# ABSTRACT

In 2008, in general there has been more deviation particularly on quarter II until IV. In 2009, in general, there also has been less deviation on quarter I until IV with the tendency of increasingly wide deviation. In 2010, there is also has been less deviation since quarter I until IV with the tendency of increasingly wide deviation. Based on that facts, there has been imbalance between the results that reflected from the establishment of a plan or target and demand factor the reflected on the realization. Growing number of derivatives credit customer at Bank Jateng has been decreased, and the highest is 11,43% on December, compare to on November. And the increasement the number of customers until 16,88% occured on March. Overall, the average of the increasement during 2011 is at 1,05%. The low growth of customer numbers is one of interesting phenomenon to be studied from the customer decision of having derivatives credit at Bank Jateng Semarang Barnch point of view.

The aim of this research is to analize the influence of percepted price, the service quality, and the location to the customer decision taking periodical credit at Bank Jateng Semarang Branch. The total sample is 72 respondens with and using multiple linear regression test to analize the data.

Based on the result of the research, there is a result that perseption of the price, quality of the service and location has a positive effect to the customer decision in having derivatives credit at Bank Jateng Semarang Branch. The biggest influence is the perseption of the price, and the managements should to keep the consistency of percepted price, so they can compete with other banks. As the service quality factor has the smallest influence, the bank should develop the service quality, especially by giving the easy process for the submission of credit procedure and speed up the process of confirmation of the credit.

Key words : percepted price, service quality, location, customer decision

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