

ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI NET INTEREST MARGIN PADA BANK-BANK KOMERSIAL DI INDONESIA

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This research aims to find out which factor affecting Net Interest Margin in commercial Banks at Indonesia. This research analyst factor form 3 category which is bank's internal factor, industrial factor, and macro economic. NIM or spread, is one of the fundamental factors in the banking world as one of the lending business. NIM is the difference between the weighted average of income from asset management (interest revenue) and liabilities (interest expense). Furthermore it is importance for company to keep maintain it's NIM or spread for company sustainability and benefit.

The conclusion of this research find out that Internal factors that significantly affect the Net Interest Margin is a significant factor of bank lending rate and the level of asset liquidity to total bank assets, no factor in the banking industry has a significant effect on Net Interest Margin, and Macroeconomic factors that have a significant effect on Net Interest Margin is a factor of Gross Domestic Product that has a positive effect.

Keyword: Net Interest Margin, Bank Spread, Non Interest Income, Interest Rate