

INTISARI

Penelitian ini dilakukan untuk menganalisis pengaruh penilaian kesehatan bank berdasarkan PBI No. 13/1/PBI/2011 yang menggunakan metode risiko likuiditas, GCG, *earnings*, dan *capital* (RGEC) terhadap profitabilitas bank, tepatnya pada BUSN Devisa konvensional dan yang terdaftar di BEI tahun 2014-2017. Dalam memilih sampel yang digunakan, penelitian ini menggunakan metode *purposive sampling*, dimana diperoleh 23 bank yang memenuhi kriteria sampel. Selain itu, penelitian ini juga menggunakan data sekunder berupa laporan tahunan dan laporan publikasi GCG yang didapatkan dari website bank yang bersangkutan. Untuk mengolah data, penelitian ini menggunakan alat analisis berupa aplikasi *E-views* versi 10.

Berdasarkan hasil analisis yang telah dilakukan, diperoleh hasil yaitu risiko likuiditas, GCG dan *capital* tidak berpengaruh signifikan terhadap profitabilitas. Sementara itu, *earnings* memiliki pengaruh negatif dan signifikan terhadap profitabilitas. Secara simultan, risiko likuiditas, GCG, *earnings* dan *capital* berpengaruh signifikan terhadap profitabilitas. Hasil penelitian ini menunjukkan bahwa profitabilitas bank BUSN Devisa konvensional dapat dijelaskan oleh risiko likuiditas, GCG, *earnings* dan *capital* sebesar 93.4817% dan sebesar 6.5183% dijelaskan faktor lain di luar variabel independen dalam penelitian ini.

Kata kunci: Profitabilitas, Risiko Likuiditas, GCG, *Earnings*, *Capital*

ABSTRACT

This research was conducted to analyze the effect of bank health assessment based on Indonesian Bank regulation number 13/1/PBI/2011 using liquidity risk, GCG, earnings, and capital (RGEC) method toward bank profitability, precisely on conventional Foreign Exchange BUSN and those listed on the Stock Exchange in 2014-2017. In choosing the sample, this study used a purposive sampling method, which obtained 23 banks that met the sample criteria. In addition, this study also uses secondary data in the form of annual reports and GCG publication reports obtained from the bank's website. To process the data, this study uses an analytical tool in the form of an application named E-views version 10.

Based on the results of the analysis that has been done, the results obtained are liquidity risk, GCG and capital have no significant effect on profitability. Meanwhile, earnings have a negative and significant influence on profitability. Simultaneously, liquidity risk, GCG, earnings, and capital have a significant effect on profitability. The results of this study indicate that the profitability of conventional Foreign Exchange BUSN banks can be explained by the risk of liquidity, GCG, earnings and capital of 93.4817% and as much as 6.5183% explained by other factors outside the independent variables in this study.

Keywords: Profitability, Liquidity Risk, GCG, Earnings, Capital