

# Pengaruh Fee Based Income dan Non Deposit Funding terhadap Profitabilitas dan Risiko Bank Umum Konvensional di Indonesia Tahun 2004-2011 = The Impact of Fee Based Income and Non Deposit Funding Conventional Bank's Risk and Profitability in Indonesia during 2004-2011

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## Abstrak

Penelitian ini bertujuan mengetahui pengaruh fee based income dan non deposit funding terhadap profitabilitas dan risiko umum konvensional di Indonesia. Profitabilitas diukur menggunakan rasio return on asset dan risiko diukur menggunakan Z-score. Penelitian ini menggunakan data panel dan menggunakan metode Generalized Least Square (GLS).

Hasil penelitian menunjukkan tidak ada pengaruh fee based income dan non deposit funding terhadap profitabilitas. Hasil penelitian ini menunjukkan fee based income dan non deposit funding memiliki pengaruh terhadap risiko bank umum konvensional di Indonesia.

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This study aims to find the impact of fee based income and non deposit funding to conventional bank's risk and profitability in Indonesia. Profitability is measured by return on asset and risk is measured by Z score. This study uses panel data and Generalized Least Square as method. GLS is used.

The result shows that fee based income and non deposit funding has no significant effect to profitability. This results show that there is an effect between fee based income and non deposit funding to Indonesian Conventional Bank risk. Key words: Fee Based Income, Non Deposit Funding, Profitability, Risk.