

## Faktor faktor yang mempengaruhi net interest margin bank umum di Indonesia periode 2010 2014 = Factors affecting net interest margin commercial banks in Indonesia for 2010 2014 periods

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### Abstrak

Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi Net Interest Margin pada Bank-bank Umum yang terdaftar di Bursa Efek Indonesia (BEI) pada tahun 2010-2014. Data yang digunakan merupakan data sekunder yang diperoleh dari situs Bank Indonesia. Sampel yang digunakan berjumlah 31 bank umum. Penelitian ini menggunakan metode panel regression. Hasil penelitian menunjukkan bahwa operating cost (OC) memiliki pengaruh signifikan positif terhadap net interest margin sedangkan risk aversion (KA), non performing loan (NPL), size of operation (SIZE), opportunity cost (OPPCOST), dan quality of management (QUALITY) memiliki pengaruh signifikan negatif terhadap net interest margin (NIM).

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This study aims to determine Net Interest Margin at commercial banks listed in the Indonesia Stock Exchange (IDX) in 2010-2014. The secondary data was taken from Bank Indonesia website, the sample were 31 banks which listed in IDX. This study uses panel regression. The results showed that operating cost (OC) has a positive significant influence on the net interest margin (NIM). While the risk aversion (KA), non performing loan (NPL), size of operation (SIZE), opportunity cost (OPPCOST) and quality of management (QUALITY) have a negative significant relationship with net interest margin (NIM).