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**Analisis Proporsi Perolehan Fee Based Incomed Bank Umum Berdasarkan Status Kepemilikannya Di Indonesia (Periode 2002 - 2008)**

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*Fee based income* merupakan pendapatan bank di luar pendapatan dari bunga kredit, yaitu pendapatan yang bersumber dari luar aktivitas utama jasa-jasa perbankan. Sumber ini merupakan alternatif pendapatan yang cukup aman dari risiko. Penelitian ini menggunakan uji Uji Beda *Non Parametrik Kruskal-Wallis Test*. Data diambil berdasarkan data sekunder yang ada di dalam website BI berupa laporan keuangan, dimana *sample* yang diambil terdiri dari 3 kategori bank umum berdasarkan kepemilikannya yaitu Bank BUMN, Bank Swasta Nasional dan Bank Swasta Asing. Total *sample* yang diambil sebanyak 16 bank umum. Hasil penelitian menunjukkan bahwa tidak terdapat perbedaan yang signifikan besarnya perolehan proporsi *fee based income* antara Bank Swasta Asing, Bank Swasta Nasional dan Bank BUMN untuk tahun penelitian 2002 dan 2007, sedangkan untuk tahun penelitian 2003, 2004, 2005 dan 2008 terdapat perbedaan yang signifikan.

Pendapatan provisi, komisi, dan *fee*, pendapatan transaksi valuta asing; kenaikan surat berharga dan pendapatan lainnya tidak berpengaruh secara signifikan terhadap besarnya *fee based income* secara bersama-sama. Sedangkan semua variabel secara parsial berpengaruh secara signifikan terhadap besarnya *fee based income* kecuali pendapatan provisi, komisi, dan *fee*.

Kata Kunci : *Fee based income, Non Parametrik Kruskal-Wallis Test.*

Fee-based income is income from bank accounts outside the credit interest income, ie income that comes from outside the core activities of banking services. This is an alternative source of income is reasonably safe from risk. This research uses Different Non Parametric Test test Kruskal-Wallis Test. Data taken on the basis of secondary data that is in the form of financial statements of the BI website, where samples taken consisted of 3 categories based on the ownership of commercial banks owned banks, the National Private Banks and Foreign Private Bank. Total samples taken as many as 16 commercial banks. The results showed that there were no significant differences in the acquisition of the proportion of fee-based income of a Foreign Private Bank, National Private Bank and Bank Owned Enterprises for the years 2002 and 2007 studies, while for the years of research, 2003, 2004, 2005 and 2008, there are significant differences.

Fees, commissions, and fees, income from foreign exchange transactions; increase in marketable securities and other income no significant effect on the amount of fee-based income together. While all variables partially influence significantly the amount of fee-based income except fees, commissions, and fees.

**Keywords:** Fee based income, Non-Parametric Kruskal-Wallis Test