ABSTRACT

The Problem for this research is to analyze Influence of quality product, service quality, promotion, and interest rates against chosen credit at MitraNiaga Banking. The respondent for this research are Individual and company. The purpose for this research at MitraNiaga is to know the relationship and the function between quality product, service quality, promotion, and interest rates for increasing distribution of credit. The other purpose is to give input for MitraNiaga for fix and increasing credit performance. The method used for solve the problem is f-test, t-test, normality test, regression linear and cross tabulation. f-test give the result all the factor like quality product, service quality, promotion, and interest rates are influencing customer MitraNiaga when they are choosing the credit. T-test method give the result for 2 respondent individual and company.

Respondent individual give, the result there is influence for quality product, service quality, and interest rates. The other result for company are there is a influence for quality product, and interest rates. Regression Linear show order from the large to small are service quality, quality product, and interest rates for Individual respondent. The Regression Linear for Company respondent show the result quality product and interest is the very large factor that influence the chosen credit.

Cross tabulation is used to know characteristic customer at MitraNiaga. Cross tabulation for Individual customer give the criteria like focus on customers' men with age ranging from 41-45 years, S1/D3 education, married, worked as an entrepreneur with an income between 11-50juta, already a customer of Bank MitraNiaga more than 6 years and types of interest loans Working Capital Loan. Cross Tabulation for company give the criteria like Focus on customer profiles that have a trading business with a long range effort from 3 to more than 8 years, usually of between 100 million credit loan-1M, already a customer of Bank
Mitraniaga between 5 to more than 6 years, and usually the type of credit is a loan taken Working Capital.

Key words: quality product, service quality, promotion, interest rates, f-test, t-test, regression linear, cross tabulation