

**ANALISIS PERBANDINGAN TINGKAT KESEHATAN BANK
BUMN DAN BANK SWASTA DENGAN METODA *RISK
PROFILE, GOOD CORPORATE GOVERNANCE, EARNINGS,
CAPITAL (RGEC) TAHUN 2015-2019***

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ABSTRACT

The study aims to determine the assessment of the soundness level of state-owned banks and private banks book IV using the RGEC method during 2015-2019. This study uses a quantitative approach. The study population includes all conventional banks registered with the Financial Services Authority for the period 2015-2019. The sample was determined by means of the purposive sampling method with the following criteria: (1) State-owned banks and national private banks included in book IV 2015-2019. (2) State-owned banks and national private banks whose core capital is more than 30 trillion and included in book IV during 2015-2019. (3) state-owned banks and conventional banks with a large and small core capital ratio that are comparable in value, so that they receive 30 financial reports from three state-owned banks and three book IV private banks. The analytical method used is a different test with independent samples. The results of the study conclude that (1) there is difference in the health assessment of state-owned banks and private banks book IV when viewed from the Risk Profile factor (2) there is no difference in the health assessment of state-owned banks and book IV private banks when viewed from the factors of Good Corporate Governance (3) there is no difference in the health assessment off BUMN banks and book IV private banks when viewed from the Earnings factor (4) there is no difference in the health assessment of BUMN banks and book IV private banks when viewed from the Capital factor.

Keywords: *Risk Profile, Good Corporate Governance, Earnings, Capital, RGEC*

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ABSTRAKSI

Penelitian ini bertujuan untuk mengetahui penilaian tingkat kesehatan bank BUMN dan bank swasta buku IV dengan menggunakan metoda RGEC selama tahun 2015-2019. Penelitian ini menggunakan pendekatan kuantitatif. Populasi penelitian meliputi seluruh perbankan konvensional yang terdaftar di Otoritas Jasa Keuangan periode 2015-2019. Sampel ditentukan dengan cara metoda purposive sampling dengan kriteria: (1) Bank BUMN dan Bank Swasta Nasional yang termasuk dalam buku IV tahun 2015-2019. (2) Bank BUMN dan Bank Swasta Nasional yang modal intinya lebih dari 30 triliun dan termasuk dalam buku IV selama tahun 2015-2019. (3) Bank BUMN dan Bank Konvensional dengan perbandingan modal inti besar dan kecil yang sebanding nilainya, sehingga mendapatkan 30 laporan keuangan dari tiga bank BUMN dan tiga bank swasta buku IV. Metoda analisis yang digunakan adalah uji beda dengan *independent samples test*. Hasil penelitian menyimpulkan bahwa (1) ada perbedaan penilaian kesehatan bank BUMN dan bank swasta buku IV jika ditinjau dari faktor *Risk Profile* (2) tidak ada perbedaan penilaian kesehatan bank BUMN dan bank swasta buku IV jika ditinjau dari faktor *Good Corporate Governance* (3) tidak ada perbedaan penilaian kesehatan bank BUMN dan bank swasta buku IV jika ditinjau dari faktor *Earnings* (4) tidak ada perbedaan penilaian kesehatan bank BUMN dan bank swasta buku IV jika ditinjau dari faktor *Capital*.

Kata Kunci: *Risk Profile, Good Corporate Governance, Earning, Capital, RGEC*