INTISARI

Penelitian ini bertujuan untuk menganalisis faktor faktor yang mempengaruhi sumber tekanan (*shock*) pada risiko perbankan konvensional di Indonesia periode krisis keuangan global. Data dalam penelitian ini menggunakan data sekunder runtun waktu kuartalan yang diperoleh melalui Bank Indonesia dan Badan Pusat Statistik dengan periode penelitian Januari 2005- Desember 2014. Variabel bebas yang digunakan dalam penelitian ini adalah BI *Rate*, kurs , produk domestik bruto, inflasi. Sementara, variabel terikat menggunakan *loan to deposit ratio* sebagai ukuran dalam risiko likuiditas perbankan konvensional di Indonesia. Analisis data menggunakan analisis regresi linier berganda dengan program Eviews 8. Berdasarkan hasil penelitian, diperoleh hasil bahwa variabel BI *Rate* dan produk domestik bruto berpengaruh positif dan signifikan terhadap *loan to deposit ratio*, kurs berpengaruh negatif dan tidak signifikan terhadap loan to deposit ratio, inflasi berpengaruh negatif dan signifikan terhadap *loan to deposit ratio*. Hasil penelitian ini menunjukkan bahwa BI Rate, inflasi dan produk domestik bruto secara parsial berpengaruh signifikan terhadap *loan to deposit ratio* dengan nilai probabilitas yang lebih kecil dari 0,05, sedangkan kurs memiliki nilai probabilitas lebih dari 0,05 sehingga secara parsial kurs dinyatakan tidak memiliki pengaruh terhadap *loan to deposit ratio.* Secara simultan BI *Rate*, kurs, inflasi dan produk domestik bruto berpengaruh signifikan terhadap *loan to deposit ratio.* Nilai koefisien determinasi menunjukkan bahwa 98,52 % variabel *loan to deposit ratio* dipengaruhi oleh keempat variabel bebas, sedangkan sisanya 1,48 dipengaruhi oleh variabel lain di luar penelitian ini.

Kata Kunci: *Shock*, *Loan to Deposit Ratio*, likuiditas, BI *Rate*, kurs, produk domestik bruto, inflasi

ABSTRACT

This study aims to analyze factors that influence the sources of shock on conventional risks' bank in Indonesia during global financial crisis. The data in this study uses secondary data quarterly time series obtained from Bank Indonesia and Badan Pusat Statistik with the research period January 2005 - December 2014. The independent variables used in this study are the BI Rate, exchange rate, gross domestic product, inflation. Meanwhile, the dependent variable uses loan to deposit ratio as a measure in the liquidity risk of conventional banking in Indonesia. Data analysis using multiple linear regression analysis in program Eviews 8. Based on the results of the study, the results show that the BI Rate and gross domestic product variables have a positive and significant effect on loan to deposit ratio, the exchange rate has a negative and not significant effect on loan to deposit ratio, influential inflation negative and significant to loan to deposit ratio. The results of this study indicate that the BI Rate, inflation and gross domestic product partially have a significant effect on loan to deposit ratio with a probability value smaller than 0.05, while the exchange rate has a probability value of more than 0.05 so that partially the exchange rate is declared as not having influence on loan to deposit ratio. Simultaneously the BI Rate, exchange rate, inflation and gross domestic product have a significant effect on loan to deposit ratio. The coefficient of determination shows that 98.52% of the loan to deposit ratio variable is influenced by the four independent variables, while the remaining 1.48 is influenced by other variables outside of this study.

Keywords: Shock, Loan to Deposit Ratio, liquidity, BI Rate, exchange rate, gross domestic product, inflation