

ABSTRACT

The decrease of credit lines show that intermediation of banks doesn't work excellent. The focus of this research on BRI Abdul Rachman unit on agency BRI Semarang Patimura place is on Kulon Kecamatan west Semarang.

This reset is to find out free variable influence X_1 = credit interest from BRI unit X_2 = bank credit compete risk X_3 = collateral X_4 = customer amount is dominant with dependent variable Y = amount of credit with internal data since January 2001 till December 2005.

The data analytic with dual regression and correlation with t statistic test and F statistic test_ From a count obtain that arithmetic of F test is 70,319 $R = 0,915$ $R^2 = 0,836$ and $R^2_{adj} = 0,825$ with goodness of fit = 0,00 so the model have ability to explanation 83,60% the rest is from another factor. From t test with $N = 60$, $df = n-k = 55$ and $\alpha = 5\%$ is t table 2,021, and for independent variable X_1 with arithmetic t test is 0,215 minor than t table which is there isn't significant influent between X_2 with Y , and for dependent variable X_2 with arithmetic t test there is significant influent between X_1 with Y , for independent variable X_4 whit arithmetic t test 2,933 bigger than t table which is there is significant influent between X_1 with Y . from F-statistic $N = 60$. $df = k- = 4$, then F table is 3,17 then arithmetic is 70,319 which arithmetic F bigger than F table. the conclusion is independent variable X_1 = interest credit from BRI unit X_2 = credit insert of bank compete X_3 = collateral X_4 = domain debtor influent together on credit amount.

To credit increase, management have to focus on collateral with another cost, bank interest and doesn't focus on debtor domain from merchant sector and another economic sector, credit consumption and also phase consumer services.

Key word : regression - correlation, decrees of credit lines