

## ABSTRAK

### **Dessy Dwi Putri Heryanti: “Pengaruh Biaya Dana Giro, Tabungan dan Deposito Terhadap Profitabilitas (Studi Pada PT. Bank Rakyat Indonesia (Persero) Tbk. Periode 2009-2016)”**

Lembaga perbankan merupakan lembaga yang memegang peranan penting bagi pembangunan ekonomi suatu negara. Hal ini dikarenakan fungsi sebagai *financial intermediary* atau perantara pemilik modal (*fund supplier*) dengan pengguna dana (*fund user*). Bank menghimpun dana dari masyarakat dalam bentuk simpanan dan menyalurkannya kepada masyarakat dalam bentuk kredit dan atau bentuk-bentuk lainnya dalam rangka meningkatkan taraf hidup rakyat banyak. Profitabilitas adalah kemampuan suatu perusahaan untuk menghasilkan laba selama periode tertentu yang menunjukkan perbandingan antara laba dengan aktiva. Profitabilitas diukur dengan ROA yang mengukur kemampuan manajemen bank dalam memperoleh keuntungan (laba) secara keseluruhan. Penelitian ini bertujuan untuk mengetahui: (1) Pengaruh biaya dana giro terhadap profitabilitas, (2) Pengaruh biaya dana tabungan terhadap profitabilitas, (3) Pengaruh biaya dana deposito terhadap profitabilitas, dan (4) Pengaruh biaya dana giro, tabungan dan deposito secara simultan terhadap profitabilitas. Metode penelitian yang digunakan adalah metode deskriptif verifikatif dengan pendekatan kuantitatif. Jenis data yang digunakan adalah data sekunder yang diperoleh berdasarkan publikasi laporan keuangan PT Bank Rakyat Indonesia (Persero) Tbk periode 2009-2016. Sampel dalam penelitian ini diperoleh dengan metode *purposive sampling*. Analisis statistik yang digunakan dalam penelitian ini adalah uji asumsi klasik, regresi linier berganda, korelasi, koefisien determinasi. Untuk pengujian hipotesis menggunakan metode statistik Uji-t dan Uji F dengan signifikansi ( $\alpha$ ) 5%. Analisa data ini menggunakan program pengolahan data statistik yaitu SPSS *Statistic Version 23 for Windows*. Hasil analisis data menggunakan program SPSS *Statistic Version 23 for windows* didapat hasil sebagai berikut: Secara parsial biaya dana giro memiliki nilai  $t_{hitung}$  sebesar -1,085 dengan nilai signifikansi 0,339. Biaya dana tabungan memiliki nilai  $t_{hitung}$  sebesar -3,894 dengan nilai signifikansi 0,018. Biaya dana deposito memiliki nilai  $t_{hitung}$  sebesar -4,191 dengan nilai signifikansi 0,014. Secara simultan diperoleh hasil  $F_{hitung} > F_{tabel}$  ( $9,756 > 5,41$ ). Dari hasil penelitian dapat disimpulkan bahwa secara parsial biaya dana giro tidak berpengaruh signifikan terhadap profitabilitas karena nilai  $t_{hitung} < t_{tabel}$ . Sedangkan biaya dana tabungan dan biaya dana deposito berpengaruh signifikan terhadap profitabilitas karena nilai  $t_{hitung} > t_{tabel}$  dan nilai signifikansi  $< 0,05$ . Secara simultan biaya dana giro, tabungan dan deposito berpengaruh signifikan terhadap profitabilitas karena  $F_{hitung} > F_{tabel}$ . Nilai koefisien determinasi ( $R^2$ ) sebesar 0,880 menunjukkan bahwa sebesar 88% perubahan variabel dependen atau profitabilitas (ROA) dipengaruhi oleh Biaya Dana Giro, Tabungan dan Deposito, sedangkan sisanya 12% dipengaruhi oleh faktor atau variabel lain yang tidak diteliti dalam penelitian ini.

**Kata Kunci : Biaya Dana Giro, Tabungan, Deposito dan ROA**

## **ABSTRACT**

### **Dessy Dwi Putri Heryanti: “The Effect of Demand Deposit Costs, Savings and Deposits to Profitability (Study at PT Bank Rakyat Indonesia Tbk Period 2009-2016)”**

Banking institution is who institution an important role for the economic development of a country. This is due to the function as a financial intermediary or intermediaries of fund supplier with the fund user. Bank will collect funds from the public in the form of savings and channel them to the public in the form of loans or other forms in order to improve the living standards of the people. Profitability is the ability of a company to generate profit for a certain period which shows a comparison between the profit with the asset. Profitability measured by ROA which measures the ability of bank management in gain (profit) as a whole. This study aims to determine: (1) Effect cost of funds demand deposits to profitability, (2) Effect cost of funds saving to profitability, (3) Effect cost of funds deposits to profitability, and (4) Effect cost of funds demand deposits, savings and time deposits simultaneously to profitability. The method used is descriptive method verification with quantitative approach. Data used is secondary data obtained by the publication of the financial statements of PT Bank Rakyat Indonesia (Persero) Tbk period 2009-2016. The sample in this study were obtained by purposive sampling method. The statistical analysis used in this study is the classical assumption test, multiple linear regression, correlation, coefficient of determination. To test the hypothesis using a statistical method t-test and F-test with significance ( $\alpha$ ) 5%. Analysis of this data using statistical data processing program SPSS Statistics Version 23 for Windows. The results of data analysis using SPSS Statistics Version 23 for windows showed the following results: Partially cost demand deposits have  $t_{count}$  of -1.085 with a significance value 0,339. Cost savings fund has  $t_{count}$  of -3.894 with a significance value of 0.018. Cost of deposits has  $t_{count}$  of -4.191 with a significance value of 0.014. Simultaneously result of  $F_{count} > F_{table}$  (9.756 > 5.41). From the results of this study concluded that the partial cost demand deposits no significant effect on profitability because the value of  $t_{count} < t_{table}$ . While the cost of savings and the cost of deposits significant effect on profitability because the value of  $t_{count} > t_{table}$  and the significance value  $< 0.05$ . Simultaneously cost demand deposits, savings and time deposits significant effect on profitability for  $F_{count} > F_{table}$ . The coefficient of determination ( $R^2$ ) of 0.880 indicates that 88% change in the dependent variable or profitability (ROA) is affected by the Giro Fund Costs, Savings and Deposits, while the remaining 12% are influenced by factors or other variables not examined in this study. savings and time deposits significant effect on profitability for  $F_{count} > F_{table}$ . The correlation coefficient indicates the level of relationship is very strong. The coefficient of determination ( $R^2$ ) of 0.880 indicates that 88% change in the dependent variable or profitability (ROA) is affected by the Giro Fund Costs, Savings and Deposits, while the remaining 12% are influenced by factors or other variables not examined in this study. savings and time deposits significant effect on profitability for  $F_{count} > F_{table}$ . The correlation coefficient indicates the level of relationship is very strong. The coefficient of determination ( $R^2$ ) of 0.880 indicates that 88% change in the dependent variable or profitability (ROA) is affected by the Giro Fund Costs, Savings and Deposits, while the remaining 12% are influenced by factors or other variables not examined in this study.

**Keywords : Cost of Funds Demand, Savings, Deposits and ROA**