

# Pengaruh karakteristik bank dan kondisi makroekonomi terhadap pertumbuhan simpanan perbankan periode 2013-2018 = The effects of characteristic bank and condition macroeconomic on deposit growth 2013-2015 period

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## Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh Karakteristik Bank dan Kondisi Makroekonomi terhadap Pertumbuhan Simpanan Perbankan pada Periode 2013-2018. Penelitian ini menggunakan data panel pada 116 Bank Umum di Indonesia. Variabel penelitian ini adalah capital adequacy ratio, return on asset, cost of fund, total asset bank, gross domestic product, inflation, dan interest dengan data bulanan selama tahun 2013-2018. Pengelolaan data menggunakan program EViews (Econometric Views) versi 7. Hasil dari penelitian ini menunjukkan bahwa pada keseluruhan sampel penelitian, bahwa capital adequacy ratio berpengaruh negatif terhadap pertumbuhan simpanan, return on asset berpengaruh positif terhadap pertumbuhan simpanan, total asset bank berpengaruh negatif terhadap pertumbuhan simpanan, gross domestic ratio berpengaruh negatif terhadap pertumbuhan simpanan perbankan, inflasi berpengaruh positif terhadap pertumbuhan simpanan perbankan, interest berpengaruh negatif terhadap pertumbuhan simpanan dan sementara cost of fund tidak berepengaruh terhadap pertumbuhan simpanan.

.....This study aims to determine the effect of Bank Characteristics and Macroeconomic Conditions on the Growth of Banking Deposits in the 2013-2018 Period. This study uses panel data on 116 Commercial Banks in Indonesia. The variables of this study are capital adequacy ratio, return on assets, cost of funds, total bank assets, gross domestic product, inflation, and interest with monthly data during 2013-2018. Management of data using EViews (Econometric Views) version 7. The results of this study indicate that in the entire study sample, that capital adequacy ratio has a negative effect on deposit growth, return on assets has a positive effect on deposit growth, total bank assets negatively affect deposit growth, gross domestic ratio has a negative effect on the growth of banking deposits, inflation has a positive effect on the growth of bank deposits, interest has a negative effect on deposit growth and while the cost of fund has no effect on deposit growth.