

## Faktor faktor spesifikasi bank yang mempengaruhi net interest margin perbankan di Indonesia periode 2011-2015 = Bank spesification factors that affect on net interest margin in Indonesian banking industry 2011-2015

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### Abstrak

Penelitian ini bertujuan melihat pengaruh spesifikasi bank terhadap net interest margin NIM perbankan di Indonesia. Industri perbankan Indonesia diharuskan beroperasi secara efisien. Nilai net interest margin mencerminkan seberapa efisien bank dalam menjalankan kegiatan usahanya. Dengan menggunakan data panel bank umum di Indonesia yang beroperasi pada periode tahun 2011 hingga 2015 ditemukan bahwa non performing loan NPL, risk aversion, ukuran, dan biaya operasional mempengaruhi net interest margin.

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The focus of study is to analyze how bank spesification affect on net interest margin of Indonesian. Indonesian banking industry have to operate efficiently. Net interest margin value represent how effective the operational process. Employing pooled data from commercial banks operating in Indonesia period 2011 2015, This research finds that net interest margin is being influenced by non performing loan, risk aversion, size, and operational cost.