

# Pengaruh cost of fund, overhead cost, spread, cadangan kerugian penurunan nilai (CKPN) terhadap suku bunga dasar kredit bank periode 2011-2015 = The influence of cost of fund overhead cost spread reserve of impairment loss toward bank's prime lending rate in 2011-2015

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## Abstrak

Penelitian ini bertujuan untuk mengetahui komponen penyusun yang paling mempengaruhi Suku Bunga Dasar Kredit bank. Suku bunga kredit tidak kunjung turun disisi lainnya kenaikan Net Interest Margin Bank yang tidak diimbangi dengan pertumbuhan penyaluran kredit mengindikasikan bank menaikkan suku bunga kredit untuk mencapai NIM yang diharapkan bank.

Peraturan mengenai publikasi Suku Bunga Dasar Kredit Bank yang dilaporkan belum tersupervisi dengan baik ditandai dengan nilai SBDK bank yang dilaporkan oleh bank yang tidak berubah dalam rentang waktu lebih dari setahun. Komponen penyusun Suku Bunga Dasar Kredit terdiri dari Cost Of Loanable Fund COLF , Overhead Cost OC , Spread, Tax, dan Cadangan Kerugian Penurunan Nilai CKPN.

Dalam penelitian ini metode perhitungan dari setiap komponen dan Suku Bunga Dasar Kredit yang dihasilkan melalui pendekatan teori yang bersumber dari laporan keuangan bank. Sampel dalam penelitian ini terdiri tiga bank masing-masing BUKU 1, BUKU 2, BUKU3, BUKU 4, sehingga jumlah bank sampel yang digunakan berjumlah 12 bank dengan menggunakan laporan keuangan periode 2011-2015.

Hasil penelitian menunjukkan bahwa spread yang menjadi komponen yang paling mempengaruhi Suku Bunga Dasar Kredit bank. Sulitnya menurunkan suku bunga dasar kredit, hasil penelitian yang menunjukkan bahwa Spread paling mempengaruhi Suku Bunga Dasar Kredit serta tidak dilakukannya pengawasan yang dilakukan regulator memperkuat dugaan adanya kartel dalam penetapan suku bunga dasar kredit.

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This study aims to determine of the most composition that affecting bank rsquo s Prime Lending Rate. The bank rsquo s lending rate are not decrease and the increase of bank rsquo s Net Interest Margin NIM not compensated with the growth of credit distribution indicated that bank increase the lending rate for raising the NIM that banks expected. On the other side, the lending rate that not decrease will affect the industry is still dominated by capital sourced from bank loan.

Publication of Prime Lending Rate by bank is one of effort to decrease the bank rsquo s lending rate by the regulator government. But the report not provide accurate data. Some indication of the inaccuracies of the report looks at unchanged figure lending rate within a period over the year and they occur in the majority banks that have large capital are classified in BUKU 4 and BUKU 3 and also there is an ambiguity regarding the segmentation of credit that specified in the regulations, as well as a statement of the regulator that both BI or OJK that this report is not performed supervision.

Thus in this study the method of calculation of each component and the base lending rate of credits generated through theoretical approach derived from the yearly financial statements of bank. The sample of this study consists of bank BUKU 1, BUKU 2, BUKU 3, BUKU 4 that consists of three banks each classes within use the financial statements of the period 2011 2015. The components of bank prime lending rate consists of Cost of Loanable Fund COLF , Overhead Cost OC , Spread, Tax, Reserve of Impairment Loss.

The results showed that the spread or profit into component that most bank's prime lending rate. The difficulty of lowering the prime lending rate and the results of studies shows that most influence lending rate is related to profit and there is no strengthen the supervision performed by the regulator, confirming allegations cartel in setting lending rate.