ABSTRACT

This research was held to test the influence of SBI sensitivity, inflation sensitivity and GDP sensitivity toward credit growth to increase bank performance. The problems in this research gap from the former research and the fenomena bussiness gap from the common bank data over period 2009-2011 in the Indonesian bank statistic. Therefore a deeper research to obrserve the problems which influent bank performance with reasonable theory is needed. The factors consist of SBI sensitivity, inflation sensitivity and GDP sensitivity variables.

Sampling technique used is purposive sampling with criteria as Bank listed in Indonesia Stock Exchange who provide financial report and traded during period 2009 through 2011 and forwarded to Bank Indonesia. The Data is based on publicity Indonesia Capital Market Directory 2012. Obtained by amount sampel as much 25 banking company in IDX 2009-2011 period. Analysis technique used is doubled regression with smallest square equation and hypothesis test use t-statistic to test coefficient of regression partial and also f-statistic to test the truth of collectively influence in level of significance 5%. Others also done a classic assumption test covering normality test, multicolinierity test, and heteroscedastisity test.

During research period show as data research was normally distributed. Based on multicolinierity test, and heteroscedasticity test variable digressing of classic assumption has not founded, its indicate that the available data has fulfill the condition to use multi linier regression model. From the result of analyse indicate that data inflation sensitivity significant toward bank performance and SBI, inflation and GDP sensitivity significant toward bank perfermance mediated credit growth.

Keywords: SBI sensitivity, inflation sensitivity and GDP sensitivity, credit growth and bank performance