

**ANALYSIS FACTORS WHICH AFFECT THE MORGAGE DEMANDS
OF PRIVATE NATIONAL BANK IN LAMPUNG
(PERIOD 2010 : 03 – 2014 : 06)**

By

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ABSTRACT

The purpose of the research is to identify and analyze factors that affect mortgage demands of private national bank in Lampung. The used variables come from consumption interest rate, consumer price index of housing sector, GDP per capita and exchange rate. It utilizes time-series data from March 2010 to June 2014.

This research method is quantitative descriptive analysis using analysis tool which is Error Correction Model (ECM). The result of this research implies all the independent variables have a short-term impact to mortgage demand of private national bank in Lampung. Each of variable shows positive and negative effects. Consumption interest rate variable is quite significant and leaving negative effects. Otherwise, GDP per capita shows positive effects and also significant. Meanwhile, consumer price index of housing sector and exchange rate are not significant on affecting mortgage demand of private national bank in Lampung.

Keywords: mortgage demand, Error Correction Model (ECM), consumption interest rate, consumer price index of housing sector, GDP per capita and exchange rate.