

## Determinan net interest margin pada perbankan Indonesia = Determinants of net interest margin in Indonesia banking

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### Abstrak

Penelitian ini bertujuan mengidentifikasi determinan net interest margin pada perbankan Indonesia periode 2005-2014. Perbankan Indonesia di nilaiinefisien dibandingkan dengan perbankan di regional Asia Tenggara. Nilai netinterest margin yang relatif tinggi menjadi beban bagi perekonomian dengantingginya biaya intermediasi. Penelitian ini menemukan bahwa net interest margindipengaruhi oleh kekuatan pasar, biaya operasional, risk aversion, implicit interestpayment, opportunity cost of holding reserves, risiko kredit, ukuran operasional, ukuran aset dan pendapatan non-bunga. Penelitian ini menggunakan model yangdikembangkan oleh Ho and Saunders 1981 dan dimodifikasi oleh penulis danpeneliti lainnya.

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The focus of this study is to observe deteminants of net interest margin inIndonesian banking industry. Indonesian banking industry is relatively inefficientbecause of higher net interest margin compared to other banking industry in SouthEast Asia region. Higher net interest margin rate is being a burden to theIndonesian economy through higher intermediation cost. This research finds thatnet interest margin is being influenced by market power, operating costs, riskaversion, implicit interest payment, opportunity cost of holding reserves, creditrisk, size of operations, size of assets and non interest income. This research usesthe model developed by Ho and Saunders 1981 and modification by otherauthors and researchers.