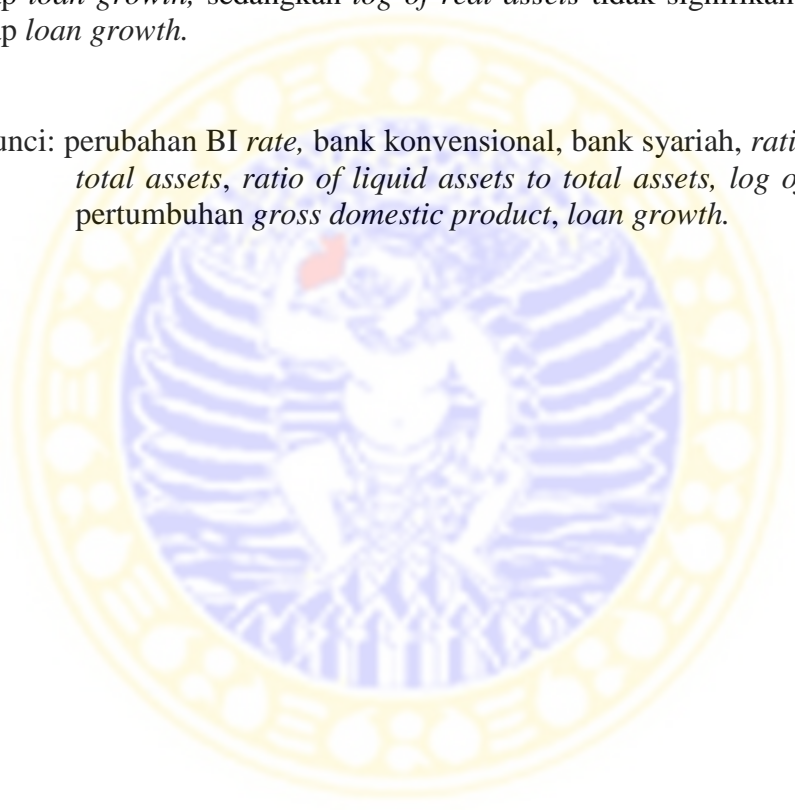


## ABSTRAK

Penelitian ini bertujuan untuk menguji bagaimana pengaruh perubahan BI *rate* terhadap *loan growth* perbankan di Indonesia. Penelitian ini juga ingin menguji apakah pengaruh perubahan BI *rate* terhadap *loan growth* pada bank konvensional berbeda dibanding pada bank syariah. Metode analisis yang digunakan dalam penelitian ini adalah regresi linier berganda, dengan sampel sebanyak 75 bank umum konvensional dan syariah yang memiliki kelengkapan data laporan keuangan triwulanan selama tahun 2011-2013.

Hasil penelitian menunjukkan bahwa perubahan BI *rate* berpengaruh negatif signifikan terhadap *loan growth* perbankan. Pengaruh negatif perubahan BI *rate* terhadap *loan growth* pada bank konvensional tidak lebih kuat dibanding pada bank syariah. *Ratio of equity to total assets*, *ratio of liquid assets to total assets* dan pertumbuhan *gross domestic product* berpengaruh positif signifikan terhadap *loan growth*, sedangkan *log of real assets* tidak signifikan berpengaruh terhadap *loan growth*.

Kata kunci: perubahan BI *rate*, bank konvensional, bank syariah, *ratio of equity to total assets*, *ratio of liquid assets to total assets*, *log of real assets*, pertumbuhan *gross domestic product*, *loan growth*.



## **ABSTRACT**

*This study aims to investigate how changes in the BI rate affects loan growth of banks in Indonesia. This study also investigate if affects of changes in the BI rate to loan growth of conventional banks is different beside to syariah banks in Indonesia. The analysis method used in this research is multiple linear regression, with 75 conventional and syariah banks sample which has a complete quarterly financial statement data during the period 2011-2013.*

*The research found that changes in the BI rate has significant negative effect on loan growth banks. Negative effect of changes in the BI rate on loan growth of conventional banks not more stronger than syariah banks. The ratio of equity to total assets, the ratio of liquid assets to total assets and growth of gross domestic product has significant positive effect on loan growth, while the log of real assets has no significant effect on loan growth.*

*Keywords: changes in the BI rate, conventional bank, syariah bank, the ratio of equity to total assets, the ratio of liquid assets to total assets, the log of real assets, growth of gross domestic product, loan growth.*

