

## Analisis beberapa faktor yang mempengaruhi suku bunga pinjaman pada Bank Bukopin periode 2006-2008 = The Analysis of factor influencing interest rate at Bank Bukopin 2006-2008 period

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### Abstrak

Tujuan penelitian ini untuk mengetahui Faktor- faktor yang mempengaruhi Tingkat Suku Bunga Pinjaman pada PT. Bank Bukopin, Tbk Periode 2006-2008. Metode penelitian yang digunakan adalah metode kualitatif dan kuantitatif, sedangkan analisis pengolahan data dengan menggunakan analisis regresi dengan program SPSS.

Hasil penelitian secara bersama-sama menunjukkan terdapat hubungan yang signifikan antara Cost of Fund, Tingkat Inflasi, Tingkat Suku Bunga Sertifikat Bank Indonesia, Tingkat Non Performing Loans dan Tingkat Suku Bunga The Fed terhadap Suku Bunga Kredit di Bank Bukopin. Hasil uji secara sendiri-sendiri menunjukkan bahwa hanya variabel Cost of Fund, Suku Bunga Sertifikat Bank Indonesia dan Tingkat Suku Bunga The Fed yang signifikan mempengaruhi Suku Bunga Kredit di Bank Bukopin sedangkan variabel tingkat inflasi dan Tingkat Non Performing Loans tidak signifikan mempengaruhi Suku Bunga Kredit di Bank Bukopin.

<hr>The aim of this research was to examine the influence cost of fund, inflation rate, SBI rate, non performing loans, The Fed Interest Rate Research method use in this study was qualitative and quantitative method, data then were analyzed using regression and correlation assisted with SPSS Program.

Result of research is in simultaneously there are the significant influence Cost of Fund, Inflation rate, SBI Rate, Non Performing Loans Rate and The Fed Interest rate toward credit interest rate in Bank Bukopin. Result of test is in partial there are the significant influence that only variable Cost of Fund, SBI Rate and The Fed Interest rate significant influence the toward credit interest rate in Bank Bukopin is while variable inflation rate and Non Performing Loans don't significant influence the toward credit interest rate in Bank Bukopin.