

Pengaruh faktor internal dan eksternal bank terhadap rata-rata tingkat suku bunga pinjaman dan simpanan pada bank umum konvensional di Indonesia periode 2009-2013 = The Effect of internal and external bank's factors to average lending and funding interest rate of conventional banks in Indonesia period 2009-2013

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Abstrak

Berdasarkan data Bank Indonesia pendapatan bunga bank berkontribusi 76% terhadap total pendapatan kotor operasional bank. Hal ini menunjukkan pendapatan bunga bank merupakan komponen yang penting dalam profitabilitas bank. Dikarenakan tingkat suku bunga merupakan komponen yang menghasilkan pendapatan kotor operasional bank, maka sangatlah penting mengetahui faktor apa saja yang mempengaruhi tingkat suku bunga bank di tahun berjalan. Tesis ini mengidentifikasi faktor internal bank dan faktor eksternal yang mempengaruhi tingkat suku bunga dalam periode 2009-2013. Objek penelitian ini menggunakan 109 bank yang tercatat aktif di Bank Indonesia. Tingkat suku bunga pinjaman dan simpanan sebagai variabel dependen. BOPO (Biaya Operasional Pendapatan Operasional), Rasio NIM (Net Interest Margin), rasio NPL (Non Performing Loan), total kredit, DPK (Dana Pihak Ketiga), dan LDR (Loan Deposit Ratio) dan BI RATE sebagai variabel independen. Hasil penelitian menunjukkan variabel BOPO, NIM, dan NPL bergerak positif sementara variabel Total Kredit bergerak negatif terhadap tingkat suku bunga pinjaman. Variabel DPK dan BI Rate bergerak positif sementara variabel LDR bergerak negatif terhadap tingkat suku bunga simpanan.

*Based on data from Bank Indonesia interest income contributed 76% to total gross income of the bank's operations. This shows the interest income of banks is an important component in the bank's profitability. Due to the interest rate is a component of gross revenue that result in the bank's operations, it is important to know what factors affect the level of interest rates in the current year. This thesis identifies factors the bank's internal and external factors that affect interest rate in the period 2009-2013. The object of this study using the 109 registered banks active in Bank Indonesia. The interest rates on loans and deposits as dependent variable. BOPO ratio (operating expense to operational income), NIM ratio (Net Interest Margin), NPL ratio (Non Performing Loan), total kredit, TPF (Third Party Fund), LDR (Loan Deposit Ratio) and BI RATE as independent variables. The result: BOPO, NIM and NPL have positive effect meanwhile Credit have negative effect to loan interest rates. TPF and BI Rate have positive effect meanwhile LDR have negative effect to deposit interest rates.*