

# Determinan net interest margin: analisis pada bank domestik dan bank asing di Indonesia periode 2010-2014 = Determinants of net interest margin analysis on domestic and foreign banks in Indonesia 2010 2014

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## Abstrak

### <b>ABSTRAK</b><br>

Penelitian ini bertujuan menganalisis determinan net interest margin bank domestik dan bank asing di Indonesia periode 2010-2014 dengan menggunakan metode analisis fixed effect model GLS. Variabel dalam penelitian ini dibagi menjadi variabel spesifik bank dan variabel spesifik industri. Uji Mann-Whitney digunakan dalam menganalisis perbedaan yang signifikan atas rata-rata net interest margin serta rata-rata variabel spesifik bank antara bank domestik dan bank asing.

Hasil penelitian menemukan bahwa rata-rata net interest margin serta rata-rata variabel spesifik bank yang terdiri dari risk aversion, risiko kredit, likuiditas, biaya operasional, size of operation, dan implicit interest payment berbeda secara signifikan antara bank domestik dan bank asing. Sementara efisiensi manajerial kedua kelompok bank tidak memiliki perbedaan yang signifikan. Ditemukan bahwa determinan net interest margin pada bank domestik adalah likuiditas, biaya operasional, efisiensi manajerial, implicit interest payment, dan size of operation. Sementara determinan net interest margin pada bank asing adalah risiko kredit, likuiditas, biaya operasional, efisiensi manajerial, implicit interest payment, dan konsentrasi pasar. Risk aversion tidak memiliki pengaruh signifikan pada net interest margin bank domestik maupun bank asing.

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### <b>ABSTRACT</b><br>

This study aims to analyze the determinants of domestic and foreign banks' net interest margin 2010-2014 using Fixed Effect Model GLS. Variables in this study are divided into bank specific variables and industry specific variables. Mann-Whitney Test is used to test whether there is significant difference on net interest margin and bank specific variables between domestic and foreign banks.

The results of this study found that there is significant difference on average of net interest margin and bank specific variables such as risk aversion, credit risk, liquidity, operational cost, size of operation, and implicit interest payment, between domestic and foreign banks. In the other hand, there is no significant difference on average of managerial efficiency. The study also found that determinants of domestic banks' net interest margin are liquidity, operational cost, managerial efficiency, size of operation, and implicit interest payment. Meanwhile, the determinants of foreign banks' net interest margin are credit risk, liquidity, operational cost, managerial efficiency, implicit interest payment, and market concentration.