ABSTRACT

This study aims to determine the effect of variable Non-performing Loans (NPL), Capital Adequacy Ratio (CAR), Fee Based Income, Return on Assets (ROA), Operational Income Operating Costs (BOPO), Loan to Deposit Ratio (LDR), Mandatory Current Accounts Minimum (GWM), while external factors consist of variable Bank Indonesia Interest Rate (SBI), Inflation and Gross Domestic Product (GDP) growth towards Net interest margin (NIM) at banks listed on the Indonesia Stock Exchange (BEI) in 2013-2017. The research sample consisted of 31 banks taken using purposive sampling technique. The data used is secondary data and is panel data. The analysis techniques used are Multiple Linear Regression Analysis and Random Effect model. The results showed that NPL, CAR & SBI had a positive but not significant effect on NIM. Whereas LDR, GWM and Inflation have negative but not significant effect on NIM. In addition, Fee Income has a negative and significant effect, while ROA, BOPO & GDP growth have a positive and significant effect on NIM.

Keywords: Net Interest Margin, Internal Factors, External Factors, Panel Data

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh variabel *Non-performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Fee Based Income*, *Return on Asset* (ROA), Biaya Operasional Pendapatan Operasional (BOPO), *Loan to Deposit Ratio* (LDR), Giro Wajib Minimum (GWM), sedangkan faktor eksternal terdiri dari variabel Suku Bunga Bank Indonesia (SBI), Inflasi dan *Gross Domestic Product* (GDP) *growth* terhadap *Net interest margin* (NIM) pada bank yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2013-2017. Sampel penelitian ini terdiri dari 31 Bank yang diambil dengan menggunakan teknik *purposive sampling*. Data yang digunakan merupakan data sekunder dan data panel. Teknik analisis yang digunakan adalah Analisis Regresi Linier Berganda dan model *Random Effect*. Hasil penelitian menunjukan bahwa NPL, CAR & SBI berpengaruh positif namun tidak signifikan terhadap NIM. Sedangkan LDR, GWM dan Inflasi berpengaruh negatif namun tidak signifikan terhadap NIM. Selain itu, *Fee Income* berpengaruh negatif dan signifikan, sedangkan ROA, BOPO & GDP *growth* berpengaruh positif dan signifikan terhadap NIM.

Kata Kunci: *Net Interest Margin,* Faktor Internal, Faktor Eksternal, Data Panel

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