

ABSTRAK

ANALISIS KESEHATAN PERBANKAN SEBELUM DAN SELAMA COVID 19: PERBANDINGAN PERBANKAN KBMI I, II, III, DAN IV DENGAN METODE RGEC

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Penelitian ini bertujuan untuk mengetahui kondisi kesehatan sektor perbankan sebelum dan selama pandemi covid-19. Penulis menggunakan data laporan keuangan bank pada Kelompok Bank berdasarkan Modal Inti (KBMI) satu sampai empat dengan periode 2018-2021. Penelitian ini termasuk dalam penelitian deskriptif kuantitatif untuk menilai kesehatan sektor perbankan yang melakukan publikasi laporan tahunan pada website masing-masing bank. Data dianalisis menggunakan model RGEC (*Risk Profile, Good Corporate Governance, Earning, Capital*) yang mengukur aspek profil risiko, tata kelola perusahaan, profitabilitas dan kecukupan modal. Hasil penelitian menyimpulkan bahwa setelah menilai semua aspek RGEC, disimpulkan pada bank KBMI 1, 3, dan 4 terdapat perbedaan signifikan antara NPL perbankan sebelum dan selama covid-19 sedangkan GCG, ROA, dan CAR tidak ada perbedaan. Bank KBMI 2 tidak terdapat perbedaan signifikan antara NPL, GCG, ROA, dan CAR perbankan sebelum dan selama covid-19. Rasio NPL yang digunakan untuk mengukur resiko kredit atau pembiayaan yang diberikan kepada pihak ketiga menunjukkan tidak terdapat perbedaan antara rata-rata rasio NPL di masa sebelum dan selama covid-19. Hal ini dikarenakan pada masa awal pandemi covid-19, nasabah tidak memiliki kecukupan dana untuk membayar angsuran pinjaman sehingga kasus gagal bayar atau penundaan pembayaran mengalami peningkatan.

Kata Kunci: *Covid-19, KBMI, Kesehatan Bank, dan RGEC.*

ABSTRACT

ANALYSIS OF BANKING HEALTH BEFORE AND DURING COVID 19: COMPARISON OF KBMI I, II, III, AND IV BANKING WITH THE RGEC METHOD

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This study aims to determine the health condition of the banking sector before and during the Covid-19 pandemic. The author uses bank financial report data for Bank Groups based on Core Capital (KBMI) one to four for the 2018-2021 period. This research is included in the quantitative descriptive research to assess the health of the banking sector which publishes annual reports on the website of each bank. Data were analyzed using the RGEC model (Risk Profile, Good Corporate Governance, Earning, Capital) which measures aspects of risk profile, corporate governance, profitability and capital adequacy. The results of the study concluded that after assessing all aspects of RGEC, it was concluded that at KBMI 1, 3 and 4 banks there were significant differences between banking NPLs before and during Covid-19 while there were no differences in GCG, ROA and CAR. Bank KBMI 2 has no significant differences between banking NPL, GCG, ROA, and CAR before and during Covid-19. The NPL ratio used to measure credit risk or financing provided to third parties shows no difference between the average NPL ratio before and during Covid-19. This is because in the early days of the Covid-19 pandemic, customers did not have sufficient funds to pay loan installments so that cases of default or delays in payment increased.

Keywords: Bank Health, Covid-19, KBMI, and RGEC.