ABSTRACT

The Effect Of People’s Demography, Economy, and Business Characteristic on Credit Payment Fluency at Bank XYZ

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Credit is the source of bank’s production, and also the source of the biggest risk for bank’s operation business. The efficacy of a credit program is not only expressed by the increase of product, but also by the level of credit payments. Therefore the fluency of credit payment is represent the efficacy of a credit program. The purpose of this study was to examine the effect of people’s demography, economic, and business characteristic on their credit payment fluency. This study was using a secondary data from Bank XYZ. The data is containing peoples which have a credit in Bank XYZ at least about six months. The data was analyzed by logistic regression, that is binary logistic regression and multiple logistic regression. The result showed that age, amount of family, ratio of income to expense, ratio of net income to credit installment, and age of business was the factor that influent the credit payment. There for bank better give more attention on those factor to assessing the candidate that purposing credit.

Keyword: demography characteristic, economy characteristic, business characteristic, credit payment, logistic regression.