

## **EFFECT OF INTEREST RATE SAVINGS AND QUALITY OF INTEREST SAVING (Case Study In Pt.Bank Mandiri (Persero) Tbk Dili, East Timor)**

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### **ABSTRACT**

*Based on the above problems, the authors are interested to write a scientific paper entitled " The Effect of Interest Rate Savings and Quality of Service Against Menabung"tingkat interest rates on savings deposits as one of the key desired by the customer with a good rate then nasabah bungaa also find it convenient to save funds. Service as one of the main keys to the company's bank, Interest Savings Nasaabah influenced by interest rates and service kualiitas one of not going well then the interest of saving customers also decreased, because customers see on interest rates and quality of service. This type of research used in this paper is a type of survey used when the population is 100 people, the sample used in this study was 50 orang.alat is multiple linear regression analysis.*

*Results found  $6.676 + Y = 0611 + 0381 X2$ .dimana  $X1: a = 6,676$  means that the average yield of interest Saving before, influenced by the interest rate savings and quality of service has a fixed value (value constanta) of 6676, at a rate of persenntasi amounting to 66.76%  $b1 = 0611$  is the regression coefficient of the savings interest rate ( $X1$ ) means that any change regarding the level of deposit rates increase the interest of saving ( $Y$ ) of 0611, or 61.1% assuming that the interest of saving ( $Y$ ) is constant.  $b2 = 0.381$  is the regression coefficient of the quality of service ( $X2$ ) means that any change regarding the quality of service, can affect the interest of saving ( $Y$ ) of 0.381, or 38.1% assuming that the interest of saving ( $Y$ ) is constant.*

*By using the  $t$  test showed that the interest rate savings and quality of service partially or simultaneously together have a positive and significant impact on bank earnings,  $(Y) = t$  on a variable interest rate savings of 5,688  $\geq$ - niali  $t$  table of 2.007 It so can be declared acceptable  $H_a H_o$  is rejected because the value  $t$  hitunh fall in the reception area. And the variable quality of service  $t$  4817 is also greater than  $t$  table 2,068 at 95% confidence level and standard of guilt is 5% based on the above it can be concluded that the influence of the credit granting and monitoring of credit to bank earnings. while the contribution of both  $X1$  variable interest rate savings and service quality  $X2$  0.*

**Keywords:** interest rate savings, quality of service, the interest saving.

## **INTRODUCTION**

Improving the economy of East Timor throughout the world both in developed countries and in countries emerging human activity associated with saving money is important, the existence of private savings that these funds are not as out of circulation, but borrowed or used by entrepreneurs to finance investment. With the saving activity of the depositors will get interest on their savings, while employers will also be willing to pay such interest for the expectations advantage obtained from the investment is greater than that paid. The similarity between savings with savings when the investment increases, investment spending also increased as a result of working mechanism is of interest.

Bank is a key to launch or to assist the Timorese government in improving the economic stability of a country also merupakan an agency for which activities are more specific to the field of finance and functions of banks is menyalur funds from the public in the form of savings and collect funds from the public in the form credit, in order to improve living standards for people to conduct business activity day - day.

Savings is a savings fund in the bank at the time will be taken back, and can increase the burden of the person in front or at certain times when savers have problems, then at any moment he can take the money according to the type of savings which have been selected by savers. Savings benefits not only important for savers, but also beneficial to the State and banking institutions because of the money through the banking institutions will be accommodated as capital that can then be used as the supply of credit to investors in order to expand its business. From the above, one's savings benefits by itself conscious and want to save money in the bank.

It can be observed in the daily life of people who are always looking for information about the interest rate that is created in the money market, if they know that the interest rate that is higher then the society will further reduce spending to consume in order to increase their savings because the public has the expectation that money they will grow in the next months or years they have deviated from the money at home. And conversely, if interest rates decline, the community will reduce savings.

Quality of Service is one of the bank's activities that aim to provide services to clients . The working process of the quality of service is any element in the internal management seeks to give a treat to the maximum through the indicator of the quality of services namely reliability that deliver precisely and correctly , the type of service that has been promised to customers , responsiveness is awareness or a desire to help consumers and provide appropriate services , assurance that knowledge or insight mannered kesopan the confidence of providers and consumers respect , empathy is the willingness to approach service providers , administration , as well as trying to determine the wants and needs of consumers , and The latter is the tangibles . Kemaksimalan in the quality of services aimed at retaining existing customers as well as improving other working lines such as an increase in bank interest rates .

Hasdrat interest in saving a person's willingness to menggukur in providing services, then in view of the behavior or keinginan need to understand the customer or the customer makes a transaction. Someone and bank employees will menjalangkan work must provide the best service to the customers so that customers are not disappointed with the services provided and can satisfy their hearts.

Poor quality of service, the customer is not satisfied with the service, and vice versa, if the service quality is so good that customers are interested in saving or loyal. If the savings rate increased, the customer interested in saving money in a bank vice versa if the interest rate savings semaking menurung the customer no interest in saving. Interest savings depending on the interest rate savings and quality of service, if the service quality and the interest rate is so good that the customer was satisfied.

Quality of care is not good it will cause difficulties for the customer, the interest rates of savings and bank management system that is less ketaat in penganalisian so that the onset of congestion for customers to save.

Bank is one of the financial institutions which carry out functions - the functions of banks that collect funds from the public in the form of savings or save, and menyalur funds to the community in the form of credit. In carrying out its operational activities Bank Mandiri is inseparable from a wide range of phenomena - phenomena such problems interest rate of savings decreased so that the customers of savings is reduced by choosing to invest keusaha others, the quality of service of the employees in the bank is still the standard so exhausting customers as a result of a long queue, the customer will turn to another bank services better, interest rate declines and the quality of service that is provided by the PT. Bank Mandiri unsatisfactory, then the interest of customers to save will menurung. Menurungnya savings interest rate so that the customer deposits declining or reduced because many customers are choosing to invest funds to other businesses that are open stall.

## **LITERATURE REVIEW**

### **Savings Interest Rate**

The interest rate is a price from use for a certain period and the interest rate as the price to be paid if there is an exchange between the present and the future Boedidono (200: 175).

Boediono (1985: 96) says that the interest rate applicable "group of loans with a certain period of time determined by the strength of demand (loan) and supply (savings) and the group" If something a request for funds for a period of one month is likely to be increased. The interest rate will be higher for the group more than the interest rate the group three months, six months or other groups. Each - each group though - will have its own market and situation of each - each group primarily determine the interest rate for the group.

Nopirin (1998: 70), interest rate on savings is a function of the interest rate so that the higher the rate of interest the higher the wishes of the people will be compelled to sacrifice or reduce expenditure on consumption in order to increase savings and vice versa if the interest rate even lower or no altogether it is not compelled people's desire to save money in the Bank. Understanding savings under Act - Act No. 10 of 1998 banks are deposits which may only be withdrawn under certain conditions agreed upon, but it can not be withdrawn by check, bank draft or other instrument that is equivalent to them.

Muchdarsya (1992: 228) the interest rate is one of the number of compensation or remuneration is the use of money by the customer. Thus definis remuneration interest is expressed as a percentage derived from the payment of the money loaned because the use of the borrowed money or on money. Of the few that have kondep above, it can be concluded that the rate of return provided by the customer in the belief that there are provisions menjamindan certain period.

Keynes (1998: 70) theory Liquidity Preference) savings interest rate is determined by supply and demand for money, according to this theory the desire to hold money, there are three motives (transactions, guard and speculate) or liquidity preference. This theory is derived from the theory of demand for money from Keynes himself. Keynes money demand is based on the conception that people in general wanted him to remain liquid to meet three such motives, preference or desire to remain liquid that makes people willing to pay a price or a certain interest rate for the use of money. Keynesians more pressing nature of money as a liquid asset that can be used to say the opportunity to benefit from securities. This theory has always said that the yield curve always has a slope (slope), meaning that the annual interest rate for a shorter-term loan (Boediono, Monetary Economics (1998, p 82)

Karl and Fair (2001: 635) The interest rate is the annual interest payments on a loan, as a percentage of loans obtained from the amount of interest earned each year divided by the

number of loans. Understanding Sunariyah interest rate (2004: 80) is the price of loans. Interest rate expressed as a percentage of the principal money per unit of time

### **Saving On Bank**

Abdul (2000: 43) the purpose of saving money in the bank is for the allowance as a result of customer revenues to be collected as a reserve for the future and as a tool to conduct business transactions.

Means the withdrawal of savings Kashmir (1994: 83) can generally be done by providing some means, among others: as a flower 1.suku just slip puller 2. 3. ATM.

### **Role of Savings**

In a bank, savings have an important role as a source of bank funds. Where the fund will determine the volume of funds that will be considered by the bank in the form of investments that produce, for example in the form of credit granted to the public within a certain period.

Banks that provide savings facilities with the aim to gain the confidence of society as a customer to manage their funds, with the confidence that the bank will easily attract many customers.

Savings are very important in that if the savings banks menigkat the source of funds in the bank will go up as well as the profits derived from interest income will also rise.

Hasibuan (2001: 83) Other savings are all third-party savings to banks that administration bookkeeping done in the passbook, savings and savings withdrawal slip conducted with savings and a withdrawal slip that has been provided by the bank.

Service quality

Cashmere (2004: 170) sala Service is one very important element in banking activities. For when working on customer service not so good, customers will feel disappointed and no interest for further savings, and otherwise the service quality of work that is so good and responsible terhadap Tangun customer, then the customer even more passion for saving.

The concept of quality of service itself is often considered sebgai desaing quality. Desaing quality is: the function of the product specification, sedankang service quality of work is a gauge of how much of a product or service quality meets the specification requirements that have been in tetapkan. Irmim (2004: 40).

Believes that the work is a basic service customer introductions. We must provide good service to her cause, the customer is a vital part in the banking world: because forward and backward or die life of a bank is highly dependent on the customer: The above defines that as kariawan banks must understand exactly what the customer volition. and kariawan must be the principle that a prospective customer will come of it become customer setiak ita and shows him that our bank is a bank that can meet the wishes of customers, so that customers are not easily switch to another bank. But generally customers want fast service and good, special, patient, precise, and pofesional.

The concept of the three theories above, it can be formulated that the quality of service and they come with harapang that customers can get bantuan segera over their difficulties so that customers return with satisfaction that the above matters are also the impact of the definition formulated by: as employees are in demand to understand what the customer keinginan, kerkaitnya with what our customers can understand keinginan well, then it's our job to provide good service. Generally, the customers are able to get the right services and the right fast or easy because not enough customers to make from other banks. But do not want to provide appropriate services and fast then ignore other rules. Let's say no need to queue panjang.Maka our customers remain happy with our service that is provided to them.

Cashmere (2000: 216) that the employment service is operational spines in the banking world, and is associated with a customer or revenue pelanggan. dengan cashmere, the authors also assume that: to improve the image of the banking industry, banks need to provide prsonil capable of handling the needs of its customers personnel activities which is expected to serve the wants and needs of customers through services that can meet kegiatannya. and other words disampin service members as well as relationships with the community.

Joseph (2004: 124) Service Quality Work is a sweet concept devoted to fostering preserve the relationship with the customer, when the problem was super, we provide a hurry so that there are some things we forgot. we think that is important far we've served, they would understand because we're busy. This clearly kuraang mindset that can be justified good we should not get used to tingalkan to serve another customer. on urusanya things unfinished.

Customers are still confused and wondering because there are some things that have not been clear, this course will harm ourselves and we kelihatang less professional if customers happen to us his quiet, they do not mungkin would protest but would instantly feel disappointed with the delivery of services.

Kotler (200: 42) argues that customer satisfaction is senang feeling disappointed someone who came after membandingkan between perception or impression of the work or the (result) of a product or expectations. Satisfaction is a function of the perception or impression of the performance and harapan. jika performance on that expectation, the customer does not puas. jika performance did not meet the expectations of customers puas. Kinerja exceeds expectations, the customer is very satisfied or more senang. banyak menfokuskan bank to the high satisfaction because the customers are enough to change your mind when you get a better offer. they are very satisfied prefers to change pilihannya.

### **Savings interest**

Interest saving is a desire to measure one's willingness to provide service, then in view of need or desire to understand the behavior of the customer or the customer makes a bank employee in the ministry transaksi. Seseorang menjalangkan work should provide the best service to the customers so that customers are not disappointed with the service in provide and can satisfy their hearts.

Abdul Rochim (2004: 50) argues that customer satisfaction is a desire in the ideals aspire to be achieved. Employees give good service then was reached a keinginan. Kalau they are satisfied with the service we give is definitely more cool partnered so we, as a bank employee must have the principle that customer satisfaction has always been the number one if they are satisfied with the services they provide, then they are more partnered fun despite some shortcomings that we have, but because it has established a good relationship will not be easy to move to the bank lain. Untuk satisfy customers, much the way we do, but there are issues that we ignore the most important thing. For example, does not provide services until complete with super-busy issues.

We provide services in haste - haste so there are some things we forgot. we think that is important is that we serve, they would understand because we are very busy. This is clearly a mindset that less can be justified good we should not get used to serve customers with half and half. Origin already look sorted out immediately we leave to serve another customer. in the case urusanya not been completed, the Customer is still confused and wondered because there are some things that have not been clear.

Surely this would be detrimental to ourselves and look we are less professional, if by chance our customers orangya subdued they may not protest but would langsung they kopak with service providers, Must be able to present themselves as employees who can solve the problems facing our customers, we must be able to give imajen positive so customers home with a satisfied heart. if it looks unfinished, we must turung tanggan help, we let the customer janagan as if we do not need him, it would certainly means there is less good for ourselves.

It takes kesabarang prime because we are dealing with human beings who easily tersingung or disappointed with the lack of memory of his behavior, one person who was disappointed with the service we are, where kemana- will definitely contagious. No salanya us to be proactive so that customers truly satisfied with the service we give. We can ask him whether there is a need in the auxiliary or existing customers jelas.Lalau hai yet clear, it is our duty to help to complete. Philip Kotler (200: 42) argues that customer satisfaction is a feeling senang or disappointed someone who emerged after comparing the perception or kesanya on the performance (results) of a product or hope - hope. Satisfaction is a function of perception or Kesang on performance and expectations. If performance is below expectations, the customer is not satisfied. Exceeding the performance expectations of the customer very satisfied or more senang.

Many banks are focusing on high satisfaction due to the customer's satisfaction is only fitting to change your mind when you get a better offer. They were very satisfied more difficult to change pilihannya.

Research shows that even if the customer is not satisfied with one in four buyers, less than 5% of dissatisfied customers will complain. plumpness nasbahakan buy less or switch suppliers of the filed complaint. When therefore the banks are not able to use the number of complaints as a gauge of customer satisfaction. Banks responsive langsung measure customer satisfaction by conducting surveys berkali.

They megirim list or call the customer - the customer and the latter as a sample invite menyayakan whether they were very satisfied, it could be, dissatisfied, or very dissatisfied with the performance aspects of the bank's part. besides collecting information about customer satisfaction is also useful to ask questions to gauge customer wishes to buy again. Buyers usually high if high customer satisfaction. Also useful for customers mengukur possibility or sorrow for those who promote the bank's products to others. This information is usually done by word of mouth that a high positive value indicates that the bank produce good quality services to customers.

## **RESEARCH METHODS**

### **Population**

Population is the total number of customers that researchers use to conduct research that will transfer my research about the social situation of local information regarding the interest rate savings and quality of service to the interest of saving. Thus, the population of the suggestions in penelit are customers in the financial institution PT.Bank Independent East Timor, amounting to 46.031 customers and will transfer my information through methods - methods that researchers use a questionnaire (coorper and Ermory 1995: 214).

### **Samples**

Samples are part of the population, so in this study the sample is part of the overall population berjumlah 46.031 customers in PT. Bank Mandiri (Persero) Tbk Dili East Timor reason, the sample is too large, then the sample taken from the population taken at random to be sampled is numbered 50 savings customers corroborating this statement is: if the size of the population of less than 50, then sampling at - least 50% of the population size (surakhmad in Riduan 2004: 218) the reason the researchers took samples only a portion of the population consider that the sample is too large, and the customer time and funds owned by researchers in conducting this research.

### **Test Validity**

Validity is wantid know the reliability or kesasihan data. (Assauri, 1998: 12) .Uji validity is used to measure whether a valid or invalid guestioner able to mengukapkan something that will be measured by guestioner tersebut.Jadi validity wantid guetioner gauge whether the question

that has been made can actually measure with tunggal correlation method, Pearson product moment. If  $r$  count larger than  $r$  table then the validity of the instrument in katakana.

So test the validity of this research used product moment correlation em by performing the correlation between the scores of the questions with a total score of the items in a variable concept. said item in question is valid if obtained positive correlations and is larger than the value of the product moment  $r$  table Sebesarnya 0-30.

### **The reliability test**

The reliability test is used to measure a questioner which is an indicator of variable. Questioner in katakana reliable or reliable if someone answers to questions are consistent or stable of waktu. Reliability measurement is done by repeated measured. By way of someone realizing the same questions at different times and see whether or not the answer remains consistent. Measurement is in this way is to look on the out put Cronbach Alpha SPSS value ( $\sigma \geq 0.60$  (Nunally, 1967)). To calculate the reliability of variables using SPSS 20 for windows

## **RESULT AND DISCUSSION**

### **Multiple Linear Regression Analysis**

The results of the analysis performed to determine the rate of interest savings as the independent variable (X1) and Quality of Service as an independent variable (X2) to variable interest Saving as a dependent variable (Y). Therefore, the analysis is done to get the following results:

Lilier multiple regression calculation results as follows:

$$Y = 6,676 + 611 + 0381 X2 X1.$$

Description:

- $a = 6,676$  means that the average yield of interest Saving before, influenced by the interest rate savings and quality of service has a fixed value (value constanta) of 6676, at a rate of 66.76% persenntasi
- $b1 = 0. 611$  is the regression coefficient of the savings interest rate (X1) means that any change in me stuck interest rate savings to increase the interest of saving (Y) of 0611, or 61.1% assuming that the interest of saving (Y) is constant ,
- $b2 = 0. 381$  is the regression coefficient of the quality of service (X2) means that any change regarding the quality of service, can affect the interest of saving (Y) of 0. 381, or 38.1% assuming that the interest of saving (Y) is constant.

From the results of Output SPSS version 20.0 on the Model Summary shows that, the results of  $R^2$  influenced simultaneously by 0784, this means that the variable interest saving is influenced by both the independent variable, the variable interest rate of savings (X1) and quality of service (X2), amounting to 78.4%. While the rest  $(100\% - 78.4\%) = 21, 6\%$  is influenced by other variables outside of the existing models.

### **Partial Test**

Stats based on the test results can be seen clearly that the partial (individual) all terhadap influential independent variable dependent variable. The impact that these two variables are positif means higher interest rates tabungani, quality pelayana the higher the resulting increased interest savings generated. Explanations of each of the variables influence dijaelaskan as follows:

The influence of interest rate savings to the interest of saving

1. Effect of investment lending on customer loyalty, the results of analysis showed savings interest rate (X1) and signifikansi positif effect on the interest of saving (Y) due t value obtained loans (X1) of 5688 with a significant level of 0,00 which is greater than t table amounted to 2.0068 or  $t > t$  table at level 95 and level of error of 5%. Starting from the acquisition of these results it can be concluded that  $H_0$  (hipotesis Null) rejected (Alternative Hypothesis)  $H_a$  accepted, because t fall on the area penerimaan which means lending mempunyai positif and significant influence on customer loyalty.
2. Effect of quality of service to the interest of saving, the analysis results can be known quality pelayan (X2) influential positif and signifikansi against the interest of saving (Y) due t value obtained quality of service (X2) is 3.616 with significance level of 0.000 whichever is greater t table amounted to 2.0068 or  $t > T$  table at level 95 and level of error of 5%. Starting from the acquisition of these results it can be concluded that  $H_0$  (hipotesis Null) rejected (Alternative Hypothesis)  $H_a$  accepted, because t fall on the area penerimaan which means that mempunyai pelayanan quality positif influence and significant interest savings.
3. Effect of interest rate savings and quality of service simultaneously against the interest of saving money.

### **Test simultaneously**

Results of calculation of  $F = 85\ 200$  with tingkat probability (sig) 0.000. Because sig  $< 0.05$ , then the interest saving is  $H_0$  rejected and  $H_a$  accepted, meaning that the interest rate savings and quality of service together affect the interest of saving.

Based on the results obtained from the calculation we can conclude that  $H_0$  is the null hypothesis and  $H_a$  is the alternative hypothesis is accepted because the value F can fall in the reception area, which means the interest rate savings (X1) and quality of service (X2) together (simultaneously) positive and significant effect on the interest of saving (Y).

### **Conclusion AND Suggestion**

#### **Conclusion**

1. Results of multiple linear regression: (\*)  $a = 6,676$  means that the average yield of interest Saving before, influenced by interest rates tabunga and quality of service has a fixed value (value constanta) of 6676, at a rate of 66.76% persentasi, (\*\*)  $b_1 = 0.611$  is the regression coefficient of the savings interest rate (X1) means that any change in the stuck interest rate savings to increase the interest of saving (Y) of 0.611, or 61.1% assuming that the interest of saving (Y) is constant, and (\*\*\*)  $b_2 = 0.381$  is the regression coefficient of the quality of service (X2) means that any change regarding the quality of service, can affect the interest of saving (Y) of 0.381, or 38.1% assuming that the interest of saving (Y) is constant.
2. Correlation (R) and  $R^2$  results provide simultaneous effect of 0.784, this means that the variable interest saving is affected by both variables independent, variable interest rate of savings (X1) and quality of service (X2), amounting to 78.4%. While the rest  $(100\% - 78.4\%) = 21,6\%$  is influenced by other variables outside of the existing models.
3. Hasil analysis showed tcount of the variable interest rate of savings (X1) is 5,688 with significance level of 0.000 which  $>$  value ttable 2,0068 or t count  $>$  t table at the 95% confidence level and standard error 2.5% , Based on the above results it can be concluded that the interest rate savings positif affect the interest of saving. (Y). Based on the above test result showed that the level of interest rates of savings (X1) positive and significant impact on the interest of saving (Y) because tcount obtained from the level of interest rates of savings (X1) of 5.688 with a significant level of 0000 which is greater than ttable amounted to 2.0068 or t count  $>$  t table at the 95% confidence level and 5% error level.

4. From the SPSS output display address tcount of variable interest rate loans (X2) for 4817 with a significance level of 0.000 which > from Ttabel value of 2.006 or t count > t table at the 95% confidence level and standard error 2.5% , means that there is significant influence between the variables of service quality X2 against the interest of saving (Y).
5. The test results showed that the quality of service (X2) positive and significant impact on the interest of saving the customer (Y) because tcount derived from quality of service (X2) for 3619 with a significant level of 0001 which is greater than ttabel 2, 0068 or t count > t table at a rate of 95% and a standard error of 2.5%, meaning the quality of service (X2) positive and significant impact on the interest of saving (Y).

#### Suggestion

1. Recommended to provide independent bank savings interest rates in line with expectations yan customers can save customers' increasing interest in PT. Bank Mandiri Tbk. Dili. Timor Leste.
2. To the teerus independent bank in order to improve the proposition - a good steward advice daalm bank thus increasing customer interest.

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