

## Faktor Penentu Non Interest Income di Indonesia = Determinants of Non Interest Income in Indonesia Banking

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### Abstrak

Penelitian ini bertujuan untuk mengetahui faktor-faktor serta variabel yang mempengaruhi Non Interest Income pada industri perbankan di Indonesia serta pengaruh Non Interest Income terhadap return, risiko dan kinerja selama periode 2002 hingga 2010. Menggunakan metodologi panel data, hasil penelitian menunjukkan bahwa besaran aset bank (size), rasio modal terhadap aset, kompetisi dan teknologi berpengaruh terhadap non interest income. Non interest income pada industri perbankan di Indonesia tidak berpengaruh terhadap return, namun berpengaruh terhadap risiko dan kinerja.

Kata kunci: Non Interest Income, Return, Risiko, Kinerja

.....Title : Determinants of Non Interest Income in Indonesia Banking

This study aims to understand factors and variables that affect the non interest income in Indonesia banking industry during the period of 2002 to 2010. Using the panel data methodology, result showed that bank size, equity to asset ratio, competition and technology affect non interest income. Non interest income affect to risk and performance but not to return.

Keywords: Non Interest Income, Return, Risk, Performance