



**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

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PLAGIARISM CHECK RESULT

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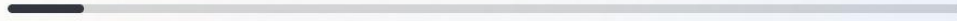
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TABLE OF CONTENTS

PAGE COVER	0
PANEL OF EXAMINERS APPROVAL.....	i
STATEMENT OF ORIGINALITY	ii
SCIENTIFIC PUBLICATION APPROVAL FOR ACADEMIC INTEREST	iii
ADVISOR’S APPROVAL FOR JOURNAL/INSTITUTION’S REPOSITORY ..	iv
PLAGIARISM CHECK RESULT	v
ACKNOWLEDGEMENT	vii
TABLE OF CONTENTS	ix
LIST OF FIGURES.....	xi
LIST OF TABLES.....	xii
ABSTRACT.....	xiii
<i>INTISARI</i>	xiv
CHAPTER I INTRODUCTION	1
1.1 Research Background	1
1.2 Research Problem	6
1.3 Research Question	7
1.4 Research Objectives.....	7
1.5 Research Scope and Limitation.....	8
1.6 Research Benefits.....	9
CHAPTER II LITERATURE REVIEW	10
2.1 Theory	10
2.1.1 Monetary Policy Theory	10
2.1.2 Financial Intermediation Theory	11
2.1.3 BI rate.....	12
2.1.4 Foreign Exchange Rate	12
2.1.5 Inflation Rate	13
2.1.7 Net Interest Margin (NIM).....	16
2.2 Hypothesis Development	17
2.2.1 The Impact of BI Rate on the Net Interest Margin	17
2.2.2 The Impact of Foreign Exchange Rate on the Net Interest Margin	18
2.2.3 The Impact of Inflation Rate on the Net Interest Margin.....	19

2.2.4	The Impact of GDP on the Net Interest Margin	21
2.3	Research Framework.....	22
CHAPTER III RESEARCH METHOD		23
3.1	Secondary Data Collecting and Processing.....	23
3.2	Variable and measurement	24
3.2.1	Dependent Variable	24
3.2.2	Independent Variable.....	25
3.3	Research Method	27
3.3.1	Descriptive Statical Analysis	27
3.3.2	Hypothesis Test	30
CHAPTER IV RESULT ANALYSIS, DISCUSSION, AND IMPLICATION		34
4.1	Result Analysis.....	34
4.1.1	Descriptive Data.....	34
4.1.2	Descriptive Statistic Analysis.....	35
4.1.3	Classical Assumption Test.....	36
4.1.4	Multiple Regression Analysis	39
4.1.5	Hypothesis Test	41
4.2	Research Discussion	44
4.2.1	BI Rate Impact on The Net Interest Margin.....	44
4.2.2	Foreign Exchange Rate Impact on The Net Interest Margin.....	45
4.2.3	Inflation Rate Impact on The Net Interest Margin.	45
4.2.4	GDP Impact on The Net Interest Margin	46
CHAPTER V CONCLUSION, LIMITATION AND SUGGESTIONS		47
5.1	Conclusion	47
5.2	Limitations	48
5.3	Suggestions	48
References		49
APPENDIX		xv

LIST OF FIGURES

Figure 1.1 NIM in ASEAN Bank Companies	4
Figure 2.1 Research Freamework	22
Figure 4.1 Descriptive Statistic Result.....	35
Figure 4.2 Normality Test Result	37
Figure 4.3 Multicollinearity Test Result	37
Figure 4.4 Heteroscedasticity Test Result	38
Figure 4.5 Multiple Regression Analysis Test Result	39
Figure 4.6 T - Test Result	41

LIST OF TABLES

Table 4.1 Banking Companies	34
Table 4.2 F - Test Result.....	43
Table 4.3 R2 Squared Test Result	43

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.*