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ANALYSIS OF CONSUMPTIVE CREDIT OFFER FACTORS AT GOVERNMENT BANK IN NORTH SUMATERA

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ABSTRACT

The consumptive credit is one of that has expected to have important role to growth economic in North Sumatera. However, in development of consumptive credit that gave by banking has not optimal. This research aimed to analysis the factors that affecting to number of consumptive credit on government bank in North Sumatera. This research used quarter series time data in 2005-2014 with OLS method (Ordinary Least Square). Based on estimate result has obtained that interest rate and inflation have positive influence and significant to number of consumptive credit on government bank in North Sumatera. While Product Domestic Regional Bruto (PDRB) and number of bank offices have negative influence and significant.

Keywords: *Consumptive Credit, Interest Rate, PDRB, Inflation.*

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