

## Analisis pengaruh non interest income terhadap kinerja sektor perbankan di negara-negara asean 5 periode 2008-2012 = The impact of non interest income to banking sector s performance in asean 5 countries for 2008-2012

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### Abstrak

Penelitian ini bertujuan untuk menganalisa pengaruh non interest income terhadap kinerja sektor perbankan di negara-negara ASEAN 5 dengan proksi Return of Assets (ROA) dan juga Return of Equity (ROE). Teknik estimasi penelitian menggunakan fixed effect model. Dengan menggunakan sampel 68 bank listed di bursa-bursa negara anggota ASEAN 5, yaitu Bursa Efek Indonesia (IDX), Bursa Malaysia (KLSE), Singapore Exchange (SGX), Stock Exchange of Thailand (SET), dan Philippine Stock Exchange (PSE) pada periode 2008-2012, penulis menemukan bahwa kenaikan pada non interest income memiliki pengaruh negatif terhadap kinerja sektor perbankan. Hal ini dikarenakan bank yang lebih fokus dengan non interest income justru membuat competitive performance dalam persaingan pasar kredit antar banknya melemah.

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This research aims to examine how an increase in non interest income affects a bank's performance which is reflected in its Return on Assets (ROA) and Return on Equity (ROE). Using 68 banks listed in ASEAN 5 countries' stock exchanges which are Bursa Efek Indonesia (IDX), Bursa Malaysia (KLSE), Singapore Exchange (SGX), Stock Exchange of Thailand (SET), and Philippine Stock Exchange (PSE) for 2008-2012 as samples, it was discovered that an increase in non interest income negatively affects bank performance. Bank with a higher non interest income tends to be too focused in increasing its non interest income. Therefore, its competitive performance in credit market competition, which is its main source of revenues, weakens.