

ABSTRAK
PENGARUH DIVERSIFIKASI PENDAPATAN TERHADAP KINERJA DAN
STABILITAS BANK

Firstyomi Ramadona
18/436954/PEK/24478

Secara tradisional, kegiatan utama bank adalah mendapatkan keuntungan dengan cara mencari dana pihak ketiga dari para deposan kemudian menyalurkan pinjaman dan mendapat keuntungan dari selisih antara pendapatan bunga dikurangi biaya bunga (pendapatan bunga bersih). Namun demikian trend penurunan suku bunga terus menekan margin pendapatan bank. Atas hal tersebut, bank dituntut untuk dapat mencari alternatif sumber pendapatan non-bunga dengan melakukan diversifikasi pendapatan untuk menjaga kinerja bank. Beberapa hasil penelitian menunjukkan bahwa diversifikasi pendapatan bank dapat meningkatkan kinerja dan menurunkan risiko sehingga meningkatkan stabilitas bank.

Penelitian ini menguji pengaruh diversifikasi pendapatan terhadap kinerja dan stabilitas bank di Indonesia. Data yang digunakan adalah data sekunder berupa data keuangan bank-bank yang terdaftar di Bursa Efek Indonesia dari tahun 2010 sampai dengan 2019 yang dipilih dengan *purposive sampling*. Pengujian hipotesis dilakukan dengan menggunakan regresi data panel. Diversifikasi pendapatan diukur dengan proxy rasio pendapatan non bunga terhadap total pendapatan bank. Kinerja operasional bank diukur dengan *proxy return on equity (ROE)*, *return on assets (ROA)* dan kinerja pasar diukur dengan menggunakan *proxy Tobin's Q ratio*. Stabilitas bank diukur dengan menggunakan *Z-score*. Hasil penelitian ini menunjukkan bahwa diversifikasi pendapatan berpengaruh secara positif dan signifikan terhadap kinerja operasional dan kinerja pasar bank yang diukur dengan ROA dan Tobin's Q. Diversifikasi juga berpengaruh positif dan signifikan terhadap stabilitas bank (menurunkan risiko bank).

Kata kunci : *diversifikasi pendapatan, pendapatan non-bunga, kinerja, stabilitas bank, risiko, return on assets, return on equity, tobins'q, z-score.*

ABSTRACT

*THE IMPACT OF INCOME DIVERSIFICATION ON BANK PERFORMANCE
AND BANK STABILITY*

Firstyomi Ramadona
18/436954/PEK/24478

Traditionally, the main activity of a bank is taking deposits, then distribute as a loan and making profit from the spread of interest income and interest costs (net interest income). However, the trend of declining interest rates continues to suppress bank's net interest income. For this reason, banks are required to find alternative sources of income by diversifying their activities to maintain their performance. Several research results show that income diversification can improve their performance and reduce risk thereby increasing bank stability.

This research investigates the effect of income diversification on bank performance and bank stability in Indonesia, using panel dataset of banks that is listed on the Indonesia Stock Exchange from 2010 to 2019 which were selected by purposive sampling. Hypothesis are tested using panel data regression. Income diversification is measured by ratio of non-interest income to bank's total revenue. Bank performance is measured by return on equity (ROE), return on assets (ROA) while market performance is measured by Tobin's Q ratio as a proxy, bank stability is measured by the Z-score. The results of this study show that income diversification has a positive and significant impact on the bank's performance (ROA and Tobin's Q). Diversification has also a positive and significant impact on bank stability (reduces bank risk).

Keyword: income diversification, non-interest income, performance, bank stability, risk, return on assets, return on equity, tobins'q, z-score.