

ABSTRACT

The financial statements produced by an entity have a role or benefit for the users of financial statements in making decisions. In addition there are various conditions faced by decision makers. This research was carried out to determine the role of financial reports and intuition in making credit decisions.

This research takes the banking population in Semarang. The samples are the parties who have authority in making credit decisions. The types of data used are primary data by collecting the data that is indirect interview or questionnaire. The analysis tool used is multiple linear regression.

The results of this study indicate that the financial statements and a person's intuition have positive and significant influences in making credit decisions.

Key words : Financial Statement, Intuition, Decision Making