

ABSTRACT

The aims of this research are to analyze influence of independent variables which consist of bank size (LogSize), bank profit (Profit), core deposit (CD), capital adequacy ratio (CAR), and Non Performing Financing (NPF) to fee based income (FEE).

Population of this research are syariah bank in Indonesia during the period of 2006-2009. Selection of sample use purposive sampling method is the method which based on certain criteria. The sample that used in this study are three of Islamic bank for period 2006 to 2009. Quantitative data for this study get from Bank Indonesia and quarterly financial report of Islamic bank. The data were analyzed by linear regression analysis.

Bank size, profit and credit risk have positive and significant influence to fee based income of Islamic bank. Capital risk have negative and significant influence to fee based income. Based on the result of this count, capital risk and credit risk have a different direction, capital risk have negative and significant influence and credit risk have positif and significant influence to fee based income. Otherwise, core deposit have positive but not significant influence to fee based income Islamic bank. The result of the count can be known that profit gave the great influence to fee based income of Islamic bank.

Keywords: fee based income, profit, capital risk, credit risk.

U N I V E R S I T A S
M E R C U B U A N A

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh variabel ukuran perusahaan (LogSize), pendapatan bagi hasil (Profit), *core deposit* (CD), risiko modal (CAR), dan risiko kredit (NPF) terhadap *fee based income* (FEE)

Populasi penelitian ini adalah bank umum syariah yang ada di Indonesia untuk periode 2006-2009. Pemilihan sampel menggunakan metode *purposive sampling* yaitu metode pengambilan sampel yang didasarkan pada kriteria tertentu. Sampel yang digunakan dalam penelitian ini yaitu tiga bank umum syariah periode 2006-2009. Data penelitian ini merupakan data kuantitatif yang diperoleh dari Bank Indonesia dan laporan keuangan triwulanan bank umum syariah. Analisis data menggunakan analisis regresi linear berganda.

Ukuran perusahaan, pendapatan bagi hasil dan risiko kredit berpengaruh positif signifikan terhadap *fee based income*. Sedangkan, risiko modal berpengaruh negatif signifikan terhadap *fee based income*. Berdasarkan hasil perhitungan, risiko modal dan risiko kredit memiliki arah yang berbeda dengan hipotesis yang diajukan, risiko modal berpengaruh negatif signifikan dan risiko kredit berpengaruh positif signifikan terhadap *fee based income*. Dan dari hasil pengujian statistik, *core deposit* terbukti berpengaruh positif tetapi tidak signifikan terhadap *fee based income*. Dari hasil perhitungan statistik diketahui bahwa pendapatan bagi hasil memberikan pengaruh terbesar terhadap *fee based income*

Kata Kunci: *fee based income*, pendapatan bagi hasil, risiko modal dan risiko kredit.

UNIVERSITAS
MERCU BUANA