

DISSERTATION

**DETERMINANT OF INTEREST RATE SPREAD BASED ON
INTERDEPENDENCY RELATIONSHIP BETWEEN BANK'S
LOAN RATE AND TIME DEPOSIT RATE**

Submitted to obtain the degree of Doktor Manajemen
at Universitas Pelita Harapan with authority of Rector Universitas Pelita Harapan
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Written by:

NAME : VINA CHRISTINA NUGROHO

STUDENT NUMBER : 01617180026



**STUDY PROGRAM OF MANAGEMENT DOCTORAL PROGRAM
FACULTY OF ECONOMICS AND BUSINESS
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