

ABSTRACT

Anggraeni, Desi, Nikita. 2015. Thesis. Title: Analysis of Effect of Assets, Collateral, Perception Interest Rate Decision Against Credit Loan Banking SMEs Actors in Blitar

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Micro, Small and Medium Enterprises Blitar each year has increased the number of industrial units and an increase in the number of loans disbursed in small industry. SMEs is one of the nation's economy amplifier has huge market potential, but generally the capital of SMEs is still weak so that the necessary capital concept to help SMEs. Capital can be obtained through the SME credit business loans. The purpose of this study was to determine the influence of assets, guarantees and bank loan interest rate perceptions of the credit decision SMEs in Blitar.

This research is a quantitative study with descriptive analysis using SPSS tools Windows 16. The study population was 122 business units with the number of samples are 31 respondents. Research using multiple linear regression analysis.

The results of the study F test with a confidence level of 95%, the results showed that the assets, collateral and loan interest rate perceptions significantly affect the credit decision terhadap simultaneous SMEs in Blitar for the SMEs really take into account the level of need with the appropriate funding source the needs of SMEs. Research by t test that variable assets, guarantees and bank loan interest rate perceptions significantly affect credit decisions partially on the SMEs in Blitar at 95% confidence level, because SMEs perform consideration asset needs to obtain source of funds through bank loans with terms soft guarantees and interest rates are able to be paid to the ability to pay the SMEs.