

## Dampak struktur kepemilikan terhadap diversifikasi pendapatan pada bank konvensional Indonesia = The effect of ownership structure to income diversification in Indonesia s conventional bank

Khairunnisa Ba Mar, author

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### Abstrak

Skripsi ini bertujuan untuk menguji secara empiris pengaruh struktur kepemilikan bank terhadap diversifikasi pendapatan. Struktur kepemilikan bank diuji berdasarkan tipe kepemilikan pemerintah, swasta domestik, dan asing. Variabel-variabel yang mewakili struktur kepemilikan yang diuji dalam penelitian ini yaitu ukuran bank, return on equity, loan loss provision, growth assets, loan to total assets, rasio kecukupan modal. Diversifikasi pendapatan diukur melalui non interest income. Penelitian dilakukan dalam kurun waktu 2007-2011 dengan sampel 82 bank. Pengujian hipotesis dilakukan dengan analisis regresi berganda. Hasil penelitian menyimpulkan bahwa kepemilikan pemerintah memiliki non interest income yang rendah sedangkan kepemilikan asing memiliki non interest income yang tinggi. Ukuran bank, return on equity, loan loss provision, serta loan to total assets berpengaruh signifikan terhadap non interest income sedangkan kedua variabel lain tidak signifikan mempengaruhi non interest income.

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This study aims to empirically examine the effect of bank's ownership structure to income diversification. Ownership structure tested by the type of government, private domestic, and private foreign. Variables which were representing ownership structure tested in this research are bank size, return on equity, loan loss provision, asset growth, loan to total assets, capital adequacy ratio. Income diversification was measured through non interest income. This study was conducted in 2007-2011 with 82 conventional banks as its sample. Hypothesis testing was performed with multiple regression analysis. The research concluded that government ownership had low non interest income, while foreign ownership had higher non interest income. Bank size, return on equity, loan loss provision, and loan to total assets significantly affected non interest income while the others did not significantly affected non interest income.