ANALYSIS OF THE HEALTH LEVEL OF THE STATE SAVING BANK Tbk WITH THE RGEC METHOD APPROACH (RISK PROFILE, GOOD CORPORATE GOVERNANCE, EARNING, CAPITAL)

Wanuri[1], Wachidah Fauziyanti[2], Cahyani Tunggal Sari[3]
Sekolah Tinggi Ilmu Ekonomi Semarang[1,2,3]
E-mail: cahyani031084@gmail.com

Abstract: The purpose of this study was to determine the assessment of the soundness of the State Savings Bank in terms of the RGEC method approach which includes risk profile, good corporate governance, earnings and capital factors. The research method used is a qualitative descriptive method carried out through a literature study that examines (especially) secondary data in the form of governance reports & Bank BTN financial reports, laws and regulations. The results of the analysis of the Bank's Health Level, the Risk Profile factor gets a composite rating of 2. While the assessment of liquidity risk using the LDR ratio can be said to be "Sufficiently Healthy" with a composite rating of 3. Meanwhile in 2019 the LDR is categorized as less healthy with a composite rating of 4. The assessment factor for Good Corporate Governance with a self-assessment rating is good category with a composite rating of 2. The Earnings factor with an assessment using ROA can be said to be quite healthy, while the 2019 period includes the criteria for being less healthy. The Capital Factor with an assessment using CAR ratio is said to be very healthy by getting a rating of 1.

Keywords: *Risk Profile; GCG; Earning Capital*

1. Introduction

Based on the Republic of Indonesia Law no. 10 of 1998 concerning banking that a bank is a business entity that collects funds from the public in the form of savings and distributes it to the public in the form of credit and or other forms in order to improve the standard of living of many people. The banking world is important in society as well as in advancing the economy of a country, realizing the importance of the role of banks, the health of banks must be maintained because banks manage public funds entrusted by banks. Public trust can be obtained by maintaining the bank's soundness level, in accordance with the Financial Services Authority Regulation No. 4/POJK.03/2016 concerning Bank Soundness Level Assessment that bank health must be maintained and/or improved so that public trust in banks can be maintained.
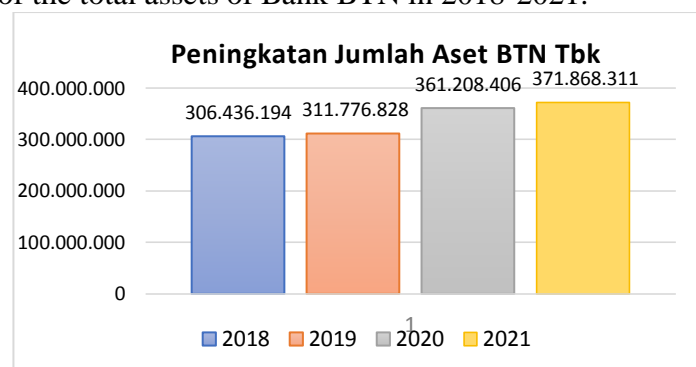
The basis for the assessment of bank health is one of them with the main indicator, namely bank financial statements, the purpose of financial statements according to PSAK 1 (revised 2009) is to provide information about the financial position, financial performance and cash flows of entities that are useful for the majority of report users in making economic decisions. . Financial statements are also a form of management's accountability for the use of the resources entrusted to them (Ati Retna, et al, 2017)

Based on changes in business complexity and risk profile, the application of consolidated supervision, as well as changes in the approach to assessing the condition of the Bank that are applied and also in order to increase the effectiveness of the Bank Soundness level assessment to deal with changes, it is necessary to improve the Bank Soundness level assessment with a risk approach.

Based on article 29 of Law No.7 of 1992 as amended by Law no. 10 of 1998 concerning banking, banks are required to maintain a sound level RGEC method: with provisions on capital adequacy, asset quality, management quality, liquidity, profitability and solvency, as well as other aspects related to the bank's business and are required to conduct business activities in accordance with prudential principles .

According to the Circular Letter of Bank Indonesia Number: 13/24/DPNP in 2011, the assessment of the soundness of a bank is a qualitative assessment of various aspects that affect the condition or performance of a bank through an assessment of the level of soundness, Risk profile, Good Corporate Governance, Earnings, Capital. The assessment of these factors is carried out through quantitative and qualitative assessments after considering the elements of judgment based on the materiality and significance of the assessment factors as well as the influence of other factors such as the condition of the banking industry and the national economy. The classification of bank soundness is divided into four categories, namely: healthy, fairly healthy, less healthy and unhealthy. From this composite rating, it describes the soundness of a bank.

PT Bank Tabungan Negara (Persero), Tbk is a State-Owned Enterprise (BUMN) which is engaged in the banking sector. We are committed to being a bank that serves and supports the financing of the housing sector and other products. The annual General Meeting of Shareholders of PT Bank Tabungan Negara distributes cash dividends totaling Rp. 237.62 billion or Rp. 22, 438 per share to shareholders. This amount is 10% of the company's net profit for the 2021 financial year which reached 2.37 trillion. Bank BTN has total assets in 2021 of more than Rp. 3.7 trillion, up 2.9% over the same period in the previous year. The following is a graph of the total assets of Bank BTN in 2018-2021.

Peningkatan Jumlah Aset BTN Tbk

Year	Value
2018	306.436.194
2019	311.776.828
2020	361.208.406
2021	371.868.311

Source: www.btn.co.id, data processed in 2022

Based on the graph above, it shows that the total asset value of BTN has increased every year, in 2021 the increase in assets was recorded at Rp. 10 trillion more. However, the assessment of bank health is not only seen from the size of the bank's total assets, but can be assessed from various factors based on Bank Indonesia Regulation No. 13/PBI/2011 concerning Assessment of the Health of Commercial Banks using the RGEC method.

Previous research on assessing the soundness of banks using RGEC conducted by Lotus Mega Fortania and Ulfi Kartika Oktaviana (2015) with the results of research using the

CAMELS approach method experienced an increase in the development of health levels during the study period because the numbers obtained were 81-100. The RGEC approach method also experienced RGEC, BSM from 2011-2013 received the same weight value of 96.25% low financial distress BMI in the 2011-2013 period experienced low financial distress and BNI Syariah experienced low financial distress in the 2011-2013 period because that period was at the level of 81-100, which means that it did not experience high financial distress. Which means that the three banks did not experience financial distress, increasing their level of health because they achieved the "healthy" predicate. The case study used in this study uses the State Savings Bank (BTN) (Budiyono, et al, 2021). The purpose of this study is to analyze and understand the soundness of the State Savings Bank using RGEC for the 2019-2021 period.

2. Research Method

Based on the problems and research objectives described previously, the research method that will be applied in this study. Qualitative descriptive method is carried out through a literature study that examines (especially) secondary data in the form of governance reports & Bank BTN financial statements published on the website https:// www.btn.co.id/ , laws and regulations, research results and other references. This study uses descriptive-qualitative analysis and describes the overall phenomenon that occurs based on the data obtained. The data analysis technique used is the analysis of financial statements using the approach of Bank Indonesia Regulation No. 13/1/PBI/2011 concerning Assessment of the Soundness of Commercial Banks. The scoring system is carried out by analyzing the RGEC factors.

RGEC method

The RGEC method is a development of the previous method, namely CAMELS. In the RGEC method, there are inherent risks and the application of quality risk management in bank operations is carried out on eight (8) factors, namely, credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk, and reputation risk. Management in the CAMELS method was changed to Good Corporate Governance.

The method of assessing the soundness level of the State Savings Bank using the RGEC method in accordance with Bank Indonesia Regulation Number 13/1/PBI/2011 concerning the Rating of the Soundness of Commercial Banks using the risk approach (Risk Based Bank Rating) as referred to in article 2 paragraph (3), with the scope of the assessment of 4 factors, these factors are: risk profile factor (bank risk), Good Corporate Governance (GCG) factor, earnings factor (profitability) and capital factor (capital) or called RGEC.

Risk Profile (Risk Profile)

Based on PBI Number 13/1/PBI/2011 concerning the Rating of Commercial Bank Soundness Article 7 which contains an assessment of the risk profile of eight types of risks, namely: credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, and financial risk. compliance and reputational risk. This can provide an overview of the overall banking condition from several aspects measured. Banks are required to assess the Bank Soundness Level either individually or in consolidation using a risk approach.

Good Corporate Governance

The definition of good corporate governance according to the World Bank is as a collection of laws, regulations, and rules that must be met, which can encourage the performance of company resources to function efficiently in order to generate sustainable long-term economic value for shareholders. and the surrounding community as a whole (Effendi, 2009). Good Corporate Governance (GCG) is an important mechanism that is expected to encourage healthy business practices (LMS Kristiyanti, 2021). The assessment of the good corporate governance (GCG) factor is an assessment of the quality of bank management

on the implementation of GCG principles (Mulazid, 2016). Assessment of Good Corporate Governance (GCG) is an assessment of bank management on the implementation of GCG principles, the focus of the assessment on the implementation of GCG principles refers to Bank Indonesia regulations.

Profitability (Earnings)

Profitability is the company's ability to obtain net results (profits) with the capital it uses. Profitability can be calculated by comparing operating profit with the amount of capital (Gilarso, 2003). Profitability factor assessment aims to determine the company's ability to generate profits. This profitability factor includes an evaluation of profitability performance, sources of profitability, sustainability of profitability, and profitability management. The purpose of the profitability assessment is to evaluate the ability of the bank's profitability to support operational activities and bank capital (Pramana, 2015), (Iin and Anik, 2020). Earnings assessment includes an assessment of earnings performance, sources of income and an assessment of ongoing income.

Capital (Capital)

The assessment of the capital factor includes an evaluation of the adequacy of capital and the adequacy of capital management. In calculating capital, banks are required to comply with Bank Indonesia regulations governing the Minimum Capital Adequacy Requirement. Banks must also meet the Capital Adequacy Ratio provided to anticipate risks (Pramana, 2015). Capital assessment includes an assessment of the level of capital adequacy and capital management. The four factors contained in the RGEC method can be done by comparing with the standard or the so-called Composite Rating.

3. Results and Discussion

3.1. Results

Analysis of Bank Soundness level based on Law no. 10 of 1998 concerning Banking, namely, banks are required to maintain a sound level in accordance with the provisions on capital adequacy, asset quality, management quality, liquidity, profitability and solvency as well as other aspects related to the bank's business and are required to conduct business activities in accordance with prudential principles. Based on POJK No. 4/POJK.3/2016 concerning the Health Assessment of Commercial Banks and SE OJK no. 14/SEOJK.03/2017 stated that Commercial Banks are required to conduct a self-assessment of the Bank Soundness level using the Risk-based Bank Rating approach, both individually and in a consolidated manner with the scope of the assessment covering the following factors:

1. Risk profile (risk profile)

    The measurement is using Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) proxies.

    a) The NPL ratio is the ratio used to calculate the percentage of the number of non-performing loans faced by the Bank. NPL is formulated as follows:

    $$(\text{credit default} / \text{total credit}) \times 100\%$$

    Non-performing loans are all loans to non-bank third parties with substandard collectibility, doubts and total loss. Total credit is credit to non-bank third parties.

    Table 1. Credit Risk Component Rating Criteria Matrix

Rating	Information	Criteria
1	Very healthy	NPL < 2 %
2	Healthy	2 % ≤ NPL < 5 %

3	Healthy enough	5 % ≤ NPL < 8 %
4	Unwell	8 % ≤ NPL < 12 %
5	Not healthy	NPL ≥ 12 %

Source . Bank Indonesia Circular

The results of Bank BTN's NPL calculation for 3 years can be seen in the following table:

Table 2. Results of Bank BTN's NPL calculation for 3 years

Period	Ratio % NPL	Rating	Information
2019	2,96	2	Healthy
2020	2,06	2	Healthy
2021	1,20	1	Very healthy

b) LDR ratio is

Loan to Deposit Ratio (LDR) is a ratio used to assess the level of liquidity of a bank, by comparing the loans disbursed with funds collected from the public so that the bank's ability to pay its short-term obligations can be known. LDR can be formulated as follows:

$$(Credit/Third\ Party\ Funds\ ) \times 100\%$$

Table 3. LDR Composite rating matrix

Rating	Information	Criteria
1	Very healthy	50 % < LDR < 75 %
2	Healthy	75 % < LDR ≤ 85 %
3	Healthy enough	85 % ≤ LDR < 100 %
4	Unwell	100 % ≤ LDR < 120 %
5	Not healthy	LDR > 12 %

Source: Bank Indonesia Circular

The results of the calculation of Bank BTN's LDR for 3 years can be seen in the following table:

Table 4. Bank BTN's LDR for 3 years

Period	Ratio % LDR	Rating	Information
2019	113,50	4	Unwell
2020	93,19	3	Healthy enough
2021	92,86	3	Healthy enough

Assessment of the GCG factor is an assessment of bank management on the implementation of GCG principles as stipulated in Bank Indonesia Regulations based on 3 main aspects, namely governance structure, governance processes and governance outcomes. GCG assessment in this study is measured by self-assessment in terms of compliance with the Bank's GCG principles. Then from the results of the assessment of GCG principles, it will be adjusted according to the component ranking table below: Attachment II SE OJK Number 13/SEOJK.03/2017 Regarding the Implementation of Governance for Commercial Banks, the Governance Rating Matrix is categorized into 5 ratings:

Table 5. Good Corporate Governance (GCG) Rating Category

Rating	Category
1	Reflecting that the Bank's Management has implemented Good Corporate Governance which is generally very good. This is reflected in the very adequate fulfillment of the principles of Good Corporate Governance, so in general these weaknesses are not significant and can be immediately corrected by the Bank's management.
2	Reflecting that the Bank's Management has implemented Good Corporate Governance which is generally good. This is reflected in the adequate fulfillment of the principles of Good Corporate Governance. If there are weaknesses in the application of the principles of Good Corporate Governance, in general these weaknesses are less significant and can be resolved by normal actions by bank management
3	Reflecting that the Bank's Management has implemented Good Corporate Governance which is generally quite good. This is reflected in the adequate fulfillment of the principles of Good Corporate Governance. If there are weaknesses in the application of the principles of Good Corporate Governance, then in general these weaknesses are quite significant and require sufficient attention from the Bank's management
4	Reflecting that the Bank's Management has implemented Good Corporate Governance which is generally not good. This is reflected in the inadequate fulfillment of the principles of Good Corporate Governance, so in general these weaknesses are significant and require a comprehensive improvement by the Bank's management.
5	Reflecting that the Bank's management has implemented Good Corporate Governance which is generally not good. This is reflected in the inadequate fulfillment of the principles of Good Corporate Governance. Weaknesses in the application of Good Corporate principles, in general, these weaknesses are very significant and difficult to be corrected by the Bank's management

Table 6. Composite Rating Criteria

COMPOSITE VALUE	COMPOSITE RANK
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	Less good
4,5 ≤ Composite value < 5	Not Good

Source: Bank Indonesia Circular Letter No. 15/15/DPNP 2013

Self-assessment on the implementation of good corporate governance according to the Financial Services Authority Regulation (POJK) No. 55/POJK.03/2016 and OJK Circular Letter (SEOJK) No. 13/SEOJK.03/2017 concerning the Implementation of Good Corporate Governance for Commercial Banks, which requires banks to conduct self-assessment, including among others:
1. Implementation of the duties and responsibilities of the Board of Directors
2. Implementation of the duties and responsibilities of the Board of Commissioners
3. Completeness and implementation of the Committee's duties
4. Handling Conflicts of Interest

5. Implementation of the Compliance Function
6. Implementation of the Internal Audit Function
7. Implementation of the External Audit Function
8. Implementation of risk management including internal control system
9. Provision of funds to related parties and provision of large funds (arge exposure)
10. Transparency of the Bank's Financial and Non-financial Conditions, Governance Implementation Reports and Internal Reports
11. Bank's Strategic Plan

The assessment is carried out at least 2 (two) times in 1 (one) year. The assessment of the Governance of PT Bank Tabungan Negara (Persero) Tbk, for 3 years, is as follows:

Table 7. Result of BTN Assesment

Period	Rating	Definition
2019 **1st** **semester**	2	Reflecting that the Bank's management has implemented GCG in general GOOD. This is reflected in adequate compliance with the principles of Governance. In the event that there are weaknesses in the implementation of the principles of Good Corporate Governance, in general, these weaknesses are less significant and can be resolved by normal actions by the Bank's management.
2019 **2nd** **semester**	2	Reflecting that the Bank's management has implemented GCG in general GOOD. This is reflected in adequate compliance with the principles of Governance. In the event that there are weaknesses in the implementation of the principles of Good Corporate Governance, in general, these weaknesses are less significant and can be resolved by normal actions by the Bank's management.
2020 **1st** **Semester**	2	Reflecting that the Bank's management has implemented GCG in general GOOD. This is reflected in adequate compliance with the principles of Governance. In the event that there are weaknesses in the implementation of the principles of Good Corporate Governance, in general, these weaknesses are less significant and can be resolved by normal actions by the Bank's management.
2020 **2nd** **Semester**	2	Reflecting that the Bank's management has implemented GCG in general GOOD. This is reflected in adequate compliance with the principles of Governance. In the event that there are weaknesses in the implementation of the principles of Good Corporate Governance, in general, these weaknesses are less significant and can be resolved by normal actions by the Bank's management.
2021 **1st** **Semester**	2	Reflecting that the Bank's management has implemented GCG in general GOOD. This is reflected in adequate compliance with the principles of Governance. In the event that there are weaknesses in the implementation of the principles of Good Corporate Governance, in general, these weaknesses are less significant and can be resolved by normal actions by the Bank's management.

2. Earning (Profitability)

Profitability assessment is an assessment of the bank's ability to earn profits. In this study measure the profitability factor by using the ratio of Return On Assets (ROA).

The results of the ROA ratio will then be adjusted according to the composite ranking table below:

Table 8. The results of the ROA ratio

Rating	Information	Criteria
1	Very healthy	ROA $> 1,5$ %
2	Healthy	$1,25$ % $<$ ROA $\leq 1,5$ %
3	Healthy enough	$0,5$ % $<$ ROA $\leq 1,25$ %
4	Unwell	0 % $<$ ROA $\leq 0,5$ %
5	Not healthy	ROA ≤ 0 %

The results of the calculation of Bank BTN's ROA for 3 years can be seen in the following table:

Table 9. the calculation of Bank BTN's ROA

Period	Ratio % CAR	Rating	Information
2019	0,13	4	Unwell
2020	0,69	3	Healthy enough
2021	0,81	3	Healthy enough

3. Capital

Capital is an assessment of the adequacy of bank capital used to protect the risks that occur today and anticipate risks that occur in the future. The ratio that can be used to measure the capital adequacy of a bank is the Capital Adequacy Ratio (CAR).

The results of the ROA ratio will then be adjusted according to the composite ranking table below:

Table 10. results of the ROA ratio

Rating	Information	Criteria
1	Very healthy	CAR ≥ 12 %
2	Healthy	9 % $\leq$ CAR < 12 %
3	Healthy enough	8 % $\leq$ CAR < 9 %
4	Unwell	6 % $<$ CAR < 8 %
5	Not healthy	CAR ≤ 6 %

Source: Bank Indonesia Circular

The results of Bank BTN's CAR calculation for 3 years can be seen in the following table:

Table 11. results of Bank BTN's CAR

Period	Ratio % CAR	Rating	Information
2019	17,32	1	Very healthy
2020	19,34	1	Very healthy
2021	19,13	1	Very healthy

3.2. Discussion

Results of the State Savings Bank Soundness Rating

After conducting an assessment using the RGEC method at the State Savings Bank (Persero) Tbk for the period 2019-2021, it is then concluded that all assessments of the bank's soundness level are using the RGEC method. The assessment of Bank BTN's soundness level is as follows :

Table 12. State Savings Bank Soundness Rating
Period 2019 – 2021

Component factor	Year	Ratio	% Ratio	Rating	Information
Risk Profil	2019	NPL	2,96	2	Healthy
		LDR	113,50	4	Unwell
	2020	NPL	2,06	2	Healthy
		LDR	93,19	3	Healthy enough
	2021	NPL	1,20	1	Very healthy
		LDR	92,86	3	Healthy enough
Good Corporate Governance	2019	GCG	2		Good
	2020	GCG	2		Good
	2021	GCG	2		Good
Earnings	2019	ROA	0,13	4	Unwell
	2020	ROA	0,69	3	Healthy enough
	2021	ROA	0,81	3	Healthy enough
Capital	2019	CAR	17,32	1	Very healthy
	2020	CAR	19,34	1	Very healthy
	2021	CAR	19,13	1	Very healthy

Source: data processed in 2022

4. Conclusion

1) Bank Soundness Level at State Savings Bank (Persero) Tbk for the period 2019 – 2021, Risk Profile factor with an assessment of overall credit risk, the results of the NPL Ratio assessment are in the 2% <NPL≤ 5% criteria and get a composite rating 2. While the assessment of liquidity risk using the LDR ratio can be said to be "Sufficiently Healthy" during the 2020-2021 period, it is in the 85% criteria < LDR 100% with a composite rating of 3. While in 2019 the LDR is categorized as less healthy with a composite rating of 4.

2) The assessment factor of Good Corporate Governance with self-assessment in terms of the fulfillment of GCG principles carried out by the State Savings Bank for the 2019 - 2020 period is said to be good because it gets a composite rating of 2.

3) Factor Earnings with an assessment using the Return On Asset (ROA) ratio can be said to be quite healthy for the 2020-2021 period because it is in the 0% criteria < ROA 0.5%, while the 2019 period includes the Unhealthy criteria with the criteria 0.5% < ROA 1.25%.

4) The Capital Factor with an assessment using the Capital Adequacy Ratio (CAR) ratio is said to be very healthy during the 2019-2021 period because the overall CAR assessment results are above the CAR criteria 8% and get a rating of 1.

References

Dewi Meutia, 2018, Analisis Tingkat Kesehatan bank dengan Menggunakan Pedekatan RGEC (Risk Profile, Good Corporate Governance, Earning, Capital) – Studi pada PT bank rakyat Indonesia, Tbk Periode 2013-2017), Ihtiyath Vol 2 No2 Desember 2018

Iin Emy Prastiwi., Anik. 2020. The Impact of Credit Diversification on Credit Risk and Performance of Indonesian Banks. Jurnal GRIEB: Global Review of Islamic Economics and Business. Vol 8, No. 1, hlm 13-21

Indra Lila Kusuma, Maya Widyana Dewi, Muhammad Tho'in. (2021). Analysis of the Effect of Human Resources Competency, Utilization of Technological Information, and Internal Control Systems on the Value of Financial Reporting Information. *Annals of the Romania Society for Cell Biology*, 14628–14638. Retrieved from http://annalsofrscb.ro/index.php/journal/article/view/4651

Laporan Keuangan PT Bank Tabungan Negara (Persero) Tbk tahun 2021

Laporan Keuangan PT Bank Tabungan Negara (Persero) Tbk tahun 2019

Laporan Tata Kelola PT Bank tabungan Negara (Persero) Tbk tahun 2019

Laporan Tata Kelola PT Bank tabungan Negara (Persero) Tbk tahun 2020

Laporan Tata Kelola PT Bank tabungan Negara (Persero) Tbk tahun 2021

L. M. S. Kristiyanti. (2021). The Implementation of Good Corporate Governance, Village Apparatus Performance, Organizational Culture, andIts Effects Against Village Fund Management Accountability (Case Study of Tulung District, Klaten Regency). *Annals of the Romanian Society for Cell Biology*, 1985–1996. Retrieved from http://www.annalsofrscb.ro/index.php/journal/article/view/316

Maramis Pingkan Aprilia, 2019, Analisis Tingkat Kesehatan Bank Dengan Metode RGEC (Risk Profile, Good Corporate Governance, Earning, capital) Pada PT Bank mandiri (Persero) Periode 2015-2018, Jurnal Pembangunan Ekonomi dan Keuangan daerah, Vol. 20 N0.4 (2019), Universitas Katolik Parahyangan Bandung.

Peraturan Bank Indonesia Nomor 13/1/PBI/2011, tentang Penilaian Tingkat Kesehatan Bank Umum

Peraturan Otoritas Jasa Keuangan (POJK) No. 55/POJK.03/2016, Peraturan Otoritas Jasa Keuangan tentang Penerapan tata Kelola bagi Bank Umum.

Riza; Dachlevie, Iman Suriawinata ,Anhar, SE, 2020, Penilaian Tingkat Kesehatan bank Persero dengan Metode RGEC Tahun 2018, Sekolah Tinggi Ilmu Ekonomi Indonesia.

Surat Edaran OJK (SEOJK) No. 13/SEOJK.03/2017, tentang Penerapan tata Kelola bagi bank Umum

Surat Edaran Bank Indonesia No. 15/15/DPNP Tahun 2013

Utami, W.B., 2021. Influence of Investment Decisions (PER), Policy of Dividend (DPR) and Interest Rate against Firm Value (PBV) at a Registered Manufacturing Company on Indonesia Stock Exchange in 2015-2018. Annals of the Romanian Society for Cell Biology, [online] 25(1), pp.1972–1984. Available at: <http://annalsofrscb.ro>.

Wahasusmiah, Rolia, Khoriyyah Rahma Watie, 2018, metode RGEC : Penilaian Tingkat Kesehatan Bank Pada Perbankan Syariah, I-Finance Vol. 04 No. 02 Desember 2018, http://jurnal.radenfatah.ac.id