

Pengaruh income diversification dan non financing income terhadap kinerja rentabilitas bank umum syariah di Indonesia periode 2010 - 2016 = The impact of income dversification and non financing income toward islamic bank's rentability in Indonesia for period 2010 - 2016

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Abstrak

Kondisi perekonomian yang rentan terhadap krisis dan potensi risiko pembiayaan macet, mendorong bank untuk melakukan diversifikasi pendapatan operasional dengan tidak hanya mengandalkan sumber pendapatannya dari usaha pengelolaan dana nasabah. Data statistik perbankan Indonesia tahun 2012 sampai dengan 2016 menunjukkan bahwa porsi non financing income terhadap total pendapatan atau total income bank di Indonesia mengalami tren peningkatan. Hal ini menunjukkan bahwa lembaga perbankan di Indonesia melakukan diversifikasi atas sumber pendapatannya. Sama halnya dengan bank umum konvensional, pendapatan operasional bank syariah secara umum dikategorikan ke dalam dua sumber yaitu Pendapatan Bagi Hasil financing income dan Pendapatan Operasional Lainnya non financing income yaitu pendapatan berbasis layanan, komisi, fee, dan pendapatan operasional lainnya diluar pendapatan bagi hasil. Penelitian yang dilakukan terhadap bank umum syariah pada tahun 2010 - 2016 menunjukkan bahwa pengaruh Diversifikasi Total Pendapatan Operasional dan Proporsi Non Financing Income pada Total Aset terhadap nilai rentabilitas Return on Asset, Return on Equity, dan Beban Operasional terhadap Pendapatan Operasional secara keseluruhan atau simultan secara signifikan mempengaruhi variabel terikat ROA, ROE, dan BOPO.

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The economic condition which is vulnerable to crises and potential credit risk, prompts banks to diversify operating income by not only relying on their sources of income from customer fund management. Indonesian banking statistics from 2012 to 2016 show that the portion of non financing income compared to total revenue or bank 39 s total income in Indonesia experienced an upward trend. This shows that banking institutions in Indonesia diversify their sources of income. Similar to conventional commercial banks, the operational income of sharia banks is generally categorized into two sources Profit Sharing Income Financing Income and Non Operating Income non financing income , which are service based revenues, commissions, fees, and other non operating income besides profit sharing income. The research conducted on sharia banks in 2010 - 2016 shows that the influence of Diversification of Total Operating Income and Proportion of Non Financing Income on Total Assets to the value of Return on Assets, Return on Equity, and Operating Expenses to Operating Income as a whole or simultaneously significantly Affects the dependent variable ROA, ROE, and BOPO.