

SKRIPSI
FAKTOR PENENTU *NET INTEREST MARGIN* BANK UMUM
KONVENSIONAL DI INDONESIA



DIAJUKAN OLEH:

NAMA : NATHASYA

NPM : 115150024

UNTUK MEMENUHI SEBAGIAN DARI SYARAT-SYARAT
GUNA MENCAPAI GELAR SARJANA EKONOMI

PROGRAM STUDI S1 MANAJEMEN
FAKULTAS EKONOMI
UNIVERSITAS TARUMANAGARA
JAKARTA

2019



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Jakarta, 8 Juli 2019



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KONSENTRASI : MANAJEMEN KEUANGAN
JUDUL SKRIPSI : FAKTOR PENENTU *NET INTEREST*
MARGIN BANK UMUM
KONVENSIONAL DI INDONESIA

Jakarta, 8 Juli 2019

Pembimbing,



(Dr. Ignatius Roni Setyawan, S.E., M.Si.)

HALAMAN PENGESAHAN SKRIPSI

NAMA : NATHASYA
NPM : 115150024
PROGRAM / JURUSAN : S1 / MANAJEMEN
KONSENTRASI : MANAJEMEN KEUANGAN
JUDUL SKRIPSI : FAKTOR PENENTU *NET INTEREST MARGIN*
BANK UMUM KONVENSIONAL DI
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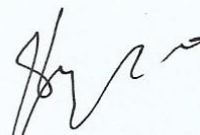
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(Dr. Ignatius Roni Setyawan, S.E., M.Si.)

Tanggal 30 Juli 2019 : Anggota Penguji



(Joyce Angeliq Turangan, S.E., M.Pd.)

ABSTRAK

UNIVERSITAS TARUMANAGARA

FAKULTAS EKONOMI

JAKARTA

- (A) NATHASYA
- (B) FAKTOR PENENTU *NET INTEREST MARGIN* BANK UMUM KONVENSIONAL DI INDONESIA
- (C) xvii+ 120 halaman, 2019, tabel 20, gambar 3, lampiran 13
- (D) MANAJEMEN KEUANGAN
- (E) **Abstrak:** Bank merupakan sebuah lembaga keuangan yang mempunyai peranan penting bagi perekonomian suatu negara. Sebagai *Agent Of Development* kinerja bank perlu diperhatikan. Kinerja perbankan di Indonesia masih belum efisien. Hal ini ditunjukkan berdasarkan rasio *Net Interest Margin* (NIM) yang masih cukup tinggi. Tujuan dilakukannya penelitian ini adalah untuk mengetahui faktor penentu *Net Interest Margin* (NIM) pada Bank Umum Konvensional di Indonesia. Sampel yang digunakan dalam penelitian ini terdiri dari 19 Bank Umum. Metode pengambilan sampel yang digunakan adalah *non-probability sampling* dengan teknik pengambilan sampel menggunakan *purposive sampling*. Analisis dilakukan dengan menggunakan Analisis Regresi Data Panel dengan *Fixed Effect model* dalam pengujian hipotesis. Hasil penelitian menunjukkan bahwa Keuangan Inklusif Bank, *Loan to Deposit Ratio* (LDR) dan *Capital Adequacy Ratio* (CAR) berpengaruh terhadap *Net Interest Margin* (NIM).
- Kata Kunci: *Net Interest Margin* (NIM), Keuangan Inklusif Bank, *Non-Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR) dan *Capital Adequacy Ratio* (CAR).
- (F) Daftar Pustaka 76 (1983-2019)
- (G) Dr. Ignatius Roni Setyawan, S.E., M.Si.

ABSTRACT

TARUMARAGARA UNIVERSITY

FACULTY OF ECONOMY

JAKARTA

(H) NATHASYA

(I) *FACTORS AFFECTING AFFECTING NET INTEREST MARGIN BANKS IN INDONESIA.*

(J) xvii+ 120 pages, 2019, table 20, pictures 3, attachments 13

(K) *FINANCE MANAGEMENT*

(L) **Abstrak:** *Bank is a financial institution that has an important role for the economy of a country. As an Agent of Development, bank performance needs to be considered. The performance of banks in Indonesia is still inefficient, this is indicated by the ratio of the Net Interest Margin (NIM) which is still quite high. The purpose of this study was to determine factor affecting Net Interest Margin (NIM) in Conventional Banks in Indonesia. The sample used in this study consisted of 19 Commercial Banks. The sampling method used is non-probability sampling with the sampling technique using purposive sampling. Analysis was carried out using Data Panel Regression Analysis with a Fixed Effect model in testing hypotheses. The results showed that Bank Financial Inclusion, Loan to Deposit Ratio (LDR) and Capital Adequacy Ratio (CAR) had an effect on Net Interest Margin (NIM).*

Keywords: Net Interest Margin (NIM), Bank Financial Inclusion, Non-Performing Loan (NPL), Loan to Deposit Ratio (LDR) and Capital Adequacy Ratio (CAR).

(M) *Reference List : 76 (1983-2019)*

(N) Dr. Ignatius Roni Setyawan, S.E., M.Si.

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

Panel unit root test: Summary

Series: D(NPL)

Date: 06/24/19 Time: 21:28

Sample: 3/01/2012 12/01/2018

Exogenous variables: Individual effects

User-specified lags: 1

Newey-West automatic bandwidth selection and Bartlett kernel

Balanced observations for each test

Method	Statistic	Prob.**	Cross-sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-7.56544	0.0000	19	475
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-10.2613	0.0000	19	475
ADF - Fisher Chi-square	176.587	0.0000	19	475
PP - Fisher Chi-square	385.016	0.0000	19	494

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

Panel unit root test: Summary

Series: D(LDR)

Date: 06/24/19 Time: 21:28

Sample: 3/01/2012 12/01/2018

Exogenous variables: Individual effects

User-specified lags: 1

Newey-West automatic bandwidth selection and Bartlett kernel

Balanced observations for each test

Method	Statistic	Prob.**	Cross-sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-10.7015	0.0000	19	475
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-15.6944	0.0000	19	475
ADF - Fisher Chi-square	276.578	0.0000	19	475
PP - Fisher Chi-square	486.478	0.0000	19	494

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

Panel unit root test: Summary

Series: D(CAR)

Date: 06/24/19 Time: 21:29

Sample: 3/01/2012 12/01/2018

Exogenous variables: Individual effects

User-specified lags: 1

Newey-West automatic bandwidth selection and Bartlett kernel

Balanced observations for each test

Method	Statistic	Prob.**	Cross-sections	Obs
<u>Null: Unit root (assumes common unit root process)</u>				
Levin, Lin & Chu t*	-8.05347	0.0000	19	475
<u>Null: Unit root (assumes individual unit root process)</u>				
Im, Pesaran and Shin W-stat	-12.8415	0.0000	19	475
ADF - Fisher Chi-square	224.410	0.0000	19	475
PP - Fisher Chi-square	461.807	0.0000	19	494

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

LAMPIRAN 11

HASIL UJI KOINTEGRASI

Pedroni Residual Cointegration Test
 Series: NIM KEUANGAN_INKLUSIF_BANK NPL LDR CAR
 Date: 06/24/19 Time: 21:34
 Sample (adjusted): 3/01/2012 12/01/2018
 Included observations: 532 after adjustments
 Cross-sections included: 19
 Null Hypothesis: No cointegration
 Trend assumption: No deterministic trend
 Use d.f. corrected Dickey-Fuller residual variances
 Automatic lag length selection based on SIC with a max lag of 0
 Newey-West automatic bandwidth selection and Bartlett kernel

Alternative hypothesis: common AR coefs. (within-dimension)

	Statistic	Prob.	Weighted Statistic	Prob.
Panel v-Statistic	1.674257	0.0470	-1.594979	0.9446
Panel rho-Statistic	-3.091105	0.0010	1.391102	0.9179
Panel PP-Statistic	-9.915571	0.0000	-1.259693	0.1039
Panel ADF-Statistic	-9.493896	0.0000	-1.124520	0.1304

Alternative hypothesis: individual AR coefs. (between-dimension)

	Statistic	Prob.
Group rho-Statistic	1.583271	0.9433
Group PP-Statistic	-3.322507	0.0004
Group ADF-Statistic	-3.289032	0.0005

Cross section specific results

Phillips-Peron results (non-parametric)

Cross ID	AR(1)	Variance	HAC	Bandwidth	Obs
BBNI	0.762	4.88E-06	4.02E-06	2.00	27
BBRI	0.578	6.81E-06	6.81E-06	0.00	27
BBTN	0.104	3.24E-06	2.32E-06	3.00	27
BBMI	0.511	3.95E-06	3.95E-06	0.00	27
BAGI	0.330	1.29E-05	1.05E-05	3.00	27
BBKP	0.205	4.83E-06	2.70E-06	4.00	27
BBCA	0.548	4.07E-06	3.92E-06	3.00	27
CIMB	0.455	4.16E-06	4.16E-06	0.00	27
BDNM	-0.660	4.05E-05	5.88E-05	2.00	27
BWOS	0.271	4.68E-05	4.68E-05	0.00	27
MSPN	0.621	7.15E-06	9.08E-06	2.00	27
MYPD	0.638	8.48E-06	9.27E-06	4.00	27
MEGA	0.391	1.49E-05	1.49E-05	0.00	27
BMNC	0.471	1.82E-05	1.62E-05	1.00	27
NOBU	0.416	1.14E-05	1.14E-05	0.00	27
OCBC	0.403	6.10E-06	6.10E-06	0.00	27
PERM	0.505	1.24E-05	1.03E-05	3.00	27
SINM	0.572	1.31E-05	1.28E-05	2.00	27
BTPN	-0.345	5.66E-05	5.87E-05	1.00	27

Augmented Dickey-Fuller results (parametric)

Cross ID	AR(1)	Variance	Lag	Max lag	Obs
BBNI	0.762	5.07E-06	0	0	27
BBRI	0.578	7.08E-06	0	0	27
BBTN	0.104	3.37E-06	0	0	27
BBMI	0.511	4.10E-06	0	0	27
BAGI	0.330	1.34E-05	0	0	27
BBKP	0.205	5.01E-06	0	0	27
BBCA	0.548	4.22E-06	0	0	27
CIMB	0.455	4.32E-06	0	0	27
BDNM	-0.660	4.21E-05	0	0	27
BWOS	0.271	4.86E-05	0	0	27
MSPN	0.621	7.43E-06	0	0	27
MYPD	0.638	8.81E-06	0	0	27
MEGA	0.391	1.55E-05	0	0	27
BMNC	0.471	1.89E-05	0	0	27
NOBU	0.416	1.18E-05	0	0	27
OCBC	0.403	6.34E-06	0	0	27
PERM	0.505	1.29E-05	0	0	27
SINM	0.572	1.36E-05	0	0	27
BTPN	-0.345	5.88E-05	0	0	27

LAMPIRAN 12

HASIL UJI VALIDITAS INSTRUMEN

Dependent Variable: NIM
 Method: Panel Generalized Method of Moments
 Transformation: First Differences
 Date: 06/22/19 Time: 23:30
 Sample (adjusted): 6/01/2012 12/01/2018
 Periods included: 27
 Cross-sections included: 19
 Total panel (balanced) observations: 513
 White period instrument weighting matrix
 White period standard errors & covariance (d.f. corrected)
 Instrument specification: @DYN(NIM (-1) KEUANGAN_INKLUSIF_BAN
 K NPL LDR CAR
 Constant added to instrument list

Variable	Coefficient	Std. Error	t-Statistic	Prob.
NIM (-1)	0.418866	0.098804	4.239359	0.0000
KEUANGAN_INKLUSIF_BAN				
K	-0.003955	0.000768	-5.147553	0.0000
NPL	-0.002417	0.066715	-0.036223	0.9711
LDR	0.009706	0.006891	1.408424	0.1596
CAR	-0.007244	0.001158	-6.254555	0.0000

Effects Specification

Cross-section fixed (first differences)

Mean dependent var	-0.000295	S.D. dependent var	0.005610
S.E. of regression	0.007061	Sum squared resid	0.025326
J-statistic	17.45585	Instrument rank	19
Prob(J-statistic)	0.232698		

LAMPIRAN 13

HASIL UJI *GENERALIZED METHOD OF MOMENT*

Dependent Variable: NIM
 Method: Panel Generalized Method of Moments
 Transformation: First Differences
 Date: 06/22/19 Time: 23:30
 Sample (adjusted): 6/01/2012 12/01/2018
 Periods included: 27
 Cross-sections included: 19
 Total panel (balanced) observations: 513
 White period instrument weighting matrix
 White period standard errors & covariance (d.f. corrected)
 Instrument specification: @DYN(NIM (-1) KEUANGAN_INKLUSIF_BAN
 K NPL LDR CAR
 Constant added to instrument list

Variable	Coefficient	Std. Error	t-Statistic	Prob.
NIM (-1)	0.418866	0.098804	4.239359	0.0000
KEUANGAN_INKLUSIF_BAN				
K	-0.003955	0.000768	-5.147553	0.0000
NPL	-0.002417	0.066715	-0.036223	0.9711
LDR	0.009706	0.006891	1.408424	0.1596
CAR	-0.007244	0.001158	-6.254555	0.0000

Effects Specification

Cross-section fixed (first differences)

Mean dependent var	-0.000295	S.D. dependent var	0.005610
S.E. of regression	0.007061	Sum squared resid	0.025326
J-statistic	17.45585	Instrument rank	19
Prob(J-statistic)	0.232698		

DAFTAR RIWAYAT HIDUP

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5. Agama : Kristen
6. Kewarganegaraan : Indonesia
7. Telepon : 081284052344
8. E-mail : nathasyamei@gmail.com

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4. 2002-2008 : SD Pusaka Abadi, Jakarta

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