ABSTRACT

Name :Wita Ningsih
Title :The Analysis Of Cost Of Fund on Third Party Deposit At PT. Bank Negara Indonesia Tbk Regional Office Bandung Period 2007-2011
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The research was conducted at PT. Bank Negara Indonesia Tbk Regional Office Bandung. Phenomena is the development cost of funds in the period 2007-2011 is likely to fluctuate in the sense of having up – down a year, but did not significantly affect the growth of third party deposits. The purpose of this study is to determine the growth of third party deposits; then analyze the cost of funds and to know the cost of funds on the development of PT. Bank Negara Indonesia Tbk.

The method used in this research is descriptive quantitative, the science and art associated with the procedure (method) data collection, data analysis, and interpretation of analytical results to obtain information for inference and decision making. The unit of analysis in this study is the unit cost of funds, at marketing unit of the last 5 years at PT. Bank Negara Indonesia Tbk.

Growth of third party deposits from 2007-2011 tends to get increase. Cost of Fund has fluctuation level whereas clearing account, saving, and deposit has increased. It happens in causing by the contribution of each different fund and also the variety deposit interest rates.

In order to minimize the cost of funds without having a shortage of funds, the bank provides a high interest savings on a regular basis so that many people are saving money, and reduce other costs to the cost of funds does not become smaller because it could have an impact on customer deposits.

Key words: Cost of Fund and Third Party Deposit