

ANALISIS DESKRIPTIF TINGKAT KESEHATAN BANK DIGITAL KONVENSIONAL TAHUN 2021-2023

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ABSTRAK

Penulisan tugas akhir ini bertujuan untuk menganalisis tingkat kesehatan bank digital konvensional tahun 2021-2023 berdasarkan indikator *Loan to Deposit Ratio* (LDR), *Return on Assets* (ROA), dan *Capital Adequacy Ratio* (CAR). Data yang digunakan merupakan data sekunder, berupa laporan keuangan tahunan resmi bank digital konvensional yang diakses melalui laman resmi Otoritas Jasa Keuangan dan masing-masing bank. Data dalam penulisan ini diolah menggunakan Microsoft Excel dan dianalisis melalui pendekatan rasio keuangan serta penilaian terhadap tingkat kesehatan bank berdasarkan POJK Nomor 4/POJK.03/2016 tentang penilaian tingkat kesehatan bank umum. Hasil penulisan ini menunjukkan bahwa rasio LDR yang belum seimbang sehingga memerlukan peningkatan dana murah untuk menjaga likuiditas. Sementara itu, profitabilitas yang tercermin melalui ROA cenderung mengalami perbaikan seiring peningkatan efisiensi operasional dan penyaluran kredit yang optimal. Di sisi lain, permodalan bank digital tetap terjaga pada kategori sangat sehat meskipun dihadapkan pada tantangan biaya transformasi digital dan ekspansi usaha. Penulisan ini diharapkan dapat dijadikan referensi bagi pihak terkait dalam menentukan kebijakan strategis untuk menjaga stabilitas keuangan bank digital ke depannya.

Kata Kunci: Bank Digital, CAR, LDR, ROA, Tingkat Kesehatan Bank

Descriptive Analysis on the Financial Health of Conventional Digital Banks for the period 2021–2023

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ABSTRACT

This final project is intended to examine the financial soundness of conventional digital banks in Indonesia for the period 2021–2023, employing the indicators of Loan to Deposit Ratio (LDR), Return on Assets (ROA), and Capital Adequacy Ratio (CAR). The study utilizes secondary data derived from the official annual financial statements of conventional digital banks, accessed through the official websites of the Financial Services Authority (OJK) and the respective banks. The data were processed using Microsoft Excel and analyzed through a financial ratio approach in accordance with the assessment standards set forth in POJK Regulation Number 4/POJK.03/2016 concerning the health level of commercial banks. The findings indicate that the LDR ratio in several banks remains imbalanced, thereby necessitating efforts to strengthen low-cost funding to safeguard liquidity. Meanwhile, profitability as reflected by the ROA shows an improving trend in line with increased operational efficiency and the optimization of credit distribution. In addition, the capital position of digital banks remains firmly within the “highly sound” category, despite challenges posed by the costs of digital transformation and business expansion. It is anticipated that this paper may serve as a useful reference for relevant stakeholders in formulating strategic decisions to maintain the financial stability of digital banks in the years ahead.

Keywords: *CAR, Digital Banks, Financial Soundness, LDR, ROA*