

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh uji empiris *risk averse dealer model* pada penentuan *Net Interest Margin* (NIM) Bank kelompok BUKU 1 dan 2. Populasi dalam penelitian yaitu seluruh jumlah bank yang dihitung berdasarkan periode yang berbeda-beda setiap triwulan. Sampel yang digunakan dalam penelitian ini adalah seluruh anggota populasi digunakan menjadi sampel karena jumlah populasi kurang dari 100. Metode pengumpulan data yaitu menggunakan metode dokumentasi dari media internet. Metode analisis data menggunakan analisis regresi data panel dengan bantuan *software stata* menggunakan uji beda *Paired Sample T-Test*. Hasil penelitian dengan uji beda menunjukkan terdapat perbedaan *Net Interest Margin* yang signifikan yang dianalisis dari *Implicit Interest Expenses* (IR), *Opportunity Cost of Reserve Requirement* (OR) dan *Default Premium of Loans* (DP) pada Buku BANK 1 dan 2 sebelum dan saat pagebluk Covid-19 dengan hasil analisis bahwa sebelum pagebluk Covid-19 *Implicit Interest Expenses* (IR) tidak signifikan terhadap *Net Interest Margin* (NIM), dan saat pagebluk Covid-19 *Opportunity Cost of Reserve Requirement* (OR) tidak signifikan terhadap *Net Interest Margin* (NIM).

Kata Kunci : *Risk Averse Dealer Model*, *Implicit Interest Expenses*, *Opportunity Cost of Reserve Requirement*, *Default Premium of Loans*, Kelompok Bank BUKU 1 dan 2, *Net Interest Margin* Bank.



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ABSTRACT

This study aims to analyze the effect of the risk averse dealer model empirical test on the determination of the Net Interest Margin (NIM) of BUKU 1 and 2 Bank groups. The population in the study is the entire number of banks calculated based on different periods each quarter. The samples used in this study were all members of the population used as samples because the total population was less than 100. The data collection method used documentation from the internet media. The data analysis method used panel data regression analysis with the help of Stata software using the Paired Sample T-Test. The results of the research with different tests show that there are significant differences in Net Interest Margin which are analyzed from Implicit Interest Expenses (IR), Opportunity Cost of Reserve Requirements (OR) and Default Premium of Loans (DP) in BANK Books 1 and 2 before and during the Covid -19 outbreak with the results of the analysis that before the Covid-19 outbreak Implicit Interest Expenses (IR) were not significant to the Net Interest Margin (NIM), and during the Covid-19 outbreak the Opportunity Cost of Reserve Requirement (OR) was not significant to the Net Interest Margin (NIM).

Keywords: Risk Averse Dealer Model, Implicit Interest Expenses, Opportunity Cost of Reserve Requirements, Default Premium of Loans, Bank Book Group 1 and 2, Net Interest Margin Bank

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