

## **ABSTRACT**

**ROCHELINE PATRICIA TIONA. *Analysis Of Factors Affecting The Lending Rate (Case Study On National Foreign Exchange Commercial Banks in Indonesia for the Period 2010.Q1-2018.Q1). (Guided by Sapto Jumono)***

*This thesis is prepared with the aim to find out whether or not there is a relationship between independent variables on the dependent variable in partial. Independent variables in this study are Overhead Cost, Credit, Cost of Fund, Non Performing Loan, Spread, Third Party Fund, Bank Indonesia Rates and Inflation and the dependent variable is Lending Rate. The data studied were quarterly data (as of January) from 2010 to 2018. Samples of this study were the banking industry of National Foreign Exchange Commercial that meet criteria a purposive sampling. It resulted 29 companies is listed in the banking directory Indonesia.*

*The methods of data analysis is use panel data model's. The result of Fixed Effect GLS's test showed that factors are affected Lending Rate in National Foreign Exchange Commercial Bank, significantly are (1) Loan,(2) Cost of Fund, (3) Spread, (4) Third Party Fund, (5) Inflation and other variables do not affect the dependent variable (1) Overhead Cost, (2) Non-Performing Loans, (3)Bank Indonesia Rate. The value of R-square is 0.9391 and it means independent variables can explain the dependent variable as much as 93.91%, while the remaining amount of 6.09% is influenced by other factors which not included in the model.*

***Keyword : overhead cost, loan, cost of fund, non performing loan, spread, third parties fund, bi rate dan inflation to lending rate***

## ABSTRAK

**ROCHELINE PATRICIA TIONA. Analisis Faktor-Faktor Yang Mempengaruhi Suku Bunga Pinjaman (*Lending Rate*) (Studi Pada Bank Umum Swasta Nasional Devisa di Indonesia Periode 2010.Q1-2018.Q1). (Dibimbing Oleh Sapto Jumono)**

Skripsi ini disusun dengan tujuan untuk mengetahui ada atau tidaknya hubungan antar variabel independen terhadap variabel dependen secara parsial. Independen variabel pada penelitian ini adalah *Overhead Cost*, Kredit, *Cost of Fund*, *Non Performing Loan*, *Spread*, Dana Pihak Ketiga, Suku Bunga Bank Indonesia dan Inflasi sedangkan dependen variabel adalah Suku Bunga Pinjaman (*Lending Rate*). Data yang diteliti adalah data triwulan (per Januari) dari tahun 2010 sampai 2018. Sampel penelitian yang digunakan dalam penelitian ini adalah industri perbankan Bank Umum Swasta Nasional Devisa yang memenuhi kriteria *purposive sampling* yang akhirnya didapatkan jumlah sampel sebanyak 29 perusahaan yang terdaftar di direktori perbankan Indonesia.

Metode analisis data menggunakan model data panel. Hasil uji *Fixed Effect* GLS menunjukkan bahwa faktor-faktor yang mempengaruhi *Lending rate* pada bank umum swasta nasional devisa secara signifikan adalah : (1) Kredit, (2) *Cost of Fund*, (3) *Spread*, (4) Dana Pihak Ketiga, (5) Inflasi. Sedangkan variabel lainnya tidak mempengaruhi variabel dependen (1) *Overhead Cost*, (2) *Non Performing Loan*, (3) Suku Bunga Bank Indonesia. Hasil nilai *R-square* sebesar 0,9391 menunjukkan bahwa variabel-variabel independen dapat mempengaruhi variabel dependen sebesar 93.91% dan sisanya 6.09% dijelaskan oleh variabel lain diluar penelitian.

**Kata Kunci :** *overhead cost, kredit, cost of fund, non performing loan, spread, dana pihak ketiga, suku bunga bank indonesia dan inflasi terhadap suku bunga pinjaman*