

ABSTRACT

Title : CLIENT PERCEPTION FOR APPLICATION TO LENT FUND *QARDHUL HASAN* AT BPRS PUDUARTA INSANI TEMBUNG

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One of facility provider bank finances *qardhul hasan* is BPRS Puduarta Insani. BPRS this its correct is at Fair Road No. 13 a. Cudgels. BPRS Puduarta Insani's elect as object of research with consideration BPRS this constitutes one of expected bank financial institution will can reach economic faction society coat intermediates downwards which in its operation also do finances on sectorallies small enterprise with expectation little entrepreneur can develop its effort via finances *Qardhul Hasan* already been channelled. There is amount even finances client *qardhul hasan* as much 30 person with socialization foots up to lent fund as big as Rp.184.597.000,-.

Of client perception research for application to lent fund *qardhul hasan*, result Tests validity to 4 item and 28 question was declared for by valid, since r computing (minimum 0,44 and maximum 0,614) $>$ r table (0,361) for characteristic *qardhul hasan*. To *service* gotten r computing (minimum 0,513 and maximum 0,684) $>$ r table (0,361). To *akuntabilitas* gotten r computing (minimum 0,556 and maximum 0,815) $>$ r table (0,361). Meanwhile for *users* gotten r computing (minimum 0,480 and maximum 0,753) $>$ r table (0,361). There is point even reliabilitas characteristic *qardhul hasan* 0,804, To *service* gotten 0,681, To accountability gotten 0,681, Meanwhile for *users* gotten 0,683. reliabilitas's point that instrument point out reliabilitas's zoom research instrument have is equal to since have approached 1($>$ 0,60).

Meanwhile computing average value (mean) for characteristic *qardhul hasan* gotten is 124, 857 therefore mean as big as 4,162 included interval category “High”. Client perception thus to characteristic *qardhul hasan* very good. To *service* gotten is 124,2 therefore mean as big as 4,13 included interval category “High”. Client perception thus to service that given by BPRS Puduarta Insani Tembung to customer was pretty good. To *akuntabilitas* gotten is 125,4 therefore mean as big as 4,17 included interval category “High”. Client perception thus to *akuntabilitas* very good. Meanwhile for *users* gotten is 126, 33 therefore mean as big as 4, 2 included interval category “High”. Client perception thus to *users* very good. Of all statement and extrapolation that did by researcher gets to be concluded that client perception for application to lent fund *qardhul hasan* at BPRS Puduarta Insani Tembung is very good.