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Judul Skripsi : "Analisis Tingkat Kesehatan Bank Dengan Metode RGEC (Risk Profile, Good Corporate Governance, Earnings dan Capital) Pada PT. Bank Jago (ARTO) Tbk, Periode 2018-2022"

ABSTRAK

Penelitian ini bertujuan untuk mengetahui tingkat Kesehatan PT. Bank Jago Tbk. Periode tahun 2018-2022 ditinjau dari aspek Risk Profile, Good Corporate Governance (GCG), Earnings Capital, dan RGEC (Risk Profile, Good Corporate Governance, Earnings, dan Capital) secara keseluruhan.

Metodologi penelitian ini adalah penelitian deskriptif kualitatif dengan pendekatan studi kasus (case study). Menggunakan jenis data panel yang berasal data sekunder dari Bursa Efek Indonesia. Teknik pengambilan sample menggunakan metode purposive sampling dengan data tahunan dari tahun 2018 hingga tahun 2022. Teknik analisis data menggunakan metode RGEC dalam mengukur tingkat kesehatan suatu bank.

Hasil dari penelitian berdasarkan perhitungan profil risiko melalui rasio NPL pada tahun 2018-2022 secara berturut turut 6,17%, 2,05%, 0%, 0,58%, 1,82% yang menunjukkan kinerja PT. Bank Jago Tbk. memiliki predikat kurang sehat, cukup sehat, sehat dan sangat sehat sesuai ketentuan Bank Indonesia. Rasio LDR pada tahun 2018-2022 secara berturut turut 76,74%, 47,52%, 111,07%, 145,86%, 113,76% yang memiliki predikat sangat sehat, sehat, dan tidak sehat sesuai dengan ketentuan Bank Indonesia. Sementara berdasarkan perhitungan Good Corporate Governance pada tahun 2018-2022 diperoleh nilai 3,2,2,2,2 yang artinya sehat sesuai ketentuan Bank Indonesia. Sedangkan berdasarkan perhitungan Earning melalui rasio ROA pada tahun 2018 hingga 2022 secara berturut turut menunjukkan kinerja PT. Bank Jago Tbk. memiliki predikat tidak sehat dan kurang sehat sesuai ketentuan Bank Indonesia. Dan berdasarkan perhitungan CAR pada tahun 2018 hingga 2022 secara berturut turut menunjukkan kinerja PT. Bank Jago Tbk. memiliki predikat sangat sehat. Dengan berdasarkan RGEC tahun 2018 hingga 2022 secara keseluruhan berturut turut berada dalam Peringkat Komposit 3 dan Peringkat komposit 2 yaitu cukup sehat dan sehat.

Kata kunci: Profil Risiko, Good Corporate Governance, Earning, Capital

Penulis



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Title : "The Analysis of Bank Soundness Level Using the RGEC Method (Risk Profile, Good Corporate Governance, Earnings and Capital) at PT. Bank Jago (ARTO) Tbk, In The Period of 2018-2022"

ABSTRACT

This study aims to determine the level of health of PT. Bank Jago Tbk. The period 2018-2022 is viewed from the aspects of Risk Profile, Good Corporate Governance (GCG), Earnings Capital, and RGEC (Risk Profile, Good Corporate Governance, Earnings, and Capital) as a whole.

The research methodology used is descriptive qualitative research with a case study approach. Where to use panel data types derived from secondary data from the Indonesia Stock Exchange. The sampling technique uses the purpose sampling method with annual data from 2018 to 2022. The data analysis technique uses the RGEC method to measure the soundness of a bank.

The results of the research are based on calculating the risk profile through the NPL ratio in 2018-2022 in a row of 6.17%, 2.05%, 0%, 0.58%, 1.82% which shows the performance of PT. Bank JAGO Tbk. having the title of unhealthy, moderately healthy, healthy and very healthy in accordance with Bank Indonesia regulations. The LDR ratio in 2018-2022 was successively 76.74%, 47.52%, 111.07%, 145.86%, 113.76% which had the title of very healthy, healthy and unhealthy in accordance with Bank Indonesia regulations. Meanwhile, based on the calculation of Good Corporate Governance in 2018-2022, a value of 3,2,2,2,2 is obtained, which means healthy according to Bank Indonesia regulations. Meanwhile, based on Earning calculations through the ROA ratio in 2018 to 2022 successively shows the performance of PT. Jago Bank Tbk. has an unhealthy and unhealthy predicate in accordance with Bank Indonesia regulations. And based on CAR calculations from 2018 to 2022 successively show the performance of PT. Jago Bank Tbk. has a very healthy predicate. Based on the RGEC from 2018 to 2022 as a whole, they are in a row Composite Rating 3 and Composite Rating 2, namely quite healthy and healthy.

Keywords: NPL, LDR, Good Corporate Governance, Earning, ROA

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