ABSTRAK

Pengaruh GDP, GOV, IPR, dan TPF Terhadap *Financial Inclusion* Pada Perusahaan Perbankan yang Terdaftar di BEI Tahun 2012 – 2021

Yeni Ariesa

Clearish Julivia

Eugene Chandra

Steven Edward Dicaprio Sitepu

Jurusan : Manajemen

Fakultas Ekonomi, Universitas Prima Indonesia

yeniariesa321@gmail.com

Clearishjulivia@gmail.com

Eugenechandra@gmail.com

Stevenedward94@gmail.com

Analisis pengaruh GDP, GOV, IPR, dan TPF terhadap *Financial Inclusion* merupakan tujuan penelitian ini yang juga menggunakan data yang didapatkan dari Laporan Keuangan Publikasi Tahunan perbankan di Bursa Efek Indonesia dari tahun 2012 – 2021. Teknik pengumpulan sampel yakni dengan jumlah sampel sebanyak 38 perusahaan perbankan di Bursa Efek Indonesia (BEI) dari tahun 2012–2021. Uji statistik metode regresi data panel serta uji hipotesis gunakan uji F serta uji T yang awalnya sudah dilaksanakan uji asumsi klasik adalah teknik analisis yang dipakai. Hasil penelitian membuktikan jika secara simultan GDP, GOV, IPR, dan TPF mempunyai pengaruh signifikan pada *Financial Inclusion* pada Perusahaan Perbankan di BEI periode 2012 – 2021. Secara parsial, variabel GDP tidak berpengaruh signifikan terhadap Harga Saham. Variabel GDP tidak berpengaruh signifikan pada *Financial Inclusion*. Variabel GOV secara signifikan berpengaruh pada *Financial Inclusion*. Variabel IPR secara signifikan berpengaruh pada *Financial Inclusion*. Variabel TPF tidak berpengaruh signifikan pada *Financial Inclusion*. Dari riset ini didapatkan nilai koefisien determinasi (R^2) sebesar 0,965392, hal itu artinya jika 96% variabel *Financial Inclusion* dapat dijelaskan oleh variabel independennya yakni GDP, GOV, IPR, TPF, serta sisanya yaitu sebesar 4% dijelaskan oleh variabel yang tidak termasuk persamaan.

Kata Kunci : *Financial Inclusion*, GDP, GOV, IPR, dan TPF

ABSTRACT

The Influence of GDP, GOV, IPR, and TPF on Financial Inclusion in Banking Companies Registered on the IDX in 2012 – 2021

Yeni Ariesa

Clearish Julivia

Eugene Chandra

Steven Edward Dicaprio Sitepu

Management major
Faculty of Economics, Prima Indonesia University

yeniariesa321@gmail.com

Clearishjulivia@gmail.com

Eugenechandra@gmail.com

Stevenedward94@gmail.com

This research seeks to examine the impact of GDP, GOV, IPR, and TPF on financial inclusion. The study's data were derived from the yearly published financial reports of the banking companies that are listed on the Indonesia Stock Exchange for the years 2012 through 2021. For the period of 2012–2012, a sample size of 38 banking firms listed on the Indonesia Stock Exchange (IDX) was used as the sampling method 2021. A statistical test using the panel data regression method and hypothesis testing using the F test and T test, which were earlier conducted with the classical assumption test first, are the analysis techniques used. The study's findings demonstrate that, for the years 2012 to 2021, the simultaneous effects of GDP, GOV, IPR, and TPF on Financial Inclusion in Banking Companies on the IDX are important. The GDP metric does not significantly affect stock prices, in part. The GDP variable has no significant impact on Financial Inclusion. Financial Inclusion is greatly impacted by the GOV variable. Financial Inclusion is significantly impacted by the IPR component. Financial Inclusion is not significantly impacted by the TPF variable. The research found that the coefficient of determination (R2) was 0.965392, which indicates that 96% of the Financial Inclusion variable can be explained by the independent variables, namely GDP, GOV, IPR, and TPF, and the remaining 4% can be explained by variables other than the equation.

Keywords: Financial Inclusion, GDP, GOV, IPR, and TPF