

**ABSTRACT**

**THE INFLUENCE OF INTEREST BASED INCOME AND  
FEE BASED INCOME TO PROFITABILITY  
(Census at Banking Companies Listed on Indonesia Stock Exchange)**

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*The purposes of this research is to know and analyze the interest based income, fee based income and profitability at Banking Companies Listed on Indonesia Stock Exchange and the influence of interest based income and fee based income to profitability at Banking Companies Listed on Indonesia Stock Exchange.*

*The methodologies used in this research is descriptive analysis with approach of census. Data that is needed in this research is data of secondary document of loading historical finances reports. Secondary data in this research is data steaming from notes publicized by Indonesia Stock Exchange (IDX) and Galeri Investasi Universitas Siliwangi. The data and information obtained from this research result analyzed by using Multiple Regression Analysis Data Panel.*

*The results showed that the interest based income and fee based income, are effect to profitability at Banking Companies Listed on Indonesia Stock Exchange. Suggested for profitability at Banking Companies Listed on Indonesia Stock Exchange to more increase Interest Based income through lending and the addition of various other supporting facilities capable of producing other operating income to improve profitability.*

*Keywords: Fee Based Income, Interest Based Income, Profitability.*

## ABSTRAK

**PENGARUH *INTEREST BASED INCOME* DAN *FEE BASED INCOME*  
TERHADAP PROFITABILITAS  
(Sensus Pada Perusahaan Perbankan Konvensional yang terdaftar di Bursa  
Efek Indonesia)**

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Tujuan penelitian ini adalah untuk mengetahui dan menganalisis *interest based income*, *fee based income* dan profitabilitas pada Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia dan pengaruh *interest based income* dan *fee based income* terhadap profitabilitas pada Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia.

Metode Penelitian yang digunakan dalam penelitian ini adalah deskriptif analisis dengan pendekatan sensus. Data yang diperlukan dalam penelitian ini adalah data dokumenter sekunder yang memuat historis keuangan perusahaan yang dipublikasikan di Bursa Efek Indonesia (BEI). Data dan informasi yang diperoleh dari hasil penelitian ini dianalisis dengan menggunakan analisis regresi berganda data panel.

Berdasarkan hasil penelitian, diketahui bahwa *Interest based income* dan *fee based income* mempunyai pengaruh terhadap profitabilitas pada Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia. Disarankan bagi Perusahaan Perbankan untuk menambah pendapatan bunga Bank lewat kredit yang disalurkan serta penambahan berbagai fasilitas penunjang lain yang mampu menghasilkan pendapatan operasional lain sehingga mampu menambah dan meningkatkan profitabilitas.

Kata Kunci : *Fee Based Income*, *Interest Based Income*, Profitabilitas.