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PENGARUH NII SHARE TERHADAP PROFITABILITAS BANK PEMBANGUNAN DAERAH DI INDONESIA PERIODE 2020â€“2024
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ABSTRAK

PENGARUH NII SHARE TERHADAP PROFITABILITAS BANK PEMBANGUNAN DAERAH DI INDONESIA PERIODE 2020–2024

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Bank Pembangunan Daerah (BPD) di Indonesia menghadapi tekanan strategis untuk melakukan diversifikasi struktur pendapatan ke ranah non-bunga di tengah akselerasi digitalisasi. Penelitian ini bertujuan untuk menguji secara empiris pengaruh *Non-Interest Income Share* (NII Share) terhadap profitabilitas bank yang diproksikan dengan *Return on Assets* (ROA) dan *Return on Equity* (ROE). Menggunakan metode analisis kuantitatif data panel statis, sampel penelitian mencakup seluruh populasi BPD (27 institusi) dengan frekuensi triwulanan selama periode 2020–2024, menghasilkan 513 observasi efektif setelah penerapan instrumen tunda (*lag-1*). Pengujian dilakukan melalui pemisahan sub-kelompok sampel berdasarkan kapasitas permodalan, yaitu Kelompok Bank berdasarkan Modal Inti (KBMI) 1 serta gabungan KBMI 2 dan 3, dengan mengontrol karakteristik internal bank meliputi ukuran bank (*SIZE*), *Equity-to-Assets Ratio* (EA), *Current Account and Saving Account Ratio* (CASA), *Loan-to-Deposit Ratio* (LDR), *Credit Cost/Loans* (CC), dan *Operating Expenses to Assets* (OPEX).

Hasil estimasi regresi dengan koreksi *White Period Standard Errors* menunjukkan bahwa variabel utama NII Share tidak berpengaruh signifikan terhadap ROA maupun ROE pada seluruh kelompok permodalan (KBMI 1 dan KBMI 2&3). Profitabilitas BPD berskala modal kecil (KBMI 1) secara dominan dan signifikan ditekan oleh *OPEX Ratio*, yang mengonfirmasi keberadaan fenomena *digitalization trap*, di mana tingginya beban biaya tetap investasi teknologi informasi belum mampu terkompensasi oleh volume transaksi jasa keuangan daerah. Sebaliknya, profitabilitas BPD berskala modal menengah-besar (KBMI 2&3) sensitif terhadap inefisiensi skala organisasi (*SIZE*), tingkat permodalan (*Equity-to-Assets*), dan risiko kualitas kredit (*Cost of Credit*). Kesimpulannya, strategi diversifikasi pendapatan non-bunga di industri BPD belum menjadi penggerak laba utama dan masih berada pada posisi komplementer. Penguatan kinerja jangka pendek lebih efektif dicapai melalui disiplin pengendalian biaya operasional pada BPD KBMI 1, serta penajaman mitigasi risiko kredit pada BPD KBMI 2&3.

Kata Kunci: Bank Pembangunan Daerah (BPD), *Non-Interest Income Share*, Profitabilitas, *Return on Assets* (ROA), *Return on Equity* (ROE).

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ABSTRACT

THE EFFECT OF NII SHARE ON THE PROFITABILITY OF REGIONAL DEVELOPMENT BANKS IN INDONESIA FOR THE PERIOD 2020–2024

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Regional Development Banks (BPD) in Indonesia face significant strategic pressure to diversify their revenue structures toward non-interest income amid accelerating digital transformation. This study aims to empirically examine and test the effect of *Non-Interest Income Share* (NII Share) on bank profitability proxied by *Return on Assets* (ROA) and *Return on Equity* (ROE). This study uses a static panel data approach covering the entire BPD population (27 institutions) with quarterly frequency over the 2020–2024 period, yielding 513 effective observations after applying the one-period lag instrument (*lag-1*). The analysis is conducted through sample sub-group segmentation based on capital capacity, namely Capital-Based Bank Group (KBMI) 1 and the combined KBMI 2 and 3, controlling for internal bank characteristics including bank size (*SIZE*), *Equity-to-Assets Ratio* (EA), *Current Account and Saving Account Ratio* (CASA), *Loan-to-Deposit Ratio* (LDR), *Credit Cost/Loans* (CC), and *Operating Expenses to Assets* (OPEX).

Regression estimation results with *White Period Standard Errors* correction indicate that the primary variable NII Share exerts no statistically significant effect on either ROA or ROE across all capital groups (KBMI 1 and KBMI 2&3). The profitability of small-capital BPDs (KBMI 1) is predominantly and significantly suppressed by the *OPEX Ratio*, providing empirical evidence of the *digitalization trap* phenomenon, whereby the high fixed-cost burden of information technology investment has not been offset by the volume of regional financial service transactions. In contrast, the profitability of medium-to-large-capital BPDs (KBMI 2&3) is sensitive to organizational scale inefficiency (*SIZE*), capitalization level (*Equity-to-Assets*), and credit quality risk (*Cost of Credit*). In conclusion, the non-interest income diversification strategy in the BPD industry has yet to emerge as the primary profit driver and remains in a complementary position. In the short term, KBMI 1 BPDs stand to benefit more from strict operational cost discipline, while KBMI 2&3 BPDs benefit more from sharper credit risk mitigation.

Keywords: Regional Development Banks (BPD), *Non-Interest Income Share*, Profitability, *Return on Assets* (ROA), *Return on Equity* (ROE).