

# Pengaruh diversifikasi pendapatan terhadap risiko kredit kecukupan modal dan profitabilitas bank umum di Indonesia periode 2011 - 2013 = The effect of revenue diversification on credit risk capital adequacy and profitability of commercial bank in Indonesia during 2011 - 2013 periods

Walukow, Marvin Jupiter, author

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## Abstrak

[<b> ABSTRAK</b><br> Penelitian ini bertujuan untuk melihat pengaruh dari diversifikasi pendapatan yang dilakukan bank umum di Indonesia terhadap risiko kredit, kecukupan modal dan profitabilitas bank tersebut. Diversifikasi pendapatan diukur dengan melihat porsi pendapatan non bunga terhadap total pendapatan. Hipotesis diuji dengan regresi panel data melalui analisis random effect model. Penelitian ini menggunakan observasi data dari 180 bank umum di Indonesia periode 2011- 2013. Penelitian ini menunjukkan bahwa diversifikasi pendapatan yang dilakukan oleh bank memiliki hubungan positif dengan risiko kredit, kecukupan modal dan profitabilitas bank.

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<b>ABSTRACT</b><br> This research purposed to understand the effect of revenue diversification on credit risk, capital adequacy and profitability of commercial bank in Indonesia. Revenue diversification measured by proportion of non-interest income on total revenue. Hypothesis testing performed using panel data regression with random effect model analysis. The data of this research is 180 commercial bank in Indonesia during 2011-2013 periods. This research shown that revenue diversification has positive effect with credit risk, capital adequacy and bank profitability.

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