

Determinan net interest margin industri Perbankan Indonesia = Determinants of net interest margin in Indonesian banking industry

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Abstrak

Penelitian ini bertujuan melihat determinan Net Interest Margin (NIM) di industri perbankan Indonesia pada periode 2006-2009. Industri perbankan Indonesia di nilai ineffisien dibandingkan dengan perbankan di regional Asia Tenggara. Nilai NIM yang relatif tinggi menjadi beban bagi perekonomian dengan tingginya biaya intermediasi. Penelitian ini menemukan bahwa NIM dipengaruhi oleh kekuatan pasar, kualitas manajemen suatu bank, ukuran bank, dan kebijakan Non-Performing Loan (NPL). Penelitian ini menggunakan model yang dikembangkan dari Kannan et al (2001), Hawtrey dan Liang (2008), dan Peria dan Mody (2003).

.....The focus of this study is to observe determinants of Net Interest Margin in Indonesian banking industry. Indonesian banking industry is relatively inefficient because of higher NIM compared to other banking industry in South East Asia region. Higher NIM rate is being a burden to the Indonesian economy through higher intermediation cost. This research finds that NIM is being influenced by market power, management quality, banks size, and Non-Performing Loan (NPL) rate policy. This research uses the model developed by Kannan et al (2001), Hawtrey and Liang (2008), and Peria and Mody (2003).