

**PENGARUH FEE BASED INCOME TERHADAP PROFITABILITAS BANK
UMUM SWASTA NASIONAL DEVISA YANG TERDAFTAR DI BEI
PERIODE 2010-2013**

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Penelitian ini bertujuan untuk mengetahui pengaruh *fee based income* terhadap profitabilitas pada Bank Umum Swasta Nasional (BUSN) Devisa yang terdaftar di BEI periode 2010-2013. Besarnya jumlah *fee based income* yang dimiliki suatu bank akan berdampak pada jumlah laba yang diterima. Laba merupakan salah satu indikator dalam mengetahui nilai profitabilitas yang dimiliki oleh suatu bank. Rasio yang digunakan dalam mengukur tingkat profitabilitas dalam penelitian ini adalah *return on asset* (ROA). Penelitian ini menggunakan metode deskriptif asosiatif, sedangkan sumber data yang digunakan merupakan data sekunder yang diperoleh dari laporan keuangan Bank Umum Swasta Nasional Devisa berupa neraca dan laporan laba/rugi periode 2010-2013. Analisis data menggunakan analisis korelasi *pearson product moment* dan koefisien determinasi. Dan pengujian hipotesis dalam penelitian ini menggunakan uji t. Berdasarkan pengujian statistik korelasi *pearson product moment* diperoleh hasil bahwa *fee based income* berpengaruh positif sebesar 14,44 % terhadap profitabilitas, sedangkan sisanya sebesar 85,56% dipengaruhi oleh faktor lain. Artinya, semakin tinggi *fee based income* maka semakin tinggi pula profitabilitasnya. Sehingga hipotesis yang penulis rumuskan dapat diterima. Seiring dengan persaingan di dunia perbankan yang tinggi bank harus dapat meningkatkan pendapatan non bunga (*fee based income*) tanpa menghilangkan fungsi utama bank itu sendiri yaitu sebagai lembaga intermediasi.

Kata Kunci :*Fee Based Income, Profitabilitas, BEI*

**THE EFFECT OF FEE-BASED INCOME TOWARDS THE PROFITABILITY OF
NATIONAL PRIVATE FOREIGN EXCHANGE BANKS LISTED IN INDONESIA
STOCK EXCHANGE IN 2010 – 2013**

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This study is aimed to find out the effect of fee based income towards the profitability on national private foreign exchange banks listed in Indonesia stock exchange in 2010-2013.. The total number of fee-based income which is owned by a bank would have the impact to the total of the profit gained. Profit is one of the indicators in finding out the value of profitability possessed by a bank. The ratio used to measure the profitability level in this research was Return on Asset (ROA). Associative descriptive method was employed in this study, while the data resources utilized were the secondary data obtained from the financial statement of BUSN which contain the balance and the statements of profit or loss in 2010 – 2013. The data were analyzed by using correlation analysis of Pearson Product Moment and the coefficient of determination. Moreover, t-test was used in hypothesis testing. Based on the statistical test result that fee based incomewas 14,44% positive impact to profitability, while the remaining 85,56% is influenced by other factors that are not discussed in this research. It means, the higher fee based income, the profitability will also be higher. As a result, the hypothesis formulated can be acceptable. Along with the high competition in the banking word, every bank must be able to increase the fee based income without abolishing the principal function of the bank itself as intermediary institution.

Keywords: Fee Based Income, Profitability, IDX