This work aimed at find out if the business time, business turnover, collectibility, and guarantee factors influence the decision of making credit in BRI, Moyudan unit. Quantitative descriptively method used in this research. The method of determining the location done purposively, which BRI Moyudan has more debtor than other units in Sleman regency. By using purposive sampling method, samples were taken deliberately by researcher. Results showed that in BRI Moyudan unit, loans are very needed by the employers of microloans basically to increase funds and developing the business they do now. Regression analysis of business time, business turnover, collectibility, and guarantee factors were influence as much as 81,2%, whereas 18,8% were influenced by other variables that did not included in variable.