

Analysis Of Bank Health Level Before And After Consolidation

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Abstract

The purpose of this study was conducted to determine differences in the of Bank health level before and after consolidating using the Risk-Based Bank Branch (RBBR) method. In this study, the Bank health level uses four variables, namely risk profile, good corporate governance (GCG), profit (profitability), and capital (capitalization). This research uses Banking companies that are consolidating with the aim of meeting the minimum core capital of Banks according to the Financial Services Authority Regulation concerning the Consolidation of Commercial Banks of 20 Banks, with the end of the study as many as 15 Banks. The study uses secondary data with a sample collection method using purposive sampling. The data analysis technique used in this study was the wilcoxon signed rank test, with the help of the SPSS 25.0 application. The results of these test indicate that (1) the risk profile before and before consolidation is different, (2) the good corporate governance (GCG) before and before consolidation is not different, (3) the earnings (profitability) before and before consolidation is not different, (4) the capital (capitalization) before and before consolidation is different.

Keywords : *Consolidation, risk profile, good corporate governance, earnings, capital.*

ANALISIS TINGKAT KESEHATAN BANK SEBELUM DAN SESUDAH KONSOLIDASI

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Abstrak

Tujuan penelitian ini dilakukan untuk mengetahui perbedaan tingkat kesehatan Bank sebelum dan sesudah melakukan konsolidasi menggunakan metode *Risk-Based Bank Rating* (RBBR). Dalam penelitian ini tingkat kesehatan Bank terdiri dari empat variabel, yaitu *risk profile*, *good corporate governance* (GCG), *earnings* (rentabilitas), dan *capital* (permodalan). Penelitian ini menggunakan perusahaan perbankan yang melakukan konsolidasi dengan tujuan memenuhi modal inti minimum Bank sesuai Peraturan Otoritas Jasa Keuangan Tentang Konsolidasi Bank Umum sejumlah 20 Bank, dengan sampel akhir penelitian sebanyak 15 Bank. Data yang digunakan adalah data skunder dengan metode pengumpulan sampel menggunakan *purposive sampling*. Teknik analisa data dalam penelitian ini menggunakan uji *wilcoxon signed rank test*, dengan bantuan aplikasi SPSS 25.0. Hasil dari penelitian ini diperoleh bahwa (1) *risk profile* sebelum dan sesudah konsolidasi berbeda, (2) *good corporate governance* (GCG) sebelum dan sesudah konsolidasi tidak berbeda, (3) *earnings* (rentabilitas) sebelum dan sesudah konsolidasi tidak berbeda, (4) *capital* (permodalan) sebelum dan sesudah konsolidasi berbeda.

Kata Kunci : Konsolidasi, *risk profile*, *good corporate governance*, *earnings*, dan *capital*.