

ABSTRACT

THE EFFECTS OF INTEREST BASED INCOME (IBI) DAN FEE BASED INCOME (FBI) ON RETURN ON ASSET (ROA) WITH BOPO AS AN INTERVENING VARIABLE (At PT. Bank Permata, Tbk)

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The objective of the research was to find out the effect of Interest Based Income (IBI) and Fee Based Income (FBI) on Return On Asset (ROA) with BOPO as an intervening variable in PT. Bank Permata, Tbk. The method used in the research is descriptive and verifiative. Path analysis is used to analyse the data. The results of hypothesis testing show that: (1) IBI has a significant negative effect on BOPO, (2) FBI has no significant effect on BOPO, (3) IBI and FBI have significant effect on BOPO, (4) IBI has no significant effect on ROA, (5) FBI has no significant effect on ROA, (6) BOPO has a significant effect on ROA, (7) IBI, FBI, and BOPO have a significant effect on ROA, (8) IBI has a significant effect on ROA after BOPO mediation, so that BOPO can mediate the relationship between IBI and ROA, and (9) FBI has no significant effect on ROA after BOPO mediation, so that BOPO can't mediate the relationship between FBI and ROA .

Keywords: Interest Based Income (IBI), Fee Based Income (FBI), BOPO and Return On Asset (ROA).

ABSTRAK

PENGARUH *INTEREST BASED INCOME* (IBI) DAN *FEE BASED INCOME* (FBI) TERHADAP *RETURN ON ASSET* (ROA) DENGAN BOPO SEBAGAI VARIABEL *INTERVENING* (Pada PT. Bank Permata, Tbk)

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Tujuan penelitian ini yaitu untuk mengetahui pengaruh *Interest Based Income* (IBI) dan *Fee Based Income* (FBI) terhadap *Return On Asset* (ROA) dengan BOPO sebagai variabel *intervening* pada PT. Bank Permata, Tbk. Metode penelitian yang digunakan dalam penelitian ini yaitu deskriptif dan verifikatif. Alat analisis menggunakan analisis jalur. Hasil penelitian menunjukkan bahwa: (1) IBI berpengaruh negatif signifikan terhadap BOPO, (2) FBI tidak berpengaruh signifikan terhadap BOPO, (3) IBI dan FBI berpengaruh signifikan terhadap BOPO, (4) IBI tidak berpengaruh signifikan terhadap ROA, (5) FBI tidak berpengaruh signifikan terhadap ROA, (6) BOPO berpengaruh signifikan terhadap ROA, (7) IBI, FBI, dan BOPO berpengaruh signifikan terhadap ROA, (8) IBI berpengaruh signifikan terhadap ROA setelah dimediasi BOPO, sehingga BOPO dapat memediasi hubungan IBI terhadap ROA, dan (9) FBI tidak berpengaruh signifikan terhadap ROA setelah dimediasi BOPO, sehingga BOPO tidak dapat memediasi hubungan FBI terhadap ROA.

Kata kunci: *Interest Based Income* (IBI), *Fee Based Income* (FBI), BOPO dan *Return On Asset* (ROA).