

Pengaruh Pendapatan Non-Bunga terhadap Risiko Bank pada Bank Berorientasi Retail dan Bank Berorientasi Investasi di Indonesia Periode 2008-2014 = The effect of non-interest income on bank risk, retail-versus-investment oriented banks: Evidence from Indonesia, 2008-2014

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh pendapatan non-bunga terhadap risiko bank pada bank berorientasi retail dan bank berorientasi investasi di Indonesia periode 2008-2014. Teknik estimasi yang digunakan adalah fixed effect model. Penelitian ini menemukan bahwa pendapatan non-bunga memiliki pengaruh positif terhadap risiko pada bank berorientasi investasi ditandai dengan menurunnya nilai z-score. Selain itu, peningkatan pendapatan non-bunga ditemukan meningkatkan risk adjusted return pada seluruh sampel dan bank berorientasi retail. Di sisi lain, peningkatan pendapatan non-bunga menurunkan risk adjusted capitalization pada bank berorientasi investasi. Pengaruh pendapatan non-bunga terhadap risiko secara umum disumbang oleh pendapatan komisi, provisi, dan fee.

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This research is aimed to analyze the effect of non-interest income on bank risk in Indonesian retail oriented banks and investment oriented banks from 2008 to 2014. Using fixed effect model, the result show that non-interest income has positive effect on bank risk in investment oriented bank in the sense of having lower z-score. Furthermore, an increase in non-interest income increases risk adjusted return in full sample and retail oriented bank, while it reduce risk adjusted capitalization in investment oriented bank. The results show that the effect of non-interest income on bank risk mainly comes through fee and commission income.