ABSTRACT

The Influence of BI Rate on Third-Party Funds (Deposits) at PT Bank Tabungan Negara (Persero) Tbk for the Quarterly Period of 2021–2025)

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This study aims to analyze the development of the BI Rate and Time Deposits volume, as well as to examine the effect of the BI Rate on Third-Party Funds (Deposits) at PT Bank Tabungan Negara (Persero) Tbk for the quarterly period of 2021–2025. The research method used is quantitative with a verificative approach. Secondary time-series data were gathered from Bank BTN's quarterly financial reports and Bank Indonesia's official publications, yielding 20 observation samples selected via purposive sampling. Data analysis techniques included classical assumption tests, simple linear regression, t-test, and the coefficient of determination (R^2) test. The regression analysis and t-test results indicate that the BI Rate partially has no significant effect on Deposits at PT Bank Tabungan Negara (Persero) Tbk (Sig. value $0.156 > 0.05$). The coefficient of determination (R^2) test shows a value of 0.109, implying that the BI Rate only accounts for 10.9% of the variance in deposit volume, while the remaining 89.1% is influenced by other factors outside this research model. This indicates that Bank BTN's customers tend to be insensitive to short-term benchmark interest Rate fluctuations and prioritize loyalty and fund security.

Keywords: BI Rate, Third-Party Funds, Deposits, Bank BTN.