

ABSTRACT

Dewi Ratnasari, Analysis of Non-Interest Income Levels at State-Owned Banks in Indonesia for the 2017-2020 Period.

The purpose of this study is to analyze non-interest income at state-owned banks in Indonesia for the 2017-2020 period. The variables of this study are the independent variables including assets, third party funds (DPK), and liquidity (LDR). The dependent variable includes non-interest income (FBI). The data uses time series data in the form of monthly from 2017 to 2020 at each Persero Bank in Indonesia and is taken from the website of the Financial Services Authority (OJK). This study uses a quantitative approach. The method used is Panel Data. The data analysis techniques used are: Chow Test, Hausman Test, Breusch and Pagan Lagrangian Multiplier Test, Classical Assumption Test, Hypothesis Testing. Selection of panel data regression model The first selected model is the Common Effect Model (CEM). The results showed that the Asset Variable had a positive and significant effect on non-interest income, Third Party Funds (DPK) had a negative and insignificant effect on non-interest income, and Liquidity (LDR) had a Negative and insignificant effect on non-interest income. Selection of panel data regression model The second selected model is the Fixed Effect Model (FEM). The results showed that Third Party Funds (TPF) had a positive and significant effect on non-interest income, Liquidity (LDR) had a positive and significant effect on non-interest income.

Keywords: Non-interest income, Assets, Third Party Funds (DPK), Liquidity (LDR), Panel Data.

ABSTRAK

Dewi Ratnasari, Analisis Tingkat Pendapatan Non Bunga Pada Bank Persero di Indonesia Periode 2017-2020.

Tujuan penelitian ini adalah untuk menganalisis pendapatan non bunga pada Bank Persero di Indonesia periode 2017-2020. Variabel penelitian ini yakni variabel Independen meliputi Aset, Dana Pihak Ketiga (DPK), dan Likuiditas (LDR). Variabel dependen meliputi pendapatan non bunga (FBI). Data menggunakan data *time series* berbentuk bulanan mulai tahun 2017 sampai dengan tahun 2020 pada masing-masing Bank Persero di Indonesia dan diambil dari web Otoritas Jasa Keuangan (OJK). Penelitian ini menggunakan pendekatan kuantitatif. Metode yang digunakan adalah Data Panel. Adapun teknik analisis data yang digunakan yaitu: Uji Chow, Uji Hausman, Uji Breusch dan pagan Lagrangian multiplier, Uji Asumsi Klasik, Uji Hipotesis. Pemilihan model regresi data panel Model pertama yang terpilih yakni *Cemmon Effect Model (CEM)*. Hasil penelitian menunjukkan bahwa Variabel Aset berpengaruh positif dan signifikan terhadap pendapatan non bunga, Dana Pihak Ketiga (DPK) berpengaruh Negatif dan tidak signifikan terhadap pendapatan non bunga, Likuiditas (LDR) berpengaruh Negatif dan signifikan terhadap pendapatan non bunga. Pemilihan model regresi data panel Model kedua yang terpilih yakni *Fixed Effect Model (FEM)*. Hasil penelitian menunjukkan bahwa Dana Pihak Ketiga (DPK) berpengaruh positif dan signifikan terhadap pendapatan non bunga, Likuiditas (LDR) berpengaruh positif dan signifikan terhadap pendapatan non bunga.

Kata Kunci : Pendapatan Non Bunga, Aset, Dana Pihak Ketiga (DPK), Likuiditas (LDR), Data Panel.