

INTISARI

Penelitian ini dilakukan untuk menguji pengaruh suku bunga, Produk Domestik Bruto (PDB), dan Indeks Harga Saham Gabungan (IHSG) terhadap jumlah Dana Pihak Ketiga pada Bank Umum di Indonesia. Penelitian ini menggunakan analisis regresi linier berganda dengan metode pendekatan OLS (*Ordinary Least Square*). Data yang digunakan adalah data sekunder dalam bentuk data triwulan yang berupa deret waktu (*time series*) terdiri dari 10 tahun (2008-2017). Data yang terdapat di dalam penelitian ini berasal dari laporan-laporan yang dikeluarkan secara berkala dari lembaga-lembaga terkait yaitu Bank Indonesia dan Badan Pusat Statistik selama periode tahun 2008-2017.

Hasil penelitian menunjukkan variabel Suku Bunga berpengaruh positif signifikan terhadap jumlah Dana Pihak Ketiga, dan Produk Domestik Bruto (PDB) berpengaruh positif signifikan terhadap jumlah Dana Pihak Ketiga. Sedangkan untuk variabel Indeks Harga Saham Gabungan (IHSG) tidak berpengaruh terhadap jumlah Dana Pihak Ketiga. Secara bersama-sama Suku Bunga, Produk Domestik Bruto (PDB), dan Indeks Harga Saham Gabungan (IHSG) berpengaruh terhadap jumlah Dana Pihak Ketiga pada Bank Umum di Indonesia tahun 2008-2017.

Kata kunci : Suku Bunga, Produk Domestik Bruto, Indeks Harga Saham Gabungan, Dana Pihak Ketiga, Regresi Linier Berganda.

ABSTRACT

The essence of this research was conducted to test the influence of interest rates, gross domestic product (GDP), and the composite stock price index (IHSG) against the amount of third party funds in commercial banks in Indonesia. The research of using multiple linear regression analysis with the method of approach to the OLS (Ordinary Least Square). The data used are secondary data in the form of quarterly data in the form of time series consists of 10 years (2008-2017). The data contained in this study are derived from reports issued regularly from the associated institutions including Bank Indonesia, Badan Pusat Statistik over a period of years 2008-2017.

The results showed the positive effect of variable interest rates significantly to the amount of third-party funds, and gross domestic product (GDP) of positive effect significantly to the amount of third-party funds. As for the variable composite stock price index (IHSG) does not affect the amount of third party funds. Simultaneously interest rates, gross domestic product (GDP), and the composite stock price index (IHSG) effect on the amount of third party funds in commercial banks in Indonesia year of 2008-2017.

Keywords: interest rates, gross domestic product, the composite stock price index, the funds of third parties, multiple linear regression.