

**Pengaruh aktivitas Non-Interest Income terhadap performa bank umum konvensional di Indonesia tahun 2007-2011 = The effects of Non-Interest Income activities on conventional bank performance in Indonesia for the period of 2007-2011**

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Abstrak

Penelitian ini bertujuan mengetahui pengaruh aktivitas non-interest income terhadap performa bank umum konvensional di Indonesia. Performa diukur menggunakan rasio return on asset dan return on equity bank umum konvensional di Indonesia, baik yang sudah disesuaikan dengan risikonya maupun yang belum. Penelitian ini menggunakan data panel dinamis sehingga menggunakan Generalized Moment of Method (GMM). Hasil menunjukkan aktivitas non-interest income berpengaruh negatif dan signifikan terhadap performa bank yang sudah disesuaikan dengan risikonya, tetapi tidak signifikan terhadap performa bank yang belum disesuaikan dengan risikonya. Hal ini menunjukkan bahwa aktivitas non-interest income berpengaruh terhadap risiko performa bank umum konvensional di Indonesia.

*This study aims to find the effect of non-interest income activity to conventional bank performance in Indonesia. Performance is measured by return on asset and return on equity, both adjusted and unadjusted with risk. This study uses dynamic panel data so that Generalized Moment of Method (GMM) is used. The result shows that non-interest income activity has negative and significant effect on risk-adjusted bank performance, but no significant effect on unadjusted-risk performance. This results show that there is an effect between non-interest income activity and Indonesian Conventional Bank risk performance.*