Analisis pengaruh risiko likuiditas dan risiko kredit terhadap spread suku bunga bank pada bank umum konvensional yang terdaftar di Bursa Efek Indonesia periode 2012-2016 = Impact analysis of liquidity risk and credit risk on bank interest rate spread of the listed convensional bank listed in Indonesia stock exchange period 2012-2016

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh risiko likuiditas dan risiko kredit pada Spread suku bunga dengan menambahkan bank capitalization, bank expenditure, bank size dan business cycle sebagai variabel kontrol dalam penelitian ini. Penelitian ini menggunakan sampel yaitu bank umum konvensional yang terdaftar di Bura Efek Indonesia periode 2012-2016. Pengujian dilakukan dengan menggunakan model regresi data panel dengan metode fixed effect. Hasil penelitian ini menemukan bahwa risiko likuiditas dan risiko kredit berpengaruh signifikan terhadap Spread suku bunga bank pada Bank Umum Konvensional yang terdatar di Bursa Efek Indonesia.

<hr><i>This research is aimed to analyze the impact of liquidity risk and credit risk on Bank Interest Rate Spread by adding bank capitalization, bank expenditure, bank size and business cycle as control variable in this research. The sample of this research are conventional bank listed in Indonesia Stock Exchange during the period of 5 years starting 2012 up to 2016. The tests were conducted with panel data regression model with fixed effect method. The results of thid reasearch found that liquidity risk and credit risk significantly influence the bank interest Spread on Convensional Bank listed in Indonesia stock exchange.</i>