

Analisis pengaruh diversifikasi pendapatan terhadap profitabilitas dan risiko bank umum konvensional di Indonesia periode 2006-2012 =
Analysis of the effect of income diversification on commercial bank's profitability and risk in Indonesia during 2006-2012 / Deta Basa Nia Octavia Tamba

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh diversifikasi pendapatan terhadap profitabilitas dan risiko Bank Umum Konvensional di Indonesia periode 2006-2012 dengan menggunakan data panel. Profitabilitas bank diukur dengan menggunakan return on asset dan risk-adjusted return on asset. Penelitian ini menggunakan FOCUSk, Non Interest Income (NII), Fee, Trade, dan Other sebagai indikator diversifikasi. Dengan sampel 94 bank umum konvensional di Indonesia, penelitian ini menunjukkan diversifikasi pendapatan memiliki pengaruh signifikan pada return on average assets, risk-adjusted returns, dan risiko insolvensi bank.

This study aims to determine the effect of income diversification on profitability and risk of Commercial Bank in Indonesia during 2006-2012 by using panel data. Profitability of banks is measured by using return on assets and risk-adjusted return on assets. This study uses FOCUSk, Non Interest Income (NII), Fee, Trade, and Other as indicators of diversification. With a sample of 94 conventional commercial banks in Indonesia, this study shows income diversification has a significant effect on return on average assets, risk-adjusted returns, and insolvency risk.