

ABSTRAK

PENGARUH RISK BASED BANK RATING TERHADAP TINGKAT KESEHATAN BANK PERKREDITAN RAKYAT (Studi Pada Bank BPR Se-Karesidenan Madiun)

Ifada Mufidatul Ula
NIM 203202018

Tingkat kesehatan bank merupakan hasil penilaian kondisi bank yang dilakukan berdasarkan risiko termasuk risiko terkait penerapan prinsip dan kinerja bank. Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh Risk Based Bank Rating terhadap tingkat kesehatan bank perkreditan rakyat se-karesidenan madiun dengan metode RGEC. Populasi dalam penelitian ini adalah sejumlah dua puluh lima bank BPR yang terdaftar di Otoritas Jasa Keuangan tahun 2018-2022 dan sampel yang digunakan sebanyak tujuh belas bank. Teknik pengumpulan data penelitian menggunakan *purposive sampling* dengan data sekunder menggunakan laporan keuangan tahunan bank. Teknik analisa data menggunakan analisis *Risk Based Bank Rating* (RBBR) terdiri dari empat faktor *risk profile*, *Good Corporate Governance*, *earning* dan *capital*. Hasil penelitian menunjukkan bahwa *risk profil*, *earning*, dan *capital* berpengaruh positif dan signifikan terhadap tingkat kesehatan bank sedangkan *good corporate governance* berpengaruh negatif terhadap tingkat kesehatan bank. Variabel *risk profile*, *good corporate governance*, *earning*, dan *capital* secara bersama-sama berpengaruh secara simultan dengan nilai signifikansi $0,001 < 0,05$ dan nilai Fhitung 5,873. Besaran dari koefisien determinasi (*Adjusted R Square*) adalah 0,248 (24,8%). Hal ini menunjukkan bahwa sebesar 75,2% variabel independen yaitu tingkat kesehatan bank di pengaruhi oleh variabel lain selain empat variabel dependen yaitu *risk profile*, *good corporate governance*, *earning*, dan *capital*.

Kata Kunci: Tingkat Kesehatan Bank, *Risk Profile*, *Good Corporate Governance*, *Earning*, *Capital*.

ABSTRACT

THE INFLUENCE OF RISK BASED BANK RATING ON THE HEALTH LEVEL OF PEOPLE'S CREDIT BANKS (Study of BPR Banks in the Madiun Residency)

Ifada Mufidatul Ula
NIM 203202018

The level of bank health is the result of an assessment of the bank's condition based on risks, including risks related to the application of bank principles and performance. This research aims to determine the influence of Risk Based Bank Rating on the health level of people's credit banks in the Madiun residency using the RGEC method. The population in this study was twenty-five BPR banks registered with the Financial Services Authority in 2018-2022 and the sample used was seventeen banks. The research data collection technique uses purposive sampling with secondary data using the bank's annual financial report. The data analysis technique uses Risk Based Bank Rating (RBBR) analysis consisting of four risk profile factors, Good Corporate Governance, earnings and capital. The research results show that risk profile, earnings and capital have a positive and significant effect on the bank's health level, while good corporate governance has a negative effect on the bank's health level. The variables risk profile, good corporate governance, earnings, and capital together have an influence simultaneously with a significance value of $0.001 < 0.05$ and an Fcount value of 5.873. The magnitude of the coefficient of determination (Adjusted R Square) is 0.248 (24.8%). This shows that 75.2% of the independent variables, namely the bank's health level, are influenced by variables other than the four dependent variables, namely risk profile, good corporate governance, earnings and capital.

Keywords: *Bank Health Level, Risk Profile, Good Corporate Governance, Earnings, Capital.*