

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh dari *risk averse dealer model* pada *Net Interest Margin* (NIM) optimal Bank kelompok BUKU 3 dan 4 sebelum dan saat pagebluk covid-19. Populasi yang terdapat pada penelitian ini yaitu seluruh jumlah bank BUKU 3 dan 4 yang dihitung berdasarkan periode yang berbeda beda setiap triwulan. Sampel yang digunakan dalam penelitian ini yaitu seluruh anggota populasi digunakan menjadi sampel karena jumlah seluruh populasi kurang dari 100. Metode pengambilan sampel yang digunakan yaitu *Total Sampling* yang artinya seluruh anggota populasi digunakan menjadi sampel hal ini karena jumlah populasi relatif sedikit. Metode pengumpulan data yang digunakan adalah data sekunder atau data yang sudah tersedia dalam website Otoritas Jasa Keuangan (OJK). Metode analisis data dalam penelitian ini menggunakan regresi data panel dengan bantuan *software stata 14*. Hasil dari penelitian sebelum dan saat pagebluk covid-19 menunjukkan adanya hubungan yang signifikan antara risiko *Implicit Interest Expenses* (IR) dengan *Net Interest Margin Bank* (NIM), kemudian didapatkan hasil sebelum pagebluk covid-19 pada risiko *Opportunity Cost Of Reserve Requirement* (OP) pada NIM yang signifikan, berbeda pada saat pagebluk covid-19 terdapat hubungan yang tidak signifikan antara risiko OP pada NIM. Sedangkan risiko *Default Premium of Loans* (DP) sebelum pagebluk covid-19 memiliki hasil yang tidak signifikan terhadap NIM selanjutnya saat pagebluk covid-19 terdapat pengaruh yang signifikan terhadap NIM.

Kata kunci : *Risk Averse Dealer Model, Implicit Interest Expenses, Opportunity Cost Of Reserve Requirement, Default Premium of Loans, Kelompok Bank Buku 3 dan 4, Net Interest Margin Bank*

ABSTRACT

This study aims to analyze the effect of the risk averse dealer model on the optimal Net Interest Margin (NIM) of BUKU 3 and 4 Bank groups before and during the Covid-19 outbreak. The population in this study is the entire number of banks calculated based on different periods each quarter. The sample used in this research is all members of the population used as samples because the total population is less than 100. The sampling method used is Total Sampling, which means that all members of the population are used as samples because the population is relatively small. The data collection method used is secondary data or data already available on the Financial Services Authority (OJK) website. The data analysis method in this study uses panel data regression with the help of Stata 14 software. The results of research before and during the Covid-19 outbreak indicate that there is a significant relationship between the risk of Implicit Interest Expenses (IR) and the Bank's Net Interest Margin (NIM), then obtained the results before the Covid-19 outbreak on the Opportunity Cost Of Reserve Requirement (OP) risk on NIM were significant, different during the Covid-19 outbreak there was an insignificant relationship between OP risk on NIM. Meanwhile, the risk of Default Premium of Loans (DP) before the Covid-19 outbreak had insignificant results on NIM, then when the Covid-19 outbreak had a significant effect on NIM.

Keywords : Risk Averse Dealer Model, Implicit Interest Expenses, Opportunity Cost Of Reserve Requirement, Default Premium of Loan, Bank Group Books 3 and 4, Net Interest Margin Bank

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