ABSTRACT

Bank Mandiri, Indonesia's largest bank in terms of total assets and total deposits BRI aims to follow in the micro market, but in the disbursement of credit to PT Bank Mandiri Tbk Semarang District has decreased the number of credit accounts are liquid, therefore, need to be investigated factors that can improve credit decision-making.

For an analysis of the goals set, the data collected from 100 respondents in Bank Mandiri of Semarang Dsitrict using questionnaires. Furthermore, the data collected were analyzed using descriptive analysis through descriptive value percentages and multiple regression analysis. The results of hypothesis testing showed that mortgage interest rates and significant negative effect on decision making of credit, quality of core services have a positive and significant impact on the decision making of credit, peripheral service quality has positive and significant impact on the decision making of credit, marketing ability of a positive and significant the decision making of credit.

Based on the results of hypothesis testing, there are several managerial implications that can be done with regards to the increase in the customer's decision-making credit, namely: the active role of the marketing staff and credit analysts to support high-credit process, improvement and development of support facilities for smooth credit support required customers, set lending rates at the level of 1% in interest rates or interest rate comparable to competitors, ongoing training and motivations of the employer need to be performed.

Keywords:
Lending rates, the core service quality, service quality peripherals, power marketing skills, decision making of credits.

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