

ABSTRACT

One of the problems faced by micro, small, and medium enterprises (SMEs) is difficulties of capital. To overcome this problem, SMEs borrow from various parties, one of which is a banking. However, SMEs are still difficulties in accessing funds from banks due to a variety of requirements that can not be fulfilled.

This study aims to analyze the total assets, profits, long effort, interest rate perceptions, sex, education, and age in influencing the decisions of SMEs in Kudus to take credit from the banks. This study uses primary data collected from 100 respondents in the sample with simple random sampling technique. The method used in this study is the logistic regression analysis to determine the effect of variable total assets, profits, old effort, interest rate perceptions, sex, education, and age on the probability of SMEs taking loans from banks.

The results showed that variable total assets, profit, sex, and education have a significant positive effect on the probability of SMEs taking loans from banks, while variable perception of interest rate have a significant negative effect, and for variable long effort and variable age had no significant effect.

Keywords: SMEs, loans, probability, logistic regression