

Analisis pengaruh kategori kepemilikan bank terhadap diversifikasi pendapatan = Analysis the impact of bank ownership category on income diversification / Yani Adiyoso

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Abstrak

ABSTRAK

Pendapatan lainnya dari bank sebagai intermediaries dapat dikategorikan sebagai pendapat non-bunga (non interest income) atau dapat dikenal juga sebagai fee based income. Pendapat non-bunga atau fee based income cukup dikenal di dunia perbankan disebabkan adanya pendapatan lain dari bank yang dapat menambah keuntungan bagi bank. Namun dalam hal ini, bank dengan kategori kepemilikan bank pemerintah memiliki kecenderungan yang berbeda dalam hal meningkatkan pendapatan non-bunga terhadap bank yang memiliki kategori kepemilikannya BPD, swasta nasional, swasta campuran maupun asing. Pengaruh kategori kepemilikan suatu bank terhadap pendapatan non-bunga (non interest income) atau fee based income serta risiko yang akan dihadapi kemudian dianalisis lebih lanjut menggunakan metode penelitian regresi dengan mempergunakan data panel. Variabel yang dianalisis merupakan kategori kepemilikan bank, fee based income dan variabel-variabel penunjang lainnya. Berdasarkan uji yang telah dilaksanakan, maka hasil penelitian secara empiris menunjukkan bahwa terdapat pengaruh antara kategori kepemilikan bank terhadap diversifikasi pendapatan yang diperoleh dari non bunga (fee based income).

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ABSTRACT

Other income from banks as intermediaries can be categorized as non-interest income (non-interest income) or can be known as well as fee-based income. Opinions of non-interest or fee-based income is quite well known in the banking industries as other income of the bank - which can increase profits for the bank. But in this case, banks with government ownership category have different tendencies in terms of increasing the non-interest income rather than the bank ownership category by BPD, national private, national private mix, or foreign private. The effect of bank's ownership categories on non-interest income or well known as fee-based income and also the risks that may arise later, will be analyzed further by using panel data regression research methods. The variables will be analyzed in this research are the category of bank ownership, fee-based income and other supporting variables. Based on tests that have been conducted, the results of empirical research shows that there are a significant influence between the category of bank ownership category to income diversification or quite well known as non interest income (fee based income).