

## **ABSTRACT**

*The research objectives include testing the effect of liquidity, capital efficiency, bank size and Non Performing Loans (NPL) on Net Interest Margin both partially and simultaneously or jointly in Banking Companies Listed on the Stock Exchange for the 2012-2016 period. Based on this, the title of this research is "Analysis of Factors Affecting Net Interest Margin (NIM) in Banking Companies Registered in the 2012-2016 Period".*

*The population in this study were all Go Public (banking public) banking companies on the Indonesia Stock Exchange (IDX) for the 2012-2016 period, which totaled 33 banks. The retrieval method using the judgment sampling method, which is one form of purposive sampling by taking a predetermined sample based on the aims and objectives of the study to obtain a sample of 25 companies. Data used secondary data with data analysis using linear regression analysis.*

*Based on the results of the study obtained LDR has a positive and significant effect on NIM. EA has no significant effect on NIM. BOPO has no significant effect on NIM. The size of the bank has no significant effect on the NIM. NPL has a significant effect on NIM. Liquidity, Capital Efficiency, Company Size and Non Performing Loans have a significant effect jointly on Net Interest Margin (NIM)*

**Keywords:** *liquidity, capital, efficiency, bank size, Non Performing Loan and Net Interest Margin*

## **ABSTRAK**

Tujuan penelitian antara lain untuk menguji pengaruh likuiditas, modal, efisiensi, ukuran bank dan *Non Performing Loan* (NPL) terhadap *Net Interest Margin* baik secara parsial dan simultan atau bersama-sama pada Perusahaan Perbankan Yang Terdaftar di BEI Periode 2012-2016. Berdasarkan hal tersebut, maka judul penelitian ini adalah “Analisis Faktor-faktor yang mempengaruhi *Net Interest Margin* (NIM) Pada Perusahaan Perbankan Yang Terdaftar Di BEI Periode 2012-2016”.

Populasi dalam penelitian ini semua perusahaan perbankan (Bank Umum) yang tercatat (*Go Public*) di Bursa Efek Indonesia (BEI) periode 2012-2016 yang berjumlah 33 bank. Metode pengambilan dengan metode *judgment sampling*, yaitu salah satu bentuk *purposive sampling* dengan mengambil sampel yang telah ditentukan sebelumnya berdasarkan maksud dan tujuan penelitian sehingga diperoleh sampel 25 perusahaan. Data yang digunakan data sekunder dengan analisa data menggunakan analisis regresi linier.

Berdasarkan hasil penelitian diperoleh LDR berpengaruh positif dan signifikan terhadap NIM. EA tidak berpengaruh signifikan terhadap NIM. BOPO tidak berpengaruh signifikan terhadap NIM. Ukuran bank tidak berpengaruh signifikan terhadap NIM. NPL berpengaruh signifikan terhadap NIM. Likuiditas, Modal Efisiensi, Ukuran Perusahaan dan *Non Performing Loan* mempunyai pengaruh signifikan secara bersama-sama terhadap *Net Interest Margin* (NIM)

Kata kunci : likuiditas, modal, efisiensi, ukuran bank, *Non Performing Loan* dan *Net Interest Margin*