

Analisis pengaruh karakteristik bank dan faktor makroekonomi terhadap suku bunga dasar kredit perbankan di Indonesia = Analyis the influence of bank characteristic and macroeconomy factor to prime lending interest rate in Indonesia / Noni Oktriani

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Abstrak

[ABSTRAK

Tingkat suku bunga kredit yang tinggi dan berbeda oleh setiap bank menjadi salah satu masalah bagi debitur untuk memperoleh kredit. Perlambatan pertumbuhan kredit terjadi pada sektor korporasi. Di tahun 2011, Bank Indonesia melakukan implementasi kebijakan yang mewajibkan bank untuk mempublikasikan suku bunga dasar kredit yang bertujuan untuk menurunkan suku bunga kredit agar dapat mengendalikan suku bunga kredit dan mendorong sektor riil. Tujuan dilakukannya penelitian ini adalah untuk mengetahui karakteristik bank dan faktor makroekonomi yang mempengaruhi suku bunga dasar kredit bank di Indonesia periode tahun 2011-2014. Jenis bank yang digunakan dalam penelitian ini adalah bank yang telah tercatat di Bursa Efek Indonesia yang berjumlah 19 bank.

Variabel independen yang digunakan dalam penelitian ini adalah karakteristik bank yang terdiri dari variabel ukuran bank, rasio NPL, rasio likuiditas, LDR, Efficiency Ratio, dan faktor makroekonomi yaitu BI rate dan tingkat inflasi.

Variabel dependen dalam penelitian ini adalah suku bunga dasar kredit. Metode analisis yang digunakan yaitu panel data analysis. Hasil penelitian menunjukkan bahwa ukuran bank berpengaruh secara signifikan terhadap suku bunga dasar kredit. Semakin rendah ukuran bank dilihat dari total aset, semakin tinggi suku bunga dasar kredit. Faktor makroekonomi yaitu BI rate dan inflasi juga berpengaruh signifikan terhadap suku bunga dasar kredit. Semakin tinggi BI rate yang ditetapkan oleh Bank Indonesia maka semakin tinggi suku bunga dasar kredit yang diterapkan oleh bank. Sedangkan tingkat inflasi berpengaruh negatif terhadap suku bunga dasar kredit. Semakin tinggi tingkat inflasi, semakin rendah suku bunga dasar kredit.

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ABSTRACT

The high rate and the difference of lending interest rate by each bank become one of problematic issue for the debtors to obtain the debt. The slowly growth of credit happened in corporation sector. In 2011, Bank Indonesia implemented policy which obligate banks to publish their prime lending interest rate as a purpose to lower lending interest rate so that the interest could be controlled and encourage riil sector. The aim of this research is to recognize the characteristic of bank and macroeconomy factor which affect the prime lending interest rate of

listed bank in Indonesia for 2011 to 2014. The category of research object is listed bank in Indonesia Stock Exchange which total 19 banks. Independent variable used in this research are the characteristic of bank consist of bank size, NPL Ratio, Liquidity Ratio, LDR, Efficiency Ratio, and also macroeconomy factor consist of BI Rate and Inflation. Dependent variable examined in this research is the prime lending interest rate. Analytical method used in this research is panel data analysis. The estimated result of this research is the bank characteristic which has significant influence against prime lending interest rate is the size of bank. The smaller size of bank based on total assets, the higher prime lending interest rate. Macroeconomy factor such as BI rate and inflation, also have significant influence against prime lending interest rate. The higher BI rate, the higher prime lending interest rate. The inflation has negative significant influence against prime lending interest rate. The higher inflation, the smaller prime lending interest rate, The high rate and the difference of lending interest rate by each bank become one of problematic issue for the debtors to obtain the debt. The slowly growth of credit happened in corporation sector. In 2011, Bank Indonesia implemented policy which obligate banks to publish their prime lending interest rate as a purpose to lower lending interest rate so that the interest could be controlled and encourage riil sector. The aim of this research is to recognize the characteristic of bank and macroeconomy factor which affect the prime lending interest rate of listed bank in Indonesia for 2011 to 2014. The category of research object is listed bank in Indonesia Stock Exchange which total 19 banks. Independent variable used in this research are the characteristic of bank consist of bank size, NPL Ratio, Liquidity Ratio, LDR, Efficiency Ratio, and also macroeconomy factor consist of BI Rate and Inflation. Dependent variable examined in this research is the prime lending interest rate. Analytical method used in this research is panel data analysis. The estimated result of this research is the bank characteristic which has significant influence against prime lending interest rate is the size of bank. The smaller size of bank based on total assets, the higher prime lending interest rate. Macroeconomy factor such as BI rate and inflation, also have significant influence against prime lending interest rate. The higher BI rate, the higher prime lending interest rate. The inflation has negative significant influence against prime lending interest rate. The higher inflation, the smaller prime lending interest rate]