ANALYZE THE EFFECT OF BI RATES, FOREIGN EXCHANGE RATES, INFLATION RATES, AND GDP ON THE NET INTEREST MARGIN OF BANKING COMPANIES LISTED ON IDX (2015 – 2020)

UNDERGRADUATE THESIS

Submitted as one of the requirements to obtain

Sarjana Akuntansi

By

Ricky Theodorus

008202000048

FACULTY OF BUSINESS

ACCOUNTING STUDY PROGRAM

CIKARANG

SEPTEMBER, 2023

PLAGIARISM CHECK RESULT

ANALYZE THE EFFECT OF BI RATES, FOREIGN EXCHANGE RATES, INFLATION RATES, AND GDP ON THE NET INTEREST MARGIN OF BANKING COMPANIES LISTED ON IDX (2015 – 2020)

ANALYZE THE EFFECT OF BI RATES, FOREIGN EXCHANGE RATES, INFLATION RATES, AND GDP ON THE NET INTEREST MARGIN OF BANKING COMPANIES LISTED ON IDX (2015 – 2020)

ORIGINALITY REPORT

15%	13%	7%	4%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	jurnal.unmer.ac.id Internet Source	1%
2	repository.president.ac.id Internet Source	1%
3	pdfs.semanticscholar.org Internet Source	1%
4	www.researchgate.net Internet Source	1%
5	lib.ui.ac.id Internet Source	1%
6	journal.adpebi.com Internet Source	1%
7	beman.ase.ro Internet Source	<1%
8	sersc.org Internet Source	<1%

Stats

Average Perplexity Score: 80.528

A document's perplexity is a measurement of the randomness of the text

Burstiness Score: 78.544

A document's burstiness is a measurement of the variation in perplexity

Your sentence with the highest perplexity, *"(Longstaff & Schwartz, 2018)."***, has a perplexity of: 504**

TABLE OF CONTENTS

LIST OF FIGURES

LIST OF TABLES

ABSTRACT

The purpose of this study is to determine the macroeconomic factors that can affect Net Interest Margin of Indonesia Banking Companies that listed on Indonesia Stock Exchange (IDX) from 2015 to 2020. The researcher uses BI Rates, Foreign Exchange Rates, Inflation Rates, And Gross Domestic Product data as test indicators to identify the significance of the relationship between macroeconomics and Net Interest Margin. The sampling method used by researchers is purposive sampling method by taking 10 Indonesia banking companies that have the biggest capitalization on the first half of 2023. The final results of this study indicate that the BI Rate has no significant influence, Inflation Rate has no significant influence, Foreign Exchange Rate significantly influences, and GDP significantly influences on Net Interest Margin of Banking Companies

Keywords: Net Interest Margin, BI Rates, Foreign Exchange Rates, Inflation Rates, And Gross Domestic Product

INTISARI

Tujuan dari penelitian ini adalah untuk mengetahui faktor-faktor makroekonomi yang dapat mempengaruhi Marjin Bunga Bersih pada Perusahaan Perbankan Indonesia yang terdaftar di Bursa Efek Indonesia (BEI) pada tahun 2015 hingga 2020. Peneliti menggunakan data BI Rate, Nilai Tukar Mata Uang, Tingkat Inflasi, dan Produk Domestik Bruto sebagai indikator uji untuk mengidentifikasi signifikansi hubungan makroekonomi dengan Marjin Bunga Bersih. Metode pengambilan sampel yang digunakan peneliti adalah metode purposive sampling dengan mengambil 10 perusahaan perbankan Indonesia yang mempunyai kapitalisasi terbesar pada semester pertama tahun 2023. Hasil akhir penelitian ini menunjukkan bahwa BI Rate tidak berpengaruh signifikan, Tingkat Inflasi tidak berpengaruh signifikan, Nilai Tukar Mata Uang Asing berpengaruh signifikan, dan PDB berpengaruh signifikan terhadap Net Interest Margin Perusahaan Perbankan.

***Kata kunci**: Marjin Bunga Bersih, BI Rate, Nilai Tukar Mata Uang, Tingkat Inflasi, dan Produk Domestik Bruto.*