

ABSTRAK

Dedi Pangestu, Analisis Perbandingan Kinerja Perbankan ASEAN III (Studi kasus Inodnesia, Singapura, Thailand). Dibawah bimbingan Widita Kurniasari, S.E., M.E.

Penelitian ini terdapat dua analisis, analisis pertama bertujuan untuk mengetahui dan menganalisis rata-rata atau *mean* rasio risiko kredit (NPL), risiko likuiditas (LDR), Tata Kelola Bank yang Baik (GCG), pendapatan aset (ROA), Pendapatan Ekuitas (ROE), Pendapatan bunga bersih (NIM), Beban Operasional terhadap Pendapatan Operasional (BOPO), modal bank (CAR) pada perbankan ASEAN III. Analisis kedua bertujuan untuk mengetahui dan menganalisis perbedaan rasio perbankan. Data yang digunakan adalah data periode Triwulan Maret 2015 sampai Desember 2019.

Peneitian ini menggunakan pendekatan kuantitatif. Metode yang digunakan adalah uji statistisk deskriptif, uji normalitas dan uji one way anova atau uji beda.

Hasil penelitian ini menunjukkan bahwa analisis pertama menunjukkan rasio perbankan Indonesia memiliki nilai rata-rata rasio NPL, LDR, ROA, ROE, NIM, CAR yang sangat baik daripada perbankan Singapura dan Thailand. Sedangkan nilai rasio GCG dan BOPO yang sangat baik dimiliki oleh perbankan Singapura. Analisis kedua menunjukkan bahwa terdapat perbedaan nilai perbankan Indonesia, Singapura dan Thailand.

Kata Kunci : risiko kredit, risiko likuiditas, tata kelola bank yang baik, pendapatan aset, pendapatan ekuitas, pendapatan bunga bersih, beban operasional terhadap pendapatan operasional, modal bank.

ABSTRACT

Dedi Pangestu, Comparative Analysis of ASEAN Banking Performance III (Case Study of Indonesia, Singapore, Thailand). Under the guidance of Widita Kurniasari, S.E., M.E.

This study contains two analyzes, the aim of the first analysis is to determine and analyze the average or mean credit of Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Return On Asset (ROA), Return On Equity (ROE), Net Interest Margin (NIM), Operating Expenses to Operating Income (BOPO), Capital Adequacy Ratio (CAR) in ASEAN III banking. The aim of second analysis is to identify and analyze the differences of banking ratio. The data which used is the data for the Quarter period start on March 2015 to December 2019.

This research used a quantitative approach. The method which used is a comparison of the RGEC ratio, and there are descriptive statistical tests, normality tests and one way ANOVA tests or different tests.

The result of this study indicate that the first analysis shows that Indonesian banking ratio has a very good average value of NPL, LDR, ROA, ROE, NIM, CAR than Singapore and Thailand banking. Meanwhile, Singapore banking has excellent GCG and BOPO ratio. The second analysis shows that there are differences in the ratio of NPL, LDR, GCG, ROA, ROE, NIM, BOPO, and CAR in Indonesian, Singaporean and Thai banking.

Keywords: Non Performing Loan, Loan to Deposit Ratio, Good Corporate Governance, Return On Asset, Return On Equity, Net Interest Margin, Operating Expenses to Operating Income, Capital Adequacy Ratio.