

Analisis Hubungan Pendapatan Non Bunga dengan Fungsi Intermediasi Perbankan di Negara-Negara Asia = Analysis of Relationship between Non Interest Income and Banking Intermediary Function in Asian Countries

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Abstrak

Perbankan memiliki peranan penting sebagai lembaga intermediasi yang dapat mendorong pertumbuhan ekonomi setiap negara. Namun, belakangan ini perbankan mulai banyak yang melakukan ekspansi untuk pendapatan non bunga dengan basis pendapatan berupa fee. Penelitian ini membahas faktor-faktor yang berasosiasi dengan pendapatan non bunga, khususnya pada era digitalisasi perbankan. Lebih lanjut penelitian ini juga membahas bagaimana hubungan pendapatan non bunga dengan fungsi intermediasi perbankan. Perbankan boleh saja mengandalkan pendapatan non bunga apabila kondisi ekonomi sedang buruk, karena permintaan kredit akan menurun. Namun, jika pada kondisi ekonomi baik tetap mengandalkan pendapatan non bunga, perbankan dapat kehilangan fungsi intermediasi nya. Oleh karena itu, penting diketahui perbedaan asosiasi antara loan to deposit ratio (LDR) sebagai proksi dari fungsi intermediasi dan pendapatan non bunga pada kondisi ekonomi baik dan buruk. Penelitian ini menggunakan data panel dengan regresi fixed effect model di perbankan pada 10 negara Asia. Hasil estimasi menunjukkan bahwa loan to deposit ratio (LDR) memiliki asosiasi negatif terhadap pendapatan non bunga pada kondisi ekonomi baik dan buruk.

.....Banks has an important role as an intermediary institution that can encourage economic growth in countries. However, recently many banks has started to expand to non interest income activity, with basis of income from fees. This study discusses the factors associated with non interest income, especially during banking digitalization era. Furthermore, this research also discusses how the relationship between non interest income and banking intermediation function. Banks may rely on non interest income when the economic condition are bad, because credit demand has decreased. But, if economic condtion are good, banks still continue to rely on non interest income, banks may lose their intermediation function. Therefore, it is important to know the difference in association between loan to deposit ratio (LDR) as proxy of intermediation function with non interest income in good economic and bad economic. This study uses panel data with fixed effect model regression on banks from 10 Asian countries. The estimation result show that loan to deposit ratio has negative association with non interest income in good economic and bad economic.