

ABSTRAK

Analisis Pengaruh Pendapatan Non Bunga Terhadap Profitabilitas dan Risiko Bank di Negara ASEAN Periode 2013-2023

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Tujuan dari penelitian ini adalah untuk mengetahui pengaruh pendapatan non bunga terhadap profitabilitas dan risiko bank di Indonesia, Malaysia, Filipina, Singapura, dan Thailand pada periode 2013 sampai dengan 2023. Menggunakan data laporan keuangan 84 bank yang telah terdaftar di bursa efek masing-masing negara, dilakukan metode regresi data panel *Generalized Least Square (GLS)* untuk menganalisis hubungan antara pendapatan non bunga yang diukur menggunakan *Non Interest Income Ratio*, terhadap profitabilitas yang diukur oleh *Return on Assets*, serta risiko yang diukur oleh *ZScore*. Berdasarkan hasil penelitian, ditemukan bahwa *Non Interest Income Ratio* berpengaruh positif signifikan terhadap *Return on Assets* dan *ZScore*. Penemuan ini sejalan dengan *Portfolio Theory* dan *Dynamic Capability Theory* dalam konteks sektor perbankan. Sehingga dapat dikatakan apabila bank di Indonesia, Malaysia, Filipina, Singapura, dan Thailand melakukan diversifikasi pendapatan dan membangun keunggulan kompetitif berkelanjutan melalui peningkatan proporsi pendapatan non bunga, maka akan meningkatkan profitabilitas dan mengurangi risiko kebangkrutan.

Kata Kunci:

Bank, Pendapatan Non Bunga, Profitabilitas, Risiko, Diversifikasi, ROA, ZSCORE, ASEAN

ABSTRACT

Analysis of the Impact of Non-Interest Income on Bank Profitability and Risk in ASEAN Countries During the 2013-2023 Period

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The objective of this study is to examine the impact of non-interest income on the profitability and risk of banks in Indonesia, Malaysia, the Philippines, Singapore, and Thailand over the period from 2013 to 2023. Using financial statement data from 84 banks listed on the respective countries' stock exchanges, the study applies the Generalized Least Squares (GLS) panel data regression method to analyze the relationship between non-interest income, measured by the Non-Interest Income Ratio, and profitability, measured by Return on Assets, as well as risk, measured by the ZScore. The findings reveal that the Non-Interest Income Ratio has a significantly positive effect on both Return on Assets and the ZScore. These results are consistent with Portfolio Theory and Dynamic Capability Theory in the context of the banking sector. Thus, it can be concluded that banks in Indonesia, Malaysia, the Philippines, Singapore, and Thailand that diversify their income and build sustainable competitive advantages by increasing the proportion of non-interest income will enhance profitability and reduce the risk of bankruptcy.

Keywords:

Bank, Non Interest Income, Profitability, Risk, Diversification, ROA, ZSCORE, ASEAN