

ABSTRAK

Penelitian ini bertujuan untuk menganalisis dampak beban bunga simpanan Tabungan Tandamata terhadap profitabilitas Bank BJB Kantor Cabang Sumpalsari. Fokus penelitian mencakup tiga aspek utama, yaitu pengaruh beban bunga terhadap profitabilitas, strategi pengelolaan simpanan yang diterapkan oleh pihak bank, serta tren perkembangan beban bunga selama tiga tahun terakhir.

Penelitian ini dilakukan dengan menggunakan pendekatan deskriptif kuantitatif, melalui analisis rasio keuangan seperti *Return on Assets* (ROA), *Return on Equity* (ROE), dan rasio beban bunga terhadap pendapatan bunga. Data yang dianalisis menggambarkan kondisi riil operasional bank selama periode tiga tahun, sehingga mampu memberikan gambaran menyeluruh mengenai hubungan antara beban bunga dan kinerja profitabilitas.

Hasil penelitian menunjukkan bahwa peningkatan beban bunga Tabungan Tandamata berkontribusi terhadap penurunan nilai ROA dan ROE, serta meningkatnya rasio beban bunga terhadap pendapatan bunga. Strategi yang dilakukan oleh bank, seperti penyesuaian suku bunga, pengembangan produk dana berbiaya rendah, efisiensi operasional, serta penguatan loyalitas nasabah, menjadi langkah penting dalam menjaga stabilitas profitabilitas. Penelitian ini menegaskan pentingnya pengelolaan beban bunga yang efektif untuk mempertahankan kinerja keuangan bank secara berkelanjutan.

Kata kunci: Beban bunga, Tabungan Tandamata, Profitabilitas

ABSTRACT

This study aims to analyze the impact of interest expenses from the Tandamata Savings product on the profitability of Bank BJB, Sumbersari Branch Office. The research focuses on three main aspects: the effect of interest expenses on profitability, the strategies implemented by the bank in managing Tandamata savings, and the trend of interest expenses over the past three years.

This research employs a descriptive quantitative approach by analyzing financial ratios such as Return on Assets (ROA), Return on Equity (ROE), and the ratio of interest expenses to interest income. The financial data used reflects actual operational conditions of the bank during the three-year period, providing a comprehensive view of the relationship between interest expenses and profitability performance.

The results indicate that the increasing interest expenses from Tandamata Savings have contributed to the decline in ROA and ROE, along with a rising proportion of interest expenses relative to interest income. Strategies such as interest rate adjustments, promotion of low-cost deposit products, operational efficiency, and customer loyalty programs have become essential in maintaining stable profitability. This study highlights the importance of effective interest expense management to sustain the financial performance of the bank in the long term.

Keywords: Interest expense, Tandamata Savings, Profitability