

ABSTRACT

Serli Novita A, 2020. Monetary Policy in Affecting the Performance of Conventional Banks and Islamic Banks in Indonesia. Under the guidance of Rifai Afri, SE, M.Sc.

This study aims to examine the effect of monetary policy on the performance of conventional banking and Islamic banking in Indonesia in 2012-2016. The monetary policy used in this study is the interest rates and statutory reserves (GWM). In this study also added bank internal factors include the ratio of *non-performing loans* (NPL) or *non-performing financing* (NPF), operational costs and operating income (BOPO), credit or financing, total assets and taxes. This research approach uses a quantitative approach with the method used is the panel data regression method and the *Random Effect Model* (REM) analysis technique with time series from 2012-2016 and cross section consists of 78 conventional banks and 11 Islamic banks. The results of this study indicate that monetary policy which is proxied by interest rates has a positive and significant impact on the performance of conventional banks and Islamic banks. While the minimum reserve requirement (GWM) has a negative and significant impact on the performance of conventional banks and not significant on the performance of Islamic banks. For bank internal factors, NPL does not impact on the performance of conventional and NPF has a negative and significant impact on the performance of Islamic banks. BOPO and tax not significant on the performance of conventional and Islamic banks. Credit or financing has a positive and significant impact on the performance of conventional and Islamic banks. Total assets have a negative and significant impact on the performance of conventional banks and not significant on the performance of Islamic banks.

Keywords: monetary policy, bank performance, bank internal factors, panel data

ABSTRAK

Serli Novita A, 2020. Kebijakan Moneter dalam Mempengaruhi Kinerja Bank Konvensional dan Bank Syariah di Indonesia. Dibawah bimbingan Rifai Afri, S.E., M.Sc.

Penelitian ini bertujuan untuk melihat pengaruh kebijakan moneter terhadap kinerja perbankan konvensional dan perbankan syariah di Indonesia pada tahun 2012-2016. Kebijakan moneter yang dipakai dalam penelitian ini yaitu tingkat suku bunga dan giro wajib minimum (GWM). Dalam penelitian ini juga menambahkan faktor internal bank meliputi rasio *non performing loan* (NPL) atau *non performing financing* (NPF), biaya operasional dan pendapatan operasional (BOPO), kredit atau pembiayaan, total asset dan pajak. Pendekatan penelitian ini menggunakan pendekatan kuantitatif dengan metode yang digunakan ialah metode regresi data panel dan teknik analisa *Random Effect Model* (REM) dengan time series mulai tahun 2012-2016 dan cross section terdiri dari 78 bank konvensional dan 11 bank syariah. Hasil penelitian ini menunjukkan bahwa kebijakan moneter yang di proksikan dengan suku bunga berpengaruh positif dan signifikan terhadap kinerja bank konvensional dan bank syariah. Sementara giro wajib minimum (GWM) berpengaruh negatif signifikan terhadap kinerja bank konvensional dan tidak berpengaruh terhadap kinerja bank syariah. Untuk faktor internal bank variabel NPL tidak berpengaruh terhadap kinerja bank konvensional dan NPF berpengaruh terhadap kinerja bank syariah. BOPO dan pajak tidak berpengaruh terhadap kinerja bank konvensional maupun bank syariah. Kredit atau pembiayaan berpengaruh positif dan signifikan terhadap kinerja bank konvensional dan bank syariah. Total asset berpengaruh negatif signifikan terhadap kinerja bank konvensional dan tidak berpengaruh terhadap kinerja bank syariah.

Kata kunci: kebijakan moneter, kinerja bank, faktor internal bank, data panel