ABSTRAKSI

Penelitian ini menguji pengaruh *operating cost, risk aversion, credit risk* dan *transaction size* terhadap *net interest margin (NIM)* bank-bank umum di Indonesia.

Model analisis yang digunakan adalah regresi linier berganda dan sampel yang digunakan adalah 100 bank umum di Indonesia. Data yang digunakan berasal dari laporan keuangan tahunan bank umum selama 3 tahun (2005-2007). Berdasarkan hasil analisis regresi linier berganda diperoleh kesimpulan bahwa secara parsial variabel *operating cost* berpengaruh positif terhadap *net interest margin. Risk aversion, credit risk* dan *transaction size* berpengaruh negatif terhadap *net interest margin*. Variabel *operating cost, credit risk* dan *transaction size* berpengaruh signifikan terhadap *net interest margin*, sedangkan *risk aversion* tidak berpengaruh signifikan terhadap *net interest margin.* Nilai koefisien determinasi (R^2) sebesar 0,107 menunjukkan bahwa 10,7% variabilitas *net interest margin* dapat dijelaskan oleh variabilitas *operating cost, risk aversion, credit risk* dan *transaction size,* sedangkan sisanya sebesar 89,3% diterangkan oleh variabel lain diluar model penelitian.

Kata kunci : Bank Umum, *Operating Cost, Risk Aversion, Credit Risk, Transaction Size, Net Interest Margin.*

ABSTRACT

This study analyses the influence of operating cost, risk aversion, credit risk and transaction size of the net interest margin (NIM) commercial banks in Indonesia.

Analysis model used was multiple linear regression and the sample used was 100 commercial banks in Indonesia. The data used comes from the annual financial statements of commercial banks for 3 years (2005-2007). Based on the results of multiple linear regression analysis obtained a partial conclusion that the variable cost of operating a positive impact on net interest margins. Risk aversion, credit risk and transaction size negatively affect net interest margins. Variable operating cost, credit risk and transaction size have a significant effect on net interest margin, while risk aversion does not have a significant effect on net interest margins. Value of the coefficient of determination (R2) of 0.107 indicates that 10.7% of variability in net interest margin can be explained by the variability of operating cost, risk aversion, credit risk and transaction size, while the other 89.3% is explained by other variables outside the research model.

Keywords: Commercial Banks, Operating Cost, Risk Aversion, Credit Risk, Transaction Size, Net Interest Margin.