

Research Article

Analysis Comparative Between 2017 and 2018 for Performance Bank of PT. Bank MNC International Tbk

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Abstract: This study aims are analysis comparative of performance Bank at MNC International Bank between 2017 and 2018. The method used paired t test. The results are the performance bank of PT Bank MNC International Tbk is not difference between performance bank in 2017 and performance bank in 2018.

Keywords: Financial performance Bank and Ratio.

INTRODUCTION

Until September 2019, the total assets of MNC Bank reached Rp 11.08 trillion and liabilities of Rp 9.63 trillion or grew by 3.6 percent and 3.4 percent respectively from the same period in the previous year. Asset growth was driven by an increase in lending, which in the third quarter of 2019 reached Rp 8.1 trillion, or grew 7.6 percent. The credit distribution has reached 96 percent of the target with the largest portion of the distribution in the consumer sector. While third party funds (DPK) in the third quarter of 2019 reached Rp 9 trillion or grew 5.9 percent. (Setiawan S.R.D, 2019)

This prompted the authors to examine the financial condition of MNC International banks in the previous period.

This study aims to determine whether there are differences or not on the performance of the MNC International Bank in 2017 and 2018.

Based on the last reseach are there are not difference significant between performance Ratio of Bank Permata in 2018 and performance Ratio of Bank Permata in 2017 (Viciwati, 2019). 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 no significant effect and does not experience the potential of high financial distress.(Rahmaniah & Wibowo, 2015). The assessment financial performance of PT. Bank Bukopin Tbk before and after the application of branchless banking is not difference and not significant, but is not fixed value. (Helsinawati, Widyanto M.L, Faizal. H. 2018). The comparison ofthe performance of DKI Bank and PT BPD Jawa Tengah in 2016 and 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) comparison of the performance of PT BPD Jawa Tengah and Bank DKI are not significant difference. (Widyanto M.L, 2019). The results are not difference significant between performance Ratio of Bank Mega in 2016 (before the implementation of the Financial Services Authority's circular letter number 14 / SEOJK.03 / 2017) and performance Ratio of Bank Mega in 2017 (after the implementation of the Financial Services Authority's circular letter number 14 / SEOJK.03 / 2017) (Rosdiana. R, 2019). Performance ratio of BNI banks in 2018 and the performance ratio of Mandiri banks in 2017 is not significant difference between the Bank Mandiri performance Ratio in 2018 and the Bank Mandiri performance Ratio in

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2017.(Faizal. H & Viciwati 2019). 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). 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)

MATERIALS AND METHODS

Bank Health

According to Fitrawati et.al that 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).

Bank is a body that aims to satisfy credit needs, whether by means of self-payment or with the money he gets from other people, as well as with a way to circulate new exchangers in the form of deposits (Hermansyah, 2011).

Bank performance ratios to measure adequacy capital owned by banks to support assets contain or produce risk.(Suhardjono. M.K. 2011)

ROA is a ratio that is used to measure the ability of management to obtain profits (earnings) as a whole (Dendawijaya, L, 2009)

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 until 2018 for PT MNC International Bank Tbk so that researchers can see the different between performance 2017 and 2018.

RESULTS AND DISCUSSION

Profile of PT. Bank MNC Internasional, Tbk.

PT. Bank MNC Internasional, Tbk. (MNC Bank) was born after MNC Group acquired PT. Bank ICB Bumiputera, Tbk. With a new vision "To be the Bank of the future that provides five-star services, which follows the lifestyle of customers based on the latest technology and makes all financial transactions easy".

MNC Bank products and services are ready to be enjoyed by all customer segments from businesses to consumers. With the support and high commitment from MNC Group and new management experienced in banking, MNC Bank will continue to develop into a leading bank in Indonesia.

- Jan 27 2014, PT. MNC Kapital Indonesia Tbk owns PT Bank ICB Bumiputera Tbk as much as Rp 1.31 billion shares or 24% through the Indonesia Stock Exchange (IDX).
- Jul 22 2014, Based on the Financial Services Authority letter No. SR-120 / D.03 / 2014, PT. MNC Kapital Indonesia Tbk becomes a Bank Controlling Shareholder.
- Oct 15, 2014, Through the decision of the Board of Commissioners of the Financial Services Authority No.18 / KDK.03 / 2014 dated October 15, 2014, the name of the Bank changed to PT. Bank MNC Internasional Tbk. (MNC Bank, 2019).

Tabel 1. Bank MNC Internasional, Tbk Performance

Ratio	(%)	
	2018	2017
1. Capital Adequacy Ratio (CAR or KPMM)	16,27	12,58
2. Non-productive earning assets and non-earning non-performing assets to total earning assets and non-earning asset	5,29	5,22
3. Productive assets have a problem with total productive assets	4,28	5,08
4. Allowance for impairment losses (CKPN) of financial assets to earning asset	2,38	3,27
5. Non Performing Loan (NPL) gross	5,72	7,23
6. NPL net	3,43	2,82
7. Return on Asset (ROA)	0,74	-7,47
8. Return on Equity (ROE)	5,43	-48,91
9. Net Interest Margin (NIM)	3,04	4,1
10. Operating Expenses against Operating Income (BOPO)	93,51	180,62
11. Loan to Deposit Ratio (LDR)	88,64	78,78

Source: OJK 2018 & 2019

Based on the table 1 are 11 bank financial performance ratios at MNC International Bank in 2017 and 2018 that will be compared, then in the table below, the results of statistical analysis

Table 2. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PERFORMANCE PT BANK MNC INTERNASIONAL, Tbk 2018 (%)	11	,74	93,51	20,8900	34,94118
PERFORMANCE PT BANK MNC INTERNASIONAL, Tbk 2017 (%)	11	-48,91	180,62	22,0236	60,19459

Valid N (listwise)	11			
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Based on descriptive statistical analysis in 2018 the mean value is 20.89%, while in 2017 the mean value is 22.0236%.

Table 3. One-Sample Kolmogorov-Smirnov Test

		PERFORMANCE PT BANK MNC INTERNASIONAL, Tbk 2018 (%)	PERFORMANCE PT BANK MNC INTERNASIONAL, Tbk 2017 (%)
N		11	11
Normal Parameters ^{a,b}	Mean	20,8900	22,0236
	Std. Deviation	34,94118	60,19459
Most Extreme Differences	Absolute	,395	,381
	Positive	,395	,381
	Negative	-,282	-,221
Kolmogorov-Smirnov Z		1,311	1,262
Asymp. Sig. (2-tailed)		,064	,083
a. Test distribution is Normal.			
b. Calculated from data.			

Data at MNC International bank in 2018 is normally distributed because the asymp sig (2-tailed) value 0.064 is greater than 0.05, as well as 2017 data which is normally distributed because 0.083 is greater than 0.05, so that it is then analyzed using paired t-test.

Table 4. Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	PERFORMANCE PT BANK MNC INTERNASIONAL, Tbk 2018 (%)	20,8900	11	34,94118	10,53516
	PERFORMANCE PT BANK MNC INTERNASIONAL, Tbk 2017 (%)	22,0236	11	60,19459	18,14935

The paired samples statistics from 11 sample in 2018 showing standard deviations of 34.94118% and 2017 standard deviations of 60.19459%.

Table 5 Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	PERFORMANCE PT BANK MNC INTERNASIONAL, Tbk 2018 (%) & PERFORMANCE PT BANK MNC INTERNASIONAL, Tbk 2017 (%)	11	,897	,000

Based on the correlation data above 89.7% it means that there is a correlation between the performance bank of MNC International Bank in 2018 and 2017

Table 5. 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	PERFORMANCE PT BANK MNC INTERNASIONAL, Tbk 2018 (%) - PERFORMANCE PT BANK MNC INTERNASIONAL, Tbk 2017 (%)	-1,13364	32,72660	9,86744	-23,11967	20,85239	-,115	10	,911

In the paired sample test the sig (2-tailed) value of 91.1% is greater than 5%, meaning that the performance of MNC International Bank between 2017 and 2018 is not difference.

CONCLUSION

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

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