

ABSTRAK

Tujuan dari penelitian ini adalah untuk menjelaskan sikap pengusaha dalam mengambil keputusan terhadap pengajuan kredit usaha kepada Bank dalam rangka pengembangan usaha. Penelitian ini merupakan penelitian deskriptif-kualitatif. Fokusnya adalah penggambaran secara menyeluruh tentang bentuk, fungsi, dan makna ungkapan larangan. Hasil dari penelitian ini membuktikan bahwa adanya hubungan antara sikap pengusaha yang menentukan dasar-dasar dari pengajuan kredit tersebut dengan instrument analisa kredit. Sikap pengusaha akan mempengaruhi instrument analisa kredit yang digunakan Bank sebagai penilaian dari pengajuan kredit tersebut.

Kata kunci : *bank, instrument analisa kredit, kredit, pengusaha, sikap, studi kasus*

ABSTRACT

The purpose of this study was to describe the attitude of employers to make decisions on the business credit application to the Bank for business development. This study is a descriptive-qualitative research. The focus is the overall depiction of form, function, and meaning of the phrase ban. The results of this study demonstrate that the relationship between employer attitudes that determine the basics of the credit application with credit analysis instrument. The attitude of employers will affect the credit analysis instrument used by the Bank as an assessment of the credit application.

Keywords :*banks , credit analysis instrument , credit , entrepreneur , attitudes , case*

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