PENGARUH BI *RATE*, *COST OF FUND*, SUKU BUNGA KREDIT TERHADAP KINERJA KEUANGAN PERBANKAN

By Rifda Nisrina Zikri

Abstract

This study was conducted to analyze the influence of the BI Rate, Cost Of Funds, and Lending Interest Rates on the financial performance of the banking sector, as assessed by the Return On Assets (ROA) indicator. The study used a quantitative approach with secondary data derived from the annual financial reports of conventional banks listed on the Indonesia Stock Exchange for the period 2023–2025 and BI Rate data obtained from BI. The sample was determined using a purposive sampling method, resulting in 43 banks with a total of 129 observations. Data analysis was carried out using panel data regression with the Driscoll-Kraay Standard Errors approach through STATA 17. The results showed that the BI Rate had a positive and significant effect on ROA, while the lending interest Rate had a negative and significant effect on ROA. Meanwhile, the Cost Of Fund had a negative and significant effect on ROA. These findings indicate that only the Cost Of Fund supports the proposed hypothesis, whereas the BI Rate and lending interest Rate exhibit significant effects in directions opposite to those hypothesized.

Keywords : *BI Rate, Cost Of Fund, Lending Interest Rate, Return On Assets (ROA).*

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Abstrak

Studi ini dilakukan guna menganalisis pengaruh BI *Rate*, *Cost Of Fund*, serta Suku Bunga Kredit terhadap kinerja keuangan sektor perbankan yang dinilai melalui indikator *Return On Assets* (ROA). Studi mempergunakan pendekatan kuantitatif dengan data sekunder yang berasal dari laporan keuangan tahunan bank konvensional yang terdaftar di BEI periode 2023–2025 serta data BI *Rate* yang didapat dari BI. Sampel ditetapkan mempergunakan metode purposive sampling sehingga didapat 43 bank dengan total 129 observasi. Analisis data dilaksanakan mempergunakan regresi data panel dengan pendekatan *Driscoll-Kraay Standard Errors* melalui STATA 17. Hasil penelitian menunjukkan bahwa BI *Rate* berpengaruh positif dan signifikan terhadap ROA, *Cost Of Fund* berpengaruh negatif dan signifikan terhadap ROA, serta Suku Bunga Kredit berpengaruh negatif dan signifikan terhadap ROA. Temuan ini menunjukkan bahwa hanya hipotesis *Cost Of Fund* yang didukung, sedangkan hipotesis BI *Rate* dan Suku Bunga Kredit ditolak karena arah pengaruh yang diperoleh berlawanan dengan arah hipotesis yang diajukan.

Kata Kunci: BI *Rate*, *Cost Of Fund*, Suku Bunga Kredit, *Return On Assets* (ROA)