

**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui pengaruh diversifikasi terhadap kinerja yang menggunakan proksi *return on equity* dan risiko yang menggunakan proksi *non performing loan* pada Bank Konvensional dan *non performing financing* pada Syariah di Indonesia. Penelitian ini menggunakan variabel kontrol yakni *bank capital buffer*, *bank size* dan *liquidity*. Observasi dilakukan terhadap 35 bank konvensional dan 14 bank syariah di Indonesia baik yang berbentuk bank umum dan terdaftar di Otoritas Jasa Keuangan (OJK) periode 2009-2018. Metode analisisnya menggunakan analisis regresi linear berganda. Dalam penelitian ini ditemukan bahwa diversifikasi pendapatan, pendapatan, *bank capital buffer* berpengaruh negatif signifikan dan *bank size* berpengaruh positif signifikan terhadap kinerja sedangkan *bank capital buffer*, *liquidity* memiliki pengaruh negatif signifikan terhadap risiko bank konvensional. Hasil regresi untuk bank syariah ditemukan bahwa *bank size* dan *liquidity* berpengaruh positif signifikan terhadap kinerja sedangkan *bank capital buffer* berpengaruh negatif signifikan terhadap risiko bank syariah.

**Kata Kunci:** Bank Komersial, Diversifikasi Pendapatan, *Return On Equity*, *Non Performing Loan/Financing*.

## ABSTRACT

*This study examines the effect of income diversification on the performance of banks that use the proxy return on equity and risk of banks using proxy non-performing loan in conventional banking and non-performing financing in Indonesian Islamic Banking. This study uses control variables is bank capital buffer, bank size and liquidity. Observations were made on 35 conventional banks and 14 Islamic banks in Indonesia in the form of commercial banks and registered with Otoritas Jasa Keuangan (OJK) for the 2009-2018 period. The method of analysis uses multiple linear regression analysis. In this study it was found that diversification of income, income, bank capital buffer had a significant negative effect and bank size had a significant positive effect on performance while bank capital buffer, liquidity had a significant negative effect on conventional bank risk. Regression results for Islamic banks found that bank size and liquidity had a significant positive effect on performance while bank capital buffer had a significant negative effect on Islamic bank risk.*

**Keywords:** *Commercial Bank, Income Diversification, Return On Equity, Non Performing Loan/Financing*