

INTISARI

Penelitian ini ditulis dalam rangka melihat pengaruh perubahan suku bunga Jakarta Interbank Offered Rate (JIBOR) pada lima bank local Indonesia. Perubahan suku bunga yang dapat terjadi dikarenakan kebijakan moneter dari bank sentral tentunya akan berpengaruh pada keuntungan bank. Interbank sebagai bagian utama yang akan terpengaruh oleh kebijakan moneter bank sentral menjadi perhatian dari penulis. Melalui analisis data panel menggunakan metode regresi berganda, peneliti mencoba melihat pengaruh dari pergerakan suku bunga JIBOR terhadap keuntungan bank yang di representasikan melalui net interest income kelima bank. Menggunakan dasar metode ALM re-pricing gap, peneliti berpendapat bahwa net interest income menjadi representasi perubahan keuntungan bank. Hasil penelitian menunjukkan adanya pengaruh dari pergerakan JIBOR terhadap net interest income dari kelima bank local yang menjadi objek dari penelitian. Peneliti menyadari bahwa hasil penelitian memberikan hasil yang berbeda dari literatur yang telah dijadikan acuan oleh peneliti dimana pengaruh dari pergerakan suku bunga interbank berbanding terbalik terhadap net interest income. Kesimpulan peneliti terhadap hasil akhir tersebut adalah bahwa interbank berpengaruh pada sisi liabilitas dari neraca bank dimana kenaikan suku bunga interbank menjadi beban bunga yang harus dibayarkan oleh bank.

Interbank, asset-liability management, JIBOR, Jakarta Interbank Offered Rate, interest risk, re-pricing gap, bank, net interest income, profitabilitas bank,

ABSTRACT

This research is written in order to observe the effect of interest rate shift of Jakarta Interbank Offered Rate (JIBOR) to five local bank in Indonesia. The shift in interest rate can happen due to monetary policy by the central bank in which will affect the profitability of a bank. Interbank as primary portion that will be affected by the central bank monetary policy will be the writer's main concern. Through data panel analysis using multiple regression method, the researcher tries to observe the effect of JIBOR interest rate movement towards the profitability of the banks in which are represented using the five banks net interest income. Using ALM re-pricing gap method as the base, the researcher believe that net interest income becomes a representation of the bank's profitability movement. The result of the research shows that there are effects from the movements of JIBOR towards net interest income of the five local banks that became the object of research. The researcher realizes that the research resulted an outcome that is different from the referred literature in which the research were based on where the movements of interbank interest rates is inversely proportional to the net interest income. The conclusion of the researcher towards the outcome is that interbank affects the liability side of the bank's balance sheet in which a rise in interbank interest rate becomes interest cost that has to be paid by the bank.

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