



**ANALYZE THE EFFECT OF BI RATES, FOREIGN  
EXCHANGE RATES, INFLATION RATES, AND GDP ON THE  
NET INTEREST MARGIN OF BANKING COMPANIES  
LISTED ON IDX (2015 – 2020)**

**UNDERGRADUATE THESIS**

**Submitted as one of the requirements to obtain  
*Sarjana Akuntansi***

**By**

**Ricky Theodorus**

**008202000048**

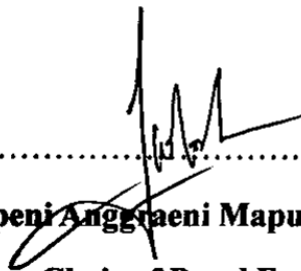
**FACULTY OF BUSINESS  
ACCOUNTING STUDY PROGRAM  
CIKARANG  
SEPTEMBER, 2023**

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**ANALYZE THE EFFECT OF BI RATES, FOREIGN EXCHANGE RATES, INFLATION RATES, AND GDP ON THE NET INTEREST MARGIN OF BANKING COMPANIES LISTED ON IDX (2015 – 2020)**

Submitted by Ricky Theodorus, Accounting Study Program, Faculty of Business,  
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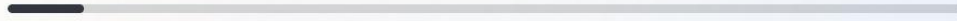
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## ACKNOWLEDGEMENT

The author of this research wishes to thank God Almighty for his assistance and direction during the whole process of writing this thesis, from the beginning of the thesis-writing process to the end. The study's author titled the thesis ANALYSE THE EFFECT OF BI RATES, FOREIGN EXCHANGE RATES, INFLATION RATES, AND GDP ON THE NET INTEREST MARGIN OF BANKING COMPANIES LISTED ON IDX (2015 - 2020).

Since this study could not have been finished without the support and encouragement of many individuals, the researcher would also want to take this opportunity to truly and honestly thank all of those people who helped and supported the researcher:

1. The Dean of the Faculty of Business, President University, Maria Jacinta Arquisola, B.A, MHRM., PH.D.
2. The Head of Accounting Study Program, President University, Mila Austria Reyes, BSBA., CPA., MBA.
3. The Secretary of Accounting Study Program, President University, Mrs. Srieatun.
4. Dr. Josep Ginting, CFA, as a researcher's thesis advisor, I am very thankful from the start of the study through its successful conclusion. I appreciate all of your help, encouragement, insight, and advice.
5. For my family, my father, my mom and my sister. My family has been my number one offering support during my thesis. They help, support, trust and pray for me every single moment. My family have been a strong basis



for my life. I wouldn't be the person I am nowadays without my family. Thank you for being supportive of me. I love you, Dad, I love you, Mom, and I love you, Karin.

6. Thank you for your support, my friend, Nuge. It would have been harder without your support and help during my thesis. Thank you, nug!!
7. Thank you to my friends, Felicia Hefriandita Sarapil, Herry Sugianto, and Putu Cindy Vania Ardelia Putri Paramitha and Catherine Wijaya, who have supported each other since the first semester of college until now.
8. Acknowledgements are sent to all those who have contributed to the compilation of this thesis, but it is not easy to list them individually.
9. Lastly, I want to compliment myself for coming this far. You have been the one who has gone through everything, the one who endured hardships, and the one who has been blessed. You've already done well. You've become better at handling everything and become a better version of yourself. Continue to grow and evolve; it will be a never-ending excitement.

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## **ABSTRACT**

The purpose of this study is to determine the macroeconomic factors that can affect Net Interest Margin of Indonesia Banking Companies that listed on Indonesia Stock Exchange (IDX) from 2015 to 2020. The researcher uses BI Rates, Foreign Exchange Rates, Inflation Rates, And Gross Domestic Product data as test indicators to identify the significance of the relationship between macroeconomics and Net Interest Margin. The sampling method used by researchers is purposive sampling method by taking 10 Indonesia banking companies that have the biggest capitalization on the first half of 2023. The final results of this study indicate that the BI Rate has no significant influence, Inflation Rate has no significant influence, Foreign Exchange Rate significantly influences, and GDP significantly influences on Net Interest Margin of Banking Companies

**Keywords:** Net Interest Margin, BI Rates, Foreign Exchange Rates, Inflation Rates, And Gross Domestic Product

## **INTISARI**

*Tujuan dari penelitian ini adalah untuk mengetahui faktor-faktor makroekonomi yang dapat mempengaruhi Marjin Bunga Bersih pada Perusahaan Perbankan Indonesia yang terdaftar di Bursa Efek Indonesia (BEI) pada tahun 2015 hingga 2020. Peneliti menggunakan data BI Rate, Nilai Tukar Mata Uang, Tingkat Inflasi, dan Produk Domestik Bruto sebagai indikator uji untuk mengidentifikasi signifikansi hubungan makroekonomi dengan Marjin Bunga Bersih. Metode pengambilan sampel yang digunakan peneliti adalah metode purposive sampling dengan mengambil 10 perusahaan perbankan Indonesia yang mempunyai kapitalisasi terbesar pada semester pertama tahun 2023. Hasil akhir penelitian ini menunjukkan bahwa BI Rate tidak berpengaruh signifikan, Tingkat Inflasi tidak berpengaruh signifikan, Nilai Tukar Mata Uang Asing berpengaruh signifikan, dan PDB berpengaruh signifikan terhadap Net Interest Margin Perusahaan Perbankan.*

**Kata kunci:** *Marjin Bunga Bersih, BI Rate, Nilai Tukar Mata Uang, Tingkat Inflasi, dan Produk Domestik Bruto.*