

## ABSTRAK

Penelitian ini bertujuan untuk meneliti Pengaruh Variabel Spesifik Bank Terhadap *Net Interest Margin* Bank KBMI 4 Sebelum Dan Saat Pandemi , metode yang digunakan dalam penelitian ini yaitu Metode Regresi Data Panel. Sampel yang digunakan adalah bank kategori KBMI 4. Hasil penelitian ini menunjukkan bahwa ukuran *Bank Size* berpengaruh positif dan signifikan terhadap *Net Interest Margin* (NIM) sebelum dan saat pandemi Covid-19, BOPO berpengaruh negatif dan signifikan terhadap *Net Interest Margin* (NIM) sebelum dan saat pandemi Covid-19, *Equity to Total Asset Ratio* berpengaruh positif dan signifikan terhadap *Net Interest Margin* (NIM) sebelum dan saat pandemi Covid-19, Giro Wajib Minimun berpengaruh positif dan signifikan terhadap *Net Interest Margin* (NIM) sebelum dan saat pandemi Covid-19, *Loan to Asset Ratio* berpengaruh positif dan signifikan terhadap *Net Interest Margin* (NIM) sebelum dan saat pandemi Covid-19, *Loan to Deposit Ratio* berpengaruh positif dan signifikan terhadap *Net Interest Margin* (NIM) sebelum dan saat pandemi Covid-19, *Log (Kredit)* berpengaruh positif dan signifikan terhadap *Net Interest Margin* (NIM) sebelum dan saat pandemi Covid-19, NNII berpengaruh positif dan signifikan signifikan terhadap *Net Interest Margin* (NIM) sebelum dan saat pandemi Covid-19, NPL berpengaruh positif dan signifikan signifikan terhadap *Net Interest Margin* (NIM) sebelum dan saat pandemi Covid-19, NPL berpengaruh positif dan signifikan signifikan terhadap *Net Interest Margin* (NIM) sebelum dan saat pandemi Covid-19, dan OER berpengaruh positif dan signifikan terhadap *Net Interest Margin* (NIM) sebelum dan saat pandemi Covid-19.

*Kata Kunci : KBMI 4, Variabel Bank, Net Interest Margin*

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## ABSTRACT

*This study aims to examine the Effect of Bank Specific Variables on the Net Interest Margin of Book 4 Banks Before and During the Pandemic, the method used in this study is the Panel Data Regression Method. The sample used is bank category KBMI 4. The results of this study indicate that the size of Bank Size has a positive and significant effect on Net Interest Margin (NIM) before and during the Covid-19 pandemic, BOPO has a negative and significant effect on Net Interest Margin (NIM) before and during the COVID-19 pandemic. During the Covid-19 pandemic, Equity to Total Asset Ratio had a positive and significant effect on Net Interest Margin (NIM) before and during the Covid-19 pandemic, Statutory Reserves had a positive and significant effect on Net Interest Margin (NIM) before and during the Covid-19 pandemic. 19, Loan to Asset Ratio has a positive and significant effect on Net Interest Margin (NIM) before and during the Covid-19 pandemic, Loan to Deposit Ratio has a positive and significant effect on Net Interest Margin (NIM) before and during the Covid-19 pandemic, Log ( Credit) has a positive and significant effect on Net Interest Margin (NIM) before and during the Covid-19 pandemic, NNII has a significant positive and significant effect on Net Interest Margin (NIM) before and during the Covid-19 pandemic, NPL had a significant positive and significant effect on Net Interest Margin (NIM) before and during the Covid-19 pandemic, NPL had a significant positive and significant effect on Net Interest Margin (NIM) before and during the Covid-19 pandemic, and OER had a positive and significant effect on Net Interest Margin (NIM) before and during the Covid-19 pandemic*

*Keyword : KBMI 4, Bank Variables, Net Interest Margin*

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