

ABSTRAK

Tujuan penelitian ini adalah untuk menganalisis pengaruh faktor fundamental bank dan faktor makroekonomi terhadap kinerja Bank Jambi, dengan *Non Performing Loan* (NPL) sebagai variabel mediasi dan kebijakan moneter sebagai variabel moderator. Data dalam penelitian ini merupakan data sekunder yang diperoleh melalui teknik dokumentasi. Data tersebut kemudian dianalisis dengan *Structural Equation Modelling* (SEM) berbasis *partial least squares path modeling* (PLS-SEM). Hasil analisis statistik membuktikan bahwa; (1) faktor fundamental bank secara langsung berpengaruh signifikan terhadap NPL Bank Jambi, (2) faktor makroekonomi secara langsung berpengaruh tidak signifikan terhadap NPL Bank Jambi, (3) NPL secara langsung berpengaruh signifikan terhadap kinerja Bank Jambi, (4) faktor fundamental bank secara tidak langsung berpengaruh signifikan terhadap kinerja Bank Jambi melalui NPL, (5) faktor makroekonomi secara tidak langsung berpengaruh tidak signifikan terhadap kinerja Bank Jambi melalui NPL, (6) faktor fundamental bank dan faktor makroekonomi secara langsung berpengaruh tidak signifikan terhadap kinerja Bank Jambi, (7) kebijakan moneter memoderasi secara signifikan hubungan pengaruh antara faktor fundamental bank terhadap kinerja Bank Jambi, (8) kebijakan moneter memoderasi secara tidak signifikan hubungan pengaruh antara faktor makroekonomi terhadap kinerja Bank Jambi, dan (9) kebijakan moneter memoderasi secara signifikan hubungan pengaruh antara NPL terhadap kinerja Bank Jambi. Hasil penelitian ini berimplikasi terhadap upaya manajemen Bank Jambi untuk lebih meningkatkan efisiensi dalam kegiatan operasional perusahaan, dikarenakan BOPO memberikan kontribusi pengaruh tertinggi terhadap NPL dan kinerja Bank Jambi. Bagi otoritas publik dan Bank Indonesia perlu mengikuti laju inflasi dalam menetapkan kebijakan moneter agar tidak terjadi inflasi yang terlalu tinggi, sehingga kegiatan dan pertumbuhan ekonomi dapat terjaga atau bertumbuh, yang kemudian nantinya akan meningkatkan permintaan kredit serta peningkatan kinerja pada Bank Jambi.

Kata Kunci: faktor fundamental bank, faktor makroekonomi, non performing loan (NPL), kebijakan moneter, kinerja bank, Bank Jambi

ABSTRACT

The purpose of this study was to analyze the effect of bank fundamentals and macroeconomic factors on the performance of Bank Jambi, with Non Performing Loans (NPL) as the mediating variable and monetary policy as the moderator variable. The data in this study is secondary data obtained through documentation techniques. The data was then analyzed using Structural Equation Modeling (SEM) based on partial least squares path modeling (PLS-SEM). The results of statistical analysis prove that; (1) bank fundamental factors have a direct significant effect on NPL of Bank Jambi, (2) macroeconomic factors have a direct but not significant effect on NPL of Bank Jambi, (3) NPL has a direct significant effect on performance of Bank Jambi, (4) bank fundamental factors indirectly has a significant effect on performance of Bank Jambi through NPL, (5) macroeconomic factors indirectly have no significant effect on performance of Bank Jambi through NPL, (6) bank fundamental factors and macroeconomic factors directly have no significant effect on performance of Bank Jambi, (7) monetary policy significantly moderates the influence relationship between bank fundamental factors on performance of Bank Jambi, (8) monetary policy moderates the insignificant effect relationship between macroeconomic factors on performance of Bank Jambi, and (9) monetary policy significantly moderates the influence relationship between NPL on performance of Bank Jambi. The results of this study have implications for Bank Jambi management efforts to further improve efficiency in the company operational activities, because BOPO provides the highest contribution to NPL and performance of Bank Jambi. For public authorities and Indonesia of Bank, it is necessary to follow the rate of inflation in setting monetary policy so that inflation does not occur too high, so that economic activity and growth can be maintained or grown, which will then increase demand for credit and improve performance at Bank Jambi.

Keywords: bank fundamental factors, macroeconomic factors, non performing loan (NPL), monetary policy, bank performance, Bank Jambi