

**Title**

PENGARUH COST OF FUND TERHADAP LENDING RATE PADA PT. BANK JABAR KCP MAJALAYA

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**Abstract**

Loan is one of a bank's main activity and a dominant profit source. Activity of income and giving loan are acquired from loan interest that have to pay by debitor to bank. In determining the level of lending rates, a bank must consider the cost of fund, which is the obliging rate from the fee used in loans.

Discussed in research object Final Assignment is to hitting influence lending rate to earnings On PT Jabar Bank branch office of majalaya. Where free variable of that (X) is cost of fund and variable tied that (Y) is lending rate.

Analysis method the used is the statistical methods use coefficient correlation analysis and validity examination coefficient correlation, with test of two side that is analysis determination coefficient and Uji t.

The cost of fund mustered by PT Jabar Bank Branch office of Majalaya from year 2002 shall 2006 experiencing of increase, biggest increase happened in the year 2003 that is equal to 1,12 % to the number of the clients raise the cost of fund because Jabar Bank do the product developing and production quality. Is the same as with cost of und, the lending rate of year to year experience of the improvement, where the biggest increase happened in the year 2004 that is equal to 4,8 %. From result analyse with correlation x equal to 0,933 is while coefficient

determination equal to 86,49 %. Pursuant to calculation result with freedom level of 2 and level signification 0,05 obtained t count equal to 4,47 is while value t the tables of equal to 3,182 the mean the value t count is bigger than value t tables. This matter indicate that the dost of fund have the influence significant to lending rate.