

# **ANALISIS PENDAPATAN OPERASIONAL BANK BUMN INDONESIA PERIODE 2016-2021**

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## **ABSTRAK**

Persaingan adalah hal yang tak terhindarkan bagi bisnis. Munculnya Persaingan tidak hanya dirasakan oleh lembaga keuangan tetapi juga oleh lembaga perbankan. Persaingan antar bank untuk mempertahankan nasabah dan memperoleh nasabah baru kini semakin ketat. Hal ini dibuktikan dengan banyaknya bank baru yang lahir saat ini. Bank secara umum memperoleh dua macam pendapatan dari kegiatan operasionalnya, yaitu *spread based income* dan *fee based income*. *Spread based income* merupakan pendapatan yang dihasilkan dari selisih antara bunga simpanan dan bunga pinjaman/kredit atau bisa dikatakan sebagai pendapatan dari hasil bunga. Sedangkan *Fee based income* adalah pendapatan bank yang diperoleh melalui jasa perbankan atau bisa dikatakan sebagai pendapatan dari hasil non bunga. Di era persaingan bisnis yang semakin ketat, perbankan Indonesia terus berupaya untuk meningkatkan kualitasnya dalam penyaluran pinjaman/kredit dan pelayanan dalam memberikan jasa-jasa perbankan sebagai penggerak perekonomian negara. Kualitas dari perbankan tersebut dapat dilihat pada pendapatan yang diterima oleh masing-masing bank. Peningkatan hasil pendapatan pada setiap periode tahun menunjukkan kinerja bank semakin baik, dan sebaliknya jika turun menunjukkan kinerja bank memburuk.

**Kata Kunci : Persaingan, Pendapatan Operasional Bank, Spread Based, Fee Based**

***ANALYSIS OF OPERATIONAL INCOME OF INDONESIAN  
GOVERNMENT BANKS PERIOD 2016-2021***

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***ABSTRACT***

*Competition is inevitable for businesses. The emergence of competition is not only felt by financial institutions but also by banking institutions. Competition between banks to retain customers and acquire new customers is now getting tougher. This is evidenced by the number of new banks being born today. Banks generally derive two kinds of income from their operational activities, namely spread based income and fee based income. Spread based income is income generated from the difference between interest on deposits and interest on loans/credits or it can be said as income from interest results. Meanwhile, fee-based income is the bank's income obtained through banking services or it can be said as income from non-interest income. In the era of increasingly fierce business competition, Indonesian banks continue to strive to improve their quality in lending/credit and services in providing banking services as a driver of the country's economy. The quality of these banks can be seen in the income received by each bank. An increase in income results in each period of the year indicates that the bank's performance is getting better, and vice versa if it decreases, it indicates that the bank's performance is deteriorating.*

***Keywords : Competition, Bank Operating Income, Spread Based, Fee Based***