

Pengaruh kinerja bank terhadap pertumbuhan simpanan nasabah dan tingkat suku bunga yang dibayarkan oleh bank = The effect of bank performance to third party funds and cost of funds

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Abstrak

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh rasio keuangan Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Return On Asset (ROA), Loan to Deposit Ratio (LDR) dan Total Aset terhadap Pertumbuhan Simpanan Nasabah (DPK) dan Tingkat Suku Bunga Yang Dibayarkan Oleh Bank (Cost of Fund). Obyek penelitian adalah seluruh Bank Umum Konvensional yang beroperasi di Indonesia selama tahun 2009-2012. Sampel diambil dari hasil laporan publikasi Bank Umum Konvensional di Indonesia yang dilaporkan ke LPS selama tahun 2009- 2012. Teknik analisis yang digunakan yaitu analisis regresi berganda.

Dari hasil uji F pada Model 1 menunjukkan bahwa variabel CAR, NPL, ROA, LDR dan Total Aset secara bersama-sama mempunyai pengaruh yang berarti terhadap Pertumbuhan Simpanan Nasabah (DPK). Sedangkan dari hasil uji F pada Model 2 menunjukkan bahwa variabel CAR, NPL, ROA, LDR dan Total Aset secara bersama- sama mempunyai pengaruh yang berarti terhadap Tingkat Suku Bunga Yang Dibayarkan Oleh Bank (Cost of Fund).

<i>ABSTRACT</i>

This study aims to analyze the effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Return On Asset (ROA), Loan to Deposit Ratio (LDR) and Total Assets financial ratio to Growth Rate of Third-Party Funds and Cost of Funds. The object of this research is the commercial banks which operated in Indonesia during the years 2009-2012. All samples is taken from the published reports of Commercial Bank publication reports in Indonesia were reported to LPS during the years 2009-2012. The analysis technique used is multiple regression analysis.

From the results of the F test in Model 1 shows that variables of CAR, NPL, ROA, LDR and Total Assets simultaneously affect significantly to Growth Rate of Third- Party Funds. Whereas from the results of the F test in Model 2 shows that variables of CAR, NPL, ROA, LDR and Total Assets simultaneously affect significantly to Cost of Funds.</i>