

Analisis pengaruh tipe kepemilikan bank terhadap Fee Based Income dan risiko kredit di Indonesia periode 2004-2011 = The impact type of ownership on Fee Based Income and credit risk empirical study in Indonesia during 2004-2011 period

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Abstrak

Penelitian ini menganalisa pengaruh tipe kepemilikan bank terhadap Fee Based Income dan risiko kredit bank di Indonesia periode 2004-2011. Tujuan dari penelitian ini adalah untuk menginvestigasi determinan dari Fee Based Income dan dampak Fee Based Income pada risiko kredit Bank Persero, Bank Umum Swasta Nasional (Devisa), dan Bank Asing. Penelitian ini menemukan bahwa kepemilikan bank berpengaruh terhadap Fee Based Income. Dibandingkan dengan Bank Asing, Bank Persero mendapatkan Fee Based Income yang lebih kecil. Bagi Bank Persero dan Bank Asing, Fee Based Income secara signifikan dapat mengurangi risiko kredit yang diukur melalui Loan Loss Provision. Selain itu, penelitian ini memiliki implikasi untuk perubahan profil risiko bank di emerging market country yang fokus pada Fee Based Income.

.....The aims of this research is to analyze impact type of ownership on fee based income and credit risk for Indonesian banks over the period 2004-2011. The purpose of this research is to investigate both the determinants of Fee Based Income and the impact of Fee Based Income on credit risk measures for State Bank, Private National Bank (Foreign Exchange) and Foreign Bank. The finding of this research is type of ownership does matter in the pursuit of Fee Based Income. Relative to Foreign Bank, State Bank earn significantly less fee-income. Fee-based income significantly reduces credit risk, measured by loan loss provision variable, for foreign and state bank. Our research has implications for the changes in the risk profile for banks in emerging market country pursuing non-interest revenue sources.