ABSTRACT

Rina Pauziyah, Analysis Of Influence Third-Party Funds and Loans to NET Income At Bank CIMB Niaga Tbk, under the guidance of Rizki Zulfikar, SE., M.Si

This research was conducted at the PT. Bank CIMB Niaga Tbk. The purpose of this study was to determine how the influence of third party funds and credit to net income as well as how the development of these three variables. The method used is descriptive method quantitative.

Population used in this research that the annual financial statements consisting of balance sheet and profit / loss PT. Bank CIMB Niaga Tbk. Sample selection is done by using purposive sampling method with the amount of data that is processed as many as 40 quarters of data. The data used are secondary data. The statistical method used is a path analysis (path analysis) and correlations using the program SPSS 17.0 For Windows.

The results of this study indicate that third-party funds and loans simultaneously had a significant effect on net income at PT. Bank CIMB Niaga Tbk. And partially fund a third party does not have a significant effect on net income at PT. Bank CIMB Niaga Tbk.

Keywords: Third Party Funds, Loans, Net Income