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THE 3rd INTERNATIONAL CONFERENCE ON BUSINESS AND BANKING INNOVATIONS

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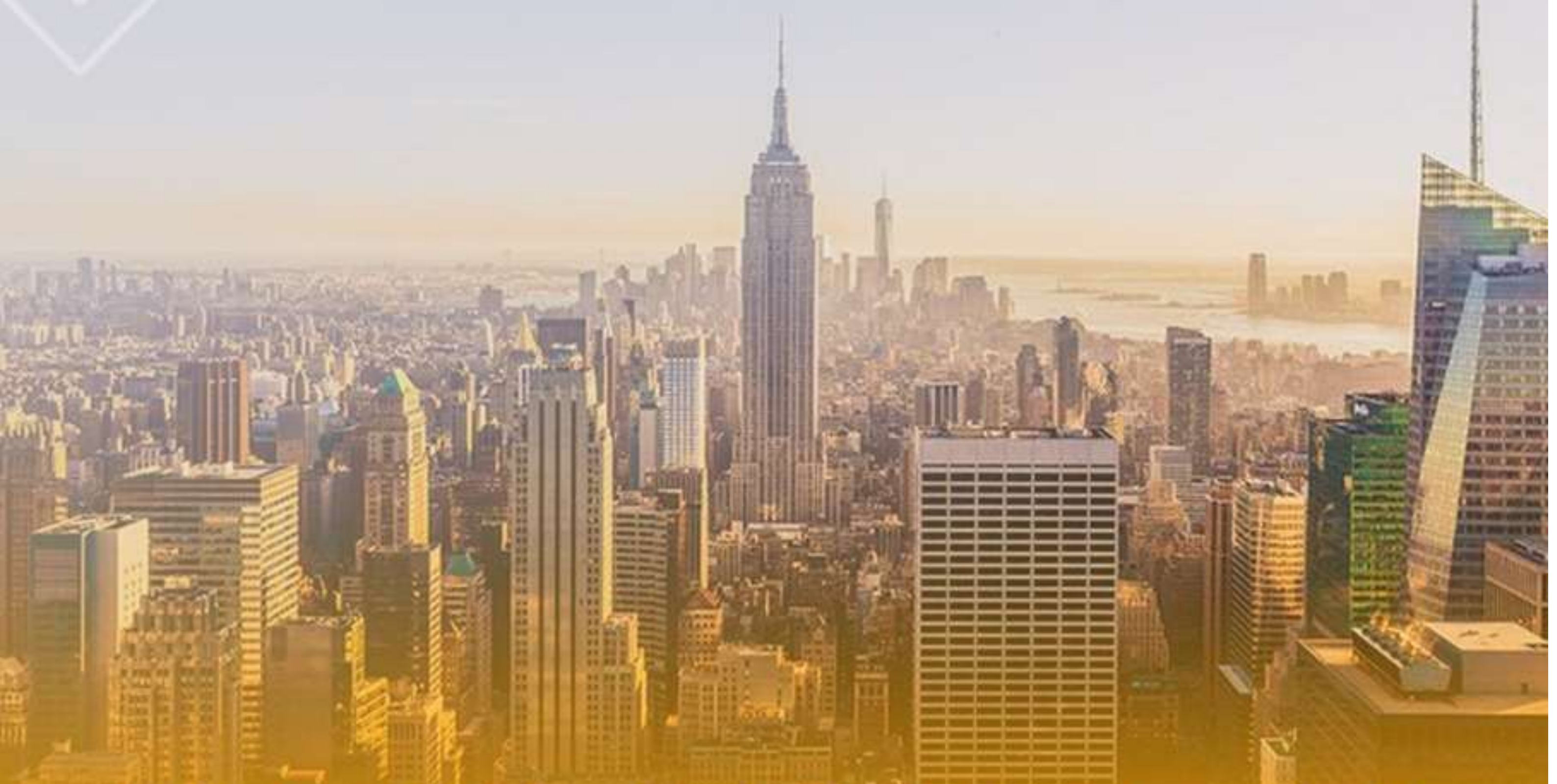

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"Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic"

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 3nd International Conference on Business and Banking Innovations (ICOBBI) with the topic "*Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic*". This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 3nd International Conference on Business and Banking Innovations was held on 6th – 7th March 2021 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with three Higher Education Institutions in Indonesia and two Universities from Asia countries. Keynote speakers in this conference were: Prof. Jessa Frida T Festijo (Lyceum of the Philippines University), Prof. Krisda Tanchaisak, Ph.D (Ramkhamhaeng University Thailand) and Burhanudin, Ph.D (Head of Undergraduate Program In Management of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website https://pascasarjana.perbanas.ac.id.

Chair of the Master Management Study Program
STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.

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Operating Management

FACTORS AFFECTING HEALTH SCORE BANK IN PRIVATE COMMERCIAL BANK NATIONAL FOREIGN EXCHANGE

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ABSTRACT

The purpose of this study was to determine whether NPL, IRR, PDN, LDR, BOPO, FBIR, NIM, ROA, ROE, and CAR have a significant or partial effect on bank health scores at National Private Foreign Exchange Commercial Banks. The sample selection is based on the purposive sampling technique. The sample of this research is ten banks: Bank Bukopin, Bank Central Asia, Bank CIMB Niaga, Bank Danamon, Bank Maybank Indonesia, Bank Mega, Bank OCBC NISP, Bank PAN Indonesia, Bank Permata, and Bank UOB Indonesia. This study uses the documentation method to collect published financial data late by the Financial Services Authority, the period of the year 200 9 until the year 2017. A data analysis using multiple linear regression analysis. Based on results of tests obtained simultaneously NPL, IRR, PDN, LDR, ROA, FBIR, GCG, NIM, ROA, ROE, CAR, and ETA have the effect that significant to Score Health Bank. NPL, PDN, BOPO, ROA, and CAR partially have an insignificant negative effect on the Bank's Health Score. IRR, LDR, FBIR, GCG, NIM, and ETA partially have an insignificant positive effect on the Bank's Health Score. ROE partially has a significant positive effect on the Bank's Health Score. Among the twelve independent variables most dominants choir health bank is variable IRR.

Keywords: business risk, GCG, profitability, capital, bank soundness score

INTRODUCTION

Bank Soundness Level is the ability of a bank to carry out normal banking operations and be able to fulfill its obligations properly in ways that are in accordance with applicable banking regulations (Kasmir, 2008:41). Bank health assessment is one of the important aspects and needs to be considered by a bank. The assessment aims to determine whether the bank is in a fairly healthy, healthy, unhealthy, or unhealthy condition. The health score of a bank should always increase from year to year and not decrease, but this is not the case for National Private Foreign Exchange Commercial Banks which can be seen in Table 1.1.

Based on Table 1.1 it can be said that the Foreign Exchange National Private Banks are more likely to decline as evidenced by the average trend of bank health score that is equal to -0, 16 percent. From a total of 35 National Private Banks Foreign Exchange Bank there are 20 that have average - average negative trends such as Bank Bukopin, Cimb Commerce, the Bank and some other banks are presented in Table 1.1. The table shows that there are problems experienced by banks in Bank Health Scores at National Foreign Exchange Private Commercial Banks and research is needed to find out the causes of the decline in bank health scores and the factors that affect Bank Health Scores at Foreign Exchange National Private Commercial Banks.

Tabel 1.1
DEVELOPMENT OF BANK HEALTH SCORES IN COMMERCIAL BANKS
NATIONAL PRIVATE FOREIGN EXCHANGE YEAR 200 9 -2014
(IN PERCENTAGE)

NO	BANK NAME	2009	2010	Tren	2011	Tren	2012	Tren	2013	Tren	2014	Tren	Rata-rata Tren
1	PT. Bank Antar Daerah	79,48	80,14	0,66	83,17	3,03	82,46	-0,71	87,82	5,36	0	0	1,67
2	PT. Bank Artha Graha Internasional	73,36	75,88	2,52	72,9	-2,98	82,46	9,56	78,97	-3,49	78,05	-0,92	0,94
3	PT. Bank BRI Agroniaga	93,95	52,67	-41,28	76,14	23,47	84,57	8,43	95,04	10,47	95,81	0,77	0,37
4	PT. Bank Bukopin	85,91	88,34	2,43	90,32	1,98	88,1	-2,22	85,12	-2,98	84,96	-0,16	-0,19
5	PT. Bank Bumi Arta	83,98	78,27	-5,71	89,21	10,94	94,7	5,49	87,98	-6,72	86,93	-1,05	0,59
6	PT. Bank Capital Indonesia	83,47	74,01	-9,46	68,01	-6	85,52	17,51	92,79	7,27	83,89	-8,9	0,08
7	PT. Bank Central Asia	88,57	88,33	-0,24	93,01	4,68	92,86	-0,15	96,51	3,65	95,11	-1,4	1,31
8	PT. Bank CIMB Niaga	92,37	96,2	3,83	92,68	-3,52	94,68	2	87,48	-7,2	86,49	-0,99	-1,18
9	PT. Bank Danamon	89,38	94,86	5,48	91,4	-3,46	86,85	-4,55	89,78	2,93	86,15	-3,63	-0,65
10	PT. Bank Ekonomi Raharja	85,97	80,62	-5,35	79,26	-1,36	76,91	-2,35	80,53	3,62	67,59	-12,94	-3,68
11	PT. Bank Ganesha	72,2	79,71	7,51	73,82	-5,89	65,93	-7,89	75,57	9,64	65,39	-10,18	-1,36
12	PT. Bank Himpunan Saudara	92,69	97,71	5,02	92,13	-5,58	94,41	2,28	85,62	-8,79	86,33	0,71	-1,27
13	PT. Bank ICBC Indonesia	78,75	77,37	-1,38	81,35	3,98	81,32	-0,03	90,83	9,51	84,74	-6,09	1,20
14	PT. Bank Index Selindo	89,38	89,08	-0,3	90,8	1,72	93,24	2,44	96,33	3,09	90,77	-5,56	0,28
15	PT. Bank J Trust Indonesia	70,77	67,48	-3,29	79,79	12,31	77,7	-2,09	36,21	-41,49	41,66	5,45	-5,82
16	PT. Bank Keb Hana	69,75	90,4	20,65	87,19	-3,21	88,5	1,31	90	1,5	88,43	-1,57	3,74
17	PT. Bank Maspion Indonesia	79,48	83,58	4,1	92,47	8,89	80,71	-11,76	90,59	9,88	76,76	-13,83	-0,54
18	PT. Bank Mayapada Inter	81,3	91,62	10,32	89,6	-2,02	89,17	-0,43	96,45	7,28	88,46	-7,99	1,43
19	PT. Bank Maybank Indone	64,69	88,75	24,06	85,3	-3,45	91,38	6,08	93,66	2,28	77,24	-16,42	2,51
20	PT. Bank Mayora	71,88	79	7,12	67,81	-11,19	82,81	15	80,27	-2,54	81,24	0,97	1,87
21	PT. Bank Mega	85,48	89,85	4,37	84,39	-5,46	82,74	-1,65	72,59	-10,15	83,53	10,94	-0,39
22	PT. Bank Mestika Dharma	88,21	80,62	-7,59	86,53	5,91	95,2	8,67	94,32	-0,88	86,68	-7,64	-0,31
23	PT. Bank Metro Express	91,31	77,97	-13,34	73,18	-4,79	76,67	3,49	80,25	3,58	81,78	1,53	-1,91
24	PT. Bank MNC International	64,44	72,42	7,98	43,29	-29,13	58,88	15,59	58,28	-0,6	63,52	5,24	-0,18
25	PT. Bank Nusantara Parah	76,64	92,21	15,57	92,05	-0,16	89,99	-2,06	94,16	4,17	79,34	-14,82	0,54
26	PT. Bank OCBC NISP	91,04	86,02	-5,02	89,29	3,27	92,84	3,55	94,49	1,65	89,28	-5,21	-0,35
27	PT. Bank Of India Indonesia	94,37	79,84	-14,53	95,2	15,36	91	-4,2	95,62	4,62	92,14	-3,48	-0,45
28	PT. Bank PAN Indonesia	90,39	88,15	-2,24	92,62	4,47	88,85	-3,77	89,76	0,91	89,46	-0,3	-0,19
29	PT. Bank Permata	90,31	94,43	4,12	91,11	-3,32	93,35	2,24	91,43	-1,92	90,76	0,87	0,22
30	PT. Bank QNB Kesawan	59,99	59,52	-0,47	73,61	14,09	63,84	-9,77	70,59	6,75	71,00	6,00	2,12
31	PT. Bank SBI Indonesia	73,89	67,72	-6,17	87,74	20,02	69,67	-18,07	86,97	17,3	69,21	-17,76	-0,94
32	PT. Bank Sinarmas, Tbk	83,53	92,42	8,89	84,31	-8,11	84,47	0,16	84,27	-0,2	81,33	-2,94	-0,44
33	PT. Bank UOB Indonesia	95,79	89,61	-6,18	89,71	0,1	89,72	0,01	88,84	-0,88	88,50	0,04	-1,39
34	PT. Bank Windu Kentjana Int	79,27	89,39	10,12	83,21	-6,18	84,45	1,24	88,46	4,01	77,54	-10,92	-0,35
35	PT. Rabobank Internasional	86,27	54,56	-31,71	68,1	13,54	56,67	-11,43	55,45	-1,22	71,26	15,81	-3,00
	Amount	2878,26	2868,75	-9,51	2910,7	41,95	2932,62	21,92	2963,03	30,41	2511,07	-113,28	-5,702
	Average	82,24	81,96	-0,27	83,16	1,20	83,79	0,63	84,66	0,87	71,74	-3,24	-0,16

Sumber: Biro Riset InfoBank (diolah)

In the regulation of the financial services authority number 04/POJK.03/2016 concerning the assessment of the soundness of banks, the OJK sets a standard in assessing bank health scores. Banks are required to conduct a *self-assessment* of the soundness of banks and must be carried out at least every year. semester for the end of June and the end of December which has been approved by the board of directors. The Infobank Research Bureau, which is an independent institution, determines the criteria and weights included in seven sections, namely Risk Management Profile Rating, GCG Composite Value Rating, Capital, Asset Quality, Profitability, Liquidity, and Efficiency which are expressed in total values or commonly referred to as bank soundness score before determining and deciding the predicate of a bank to be analyzed. The results of bank soundness scores made by the Infobank Research Bureau are stated with a value of zero to one hundred percent.

Assessment of the risk profile (*risk profile*) or business risk (*business risk*) is an assessment of the inherent risk and quality of risk management implementation in bank operations that must be carried out on eight risks, namely, credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, reputation risk, and compliance risk (POJK number 04/POJK.03/2016). In this study only the risks that can be measured by financial ratios are credit risk, market risk, liquidity risk and operational risk.

The assessment of *Good Corporate Covernance* (GCG) is based on a *self-assessment* report made by the bank itself, resulting in a composite score. The composite score is obtained from the ranking multiplied by the weight per indicator. However, the greater the weight, the smaller the composite value. So that the effect of self-assessment weights on bank health scores is positive.

Assessment of profitability is used to determine the bank's ability to generate profits during a certain period, also aims to measure the level of management effectiveness in carrying out bank operations. In this study, to measure the component of profitability using the ratio of *Net Interest Margin* (NIM), *Return On Assets* (ROA), and *Return On Equity* (ROE).

Assessment of capital aspects is used to ensure capital adequacy and reserves to cover risks that may occur. Capital aspect is often referred to as the solvency ratio, where capital is measured by an assessment of the counting *Capital adequacy Ratio* (CAR) and *Equity to Total Assets* (ETA).

Based on the above background, the problem that can be formulated in this study is whether the NPL, IRR, PDN. LDR, BOPO, FBIR, GCG, NIM, ROA, ROE, CAR, and ETA simultaneously and partially have a significant effect on Bank Soundness Scores at National Private Foreign Exchange Commercial Banks.

Based on the formulation of the problem above, the purpose of the study is to determine the level of significance of the influence of NPL, IRR, PDN LDR, BOPO, FBIR, GCG, NIM, ROA, ROE, CAR, and ETA simultaneously and partially have a significant effect on Bank Soundness Scores at National Private Foreign Exchange Commercial Banks.

HEORETICAL FRAMEWORK AND HYPOTHESES

Bank Soundness Rating

In accordance with law number 7 of 1992 concerning banking as amended by law number 10 of 1998, banks are required to maintain their health. The health of the bank which is a reflection of the condition and performance of the bank is a means for the supervisory authority in determining the strategy and focus of supervision of the bank. In addition, the health of the bank is also in the interest of all related parties, both owners, managers (management), and the public using bank services (POJK number 04/POJK.03/2016 concerning Assessment of the Soundness of Commercial Banks).

Business Risk

Assessment of business risk factors is an assessment of the inherent risk and quality of risk management implementation in bank operations which is carried out on 8 (eight) risks, namely: credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk, and reputation risk. The following are some minimum parameters/indicators that must be used as a reference by banks in assessing business risk.

1) Credit Risk

Credit risk is the risk caused by the failure of the debtor or other party to fulfill obligations to the bank, including credit risk due to debtor failure, credit concentration risk, *counterparty credit risk*, and *settlement risk* (POJK number 18/POJK.03/2016). In assessing the inherent risk of credit risk, the parameters/indicators used are: asset portfolio composition and level of concentration, quality of provision of funds and adequacy of reserves, strategy of providing funds and sources of provision of funds, and external factors. The following ratios are used to measure credit risk (Taswan, 2012:63):

A. *Non-Performing Loans* (NPL)

NPL shows that the ability of bank management in managing non-performing loans granted by banks to third parties. This ratio indicates that the higher the NPL ratio, the worse the credit quality. Non-performing loans are loans with substandard, doubtful and bad quality. The NPL formula is as follows:

$$NPL = \frac{Non\ performing\ loan}{Total\ loans} x\ 100\% \quad \text{.................(1)}$$

Where:

a. Non-performing loans are loans consisting of substandard (KL), doubtful (D), and bad (M).

b. Total loans represent the number of credits to the third-party related ma u were not related.

2) Market Risk

Market risk is the risk in balance sheet and off-balance sheet positions, including derivative transactions, due to changes in overall market conditions, including the risk of changes in *option* prices (POJK number 18/POJK.03/2016). Market risk includes, among others, interest rate risk, exchange rate risk, equity risk, and commodity risk. Interest rate risk can come from *trading book* positions or *banking* *book* positions. The following ratios are used to measure market risk (Taswan, 2012:63):

A. *Interest* Return *Risk* (IRR)

IRR shows the bank's ability to withstand interest costs that must be incurred with the interest income generated. IRR can have a positive effect on the bank's health score if the condition of interest rates increases, the increase in income will be greater than the increase in costs so that the profit earned by a bank will increase, and vice versa. The *Interest Rate Risk* formula is as follows :

$$IRR = \frac{Interest\ Rate\ Sensitive\ Asset}{Interest\ Rate\ Sensitive\ Liability} \times 100\% \text{ .... (2)}$$

Where:

a. IRSA : Bank Indonesia Certificates (SBI), current accounts with other banks , placements with other banks , securities owned, loans and investments

b. IRSL: current accounts, savings deposits, time deposits, certificates of deposit and deposits from other banks received, securities issued and loans received.

B. Net Open Position (GDP)

PDN is the sum of the value of *absolute* for the amount of the net difference between assets and liabilities in the balance sheet for each foreign exchange coupled with cell i heck clean bill banks and liabilities, commitments and contingent on the administration account for each foreign currency. The mastery of foreign currency is intended to meet the obligations in foreign currency and to obtain the highest revenue-tow i her, which is obtained from the difference between selling and buying rate of the foreign currency. High income will increase the profit or profitability of the bank concerned. Bank Indonesia in the context of implementing banking regulations that are based on a principle of prudence, has stipulated a provision regarding the obligation to maintain a Net Open Position for foreign exchange banks of a maximum of 20 percent of the bank's capital. The formula used is:

$$PDN = \frac{(Aktiva\ valas - Passiva\ Valas) + Selisih\ off\ Balance\ Sheet}{Modal} \times 100\% \text{ .... (3)}$$

Where:

a. Foreign Currency Assets: current accounts with other banks, placements with other banks, securities held, loans extended.

b. Foreign currency liabilities: demand deposits, time deposits, securities issued, loans received.

3) Liquidity Risk

Liquidity risk is the risk of a bank's inability to meet maturing obligations from cash flow funding sources, and/ or from high quality liquid assets that can be pledged as collateral, without disturbing the bank's activities and financial condition (Indonesian Bankers Association, 2013:124, and POJK number 18/ POJK.03/2016 concerning the application of risk management for commercial banks). The following ratios are used to measure liquidity risk (Veithzal Rivai, 2012:484):

A. *Loan to Deposit Ratio* (LDR)

Loan to Deposit Ratio is a ratio to measure the comparison of the amount of credit provided by the bank with the funds received by the bank from a third party, Bank Indonesia sets a maximum LDR of 110% if it exceeds this limit, the bank can be said to be bank liquidity is considered unhealthy and if it is below 110 %, the bank's liquidity can be said to be healthy (Veithzal Rivai 2012:484). The formula for *Loan to Deposit Ratio* is as follows:

$$LDR = \frac{Total\ Loans}{Third\ Funds}\ x\ 100\% \text{ .... (4)}$$

Where:

a. Total loans extended to third parties (excluding loans to other banks).

b. Third Party Funds consist of demand deposits, savings, time deposits (excluding interbank).

4) Operational Risk

Operational risk is the risk due to inadequate and/or malfunctioning internal processes, human error, system failure, and/or external events that affect bank operations (POJK number 18/POJK.03/2016). The following ratio is used to measure risk Operational (Veithzal Rivai, 2013:131):

A. Operating Costs Operating Income (BOPO)

Operational Cost of Operating Income (BOPO) is a ratio that shows the level of efficiency and ability of the bank in carrying out its operational activities. The formula used is:

:

$$BOPO = \frac{operating\ cost}{Operating\ Income} \times 100\% \ldots\ldots\ldots\ldots\ldots (5)$$

A. *Fee Based Income Ratio* (FBIR)

FBIR is used to measure operating income excluding interest, the higher the FBIR ratio, the higher the operating income excluding interest (Veithzal Rivai, 2012:482) . The formula used is:

$$FBIR = \frac{Operating\ income\ exclude\ interest}{Operating\ Income} x\ 100\% \ldots\ldots\ldots (6)$$

1. *Good Corporate Governance* (GCG)

The term *Good Corporate Governance* was first introduced by *Cadbury* in 1992 which defines GCG as follows: "A set of regulations governing the relationship between shareholders, management (managers) of the company, employees and other *internal* and *external* stakeholders relating to the rights and their obligations, or in other words a system that regulates and controls the company”.

The Bank determines the Composite Value as a unit of measurement for the implementation of the results of the *SelfAssessment of Good Corporate Governance*. The predicate of *SelfAssessment of Good Corporate Governance is* calculated using reciprocity from the composite score by dividing number 1 by the composite value of *SelfAssessment of Good Corporate Governance*, the results of the assessment are in the order of categories, namely the higher the reciprocal value, the better the composite score of *Good Corporate Governance* which can be seen in the table 2.4 as follows:

:

Tabel 2.4

***Good Corporate Governance* (GCG) composite score**

COMPOSITE VALUE	COMPOSITE PREDICT
Composite Value < 1.5	Very good
1.5 Composite value < 2.5	Good
2.5 Composite Value < 3.5	Pretty good
3.5 Composite Value < 4.5	Not good
4.5 Composite Value < 5	Not good

Source: SEBI No. 15/15/DPNP April 29, 2013

2. Rentabilitas (*Earning*)

In assessing the performance of bank *'s* profitability (*earnings*), sources of profitability (*earnings*), and profitability (*earnings sustainability*), it is carried out by considering aspects of level, trend, structure, and stability by taking into account the performance of *peer groups* and bank profitability management, both through aspects quantitative and qualitative (POJK number 04/POJK.03/2014). The determination of the rating of the profitability factor (*earnings*) is carried out based on a comprehensive and structured analysis of the profitability parameters/indicators by taking into account the significance of each parameter/indicator and considering other issues that affect bank profitability. The following financial performance ratios used in measuring rantabilitas (*earnings*) of the bank (Taswan, 2012: 62):

1) *Net Interest Margin* (NIM)

Net Interest Margin (NIM) is the ratio between net interest income and average earning assets and what is taken into account is earning assets that generate interest. With the NIM ratio, it can be seen whether the bank is able to generate net interest income by placing earning assets. The *Net Interest Margin* formula is as follows:

$$NIM = \frac{Net\ Interest\ Income}{Total\ Asset\ Productive\ Average} \times 100\% \ldots\ldots (7)$$

Where:

a. Net interest income is interest income after deducting interest expense.

b. Including interest income and interest expense are commissions and fees.

2) *Return On Assets* (ROA)

The *Return on Assets* (ROA) ratio is a profitability ratio that is able to show the success of a bank in generating profits or profits by optimizing its assets. The greater the ROA of a bank, the greater the level of profit achieved by the bank and the better the position of the bank in terms of asset use. The *Return on Assets* formula is as follows:

:

$$ROA = \frac{Profit\ besfore\ tax}{Total\ Assets\ average} \times 100\% \ldots\ldots\ldots\ldots\ldots (8)$$

Where:

a. Profit before tax is the net profit from the Bank's operational activities before tax.

b. Total assets are the average *volume of* business.

3) *Return On Equity* (ROE)

Return on Equity (ROE) is a ratio to measure a bank's ability to manage *capital* to become an income (*net* income). *Return on Equity* (ROE) is the ratio between the bank's net profit with its own capital. This ratio is used to generate profits or *income* by using its equity. The *Return on Equity* formula is as follows:

$$ROE = \frac{Profit\ before\ tax}{Total\ Equitas\ average} \times 100\% \qquad (9)$$

In this study, the ratios used to measure the profitability ratios are NIM, ROA, and ROE.

4. Capital (*Capital*)

Assessment of the capital factor (*capital*) includes an assessment of the level of capital adequacy and the adequacy of capital management (POJK no. 04/POJK.03/2016). The determination of the rating for the assessment of the bank's capital factor is carried out based on a comprehensive analysis of the parameters/indicators of capital by taking into account the significance of each parameter or indicator as well as considering other issues that affect bank capital. The following performance ratio financial used in megukur capital (*capital*) (Veithzal Rival, 2013: 128):

1) *Capital Adequacy Ratio* (CAR)

Capital Adequacy Ratio (CAR) is a ratio that measures the extent to which all bank assets contain risks such as credit, investments, securities, claims on other banks which are funded from bank capital. In addition to obtaining funds from sources outside the bank such as the public and loans. The formula for the *Capital Adequacy Ratio* is as follows
:

$$CAR = \frac{Bank\ capital}{ATMR} \times 100\% \qquad (10)$$

1) Equity to Total Asset

The ratio ratio that compares the total equity with the total assets of the company. This is important for creditors, because it can measure the company's ability to finance fixed assets with equity. The higher this ratio means the smaller the loan capital used to finance the company's assets. This ratio shows the amount of own capital used to fund all company assets (Dendawijaya, 2005) . In this ratio is formulated as follows:

$$Equity\ to\ Total\ Asset = \frac{Total\ Ekuitas}{Total\ Asset}\ x\ 100\% \qquad (11)$$

The hypothesis proposed in this study is as follows:

1. NPL, IRR, PDN. LDR, BOPO, FBIR, GCG, NIM, ROA, ROE, CAR, and ETA together have a significant effect on the Bank's Health Score at the National Private Foreign Exchange Commercial Bank .
2. Partially NPL has a significant negative effect on Bank Soundness Score at National Private Foreign Exchange Commercial Banks .
3. Partially IRR has a significant positive/negative effect on the Bank's Health Score at the National Private Foreign Exchange Commercial Banks.
4. PDN business risk partially has a significant positive/negative effect on the Bank's Health Score at National Private Foreign Exchange Commercial Banks
5. LDR and FIBR partially have a significant positive effect on Bank Soundness Scores at National Private Foreign Exchange Commercial Banks.
6. BOPO partially has a significant negative effect on Bank Health Scores at National Private Foreign Exchange Commercial Banks
7. FIBR partially has a significant positive effect on Bank Soundness Scores at National Private Foreign Exchange Commercial Banks.
8. GCG partially has a significant positive effect on Bank Health Scores at National Private Commercial Banks for Foreign Exchange
9. NIM partially has a significant positive effect on the Bank's Health Score at National Private Foreign Exchange Commercial Banks.
10. ROA partially has a significant positive effect on Bank Soundness Scores at National Private Foreign Exchange Commercial Banks .
11. ROE partially has a significant positive effect on Bank Soundness Scores at National Private Foreign Exchange Commercial Banks .
12. CAR partially has a significant positive effect on Bank Soundness Scores at National Private

Foreign Exchange Commercial Banks .

13. ETA partially has a significant positive effect on Bank Soundness Score at National Private Foreign Exchange Commercial Banks .

RESEARCH METHODS

In this study, the researcher intends to determine the *independent variables* consisting of NPL, IRR, PDN, LDR, BOPO, FBIR, GCG, NIM, ROA, ROE, CAR and ETA on the *dependent variable* (*dependent variable*), namely Health Score Bank.

The sampling technique used is *purposive sampling.* The criteria taken in determining the research sample are ten National Foreign Exchange Private Commercial Banks which have the largest total assets per Quarter IV 2017. The data obtained and collected from the financial statements of the National Foreign Exchange Private Commercial Banks and InfoBank Magazine. Based on these criteria, ten banks were found, including; Bank Bukopin, Bank Central Asia, Bank CIMB Niaga, Bank Danamon, Bank Maybank Indonesia, Bank Mega, Bank OCBC NISP, Bank PAN Indonesia, Bank Permata, BANK UOB Indonesia.

The statistical analysis technique used is the statistic used is multiple linear regression analysis.

DATA ANALYSIS AND DISCUSSION

The results of data analysis obtained from this study are as shown in table 2.

Table 2
Multiple Linear Regression Analysis Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.023	.176		-.133	.894		
	NPL	-.012	.022	-.086	-.546	.587	.330	3.028
	IRR	.129	.144	.154	.893	.375	.278	3.596
	PDN	-.003	.007	-.038	-.363	.717	.760	1.315
	LDR	.068	.059	.154	1.153	.253	.468	2.137
	BOPO	-.083	.144	-.121	-.580	.564	.189	5.284
	FBIR	.006	.022	.031	.280	.780	.680	1.471
	NIM	.063	.034	.210	1.818	.073	.622	1.608
	ROA	-.069	.054	-.548	-1.288	.202	.046	21.812
	ROE	.107	.051	.863	2.111	.038	.050	20.139
	CAR	-.012	.074	-.029	-.165	.870	.266	3.756
	ETA	.012	.044	.042	.265	.792	.323	3.095
	SKOR GCG	.060	.033	.213	1.853	.068	.627	1.594

a. Dependent Variable: HEALTH SCORE

Based on the results of the F test that has been carried out, it is obtained that the variables NPL, IRR, PDN, LDR, BOPO, FBIR, GCG, NIM, ROA, ROE, CAR, and ETA together have a significant influence on the Bank's Health Score at the Bank. Foreign Exchange National Private period 2009 to 2017. this suggests that the risk profile which consists of CreditRisk, Risk Markets, Risk Liquidity, and Risk Operations, Profitability, and Capital together have a significant effect on the scores of Health in the bank research sample.

The magnitude of the effect is 31.9 percent, which means that changes that occur in the Health Score at the National Foreign Exchange National Private Bank which is the research sample is influenced by NPL, IRR, PDN, LDR, BOPO, FBIR, GCG, NIM, ROA, ROE, CAR, and ETA while the remaining 68.1 percent is influenced by variables other outside of the model that produced the study. This is estimated be cause the measurement of health scores according to the Info Bank Research involves aspects of risk management profile, GCG composit e value, capital (CAR), earning assets (NPL), profitability (ROA and ROE). Liquidity (LDR), and efficiency (BOPO and NIM), and ETA.

The first hypothesis of this study states that the variables NPL, IRR, PDN, LDR, BOPO, FBIR, GCG, NIM, ROA, ROE, CAR, and ETA together have a significant effect on Health Score is accepted.

The Effect of NPL on the Bank's Health Score

According to the theory the effect of NPL on health scores is negative. The results of multiple linear regression analysis showed a negative regression coefficient of -0.086 so that the results of this study were in accordance with the theory.

The concordance of the research results with this theory is because if the NPL increases, the percentage increase in total non-performing loans is greater than the percentage increase in total loans disbursed, as a result, cost reserves will be greater than interest income, this causes a decrease in profits obtained by banks so that it has a negative effect on bank health score. NPL has a positive effect on credit risk. If it is associated with credit risk, and seeing the tendency for the NPL of the research sample banks to decline,then credit risk will decrease. During the research period, the bank's health score tends to increase, so the effect of credit risk as measured by NPLon the bank's health score is nega tive.

Based on the results of the analysis that has been carried out, it can be concluded that credit risk as measured by using NPL has an insignificant negative effect on the Bank's Health Score. It can be concluded that the hypothesis of unity which stated that the NPL partially have influence negatively are significant to Score Health Bank on Bank public National Private Exchange rejected.

Influence IRR To Score Health

According to the theory the effect of IRR on health scores is positive or u negative. The results of multiple linear regression analysis showed the results of the regression coefficient of 0.154 so that the results of this study were in accordance with the theory.

The suitability of the research results with the theory is because theoretically if the IRR increases, there has been an increase in IRSA with a percentage increase greater than the percentage increase in IRSL. On the other hand, during the period of study trend of rate of interest tends to be decreased by -0.01 percent, it has occurred an increase in the percentage of income of interest is smaller than the percentage increase in interest expense. So the risk decreases and the health score increases.

If associated with market risk, and seeing the tendency of the IRR of the research sample to decrease, the interest rate tends to decrease, then market risk increases. During the study period, the health score tends to increase, so the effect of market risk as measured by IRR on the bank's health score is positive.

It can be concluded that the second hypothesis which states that the IRR is partially has the effect that significant to Score Health Bank on Ban k Public Private National Foreign Exchange rejected.

Influence PDN To Score Health

According to the theory, the effect of PDN on health scores is positive or negative. The results of multiple linear regression analysis showed the coefficient of the regression negative at - 0,038 so that the results of the study is not in accordance with the theory. The suitability of the research results with the theory is because theoretically if PDN increases, there has been an increase in foreign currency assets with a percentage increase greater than the percentage increase in foreign currency liabilities. By decreasing the risk of market it will increase the score of the health of the banks with the assumption of no change in score healthcare banks of aspects other that is measured in the Bureau of Research Info bank, it is the overall health score of banks will decrease. During the study period of 2009 to the 2017 score of the health of the banks tend to decline which is evidenced by the average trend of -1.77 percent.

If it is associated with market risk, and looking at the tendency of the PDN of the research sample banks to decline, during the study period the health scores tend to decrease, then the effect of market risk as measured by the PDN on the health scores of k banks is negative.So it can be concluded that the third hypothesis which states that PDN partially has a significant influence on the Bank's Health Score at the National Private For eign Exchange Commercial Bank is rejected.

Influence of LDR To Score Health

According to the theory the effect of LDR on health scores is positive. The results of multiple linear regression analysis showed a positive regression coefficient of 0.154 so that the results of this study were in accordance with the theory.

Suitability of the research results with the theory because
theoretically if LDR increasing means has occurred an increase in total loans were disbursed bythe percentage incre ase is more substantial than the percentage increase in total deposits. As a result, the risk decreases and the health score increases. On the other by decreasing the risk of liquidity it will cause banks faced increased health score of the aspects of the risk profile. If not there is the impact on other aspects of the score of the health of the banks then score the health of the bank as a whole will increase.

If it is associated with liquidity risk and seeing the tendency of the LDR of the research sample to increase, then liquidity risk d ecreases. During the research period,the bank's heal th score tendsto increase, sothe effect of liquidity ri sk as measured by LDR on the bank's health score is positive.

It can be concluded that the fourth hypothesis which states that the LDR partially has a significant positive effect on the Bank's Health Score at the National Private Foreign Exchange Commercial Bank is rejected.

Influence BOPO To Score Health

According to the theory, the effect of BOPO on the Bank's Health Score is negative. The results of multiple linear regression analysis showed a negative regression coefficient of -0.121 so that the results of this study were in accordance with the theory. The suitability of the research results with the theory is because theoretically if the BOPO decreases, it means that there has been an increase in the percentage of operating costs that is smaller than the percentage increase in operating income. As a result, the risk decreases and the Health Score increases. On the other hand, decreasing operational risk will increase the bank's health score from the risk profile aspect. If not there is the impact of aspects of the other to score the health of the bank's overall health score of banks will increase. If it is associated with operational risk, and seeing the tendency of the BOPO of the research sample banks to decrease, then the operational risk will decrease. During the research period, the health score tends to increase, so the effect of operational risk as measured by BOPO on the bank's health score is negative.

It can be concluded that the hypothesis of a fifth who stated that ROA is partially have influenc e negatively are significant to Score Health Bank D evelopment of Regions in Indonesia rejected.

Influence FBIR To Score Health

According to the theory the effect of the FBIR on the Bank's Health Score is positive. The results of multiple linear regression analysis showed a negative regression coefficient of 0.031 so that the results of this study were in accordance with the theory. Incompatibility results of the study with the theory because it theoretically if FBIR decreasing means has occurred an increase in the percentage of operating revenues other than interest smaller than the percentage increase in operating income.

As a result, the risk increases and the health scoredecreases. On the other with increased risk of operational it will lower the score the health of banks from the aspect of risk profiles. If there is no impact from other aspects on the bank's health score, the bank's overall health score will decrease. If it is associated with operational risk, and sieing the tendency of the research sample bank's FBIR to decrease, then operational risk increases. So it can be concluded that the hypothesis sixth which states that FBIR in Parsia l have a significant positive effect on health Score Bank on Bank Public Private National Foreign Exchange rejected.

Effect of GCG on Health Score

According to the theory, the influence of GCG on the Bank's Health Score is positive. The results of multiple linear regression analysis showed a positive regression coefficient of 1.853 so that the results of this study were in accordance with the theory.

The assessment of *Good Corporate Covernance* (GCG) is based on the *Self Assessment* report made by the bank itself, resulting in a composite score. The composite score is obtained from the ranking multiplied by the weight per indicator. However, the greater the weight, the smaller the composite value. So that the influence of the *self-assessment* weight on the bank's health score is positive.

It can be concluded that the hypothesis of the seven who stated that GCG is partially have a significant positive effect on health Score Bank on Bank Public Private National Foreign Exchange rejected.

Influence NIM To Score Health

According to the theory, the effect of NIM on the Bank's Health Score is positive. The results of multiple linear regression analysis showed a positive regression coefficient of 1.818 so that the results of this study were in accordance with the theory. Suitability of the research results with the theory because theoretically if NIM increase means there has been an increase in net interest income with the percentage increase is more substantial than the percentage increase in average earning assets. As a result, income increases and health scores also increase. It can be concluded that the effect of NIM on bank health scores is positive.

It can be concluded that the eighth hypothesis which states that the NIM partially has a significant positive effect on the Bank's Health Score at the National Private Foreign Exchange Commercial Bank is rejected.

Influence ROA To Score Health

According to the theory, the effect of ROA on the Bank's Health Score is positive. The results of multiple linear regression analysis showed a negative regression coefficient of -1.288 so that the results of this study were not in accordance with the theory.

Incompatibility results of the study with the theory because it theoretically if the sample bank ROA decline means there is an increase in profit before tax with a smaller percentage increase than the percentage increase in average total assets. As a result, income will decrease and health scores will also decrease.

It can be concluded that the effect of ROA on the bank's health score is positive. It can be concluded that the hypothesis ninth stated that ROA is partially have influence positively the significant to Score Banks on Commercial Bank Private National Foreign Exchange rejected.

Influence ROE To Score Health

According to the theory the effect of ROE on the Bank's Health Score is positive. The results of multiple linear regression analysis showed a positive regression coefficient of 2.111 so that the results of this study were in accordance with the theory.

The suitability of the research results with the theory is because theoretically if the ROE of the research sample banks has increased, it means that there is an increase in the average capital with a percentage increase that is greater than the percentage increase in profit after tax owned. As a result, income will increase and the bank's health score will also increase. It can be concluded that the effect of ROE on the bank's health score is positive.

It can be concluded that the tenth hypothesis stating that ROE is partially have influence positively the significant to Score Health Bank on Bank Public Private National Foreign Exchange accepted.

Effect of CAR To Score Health

According to the theory, the effect of CAR on the Bank's Health Score is positive. The results of multiple linear regression analysis showed a negative regression coefficient of -0.165 so that the results of this study were not in accordance with the theory.

Incompatibility This can happen because in theory if CAR bank research samples decreased meaning that there has been increased total capital by the percentage increase that is smaller than the percenta ge increase in total RWA. As a result, revenue declines and the bank's health score declines. So it can be concluded that the effect of CAR on bank health scores is positive.

It can be concluded that the hypothesis eleventh which states that the CAR is partially have influence positively the si gnificant to Score Health Bank on Bank Public Private National Foreign Exchange rejected.

Effect of ETA on Health Score

According to the theory, the effect of ETA on the Bank's Health Score is positive. The results of multiple linear regression analysis show a positive regression coefficient of 0.265 so that the results of this study are in accordance with the theory.

ETA has a positive effect on the Bank's Health Score. This relates to the financing of fixed assets with equity. The higher this ratio means the smaller the loan capital used to finance bank assets. The effect of ETA on capital is positive. The effect of ETA on the health score is that the bank is positive.

It can be concluded that the hypothesis to the two dozen who stated that CAR partially have a significant positive effect on the Bank's Health Scores on Foreign Exchange National Private Banks rejected.

CONCLUSIONS, IMPLICATIONS, SUGGESTIONS, AND LIMITATIONS

Based on the data analysis and discussion described in the previous chapter, it can be concluded that the variables NPL, IRR, PDN, LDR, BOPO, FBIR, GCG, NIM, ROA, ROE, CAR, and ETA together have a significant influence. significant to the Bank's Health Score at National Private Foreign Exchange Commercial Banks for the period 2009 to 201 7.

The variables of NPL, PDN, BOPO, ROA, and CAR partially have an insignificant negative effect on Bank Health Scores at National Private Foreign Exchange Commercial Banks for the first quarter of 2009 to the fourth quarter of 2017.

The variables IRR, LDR, FBIR, GCG, NIM, and ETA partially have a positive and insignificant effect on Bank Health Scores at national private commercial banks with foreign exchange for the first quarter of 2009 to the fourth quarter of 2017.

ROE partially has a significant positive effect on Bank Health Scores at National Private Foreign Exchange Commercial Banks for the first quarter of 2009 to the fourth quarter of 2017.

Research this has some limitations (1) The period of study is used began in 2009 through to 2017. (2) The subject of research is limited only ten Bank in Foreign Exchange National Private Banks ie, Bank Bukopin, Bank Central Asia, Bank CIMB Niaga, Bank Danamon, Bank Maybank Indonesia, Bank Mega, Bank OCBC NISP, Bank PAN Indonesia, Bank Permata, and Bank UOB. (3) Do not perform classical assumption test.

The advice can be given of the research is on the bank of samples, namely (1) Related to the IRR, it is advisable for the banks, especially Bank Mega has an average value of IRR is below 100 percent of that of 93.38 percent to raise its IRR. (2) The research sample banks, especially Permata Bank, which has the highest BOPO of 95.04 percent, should be more efficient in operating costs. (3) For Permata Bank which has the lowest average ROA and has not reached 0.3 percent, it is recommended to increase profit before tax with a percentage increase that is greater than the percentage increase in total assets, so that ROA will increase and also increase the Bank's Health Score. (4) For Permata Bank with the lowest average ROE of 3.79 in order to increase the ability to generate profit after tax.

For further researchers, it is recommended to add a longer research period, increase the research sample, and use the classical assumption test.

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