

Analisis Pengaruh Diversifikasi Pendapatan Terhadap Kinerja Bank Di Indonesia = Analysis of Income Diversification Effect on Bank Performance in Indonesia.

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Abstrak

Penelitian ini menguji mengenai pengaruh diversifikasi pendapatan terhadap kinerja bank di Indonesia dengan menggunakan data individual 10 bank terbesar di Indonesia dari sisi aset ditahun 2013 yang mewakili 66% aset seluruh bank di Indonesia. Penelitian ini menggunakan data bank periode 2001 – 2013 dan menghasilkan kesimpulan bahwa diversifikasi pendapatan secara signifikan memiliki pengaruh positif terhadap kinerja bank di Indonesia yang diwakili variabel RAROA penelitian ini juga menemukan bahwa penurunan net interest margin berpengaruh signifikan terhadap peningkatan non interest income share pada bank di Indonesia.

.....This research examines the effect on income diversification on the performance of banks in Indonesia by using individual data from 10 largest bank in Indonesia in terms of assets in 2013 which represents 66% of assets of all banks in Indonesia. This study uses individual data banks period 2001 - 2013 and resulted in the conclusion that revenue diversification has a significant and positive effect on the performance of banks in Indonesia which represented by RAROA, this study also found that the decrease in net interest margin has significant effect on the increase in the share of non-interest income of banks in Indonesia.