

INTISARI

Penelitian ini bertujuan untuk menguji pengaruh kepemilikan dalam diversifikasi pendapatan terhadap kinerja dan risiko dengan menggunakan sampel bank umum yang terdaftar di BEI periode 2012-2017. Hasil pengujian menunjukkan bahwa bank kepemilikan swasta asing lebih baik dalam menghasilkan pendapatan berbasis *fee* dan pendapatan berbasis *trading*. Sementara bank kepemilikan pemerintah memberikan pengaruh negatif dalam menghasilkan pendapatan berbasis *fee*. Selanjutnya, diversifikasi pendapatan bank di Indonesia memberikan manfaat peningkatan profitabilitas bank. Namun, diversifikasi pendapatan melalui pendapatan berbasis *fee* tidak memberikan pengaruh terhadap kinerja bank di Indonesia dan dapat menurunkan kinerja bank kepemilikan swasta nasional. Sedangkan pendapatan berbasis *trading* dapat memberikan manfaat peningkatan kinerja dan pengurangan risiko bagi bank-bank di Indonesia.

Kata kunci: diversifikasi pendapatan, kepemilikan pemerintah, kepemilikan swasta asing, kepemilikan swasta nasional, kinerja, risiko.

ABSTRACT

This study aims to examine the effect of ownership in diversifying income on performance and risk by using samples of public banks listed on the Indonesia Stock Exchange for the period 2012-2017. The test results show that foreign private ownership banks are better at generating fee-based income and trading-based income. While government ownership banks have a negative influence in generating fee-based income. Furthermore, diversification of bank income in Indonesia provides the benefit of increasing bank profitability. However, diversification of income through fee-based income does not affect the performance of banks in Indonesia and can reduce the performance of national private ownership banks. While trading-based income can provide the benefits of performance improvement and risk reduction for banks in Indonesia.

Keywords: *income diversification, government ownership, foreign private ownership, domestic private ownership, performance, risk.*