

ABSTRACT

ANALYSIS OF THE DETERMINANT DEMAND FOR INVESTMENT LOANS OF COMMERCIAL BANKS IN THE PROVINCE OF LAMPUNG PERIOD OF 2009:01- 2014:09

By

Desi Wijayanti

This research aims to know and analyze the determinant demand for investment loans of commercial banks in the Province of Lampung. Independent variables in this research are interest rate of investment loans, Gross Domestic Regional Product Province of Lampung, Inflation Province of Lampung, exchange rates and BI-Rates. Data used in this research was *time-series data* in research periode of January 2009 until September 2014. Data analysis method used in this research was descriptive quantitative analysis method for short term and long term. Tools analysed used in this research was *Error Correction Model* (ECM) for short term analysed and liniear regression with method *Ordinary Least Square* (OLS) for long term. Result of the research shows in short term, interest rate of investment loans, Inflation Province of Lampung, and BI-Rates have negative and not significantly affect toward demand for investmen loans of commercial banks in the province of Lampung, meanwhile Gross Domestic Regional Product Province of Lampung and exchange rate have positive and not significantly affect. In long term, interest rate of investment loans, Inflation Province of Lampung, and BI-Rates have negative and significantly affect toward demand for investmen loans of commercial banks in the Province of Lampung. Gross Domestic Regional Product Province of Lampung have positive and signifikanly affect and exchange rate have positive and not signifikanly affect toward demand for investmen loans of commercial banks in the Province of Lampung.

Key words: Demand for investmen loans, interest rate of investment loans, Gross Domestic Regional Product Province of Lampung, Inflation Province of Lampung, exchange rate and BI-Rates, Error Correction Model (ECM), Ordinary Least Square (OLS).