# Determinan margin bank: perbandingan antara bank syariah dan bank konvensional di Indonesia periode 2010-2017 = Determinants of bank margins: a comparison between Islamic and conventional banks in Indonesia, 2010-2017

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Abstrak

<b>ABSTRACT</b><br>
Penelitian ini bertujuan menganalisis perbedaan margin bank pada bank syariah dan konvensional dan determinan marginnya di Indonesia periode 2010-2017 dengan menggunakan metode analisis fixed effect model Generalized Least Square (GLS). Variabel dalam penelitian ini terdiri atas variabel spesifik bank, yaitu degree of risk aversion, risiko kredit, ukuran operasi bank, opportunity cost of bank reserves, kualitas manajemen, dan implicit interest payment. Hasil penelitian ini menemukan bahwa rata-rata margin bank serta rata-rata determinannya berbeda secara signifikan antara bank syariah dan bank konvensional. Selain itu, ditemukan juga bahwa margin bank konvensional ditentukan degree of risk aversion, risiko kredit, ukuran operasi bank, kualitas manajemen, dan implicit interest payment. Sedangkan margin bank syariah ditentukan oleh degree of risk aversion, ukuran operasi bank, opportunity cost of bank reserves, dan kualitas manajemen.
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<b>ABSTRACT</b><br>
This study aims to analyze differences in bank margins in Islamic and conventional banks and their margin determinants in Indonesia for the period 2010-2017 by using the method of fixed effect model Generalized Least Square (GLS). The variables in this study consisted of bank-specific variables, namely the degree of risk aversion, credit risk, the size of bank operations, the opportunity cost of bank reserves, management quality, and implicit interest payment. The results of this study found that the average bank margin and the average determinant differed significantly between Islamic banks and conventional banks. Moreover, it was also found that conventional bank margins were determined by the degree of risk aversion, credit risk, bank operations size, management quality, and implicit interest payment. While the margin of Islamic banks is determined by the degree of risk aversion, the size of bank operations, opportunity cost of bank reserves, and the quality of management.