

ABSTRAK

***PENGARUH COST OF FUND, NON PERFORMING LOAN, BOPO,
FIRM SIZE, DAN INFLASI TERHADAP KINERJA
BANK HIMBARA PERIODE 2015–2025***

JEDA RIVALDI

NIM.141220133

Program Studi Manajemen

Fakultas Ekonomi dan Bisnis

Universitas Pembangunan Nasional “Veteran” Yogyakarta

rivaldijeda@gmail.com

ABSTRAK

Penelitian ini bertujuan untuk menganalisis dampak Biaya Dana (CoF), Kredit Macet (NPL), Rasio Efisiensi Operasional (BOPO), Ukuran Perusahaan, dan Inflasi terhadap kinerja Bank Milik Negara (Bank Himbara), yang diproksikan oleh Margin Bunga Bersih (NIM), untuk periode 2015–2025. Penelitian ini menggunakan pendekatan kuantitatif dengan analisis regresi linier berganda terhadap 44 pengamatan yang diperoleh dari laporan keuangan tahunan keempat lembaga Bank Himbara dan data inflasi yang diterbitkan oleh Badan Pusat Statistik (BPS). Hasil penelitian menunjukkan bahwa, secara simultan, semua variabel independen memiliki dampak yang signifikan terhadap NIM. Secara parsial, Kredit Bermasalah, Biaya Pendanaan, dan Ukuran Perusahaan memiliki efek positif dan signifikan terhadap NIM. Di sisi lain, BOPO memiliki efek negatif namun tidak signifikan, sedangkan Inflasi memiliki efek positif namun tidak signifikan terhadap NIM. Temuan ini menyiratkan bahwa pengelolaan NIM di Bank-bank Himbara perlu dilakukan dengan menggunakan pendekatan terintegrasi yang mencakup pengendalian risiko kredit, optimalisasi struktur biaya pendanaan, dan peningkatan kapasitas aset produktif secara berkelanjutan.

Keywords : Net Interest Margin, Cost of Fund, Non-Performing Loan, BOPO, Firm Size, Inflasi, Bank Himbara

ABSTRACT

THE EFFECT OF COST OF FUNDS, NON PERFORMING LOANS, BOPO, FIRM SIZE, AND INFLATION ON THE PERFORMANCE OF HIMBARA BANKS FOR THE PERIOD 2015–2025

JEDA RIVALDI

NIM.141220133

Business Management Study Program

Faculty of Economic and Bussiness

Universitas Pembangunan Nasional “Veteran” Yogyakarta

rivaldijeda@gmail.com

ABSTRACT

This study aims to analyze the impact of Cost of Funds (CoF), Non-Performing Loans (NPL), Operational Efficiency Ratio (BOPO), Firm Size, and Inflation on the performance of State-Owned Banks (Bank Himbara), as proxied by Net Interest Margin (NIM), for the period 2015–2025. This study employs a quantitative approach using multiple linear regression analysis on 44 observations derived from the annual financial reports of the four Bank Himbara institutions and inflation data published by the Central Statistics Agency (BPS). The results indicate that, simultaneously, all independent variables have a significant impact on NIM. Partially, Non-Performing Loans, Funding Costs, and Firm Size have a positive and significant effect on NIM. On the other hand, BOPO has a negative but insignificant effect, while Inflation has a positive but insignificant effect on NIM. These findings imply that NIM management at Himbara Banks needs to be carried out using an integrated approach that includes credit risk control, optimization of the funding cost structure, and continuous improvement of productive asset capacity.

Keywords : *Net Interest Margin, Cost of Fund, Non-Performing Loan, BOPO, Firm Size, Inflation, Himbara Banks.*