

## ABSTRACT

*This examination is aimed to analyze how far a total asset variable, profit level, and other micro finance interest affecting on credit demand from micro enterprises on Baitul Maat Tanwil Pekalongan Regency. The dependent variable is capital credit demand probability, which is measured by giving a 1 (one) value if the micro enterprise ask for credit, and 0 (zero), if it doesn't take a credit. This variable was also called by binary variable. This examination taking a total asset, profit level, and other micro finance interest as the independent variables.*

*This examination used a primary data by interviewing 94 respondent as the samples. They are an entrepreneurs who stayed in Pekalongan regency. To reach the purpose, a measurement was used a Logistic Regression Analysis technique (Binary Logistic Regression) from SPSS 11.5 as the analysis method.*

*The result of this study showed that all of the variable has a significant impact on capital credit demand probability. A total asset variable and other micro finance interest influence positively, meanwhile an other micro finance interest influence negatively. The determinant coefficient has reach until 67%, it means that a decision for asking a credit capital demand can be explained by all independent variables ( total asset, profit level, and other micro finance interest). Overall, this model has a 98,1% reliability for percentage correct.*

*Keywords : capital credit demand by micro enterprises, probability for asking capital credit, total asset, profit level, and other micro finance interest.*