

ABSTRAKSI

NICKO FEBRIAN. Analisis Faktor-Faktor yang Mempengaruhi Lending Rate (LR) Ditinjau dari Faktor-Faktor Internal dan Eksternal (Studi Kasus Pada Bank Swasta Devisa 2011Q1-2016Q4)

Penelitian ini bertujuan untuk menguji pengaruh *Cost Of Fund (COF1)*, *Loan to Deposit Ratio (LDR)*, *Non Performing Loan (NPL)*, *Basic Earning Power (BEP1)*, *SIZE*, *Overhead Cost (OVCTA)*, Produk Domestik Bruto (PDB) dan Inflasi terhadap *Lending Rate* Bank Umum Swasta Devisa 2011Q1 -2016Q4..

Data yang digunakan dalam penelitian ini diperoleh dari laporan keuangan publikasi Bank Swasta Devisa yang diterbitkan oleh Bank Indonesia. Sampel dalam penelitian adalah bank yang termasuk kelompok Bank Swasta Devisa yang dipilih dengan menggunakan metode *Purposive Sampling*. Jumlah sampel dalam penelitian ini adalah sebanyak 23 bank. Metode analisis data yang digunakan adalah Analisis Regresi Data Panel.

Dari hasil uji F yang dilakukan menunjukkan bahwa *Cost Of Fund (COF1)*, *Loan to Deposit Ratio (LDR)*, *Non Performing Loan (NPL)*, *Basic Earning Power (BEP)*, *SIZE*, *Overhead Cost (OVCTA)*, Produk Domestik Bruto (PDB) dan Inflasi berpengaruh secara simultan terhadap *Lending Rate*. Sedangkan berdasarkan hasil Uji t menunjukkan bahwa dari semua Variabel Independen, yang berpengaruh signifikan sesuai teori terhadap *Lending Rate* adalah *Variabel Cost of Fund (COF1)*, *Loan to Deposit Ratio (LDR)*, *Non Performing Loan (NPL)*, *Basic Earning Power (BEP1)*, Produk Domestik Bruto (PDB) dan Inflasi. Sedangkan variabel yang tidak sesuai dengan teori di mana variabel tersebut tidak berpengaruh signifikan terhadap *Lending Rate* adalah Ukuran Perusahaan (*SIZE*) dan *Overhead Cost (OVCTA)*.

Hasil penelitian ini diharapkan dapat menjadi pedoman bagi pihak manajemen dalam mengelola perusahaan dan pedoman bagi pengembangan penelitian selanjutnya

Kata Kunci : *Cost Of Fund (COF1)*, *Loan to Deposit Ratio (LDR)*, *Non Performing Loan (NPL)*, *Basic Earning Power (BEP1)*, *SIZE*, *Overhead Cost (OVCTA)*, Produk Domestik Bruto (PDB) dan Inflasi.

ABSTRACT

NICKO FEBRIAN. *Influence Factors concerning to Lending Rate (LR) reviewed by Internal and Eksternal Factors (Case Study at Commercial Exchange Bank 2011Q1 -2016Q4).* (Supervised by Sapto Jumono).

This research/study has a purpose to examine influence of Cost Of Fund (COF1), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Basic Earning Power (BEP1), SIZE, Overhead Cost (OVCTA), Gross Domestic Product (GDP) and Inflation to Lending Rate Commercial Exchange Bank 2011Q1 - 2016Q4

Data was used in this research/study obtained from Financial Statement of Private Bank, that published of The Authorized Central Bank of Indonesia. Sample in this research are Private Bank, whose categorized with using Purposive Sampling Method. Number of sample is 23 bank and this research used Regression Analysis with Data Panel.

This research used several test to examine and prove influence of Independent Variable to Dependent Variable. Result of F Test showed that Cost Of Fund (COF1), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Basic Earning Power (BEP), SIZE, Overhead Cost (OVCTA), Gross Domestic Product (GDP) and Inflation have influence/impact simultaneosuly to Lending Rate (LR). According to T Test, it showed that Cost Of Fund (COF1), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Basic Earning Power (BEP) have influence to Lending Rate (LR) significantly. On the other hand, SIZE and Overhead Cost (OVCTA) have no influence significantly to Lending Rate (LR).

The result of this research will be expected can be used as a reference for Management and investor in relation to manage company (bank) and also can be used for next research development

Key Word : *Cost Of Fund (COF1), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Basic Earning Power (BEP), SIZE, Overhead Cost (OVCTA), Gross Domestic Product (GDP) and Inflation*