



## INTISARI

Semakin ketatnya persaingan usaha serta semakin banyaknya peraturan yang mengikat dalam dunia perbankan Indonesia, seakan-akan memaksa bank untuk semakin kreatif dalam mencari sumber pendapatan terbaru. *Fee based income* digadang-gadang menjadi sumber pendapatan yang lebih superior dibandingkan dengan pendapatan bunga. Adanya diversifikasi pendapatan tersebut tidak lain adalah demi mencapai tujuan yang ditargetkan. Namun demikian, masih terdapat sikap pro dan kontra terkait pemanfaatan *fee based income* bagi bank.

Penelitian ini bertujuan untuk menguji pengaruh *fee based income* terhadap peningkatan efisiensi dan kinerja bank di Indonesia. Tingkat efisiensi bank diperoleh dengan menggunakan metode *Data Envelopment Analysis* (DEA), sedangkan kinerja bank diwakili oleh rasio *Return on Assets* (ROA). Alat analisis yang digunakan adalah uji Wilcoxon untuk membandingkan tingkat efisiensi bank saat sebelum dan sesudah variabel *fee based income* dimasukkan, serta analisis regresi berganda berbasis *Generalized Least Square* (GLS) untuk melihat pengaruhnya terhadap peningkatan efisiensi dan kinerja. Sampel penelitian terdiri atas 30 bank yang terdaftar di Bursa Efek Indonesia dengan periode pengamatan dari tahun 2011 hingga 2015.

Hasil uji Wilcoxon menunjukkan bahwa terdapat perbedaan tingkat efisiensi bank saat sebelum dan sesudah variabel *fee based income* dimasukkan. Pada pengujian regresi berganda berbasis GLS, ditemukan bahwa secara positif signifikan *fee based income* memengaruhi efisiensi dan kinerja bank. Oleh karena itu, dapat disimpulkan bahwa *fee based income* memiliki pengaruh positif dalam peningkatan efisiensi dan kinerja bank di Indonesia.

Kata kunci: *fee based income*, efisiensi bank, kinerja bank



## **ABSTRACT**

A tight competition and an increasing number of regulations in the Indonesian banking industry seem to force banks to be more creative in getting a new source of income. Fee-based income is assumed to be a superior source of income comparing to the interest income. The income diversification is designed to achieve the goals. However, there are pros and cons associated with utilizing fee-based income for the bank.

This study aims to examine the impact of fee-based income on efficiency and performance improvement of banks in Indonesia. The level of bank efficiency is obtained by using Data Envelopment Analysis (DEA) method, while bank performance is represented by the Return on Assets (ROA) ratio. This study uses Wilcoxon Test to compare bank efficiency before and after the variable of fee-based income is included, as well as multiple regression analysis based on Generalized Least Square (GLS) to investigate the impact on bank efficiency and performance improvement. The sample consists of 30 banks listed on the Indonesia Stock Exchange with observation period starting from 2011 to 2015.

Wilcoxon Test result shows that there are differences in the level of bank efficiency before and after fee-based income variable is included. In the regression test using GLS method, it is found that fee-based income has a positive significant effect on efficiency and performance of banks. Therefore, it could be concluded that fee-based income has a positive effect on banks' efficiency and performance improvement.

Keywords: fee-based income, bank efficiency, bank performance.