ABSTRACT

THE EFFECT OF FEE BASED INCOME ON RETURN ON ASSETS AT PT BANK PEMBANGUNAN DAERAH JAWA BARAT AND BANTEN Tbk FOR THE 2010–2025 PERIOD

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This study aims to examine the development of Fee Based Income, the development of Return on Assets, and the effect of Fee Based Income on Return on Assets at PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk during the 2010–2025 period. This study employs a quantitative approach with a verification method. The data used are secondary time series data covering 16 years, obtained from the annual financial statements of bank bjb. The data analysis techniques include descriptive analysis, classical assumption tests, simple linear regression analysis, t-test, and coefficient of determination using SPSS. The results show that Fee Based Income at bank bjb fluctuated during the research period, with an average value of 15.92%. The lowest value occurred in 2011 at 7.28%, while the highest value occurred in 2025 at 28.58%. Return on Assets also fluctuated and tended to decline, with an average value of 1.91%. The highest ROA occurred in 2010 at 3.15%, while the lowest ROA occurred in 2025 at 0.70%. The simple linear regression result shows the equation ROA = 0.326 − 8.724 FBI. The t-test result shows a significance value of <0.001, indicating that Fee Based Income has a significant effect on Return on Assets. However, the direction of the effect is negative. The R Square value of 0.712 indicates that Fee Based Income explains 71.2% of the changes in Return on Assets, while the remaining 28.8% is explained by other factors outside the research model. These findings indicate that an increase in Fee Based Income is not necessarily followed by an increase in Return on Assets if it is not supported by operational efficiency, cost control, and optimal asset management.

***Keywords**: Fee Based Income, Return on Asset, ROA, bank bjb.*

ABSTRAK

PENGARUH *FEE BASED INCOME* TERHADAP *RETURN ON ASSETS* PADA PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN Tbk PERIODE 2010–2025

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Penelitian ini bertujuan untuk mengetahui perkembangan *Fee Based Income*, perkembangan *Return on Assets*, serta pengaruh *Fee Based Income* terhadap *Return on Assets* pada PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk periode 2010–2025. Penelitian ini menggunakan pendekatan kuantitatif dengan metode verifikatif. Data yang digunakan merupakan data sekunder berbentuk runtut waktu (*time series*) selama 16 tahun, yang diperoleh dari laporan keuangan tahunan bank bjb. Teknik analisis data meliputi analisis deskriptif, uji asumsi klasik, analisis regresi linear sederhana, uji t, dan koefisien determinasi dengan bantuan program SPSS. Hasil penelitian menunjukkan bahwa *Fee Based Income* bank bjb mengalami fluktuasi dengan rata-rata sebesar 15,92%. Nilai terendah terjadi pada tahun 2011 sebesar 7,28%, sedangkan nilai tertinggi terjadi pada tahun 2025 sebesar 28,58%. *Return on Assets* juga mengalami fluktuasi dengan kecenderungan menurun dan memiliki rata-rata sebesar 1,91%. Nilai ROA tertinggi terjadi pada tahun 2010 sebesar 3,15%, sedangkan nilai terendah terjadi pada tahun 2025 sebesar 0,70%. Hasil analisis regresi linear sederhana menunjukkan persamaan ROA = 0,326 − 8,724 FBI. Hasil uji t menunjukkan nilai signifikansi <0,001, sehingga F*ee Based Income* berpengaruh signifikan terhadap *Return on Assets*. Namun, arah pengaruhnya negatif. Nilai R Square sebesar 0,712 menunjukkan bahwa *Fee Based Income* mampu menjelaskan perubahan *Return on Assets* sebesar 71,2%, sedangkan sisanya sebesar 28,8% dijelaskan oleh faktor lain di luar model penelitian. Temuan ini menunjukkan bahwa peningkatan *Fee Based Income* belum tentu diikuti oleh peningkatan *Return on Assets* apabila tidak disertai efisiensi operasional, pengendalian biaya, dan pengelolaan aset yang optimal.

Kata Kunci: *Fee Based Income*, *Return on Asset*, ROA, bank bjb.