ABSTRACT

THE EFFECT OF FEE BASED INCOME AND NET OPERATING MARGIN ON RETURN ON ASSETS

(*A Study of Islamic Commercial Banks in Indonesia During the 2020–2024 Period*)

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This study aims to analyze the condition of Fee Based Income, Net Operating Margin, and Return on Assets and to examine the effect of Fee Based Income and Net Operating Margin on Return on Assets in Islamic Commercial Banks in Indonesia during the 2020–2024 period, both simultaneously and partially. This study employed a quantitative method with an associative approach. Secondary data were obtained from the annual financial statements of Islamic Commercial Banks and analyzed using panel data regression with EViews 12 software. The population consisted of all Islamic Commercial Banks registered with the Financial Services Authority (Otoritas Jasa Keuangan/OJK) during the 2020–2024 period. The sample was determined using the purposive sampling technique, resulting in 12 Islamic Commercial Banks that met the research criteria. The findings indicate that (1) the conditions of Fee Based Income, Net Operating Margin, and Return on Assets fluctuated throughout the observation period, reflecting annual increases and decreases in each variable; (2) simultaneously, Fee Based Income and Net Operating Margin had a significant effect on Return on Assets; (3) partially, Fee Based Income had no significant effect on Return on Assets; and (4) partially, Net Operating Margin had a positive and significant effect on Return on Assets in Islamic Commercial Banks in Indonesia.

Keywords : Fee Based Income,Net Operating Margin, and Return on Assets

ABSTRAK

PENGARUH *FEE BASED INCOME* DAN
NET OPERATING MARGIN* TERHADAP *RETURN ON ASSETS
(Studi pada Bank Umum Syariah di Indonesia Tahun 2020-2024)

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Penelitian ini bertujuan untuk menganalisis kondisi *Fee Based Income*, *Net Operating Margin*, dan *Return on Assets* serta menguji pengaruh *Fee Based Income* dan *Net Operating Margin* terhadap *Return on Assets* pada Bank Umum Syariah di Indonesia periode 2020–2024, baik secara simultan maupun parsial. Penelitian ini menggunakan metode kuantitatif dengan pendekatan asosiatif. Data yang digunakan berupa data sekunder yang bersumber dari laporan keuangan tahunan Bank Umum Syariah dan dianalisis menggunakan regresi data panel dengan bantuan perangkat lunak EViews 12. Populasi penelitian mencakup seluruh Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) selama periode 2020–2024. Penentuan sampel dilakukan menggunakan teknik *purposive sampling*, sehingga diperoleh 12 Bank Umum Syariah yang memenuhi kriteria penelitian. Hasil penelitian menunjukkan bahwa (1) kondisi *Fee Based Income*, *Net Operating Margin*, dan *Return on Assets* selama periode 2020–2024 mengalami fluktuasi yang mencerminkan adanya peningkatan dan penurunan nilai dari tahun ke tahun pada masing-masing variabel; (2) secara simultan, *Fee Based Income* dan *Net Operating Margin* berpengaruh signifikan terhadap *Return on Assets*; (3) secara parsial, *Fee Based Income* tidak berpengaruh signifikan terhadap *Return on Assets*; dan (4) secara parsial, *Net Operating Margin* berpengaruh positif dan signifikan terhadap *Return on Assets* pada Bank Umum Syariah di Indonesia.

Kata Kunci : *Fee Based Income, Net Operating Margin,* dan *Return on Assets*