

INTISARI

Pada perbankan tradisional, fungsi bank hanya sebagai intermediasi antara pemilik dana atau penyimpan dan menyalurkan kembali kepada masyarakat dalam bentuk kredit. Hal ini menunjukkan bahwa pendapatan bank sangat didominasi oleh pendapatan bunga kredit. Ketergantungan bank pada pendapatan bunga menyebabkan industri perbankan sangat rentan terhadap risiko ketika peminjam atau debitur tidak dapat membayar bunga. Industri perbankan harus mencari alternatif lain untuk memaksimalkan pendapatannya yaitu melalui sektor *fee based income*.

Penelitian ini bertujuan untuk menguji pengaruh *fee based income* terhadap profitabilitas dan risiko bank di Indonesia. Profitabilitas diukur dengan menggunakan *Return on Total Assets* (ROA), sedakan risiko diukur dengan menggunakan ZSCORE. Pada penelitian ini terdapat tiga variabel kontrol yang terdiri dari *Non Performing Loan* (NPL), *Load to Deposit Ratio* (LDR) dan ukuran perusahaan (SIZE). Sampel penelitian ini terdiri atas 38 bank yang terdaftar di Bursa Efek Indonesia pada periode tahun 2011 hingga 2015.

Hasil dari penelitian ini menunjukkan bahwa *fee based income* berpengaruh positif terhadap profitabilitas bank di Indonesia. Hal tersebut berarti, semakin besar proporsi *fee based income* maka semakin besar pula profitabilitas yang didapatkan oleh bank. Namun, *fee based income* tidak memiliki pengaruh terhadap risiko bank di Indonesia.

Kata kunci: *fee based income*, profitabilitas, risiko.

ABSTRACT

Base on traditional banking, the function of a bank is only as an intermediary between fund owners or depositors and channeling back to the public in the form of credit. This shows that bank income is very much dominated by loan interest income. The dependence of banks on interest income makes the banking industry very vulnerable to risks when borrowers or debtors cannot pay interest. The banking industry must look for other alternatives to maximize its income, namely through the fee-based income sector.

This study aims to examine the effect of fee-based income on the profitability and risk of banks in Indonesia. Profitability is measured using the Return on Total Assets (ROA), while risk is measured using the ZSCORE. In this study, there are three control variables consisting of Non Performing Loans (NPL), Load to Deposit Ratio (LDR) and company size (SIZE). The sample of this study consisted of 38 banks listed on the Indonesia Stock Exchange in the period 2011 to 2015.

The results of this study indicate that fee based income has a positive effect on the profitability of banks in Indonesia. This means that the greater the proportion of fee based income, the greater the profitability that the bank will get. However, fee based income has no effect on bank risk in Indonesia.

Keywords: fee based income, profitability, risk.