

## ABSTRAK

NUR ANNISAA SULISTYORINI. Analisis Faktor Internal dan Faktor Eksternal yang mempengaruhi tingkat *Spread* Suku Bunga (Studi kasus Bank Asing di Indonesia periode 2002-2016). (Dibimbing oleh Sapto Jumono).

*Spread* suku bunga merupakan salah satu alat ukur stabilitas keuangan. *Spread* suku bunga bisa menunjukkan tingkat efisiensi atau kinerja perbankan. Semakin tinggi *spread* suku bunga bisa menunjukkan semakin tidak efisien kinerja perbankan. *Spread* suku bunga Bank Asing di Indonesia merupakan yang tertinggi bila dibandingkan dengan kelompok bank lainnya yang ada di Indonesia seperti Bank Persero, Bank Campuran, Bank BPD dan Bank Swasta dalam kurun waktu 2002-2016. Penelitian ini bertujuan untuk mengetahui pengaruh faktor internal dan faktor eksternal yang dapat mempengaruhi tingkat *spread* suku bunga. Populasi yang digunakan adalah Bank Asing di Indonesia. Teknik pengambilan sampel dengan teknik purposive sampling. Jumlah sampel yang digunakan adalah sebanyak 8 bank . Data yang digunakan merupakan data sekunder yang terdiri dari laporan keuangan Bank Asing di Indonesia per tahun periode 2002 – 2016. Alat uji yang dipakai dalam penelitian ini menggunakan stata regresi data panel .

Hasil Penelitian menunjukkan bahwa variabel *Loan to Deposit Ratio*, *Deposit Rate*, *Lending Rate*, *Non Performing Loan*, *Capital Adequacy Ratio*, *Return On Assets*, Inflasi, *BI rate* dan Krisis Moneter Global memiliki pengaruh terhadap *Spread* suku bunga pada Bank Asing di Indonesia periode 2002 – 2016 sementara variabel Kurs dan pertumbuhan PDB tidak berpengaruh terhadap *spread* suku bunga.

Kata Kunci : *spread* suku bunga, kinerja bank, inflasi, kurs, *bi rate*, pertumbuhan PDB, krisis moneter global, bank asing, data panel

## **ABSTRACT**

*NUR ANNISAA SULISTYORINI. Analysis of internal and external factors that influence of interest rate spread. (Case study at foreign owned banks in Indonesia for the period 2002 – 2016).(Guided by Sapto Jumono.)*

*Interest rate spread is one measure of financial stability. Interest rate spread can indicate of efficiency or performance of banking. The higher of interest rate spread can show of inefficient banking performance. Interest rate spread on foreign owned banks in Indonesia is the highest when compared with other groups of banks in Indonesia such as state owned banks, joint venture banks, regional development banks and exchange commercial banks for the period 2002-2016. This study aims to determine of internal and external factors can affect on interest rate spread. The population are foreign owned banks in Indonesia. Technique of sampling with purposive sampling techniques. The sample used was as much 8 bank . The data used is secondary data consisting of foreign owned bank financial statements in Indonesia per year the period 2002 -2016. Test equipment used in this study using panel data regression Stata.*

*Results of research indicate that variable Loan to Deposite Ratio, Deposite Rate, Lending Rate, Non Performing Loan, Capital Adequency Ratio, Return On Assets, Inflation, BI rate and Global Monetary Crisis have influence of interest rate spread at foreign owned banks in Indonesia period 2002-2016 while variable exchange rate and gross domestic product growth have not influence of interest rate spread.*

*Keyword : interest rate spread, bank performance, inflation, exchange rate, bi rate, gross domestic product growth, global monetary crisis, foreign banks, panel data*