PENGARUH RGEC (*RISK PROFILE, CORPORATE GOVERNANCE, EARNINGS, CAPITAL*) TERHADAP FINANCIAL DISTRESS BANK PERKREDITAN RAKYAT DI YOGYAKARTA PERIODE 2015-2017
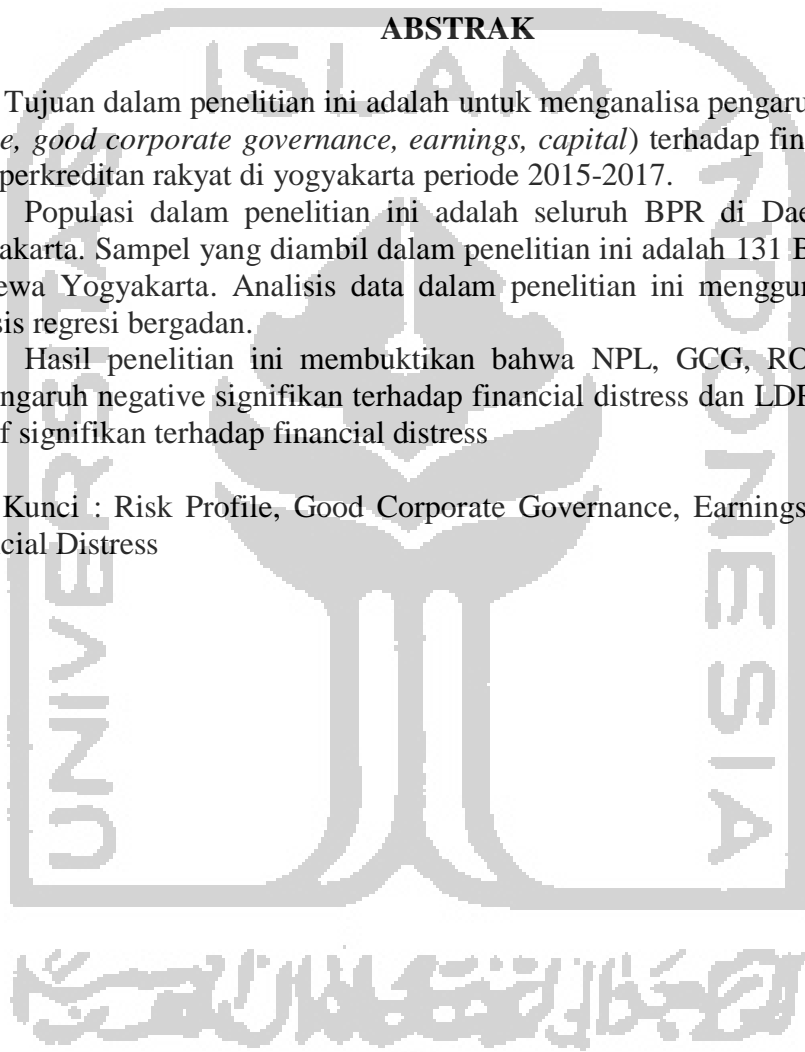
ABSTRAK

Tujuan dalam penelitian ini adalah untuk menganalisa pengaruh RGEC (*risk profile, good corporate governance, earnings, capital*) terhadap financial distress bank perkreditan rakyat di yogyakarta periode 2015-2017.

Populasi dalam penelitian ini adalah seluruh BPR di Daerah Istimewa Yogyakarta. Sampel yang diambil dalam penelitian ini adalah 131 BPR di Daerah Istimewa Yogyakarta. Analisis data dalam penelitian ini menggunakan metode analisis regresi bergadan.

Hasil penelitian ini membuktikan bahwa NPL, GCG, ROA, dan CAR berpengaruh negative signifikan terhadap financial distress dan LDR berpengaruh positif signifikan terhadap financial distress

Kata Kunci : Risk Profile, Good Corporate Governance, Earnings, Capital Dan Financial Distress

THE EFFECT OF RGEC (RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNINGS, CAPITAL) ON FINANCIAL DISTRESS OF RURAL BANKS IN YOGYAKARTA PERIOD 2015-2017

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ABSTRACT

The purpose of this study was to analyze the effect of RGEC (risk profile, good corporate governance, earnings, capital) on the financial distress of rural credit banks in Yogyakarta in the 2015-2017 period.

The population in this study are all BPRs in the Special Region of Yogyakarta. The sample taken in this study was 131 rural banks in the Special Region of Yogyakarta. Data analysis in this study used the method of regression analysis.

The results of this study prove that NPL, GCG, ROA, and CAR have a significant negative effect on financial distress and LDR has a significant positive effect on financial distress

Keywords: Risk Profile, Good Corporate Governance, Earnings, Capital and Financial Distress