

Pengaruh FEEf based income dan pendapatan selain bunga terhadap risiko rentabilitas bank umum konvensional di Indonesia periode 2004-2013 = The influence of FEE based income and non interest income towards the rentability risk of commercial banks in Indonesia in the period of 2004-2013

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Abstrak

Data perbankan menunjukkan bahwa trend perbankan di Indonesia mulai melihat pendapatan pendapatan selain bunga, khususnya fee based income. Hal ini membawa konsekuensi apakah akan menambah jumlah pendapatan bank secara total dan mengurangi risiko rentabilitas dengan semakin beragamnya jenis keuntungan, yang memerlukan kajian mendalam. Penelitian ini bertujuan untuk menganalisis pengaruh pendapatan selain bunga, khususnya fee based income terhadap risiko rentabilitas bank umum konvensional di Indonesia.

Objek penelitian adalah seluruh bank umum konvensional yang dikelompokkan berdasarkan kepemilikan atas dasar pengelompokan yang dilakukan oleh Bank Indonesia dengan dibagi menjadi tiga periodisasi data, yaitu sebelum krisis keuangan tahun 2004-2006, saat terjadinya krisis keuangan global tahun 2007-2009, dan pasca krisis keuangan tahun 2010-2013. Faktor-faktor yang diuji pengaruhnya adalah fee based income, pendapatan selain bunga, standar deviasi Return On Asset, standar deviasi Return on Equity dan standar deviasi Biaya Operasional/Pendapatan Operasional. Penelitian dilakukan dengan menggunakan model panel heterogen dan metode regresi linier berganda, menggunakan data time series secara bulanan selama periode 10 (sepuluh) tahun yaitu tahun 2004 - 2013.

Uji regresi menunjukkan pengaruh fee based income dan pendapatan selain bunga terhadap risiko rentabilitas berbeda-beda untuk masing-masing kelompok bank dan periode waktu yang berbeda. Alternatif pendapatan selain bunga seperti fee based income, pada saat krisis, hanya kelompok Bank Campuran dan BPD yang berpengaruh signifikan menekan risiko rentabilitas. Dengan demikian selama krisis, kelompok Bank Asing, Bank Persero dan BUSN Devisa yang dominan kontribusi fee based-nya, ternyata tidak berkontribusi mengurangi risiko rentabilitas. Adapun pada BUSN Non Devisa juga menunjukkan hasil uji hipotesis ditolak.

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Banking data shows that the trend of banking in Indonesia began to look into non interest income rather than interest income, especially fee-based income. This may result in an increase of banks' total revenue and decrease of rentability risk due to various type of profit, which require in-depth review. This research was aimed at studying the influence of non-interest income, in particular fee based income, toward the rentability risk conventional bank in Indonesia.

The research object were all commercial conventional banks, classified based on ownership as per Bank Indonesia classification, and divided into 3 (three) data periods, namely prior to financial crises (2004-2006), during the financial crises (2007-2009), and post financial crises (2010-2013). The factors that were being examined are feebased income, non-interest income, standard deviation of Return on Asset, standard deviation of Return on Equity, and standard deviation of Operational Cost/Operational Revenue. The

estimation model was conducted using heterogeneous panel and multiple regression analysis, and the data that were being utilised are monthly time series data for the period of last ten years (2004-2013).

Regression test showed that the influence of increases in fee based income and non-interest income was different for each category of banks within different time periods. During the crises, non-interest income alternatives, such as fee-based income, only significant in reducing rentability risks on regional banks and banks owned jointly by foreign and domestic parties. Thus, during the period of crises, banks whose fee-based income was dominant, such as foreign-owned banks, government-owned banks and banks conducting foreign-exchange activities, did not experience reduced rentability risk. As for the banks that did not conduct foreign exchange activities, the results of the hypothesis testing is rejected.