

Pengaruh kebijakan suku bunga acuan Bank Indonesia dalam penentuan suku bunga kredit bank umum = The effect of Bank Indonesia reference rate in the determination of commercial banks credit rate / Everd Hardus Sahetapy

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Abstrak

[ABSTRAK

Dalam melaksanakan kebijakan moneter, sejak tahun 2005 Bank Indonesia menggunakan Inflation Targeting Framework (ITF) sebagai kerangka kebijakan moneter. Dimana kerangka ITF ini dapat mencerminkan strategi kebijakan moneter yang bersifat forward looking, yang difokuskan pada inflasi dan ekspektasi inflasi melalui salah satu jalurnya yaitu jalur suku bunga. Tujuan dari kebijakan ini adalah BI rate akan dijadikan acuan bagi bank umum dalam penentuan suku bunga kreditnya. Namun dari hasil pengamatan, terlihat bahwa suku bunga kredit bank umum cenderung tetap. Oleh karena itu dalam penelitian ini ingin melihat pengaruh dari BI rate bagi bank umum dalam menentukan suku bunga kreditnya serta variabel lain yang diduga ikut berpengaruh. Dalam penelitian ini menggunakan analisis ekonometrik dengan metode persamaan simultan dan menggunakan data laporan bulanan bank umum posisi Januari 2011 sampai dengan Desember 2014. Sedangkan konsep penentuan suku bunganya dengan metode ALCO. Hasil penelitian menunjukkan bahwa suku bunga BI rate tidak berpengaruh signifikan kepada suku bunga kredit bank secara langsung, namun berpengaruh signifikan kepada suku bunga DPK, yang selanjutnya akan berpengaruh kepada laba bank. Faktor yang berpengaruh sangat signifikan dalam penentuan suku bunga kredit bank adalah Deposit Facility (DF) dan rasio Loan to Deposit Rasio (LDR). Dalam industri perbankan terdapat konsentrasi baik kredit maupun DPK yang mencapai hampir 80% dari total kredit dan juga DPK. Oleh karena itu disarankan agar suku bunga DF tetap pada level yang rendah dan DF dijadikan komponen perhitungan GWM sebagai bagian dari DPK dan komponen deposit pada perhitungan rasio LDR. Dalam menghitung suku bunga kredit saat ini, agar tidak memperhitungkan kredit yang berjalan kurang dari satu tahun.

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ABSTRACT

To implement monetary policy, Bank Indonesia using Inflation Targeting Framework (ITF) as monetary policy framework since 2005. This framework can reflect forward looking monetary policy framework which focused on inflation and inflation expectation through interest rate. The objectives of this regulation is to create credit rate benchmark. However, research shows that BI Rate did not influence the banks' credit rate. Therefore, this research will evaluate the effect of BI Rate on banks' credit rate level decision and other variable. This research uses econometric analysis by the simultaneous equations method and banks' monthly report from January 2011 ? December 2014. Meanwhile, the method to determine interest rate by the ALCO Method.

The research findings show that the BI Rate not affect significantly on bank credit rate, but will affect the deposit rate and consequently will effect on bank's profit. The factor that effect significantly on the determining the banks' credit rate is Deposit Facility (DF) and Loan to Deposit Ratio (LDR). In the banking industry, 80% of deposit and credit concentrate on two types of bank Therefore, its suggested that DF interest rate remain on low level and included DF on the GWM calculation and as part of deposit component on Loan To Deposit Ratio (LDR) calculation. On current credit rate calculation, not to include the credit that less than one year., To implement monetary policy, Bank Indonesia using Inflation Targeting Framework (ITF) as monetary policy framework since 2005. This framework can reflect forward looking monetary policy framework which focused on inflation and inflation expectation through interest rate. The objectives of this regulation is to create credit rate benchmark. However, research shows that BI Rate did not influence the banks' credit rate. Therefore, this research will evaluate the effect of BI Rate on banks' credit rate level decision and other variable. This research uses econometric analysis by the simultaneous equations method and banks' monthly report from January 2011 – December 2014. Meanwhile, the method to determine interest rate by the ALCO Method.

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