

## Research Article

## The Comparative of Analysis of Performance Bank between 2017 and 2018 at PT Bank BTPN Tbk Used RGEC Method

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**Abstract:** This study aims to analyzed comparison of performance bank at BTPN Bank used RGEC Method between performance bank of 2017 and performance bank of 2018. The result is the performance bank of PT Bank BTPN Tbk between performance bank in 2017 and performance bank in 2018 is not difference.

**Keywords:** Bank and Financial Performance.

### INTRODUCTION

PT Bank BTPN Tbk entered into one of 10 banks with the most complex assets in Indonesia. The company's assets jumped 101 percent in the first quarter of this year, from Rp 95.8 trillion in the same period last year to Rp 192.2 trillion. Previously, the company was only ranked 16. "Upgrading after BTPN merged with PT Bank Sumitomo Mitsui Indonesia (SMBCI)," added BTPN Bank President Director Ongki Wanadjati Dana, Thursday (4/25). Officially, he continued BTPN's effective merger with SMBCI on 1 February 2019. Thus, the recording of the assets of the two companies was merged. As a result, it's not just assets that jump. Its credit growth also jumped 114 percent to Rp 139.8 trillion. The increase in lending was contributed by corporate lending, which is SMBCI's core business. The corporate credit was recorded at IDR 71.9 trillion. This loan segment is a new portfolio recorded by the company merged with SMBCI. "Before the merger, this business (corporation) was managed by SMBCI. After the merger, this portfolio was recorded in the balance sheet of Bank BTPN. However, when compared to last year's position, corporate loans grew 12 percent," Ongki said. In addition to corporations, the company also recorded loans to Small and Medium Enterprises (SMEs) of Rp13.5 trillion, up 13 percent. Then, productive poor loans of Rp7.5 trillion or grew 20 percent, including consumer loans of Rp6.1 trillion, which grew 106 percent. Despite the shiny credit performance, the company's profitability was quite

depressed. As of the first quarter of 2019, the company's net profit was Rp507 billion, down 5 percent compared to the same period last year. (Nababan. CN, 2019)

Based on the above, the researcher is interested in examining bank performance at the bank BTPN. This study aims to determine whether there is a difference or not the bank's performance at this bank by using the different t test and RGEC method.

Based on the last reseach of Putri (2015) that there is a significant difference in the ratio of LDR, ROA, CAR, BOPO and not significant in the ratio of ROE and NPL in conventional banks and sharia banks (Putri. Y.F, 2015). Better performance for PT Bank Rakyat Indonesia on the CAR, ROA, BOPO, LDR ratio while the NPF ratio is better for Muallat Sharia bank. (Setyaningsih A & Utami S.T, 2013). The bopo and liquidity (loan deposit ratio) simultaneously significant return to profitability on assets. (Wahyuningsih. D & Gunawan. R. 2017). Putri and Damayanthi (2015) that an assessment of the RGEC factor that there is not difference in bank soundness between large banks and small banks. (Putri and Damayanthi 2015). Riadi, *et.al* (2016) that the soundness of banks in 2013 to 2015 from the risk profile aspect is classified as very healthy, Good Corporate Governance is quite healthy, earnings are very healthy, and Capital is very healthy. (Riadi, K.S., Atmadja, A.T., & Wahyuni, M.A. 2016). Helsinawati.*et.al* (2018) that the assessment financial performance of PT. Bank Bukopin Tbk before and after

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the application of branchless banking is not difference and not significant, but is not fixed value. (Helsinawati. Widyanto, M L, & Faizal, H 2018) Widyanto (2019) that the comparison of the performance of DKI Bank and PT BPD Jawa Tengah in 2017 are not significant difference; the comparison of the PT BPD Central Java's performance is not significant difference for 2016 and 2017, but the comparison the The performance of Bank DKI for 2016 and 2017 is significant difference. The implementation of Circular Letter Number 14 / SEOJK.03 / 2017 regional development banks period 2016 (before) and 2017 (after), the comparison of the performance of PT BPD Jawa Tengah and Bank DKI are not significant difference. (Widyanto. M.L, 2019). Rahmaniah and Wibowo (2015) that the year 2011 to 2013 on the third BUS (Islamic Banks) nothing is declared unhealthy and potentially high financial distress, the three buses experienced a decline in the performance of earnings as measured by ROA and ROE and liquidity ratios that FDR, but the decline. (Rahmaniah & Wibowo, 2015). Pramana and Artini (2016) that during the period of 2011 to 2014 Bank Danamon always ranked 1 or very healthy. Calculation of the NPL ratio and LDR illustrates that the bank has managed the risk well. GCG assessment shows that corporate governance has been done well. Calculation of ROA and NIM shows the ability of banks to achieve high profits. Calculation of CAR is always above the minimum limit of Bank Indonesia deemed able to manage its capital. (Pramana, K.M & Artini, L.G.S, 2016)

## MATERIALS AND METHODS

### Bank and Financial Performance

According to Fahmi (2014) that Overall bank performance is an illustration presentations achieved by banks in their operations, both concerning financial aspects, marketing and collection distribution of funds, technology and human resources. (Fahmi, I, 2014)

Bank health is the competence of a capable bank carrying out its activities in accordance with applicable regulations. So Bank health is important for all parties involved and has an interest in the bank . (Fitrawati. Saifi. M,& Zahroh. 2016).

The ratio of bank performance to measure the capital adequacy of banks to support assets that contain or generate risk.(Suhardjono,M.K, 2009)

According to Anshori (2010) that GCG is a relatively new issue in the world of business management. In general, GCG is related to the relationship mechanism that regulates and creates appropriate incentives between parties who have an interest in a company so that the intended company can achieve its business goals optimally.( Anshori. A.G 2010)

## HYPOTHESIS

$H_0$  : There are not differences of financial performance between 2017 and 2018 at BTPN Bank

$H_1$  : There are differences of financial performance between 2017 and 2018 at BTPN Bank.

## RESEARCH DESIGN

This research is a kind of quantitative descriptive research. The focus of the research in this study is the research event study research to examine the information content based on a time series are 2017 and 2018 so that researchers can see the difference in financial performance of these events using comparative between 2017 and 2018.

## DATA ANALYSIS

Data analysis used a. Descriptive Analysis, b. Data Quality Analysis, and c. Average Difference Analysis: 1) T test (Paired Sample t-test) The hypothesis in this study is as follows Paired Sample t Test with test Criteria: If sig > 0.05 then Ho is accepted means there is not difference of financial performance 2017 and 2018 or If sig < 0.05 then Ho is rejected means there is differences of financial performance 2017 and 2018, or Wilcoxon Test Criteria: sig > 0.05 then Ho is accepted means there is not difference of financial performance 2017 and 2018 or If sig < 0.05 then Ho is rejected means there is differences of financial performance 2017 and 2018

## RESULTS AND DISCUSSION

### History and Profile BTPN Bank

Bank Tabungan Pensiunan Nasional Tbk (BTPN) was established on February 16, 1985. The head office of the Bank is located at Menara BTPN CBD Mega Kuningan, Jl. Dr. Idea Anak Agung Gde Agung Kav. 5.5-5.6, Jakarta 12950 - Indonesia. Bank BTPN has 85 main branch offices, 746 sub-branch offices, 148 payment offices and 140 operational functional offices.

Shareholders who own 5% or more shares of the National Pension Savings Bank Tbk, namely: Sumitomo Mitsui Banking Corporation (controlling) (40%), TPG Nusantara S.à.r.l. (controlling) (8.38%) and B.V. Global Capital Management Summit (20%). The final controlling shareholders are Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation and David Bonderman through TPG Nusantara S.à.r.l.

Based on the Company's Articles of Association, the scope of BTPN's activities is conducting business activities in the field of commercial banks, including banking activities that carry out sharia business. The Sharia banking business is run by a subsidiary, PT Bank National Savings Pension (formerly PT Bank Sahabat Purba Danarta), of which 70% of the shares are owned by BTPN.

Bank BTPN obtained a license as a commercial bank on March 22, 1993 from the Minister of Finance of the Republic of Indonesia and a license as

a foreign exchange bank on February 16, 2016 from Bank Indonesia (BI).

On February 29, 2008, BTPN obtained an effective statement from BAPEPAM-LK to conduct an Initial Public Offering of BTPN (IPO) to the public totaling 267,960,220 with a nominal value of Rp100 per share with an offer price of Rp2,850 per share. These shares were listed on the Indonesia Stock Exchange (IDX) on March 12, 2008. (Britamma, 2012)

**BTPN PERFORMANCE**

BTPN Performance form OJK (Otoritas Jasa Keuangan 2018) and (Otoritas Jasa Keuangan 2019) as follows

**Table. 1PT BANK BTPN, Tbk**

|                                  |       |       |
|----------------------------------|-------|-------|
| <b>1. Risk Profile</b>           |       |       |
| a. Non Performing Loan (NPL) net | 0,56  | 0,45  |
| b. Loan to Deposit Ratio (LDR)   | 96,25 | 96,62 |
| <b>2. GCG</b>                    |       |       |
| <b>3. Earning</b>                |       |       |
| a. Return on Asset (ROA)         | 1,99  | 1,19  |
| b. Net Interest Margin (NIM)     | 8,61  | 9,32  |
| <b>4. Capital</b>                |       |       |
| a. Capital to Assets Ratio       | 24,46 | 24,91 |

**THE RESULT**

The table shows the ratio of bank financial performance on BPTN Bank in 2017 and 2018.

**Table 2. Descriptive Statistics**

|  | N | Minimum | Maximum | Mean    | Std. Deviation |
|--|---|---------|---------|---------|----------------|
| Kinerja PT BANK BTPN, Tbk Tahun 2018 (%) | 5 | ,56     | 96,25   | 26,3740 | 40,19583       |
| Kinerja PT BANK BTPN, Tbk Tahun 2017 (%) | 5 | ,45     | 96,62   | 26,4980 | 40,41563       |
| Valid N (listwise)                       | 5 |         |         |         |                |

Based on descriptive statistical analysis in 2018 the mean value is 26.374%, while in 2017 the mean value is 26.498%.

**Table 3. One-Sample Kolmogorov-Smirnov Test**

|                                  |                | Kinerja PT BANK BTPN, Tbk Tahun 2018 (%) | Kinerja PT BANK BTPN, Tbk Tahun 2017 (%) |
|----------------------------------|----------------|--|--|
| N                                |                | 5  | 5  |
| Normal Parameters <sup>a,b</sup> | Mean           | 26,3740                                  | 26,4980                                  |
|                                  | Std. Deviation | 40,19583                                 | 40,41563                                 |
| Most Extreme Differences         | Absolute       | ,319                                     | ,316                                     |
|                                  | Positive       | ,319                                     | ,316                                     |
|                                  | Negative       | -,260                                    | -,260                                    |
| Kolmogorov-Smirnov Z             |                | ,713                                     | ,706                                     |
| Asymp. Sig. (2-tailed)           |                | ,689                                     | ,701                                     |
| a. Test distribution is Normal.  |                |  |  |
| b. Calculated from data.         |                |  |  |

BTPN bank performance in the table above 2018 asymp.sig (2-tailed) 68,9 % > 5 % means the data is normally distributed, whereas in 2017 asymp.sig (2-tailed) 70.1 % > 5 % means the data is normally distributed.

**Table 4. Paired Samples Statistics**

|        |  | Mean    | N | Std. Deviation | Std. Error Mean |
|--------|--|---------|---|----------------|-----------------|
| Pair 1 | Kinerja PT BANK BTPN, Tbk Tahun 2018 (%) | 26,3740 | 5 | 40,19583       | 17,97612        |
|        | Kinerja PT BANK BTPN, Tbk Tahun 2017 (%) | 26,4980 | 5 | 40,41563       | 18,07442        |

BTPN bank performance in 2018 standard deviations of 40.19583% and 2017 standard deviations of 40.41563%

**Table 5. Paired Samples Correlations**

|        |   | N | Correlation | Sig. |
|--------|---|---|-------------|------|
| Pair 1 | Kinerja PT BANK BTPN, Tbk Tahun 2018 (%) & Kinerja PT BANK BTPN, Tbk Tahun 2017 (%) | 5 | 1,000       | ,000 |

BTPN bank performance for the correlation data above 1 or 100% it means that there is a correlation between the performance of 2017 and 2018

**Table 6. Paired Samples Test**

|        |   | Paired Differences |                |                 |   |        | t     | df | Sig. (2-tailed) |
|--------|---|--------------------|----------------|-----------------|---|--------|-------|----|-----------------|
|        |   | Mean               | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference |        |       |    |                 |
|        |   |                    |                |                 | Lower                                     | Upper  |       |    |                 |
| Pair 1 | Kinerja PT BANK BTPN, Tbk Tahun 2018 (%) - Kinerja PT BANK BTPN, Tbk Tahun 2017 (%) | -,12400            | ,59555         | ,26634          | -,86347                                   | ,61547 | -,469 | 4  | ,666            |

BTPN bank performance for the paired sample test the sig (2-tailed) value of 66.6% is greater than 5%, meaning that the performance of banks in 2017 with 2018 is not difference.

## CONCLUSION

Based on the result, so the conclusion is the performance bank of PT Bank BTPN Tbk between performance bank in 2017 and performance bank 2018 is not difference.

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