

PENGARUH TINGKAT KESEHATAN BANK RGEC, *EXCHANGE RATE* DAN *INTEREST RATE* DALAM MEMPREDIKSI POTENSI KEBANGKRUTAN BANK

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh tingkat kesehatan bank berbasis RGEC, *Exchange Rate* serta *Interest Rate* dalam memprediksi potensi kebangkrutan perbankan. Sampel dalam penelitian ini terdiri dari 152 data yang diperoleh dari 38 perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2020-2023. Teknik pengambilan sampel menggunakan metode *purposive sampling*. Penelitian ini menggunakan jenis data kuantitatif dengan sumber data sekunder. Analisis yang dilakukan dalam penelitian ini adalah analisis regresi logistik. Hasil penelitian ini menunjukkan bahwa *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR) berpengaruh positif signifikan terhadap potensi kebangkrutan, di sisi lain *Self-Assessment Good Corporate Governance*, dan *Return on Asset* (ROA) berpengaruh negatif dan signifikan terhadap potensi kebangkrutan. Selanjutnya, *Capital Adequacy Ratio* (CAR), *Exchange Rate* dan *Interest Rate* tidak berpengaruh terhadap potensi kebangkrutan. Hasil penelitian menunjukkan bahwa empat indikator, dari lima indikator tingkat kesehatan bank berbasis RGEC, yang efektif memprediksi potensi kebangkrutan. Hasil ini menunjukkan bahwa apabila manajemen perbankan ingin memprediksi dan mengantisipasi kebangkrutan berdasarkan tingkat kesehatan bank, maka dapat dipertimbangkan untuk melihat dan menjaga NPL, LDR, *self-assessment* GCG dan ROA.

Kata Kunci: *Kebangkrutan, NPL, LDR, GCG, ROA, CAR, Exchange Rate dan Interest Rate*

24/10/25


**THE EFFECT OF RGEC BANKS' SOUNDNESS LEVEL, EXCHANGE
RATE AND INTEREST RATE IN PREDICTING POTENTIAL BANK
BANKRUPTCY**

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Abstract

This study examines the determination of RGEC-based bank soundness level, exchange rate, and interest rate in predicting potential banking bankruptcy. The sample in this study consists of 152 data points obtained from 38 banking sector companies listed on the Indonesia Stock Exchange (IDX) during the 2020-2023 period. The sampling technique employs the purposive sampling method. This study utilizes quantitative data derived from secondary sources. The analysis conducted in this study is logistic regression analysis. The results indicate that Non-Performing Loans (NPL) and the Loan Deposit Ratio (LDR) significantly positively affect the potential for bankruptcy. Conversely, Self-Assessment of Good Corporate Governance (GCG) and Return on Assets (ROA) have a negative and significant effect on the potential for bankruptcy. Furthermore, the Capital Adequacy Ratio (CAR), exchange rate, and interest rate have no impact on the potential for bankruptcy. The findings reveal that four of the five indicators of the RGEC bank soundness level effectively predict potential bankruptcy. These results suggest that if bank management aims to anticipate and mitigate bankruptcy based on the bank's health level, it should focus on monitoring and maintaining NPL, LDR, GCG self-assessments, and ROA.

Keywords: *Bankruptcy, NPL, LDR, GCG, ROA, CAR, Exchange Rate and Interest Rate*