

Hubungan kinerja keuangan bank perkreditan rakyat (BPR) yang diukur dengan camel dan economic value added (studi pada BPR di Jawa Tengah Tahun 2009)

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Abstrak

The research has purpose to examine the correlation between CAMEL as financial performance measurement of BPR according to Bank Indonesia regulation, and Economic Value Added (EVA) as the alternative financial performance measurement for banking. Susyanti et al (2003) find EVA has a better potention than analytical ratio of CAMEL to measure bank financial performance, but Purwanti (1999) finds EVA can explain significanly about the dividing of some group of companies that have a good or bad financial performance. Saraswati (2004) finds analysis of bank according to CAMEL's method is significanly different with EVA's method. The sample of this research are 214 BPR in Central Java that published their financial statement period 2009 by the Bank Indonesia's website. The research variables are EVA and CAMEL which measured by NPL (non performing loan), KPMM (Kewajiban Penyediaan Modal Minimum), LDR (Loan to Deposit Ratio) and ROA (Return on Assets). EVA is measured by categorical, positive and negative, according to Young and O'Byrne approach (2001), and NPL, KPMM, LDR, and ROA are measured by categorical, good performance and bad performance, according to Bank Indonesia regulation. The hypothesis are tested by chi-square and crosstab analysis. The result shows that financial performance of BPR are measured by NPL, KPMM, and ROA have significant correlation with EVA, but LDR has no correlation with EVA. According to the crosstab analysis, the research find that financial performance of BPR in NPL has negative correlation with EVA, and financial performance of BPR in ROA has positive correlation with EVA.