

Analisis pengaruh karakteristik bank dan karakteristik negara terhadap fee profitability Bank umum di Asean 5 periode 2009 2013 = Analysis of Bank characteristics and country characteristics influence on commercial Bank s fee profitability in Asean 5 for the period of 2009 2013

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Abstrak

Bank kini tidak hanya fokus pada aktivitas tradisionalnya yang melibatkan peminjam dan pemberi pinjaman, namun juga pada aktivitas terkait dengan pengenaan biaya kepada konsumen atas jasa finansial yang diberikan oleh bank (fee based income). Dengan menggunakan data bank umum yang berasal dari ASEAN 5 periode 2009 - 2013, penelitian ini melihat karakteristik bank dan karakteristik negara yang mempengaruhi fee profitability perbankan.

Hasil estimasi menunjukkan bahwa karakteristik bank yang mempengaruhi fee profitability adalah ukuran aset, non interest expense, net interest income, solvabilitas, dan likuiditas. Sementara karakteristik negara yang mempengaruhi fee profitability bank adalah konsentrasi industri dan volatilitas nilai tukar pada negara terkait.

In recent years, commercial bank is no longer putting its focus only on traditional activities which involves lender and borrower, but also on non traditional activities by charging fees on customer for the financial services offered. By using commercial bank data in ASEAN 5 for period 2009 - 2013, we examines the influence of bank characteristics and country characteristics towards fee profitability of commercial bank's.

Our findings show that bank characteristics that have influence towards fee profitability are asset size, non interest expense, net interest income, solvability, and liquidity. In addition, country characteristics that have influence towards fee profitability are industry concentration and exchange rate volatility in particular country.