

ABSTRAK

Atika Putri Siregar, 7123210006. Analisis Pengaruh Inflasi dan BI Rate Terhadap Return On Asset Bank Umum Yang Terdaftar di Bank Indonesia Periode 2008-2014. Skripsi, Jurusan Manajemen, Fakultas Ekonomi, Universitas Negeri Medan, 2016.

Permasalahan dalam penelitian ini adalah adanya ketidaksinambungan antara kenaikan BI Rate yang di pengaruhi oleh inflasi terhadap tingkat Return On Asset bank umum. Penelitian ini bertujuan untuk menguji apakah terdapat pengaruh inflasi terhadap BI Rate, apakah terdapat pengaruh inflasi terhadap ROA, dan apakah terdapat pengaruh BI Rate terhadap ROA bank umum yang terdaftar di Bank Indonesia.

Populasi penelitian ini yaitu 145 bank umum yang terdaftar di Bank Indonesia periode 2008-2014. Teknik pengumpulan data dilakukan dengan mengumpulkan data sekunder berupa laporan keuangan perbankan, data inflasi, dan data BI Rate yang diperoleh dari situs www.bi.go.id. Pemilihan sampel dilakukan dengan Targeting Population dan diperoleh 32 perusahaan perbankan. Metode analisis data yang digunakan dalam penelitian ini adalah analisis jalur dengan menggunakan SPSS 22 for windows.

Berdasarkan hasil analisis jalur dengan tingkat signifikansi 5%, maka hasil penelitian ini menyimpulkan: (1) Besar pengaruh inflasi terhadap BI Rate bernilai positif 0.896 dan signifikan. (2) Pengaruh inflasi terhadap ROA bernilai positif yaitu sebesar 1.866 dan signifikan. (3) Besar pengaruh BI Rate terhadap ROA bernilai negatif yaitu sebesar -1.934 dan signifikan. (4) Besar pengaruh tidak langsung inflasi terhadap ROA melalui BI Rate adalah -0.068 dan total pengaruhnya -2.002. Hal ini mengindikasikan pertama, inflasi memang mempengaruhi BI Rate. Kedua, inflasi memang mempengaruhi ROA. Ketiga, BI Rate berpengaruh negatif terhadap ROA.

Kata kunci : Inflasi, BI Rate, Return On Asset.

ABSTRACT

Atika Putri Siregar, 7123210006. Analysis The Effect of Inflation and BI Rate to Return On Assets of Commercial Banks That Registered in Bank Indonesia Period 2008-2014. Thesis, Department of Management, Economic Faculty, State University of Medan, 2016.

The problem in this research was that there's a discontinuity between increased BI Rate that influenced by inflation to Return On Assets of commercial banks. This study aimed to test whether there was an influence of inflation on the BI rate, whether there was an effect of inflation on ROA, and whether there was influence BI Rate to ROA commercial banks registered in Bank Indonesia.

The populations of this research were 145 commercial banks registered in Bank Indonesia period 2008-2014. Data collected by collecting secondary data from the financial statements of banks, data of inflation, and data of BI Rate. The data obtained from website www.bi.go.id. Sample selection was done by Targeting Population and acquired 32 banking companies. Methods of data analysis used in this research were path analysis using SPSS 22 for windows.

Based on the results of path analysis with significance level of 5%, then the results of this study concluded: (1) The effect of inflation to BI Rate was positive 0.896 and significant. (2) The effect of inflation to ROA was positive and significant in the amount of 1.866. (3) The effect of BI Rate to ROA was negative in the amount of -1.934 and significant. (4) The indirect effect of inflation to ROA through the BI Rate was -0.068 and the total effect was -2.002. This indicates first, inflation was affecting the BI Rate. Second, inflation was affecting ROA. Third, BI Rate was negatively affecting ROA.

Keywords: Inflation, BI Rate, Return on Assets.