

ABSTRACT

Banking industry has the biggest influence in the economy of a country, who is accepting funds from the community in the form of savings and channeling back to the community in the form of credit. According to Bank Indonesia, Rural Bank industry shows quality growth of lending working capital. Along with the growth in working capital loans made by Rural Banks, will most likely be followed by an increase in bad loans. In order to reduce the risk of bad loans then to know the factors that influence the behavior of Semarang Rural Bank in assessment of working capital loan which were reviewed based on the difference variable profit (net profit margin), leverage, net working capital, the value of the collateral, firm size in this study omzet become evaluation, and sales growth.

Object of research used in this study is Account Officer of Rural Banks in Semarang as much as 60 Account Officers are divided into 15 Rural Banks. The type of data collected is primary data and secondary data. The analytical method used was conjoint analysis to determine the effect of interest and value preferences of each Account Officer Rural Bank in Semarang.

Based on the research results for conjoint analysis shows that profit (net profit margin), net working capital, the value of the collateral, firm size which in this study omzet become evaluation, and sales growth has positive effect, while leverage has negative influential on the behavior of Rural Bank in Semarang in the assessment of working capital loans. Preference value according to the interests of all respondents, the value of the collateral is in first place with importance values of 40.883%, sales growth are second at 15.985%, net working capital was third at 14.263%, payable on the fourth of 12.584%, profit in fifth at 9.266%, and the last is omzet that is equal to 7.020%.

Keywords: Assessment of Working Capital Loan, Bad Loan, Rural Bank, Account Officer, Conjoint