

# Influence Curent Asset Saving Account (Casa) and Fee- Based Incme ( Fbi ) Against Return On Assets (ROA) at PT. Bank Central Asia, Tbk 2015-2023 period

Pia Eka Sarfika\*<sup>1</sup>, Gregorius Anggana Lisiantara <sup>2</sup>

<sup>12</sup> Universitas Stikubank Semarang

---

## ARTICLE INFO



Jurnal Economic Resources

ISSN: 2620-6196

Vol. 8 Issue 2 (2025)

### Article history:

Received - April 12, 2025

Revised - April 20, 2025

Accepted - 08 July 2025

### Email Correspondence:

[piaeka.sarfika@gmail.com](mailto:piaeka.sarfika@gmail.com)

### Keywords:

*Curent Asset Saving Account, Fee-Based Incme, Against Return On Assets*

---

## ABSTRACT

The aim of this research is to analyze the influence of Current Asset Saving Account (CASA) and Fee-Based Income (FBI) on ROA. The research method employs quantitative analysis. The data used are secondary data from the financial statements of PT. Bank BCA. The data analysis technique uses multiple linear regression. The results of the study provide information that the magnitude of ROA possessed by Bank BCA during the period 2015-2023 is significantly determined by the existing CASA and FBI values. When Bank BCA has high CASA and FBI values, it also results in a high ROA value. Conversely, when Bank BCA has low CASA and FBI, it also results in a low ROA for Bank BCA. However, partially, CASA does not determine the magnitude of ROA values of Bank BCA

## INTRODUCTION

Banking in a country has important tasks where in banking will manage existing economy . Banking must capable manage all assets owned by the state for produce profit Good for holder and for government as State administrator . Bank if reviewed from Constitution existing banking that is number 10 of 1998 explains that the bank has task For collect funds from the community can in the form of savings and banks also have task For distribute the money that has been collected the to all public through loan . This process must produce benefits that can be obtained enjoyed or used as operational and shared to owner shares . From the explanation Constitution the have meaning that the bank has function raise funds from society , distributing to public with objective increase level life public .

Success A bank in raising funds is strongly influenced by trust public to bank the overall image A bank in the eyes public play role important in build level trust that . Many factors can influence reputation bank among public , such as quality service , situation finance banking , media coverage , and experience individual moment interact with bank . Factors This in a way overall form perception public to reputation and credibility bank (Silitonga, 2022) .

With give convenience to customers , banks expected capable maximize service services banking others . Amount people who use banking services for transactions so the more high income commission and *fee- based income* , so that impact on increasing income operational bank . Fee- based income is profitable income consequence from existence transaction in services banking others , such as cost administration , provision , commission , transfer, card credit and services other (Renjani & Hendrawati, 2020 ) . Therefore that , income through service bank other expected can help strengthen ability bank in get profit and survival .

In the news published by katadata.co.id (28 April 2024) banking make an effort raise cheap funds or Current Account Saving Account (CASA) as a strategy for pressing cost of funds due to increase

benchmark interest rate bank Indonesia's rate is 6.25% with focus on improvement portion savings Customer savings and current accounts . Senior faculty of the Development Institute Indonesian Banking Association (LPPI) Moch Amin Nurdin estimates that increase benchmark interest rate Bank Indonesia will increase burden cost of funds for banking year this . He recommend banking For looking for more funding strategies cheap , like cheap funds from customers , as well as increase income based cost . According to Renjani & Hendrawati, (2020) said , curent account saving account ( CASA ) is cheap funds collected by the originating bank from savings and current accounts. Funds are called cheap Because interest rates offered for two products banking This usually more low , namely around 2% - 5% per year . On the other hand , funds that are considered expensive for banking originate from deposits , which offer higher interest tall compared to with savings and checking accounts. The advantages of CASA compared to deposit is convenience in the transaction process , so public tend more interested For use service banking transactional . Banks also utilize CASA for pressing the price that has been This become constraints , because prices at Islamic banks often considered more tall .

development in Indonesia has profitable various sector business , including banking . Sharia banking continues increase technology For create more services fast and efficient , especially through e-banking . Digital platforms allow customers access service 24 hour bank , solve constraint distance and time available for service traditional . Convenience This increase the use of e- banking by customers , which in turn raise income based commission and fees (Fee Based) Incme ). According to Kasmir (2010:129), Fee Based Incme is income earned from transaction service bank others , such as fees , provisions , commissions , transfers, and cards credit .

Ratio finance can used company For measure performance owned finances company the where stated in form report bank finance . Investors usually will make ratio finance as consideration before take decision For do investment . This is because investors with see ratio finance will know whether company the experience profit or make a loss in period certain things reported in the report finance the (Wira, 2014) . PT. Bank Central Asia, Tbk (BCA), as one of the bank private the largest in Indonesia, has a special strategy For maximize Return on Assets (ROA) as indicator main from performance finance . ROA describes to what extent the company capable optimize assets he owns For produce profit ratio Return on Assets (ROA) is centralized For measure ability bank in a way overall in produce profit ( profit ) with utilise all over available assets . ROA is also considered as method objective measurement , because based on available accounting data . In addition , the size of ROA reflects results policy companies , especially in the sector banking (Nasution et al., 2022). Increasingly big ROA value of a bank , increasingly tall level the profits achieved , which shows effectiveness use assets . Bank with higher ROA tall own more position Good in matter efficiency management asset (Wardana & Noer Aisyah Barlian, 2022) .

Study previously related factors that influence profitability Still there is different results . Research conducted by Syahrir et al., (2023) , Renjani & Hendrawati, (2020) , and Fitri & Nuraini, (2023) show results that Current Asset Saving Account (CASA) is influential significant to profitability . Research results different with research conducted by Monika et al., (2022) , and Intan, (2024) state that the Current Asset Saving variable Account (CASA) no own influence to profitability .

Furthermore study about Fee -Based Incme (FBI) against profitability . Based on research conducted by Rachma, (2023) , ADDIN CSL\_CITATION {"citationItems":[{"id":"ITEM-1","itemData":{"abstract":"Modern Evolutionary Economics Evolutionary economics sees the economy as always in motion with change being driven largely by continuing innovation. This approach to economics, heavily infl uenced by the work of Joseph Schumpeter, saw a revival as an alternative way of thinking about economic advancement as a result of Richard Nelson and Sidney Winter's seminal book, An Evolutionary Theory of Economic Change , fi rst published in 1982. In this long- awaited follow- up, Nelson is joined by leading fi gures in the fi eld of evolutionary economics, reviewing in detail how this perspective has been manifest in various areas of economic inquiry where evolutionary economists have been active. Providing the perfect overview for interested economists and social scientists, readers will learn how in each of the diverse fi elds featured, evolutionary economics has enabled an improved understanding of how and why economic progress occurs. Richard","author":[{"dropping- particle":"","family":"Rachma","given":"Amelia Fany","non-dropping-particle":"","parse- names":false,"suffix":""}], "container-title":"Angewandte Chemie International Edition, 6(11), 951–

952.", "id": "ITEM-1", "issued": {"date-parts": [[2023]]}, "page": "5-24", "title": "Pengaruh Fee Based Income, Biaya Operasional Pendapatan Operasional (Bopo) Dan Dana Pihak Ketiga Terhadap Profitabilitas Bank Muamalat Indonesia", "type": "article-journal"}, "uris": ["http://www.mendeley.com/documents/?uuid=90982caa-9558-4f55-b3dc-b4bcca98683e", "http://www.mendeley.com/documents/?uuid=45c3858c-863d-4a0f-adf0-e33a6d755925"]], "mendeley": {"formattedCitation": "(Rachma, 2023)", "manualFormatting": "Rachma, (2023)", "plainTextFormattedCitation": "(Rachma, 2023)", "previouslyFormattedCitation": "(Rachma, 2023)"}, "properties": {"noteIndex": 0, "schema": "https://github.com/citation-style-language/schema/raw/master/csl-citation.json"} and Santoso, (2024) explain that Fee- Based Incme (FBI) is influential positive and significant to profitability . The results of other studies conducted by Monika et al., (2022) , Renjani & Hendrawati, (2020) , Intan, (2024) , and Fitri & Nuraini, (2023) which explain that Fee- Based Incme (FBI) no influential to profitability .

## RESEARCH METHOD

Study This use approach quantitative , which relies on number as data size for give description statistics , explaining relationship , or give explanation specific . The type of research applied is ex post facto research , namely frequent methods used in study education For observe the situation that has happen and give information valuable for taking decisions in the field said . Research This also known as study after incident . With thus , it can concluded that ex post facto is design research that focuses on observation condition as being in the field , without apply method For change or increase something , but just prove existing facts .

Study This use types of quantitative data . According to Sugiyono, (2021) study quantitative is method study scientific that focuses on phenomena that are concrete , objective , rational , can measured and arranged in a way systematic . Data sources in research This is secondary data . According to Sugiyono, (2021) secondary data is data that is support documentation data needs , such as books , literature and related reading as well as support research . Data in study This obtained from report Finance of PT. Bank Central Asia, Tbk For period 2015–2023. Secondary data This taken from the official BCA Bank website at [www.bca.co.id](http://www.bca.co.id).

Data collection methods used is method non- participant observation . According to Sugiyono , (2021) Non - Participant Observation is technique data collection in which researchers No involved in every activity object under study . This technique is opposite from observation participants , where researchers only play a role as observer without follow as well as in activity object research . The data obtained from report BCA Bank finance for period 2015-2023, in form quarterly , which was obtained from [the website www.bca.co.id](http://www.bca.co.id).

Data in study This will analyzed For understand connection between variables study in more forms easy read , understood , and interpreted . According to Sugiyono, (2021) data analysis is a process that is carried out after the data from all over respondents or other sources collected . The analysis process covering grouping data based on variables and types respondents , data tabulation , data presentation for each variables studied , and calculations For test hypothesis . Data analysis methods in study This use calculation statistics with implementation device SPSS software version 25.0 (Statistical Product and Services Solutions). Data analysis techniques in study This use technique analysis statistics descriptive statistics descriptive , according to Sugiyono, (2021) is methods used For analyze data with describe results without make applicable conclusions in a way generalization .

## RESULTS AND DISCUSSION

Multiple linear regression test own objective in study This For aim For test the influence of two or more variables independent against One variables dependent . The following multiple linear regression test results :

Table 1Multiple Linear Regression Test Results				
Coefficients <sup>a</sup>				
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	Std.Error	Beta	

1	(Constant)	-0.031	0.032		-0.961	0.343
	HOUSE	-0.042	0.038	-0.175	-1,124	0.269
	FBI	0.325	0.097	0.521	3,346	0.002

a. Dependent Variable: ROA

Based on multiple linear regression test results so can formulated equality multiple linear regression as following :

$$Y = 0.031 - 0.042X_1 + 0.325X_2 + 0.032e$$

From the equation the above regression so can concluded :

1. The size constant that is of 0.031 means size ROA value if No There is influence variables independent so size ROA performance 0.045.
2. Coefficient mark the CASA variable is -0.042 then show that size the effect of CASA on ROA is -0.042.
3. Coefficient mark FBI variable is 0.325 then show that size the influence of FBI on ROA is 0.325.

Coefficient test determination ( $R^2$ ) aims For explain magnitude proportion variation from variables dependent variable explained by the variable independent . In addition , the coefficient test determination can also be used For measure how much both the regression lines that are owned . The following results from the coefficient test determination ( $R^2$ ):

Table 2 Coefficients Determination					
Model Summary <sup>b</sup>					
Mode	R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson
1	.504 <sup>a</sup>	.255	.209	.00980025	1,503

a. Predictors: (Constant), FBI, CASA  
b. Dependent Variable: ROA

Based on coefficient test results determination or the  $R^2$  test is obtained R2 value of 0.255 which shows that size The influence of CASA and FBI on ROA is 25.5%. Meanwhile, 74.5% is influenced by other factors outside the research model This .

F statistical test in study This aim For look for whether variables independent in a way simultaneously ( simultaneously ) influence variables dependent . The results of the F statistical test are following :

Table 2 ANOVA test						
ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.001	2	.001	5,633	.008 <sup>b</sup>
	Residual	.003	33	.000		
	Total	.004	35			

a. Dependent Variable: ROA  
b. Predictors: (Constant), FBI, CASA

Based on simultaneous test obtained mark significant 0.008 more low of 0.05. This result means that in a way simultaneous CASA and FBI variables have an influence significant on ROA.

Statistical t test in study This used For test How the influence of each variable freedom in a way individually to variables tied . The following results from the t -statistic test :

Table 3 Partial t-test		
Variables	t	Sig.
HOUSE	-1,124	0.269

FBI	3,346	0.02
-----	-------	------

Based on partial t-test results so can concluded as following .

1. Partial t-test results For hypothesis The influence of CASA on ROA is obtained t - value -1.162 with significant 0.254. Significant value the more big from 0.05 then hypothesis **rejected** that CASA has an impact negative and no significant on ROA.
2. Partial t-test results For hypothesis FBI influence on ROA obtained the calculated t value is 3.346 with significant 0.02. Significant value the more big from 0.05 then hypothesis accepted that the FBI influential positive and significant on ROA.

Based on results study known that CASA is statistically not give significant influence on BCA Bank's ROA for the 2015-2023 period . The results of the analysis statistics obtained mark more significant big from 0.05 to hypothesis rejected . *Current account saving account* (CASA) is cheap funds collected by the originating bank from savings and current accounts. Funds are called cheap Because interest rates offered for two products banking This usually more low , namely around 2% - 5% per year . On the other hand , funds that are considered expensive for banking originate from deposits , which offer higher interest tall compared to with savings and checking accounts. The advantages of CASA compared to deposit is convenience in the transaction process , so public tend more interested For use service banking transactional . Banks also utilize CASA for pressing the price that has been This become constraints , because prices at Islamic banks often considered more tall .

Based on signal theory explains that Proportion High *Current Account Saving Account* show efficiency cost bank funding , which reflects optimal fund management . This can become signal positive (good news) for investors because of the large Current Account Saving Account potential reducing the cost of funds, so increase profitability as seen in the indicators such as ROA. Investors can interpret high Current Account Saving Account as proof efficiency operational support continuity business and power bank competition .

Research result supported or in line with results research conducted by Ade Monika, Arif Luqman Hakim, and Ali Nur Ahmad in 2022. The results of the research This show that in a way partial variable *Current Account Saving Account* ( CASA) no influential on Return On Assets (ROA).

Based on results study known that the FBI statistically provides significant influence on BCA Bank's ROA for the 2015-2023 period . The results of the analysis statistics obtained mark more significant big from 0.05 to hypothesis rejected . *Fee based income* covers non-interest income earned by the bank from various services , such as cost administration , transactions card credit , commission and services service banking others . According to Intan, (2024) Fee Based Income, also known as as Non-Interest Margin, is income earned by the bank from source other than interest. Income This usually originate from cost service banking , commission , or income from activity fiduciary . Fee-based income becomes source income that is not depends on the activity loans , so that can increase diversification bank income . A capable bank maximize income from the FBI tends to own performance more finances stable and higher ROA high , at the same time reduce associated risks with dependence on interest income . Research results This supported and aligned with research conducted by Monika et al., (2022) , Renjani & Hendrawati, (2020) , Intan , (2024) , and Fitri & Nuraini, (2023) which explains that Fee-Based Income (FBI) has an effect to profitability .

## CONCLUSION

Based on results study so study This can formulated conclusion as following :

1. Current Account Savings Account (CASA) on an ongoing basis partial No influential on Return on Assets (ROA) at PT. Bank Central Asia, Tbk 2015-2023 period .
2. Fee-Based Income (FBI) in partial influential on Return on Assets (ROA) at PT. Bank Central Asia, Tbk 2015-2023 period .

## References :

Fitri, R., & Nuraini, D. (2023). Effect of CASA, Fee-Based Income, and Intellectual Capital Towards Profitability of Islamic Banking in Indonesia. *Muqtasid: Journal of Islamic Economics and Banking* , 14 (1), 35–50. <https://doi.org/10.18326/muqtasid.v14i1.35-50>

- Intan, PS (2024). *The Effect of Fee-Based Income (FBI) and Current Account Savings Account (CASA) on Profitability in Islamic Commercial Banks in...* .
- Monika, A., Hakim, AL, & Ahmad, AN (2022). The Effect of Current Asset Saving Account (CASA) and Fee-Based Income (FBI) on Return on Assets (ROA) at Bank Jabar-Banten Syariah (BPJS) for the 2016-2020 Period. *Pelita Bangsa Journal of Islamic Economics* , 07 (02), 138–147.
- Rachma, AF (2023). The Effect of Fee-Based Income, Operating Costs, Operating Income (BOPO), and Third Party Funds on the Profitability of Bank Muamalat Indonesia. *Angewandte Chemie International Edition*, 6(11), 951–952. , 5–24.
- Renjani, R., & Hendrawati. (2020). Analysis of the influence of current account savings account, operating efficiency ratio, and fee-based income on profitability in Islamic foreign exchange commercial banks for the period 2015-2019. *Indonesian College of Economics* , 1–16.
- Santoso, IAA (2024). *On the Profitability of Conventional Banks Listed on the Indonesia Stock Exchange (BEI) for the 2019-2022 Period Thesis* .
- Silitonga, D. (2022). *Financial Performance and Bank Profitability* (1st ed.). Zahira Media Publisher.
- Sugiyono. (2021). *Qualitative Quantitative Research Methods and R&D* . Alfabeta.
- Syahrir, LO, Ali Nurdin, A., Heryanto, HK, & Syarief, ME (2023). The Effect of CASA, FDR, CAR, and Inflation on ROA in Islamic Commercial Banks in Indonesia. *Journal of Applied Islamic Economics and Finance* , 3 (2), 275–285. <https://doi.org/10.35313/jaief.v3i2.3752>
- Wardana, GK, & Noer Aisyah Barlian. (2022). Determinants of Islamic Banks on the World Capital Structure. *IQTISHODUNA: Journal of Islamic Economics* , 11 (2), 195–206. <https://doi.org/10.54471/iqtishoduna.v11i2.1874>
- Wira, D. (2014). *Fundamental Stock Analysis* . Exceed.