

## Original Research Article

## Comparative Analysis of East and North Kalimantan BPD and Bank DKI: Before and After Announcement of Capital City Transfer and Their Performance within Period 2016 - 2019

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Received: 09.03.2021

Accepted: 14.04.2021

Published: 12.06.2021

**Journal homepage:**<https://www.easpublisher.com>**Quick Response Code**

**Abstract:** Based on the announcement of the President of the Republic of Indonesia regarding the transfer of the Capital City of the Republic of Indonesia from Jakarta to East Kalimantan and data on a bank with a sound predicate of PT BPD Kalimantan Timur dan Kalimantan Utara as a bank owned by the regional government of East Kalimantan which is planned to be the center of the capital city, it is ranked 8 (eight). This phenomenon is what prompted the research team to conduct a comparative analysis of the performance between PT BPD Kalimantan Timur dan Kalimantan Utara (BPD Kaltimara) and Bank DKI before and after the announcement of the transfer of the capital city of the Republic of Indonesia, and a comparative analysis of the performance of local government owned banks PT BPD East Kalimantan and North Kalimantan between PT Bank DKI Jakarta period. 2017-2020. This study aims to analyze the comparison of the performance of the Bank between PT BPD East Kalimantan and North Kalimantan and PT Bank DKI Jakarta for the period 2016 to 2019 and before and after the announcement of the transfer of the capital city of the Republic of Indonesia. The method used in this study is RGEC (Risk Profile, Good Corporate Governance, Earning, Capital). The analytical tool used is the independent t test (paired sample t test). The results of this research are 1) There is no difference in the performance of BPD Kaltimara before and after the announcement of the transfer of the capital city of the Republic of Indonesia 2). There is no difference in the performance of DKI Bank before and after the announcement of the transfer of the capital city of the Republic of Indonesia. 3). There is no difference in performance between BPD Kaltimara and Bank DKI after the announcement of the transfer of the capital city of the Republic of Indonesia. 4). There is no difference in performance between BPD Kaltimara and Bank DKI in the 2016 - 2019 period.

**Keywords:** Bank Performance and RGEC (Risk Profile, Good Corporate Governance, Earning, Capital).

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### 1. INTRODUCTION

President Joko Widodo (Jokowi) stated that the location of the new capital city is located in East Kalimantan, precisely in two districts, namely Kutai Kartanegara and Penajam Paser Utara. (Setyawan F.A, 2019).

Based on the phenomenon of the President's announcement on August 26, 2019, East Kalimantan will become the capital of the Republic of Indonesia. The plan to move the state capital from Jakarta to East Kalimantan needs to be supported by the readiness of the East Kalimantan Provincial Government. One of the supporting aspects is banking. Banks owned by the Regional Government of East Kalimantan Province is PT BPD Kalimantan Timur dan Kalimantan Utara (BPD Kaltimara).

Warta Ekonomi in 2018 again gave an award as a token of appreciation to banks that have performed well and are in good health. Warta Ekonomi conducted research on 115 commercial banks in Indonesia from 2016 to 2017 to determine their level of health. To determine the soundness level of each bank, the approach used is adjusted to the health level according to the OJK through POJK Number 4 / POJK.03 / 2016 concerning Assessment of the Soundness of Commercial Banks. According to OJK, indicators of bank soundness consist of risk profile, implementation of good corporate governance (GCG), profitability, and capital. However, Warta Ekonomi includes one additional variable, namely intermediation performance. Bank with a Healthy Predicate in Category BUKU II with assets above IDR 20 Trillion 1. PT Bank Woori Saudara Indonesia 1906 Tbk 2. PT BPD Bali 3. PT BPD North Sumatra 4. PT BPD West Sumatra. PT BPD

South Sumatra and Bangka Belitung. 6. PT Bank Commonwealth. 7. PT BPD Riau Kepri. 8. PT BPD East Kalimantan and North Kalimantan. 9. PT Bank Victoria Internasional Tbk. 10. PT Bank Artha Graha Internasional Tbk. 11. PT Bank Sinarmas Tbk. 12. PT Bank ANZ Indonesia. 13. PT Bank KEB Hana Indonesia. 14. PT Bank Mizuho Indonesia. (Ahmad. B.R, 2018).

The results of the study state that the results show that there are significant differences in financial performance between conventional banks and Islamic banks during the 2010-2014 period (Dewi .D.M, 2016). The results are not a significant difference between the performance Ratio of Bank Mega in 2016 (before the implementation of the Financial Services Authority's circular letter number 14 / SEOJK.03 / 2017) and the 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). Bank Mandiri Health Level for the 2013-2015 period was awarded the Very Healthy predicate. This reflects being able to face the negative effects of changes in business conditions that may occur. (Paramartha.IM & Darmayanti. NPA, 2017) BCA is judged by RGEC to be ranked 1 (one) and very healthy (Paramartha. DGDA, Mustanda.IK, 2017). The comparison of the performance of DKI Bank and PT BPD Jawa Tengah in 2016 and 2017 are not significant differences (Widyanto ML, 2019). PT Bank Rakyat Indonesia using RGEC for bank soundness level in 2013 is very healthy, 2014 is very healthy, and 2015 is very healthy. The soundness level of the bank in terms of risk profile, earnings, good corporate governance, and capital in 2013, 2014 and 2015 was very healthy so that it was able to face the significant negative effects of changes in business conditions from other external factors. (Putri.RL, 2017). During the period 2011 to 2014, Bank Danamon was always ranked 1st or very healthy. The calculation of the NPL ratio and LDR shows that the bank has managed its risk well. GCG assessment shows that corporate governance has been carried out well. ROA and NIM calculations show the bank's ability to achieve high profits. The CAR calculation is always above the minimum limit of Bank Indonesia, which is considered capable of managing its capital. (Pramana KM and Artini LGS, 2016) The soundness level of the bank from 2013 to 2015 from the aspect of risk profile is classified as very healthy, Good Corporate Governance is quite healthy, Earnings is very healthy, and Capital is very healthy (Riadi KS, Atmadja AT, & Wahyuni MA, 2016). The state can improve and maintain the soundness level of the Bank (Dewi and Candradewi, 2018). The health level of BRI Bank is very healthy (Dewi M 2018) There are no significant differences in the assessment of financial performance on the Bank DKI (Helsinawati, Widyanto ML & Viciwati, 2018). The results at the performance bank of PT Bank MNC International Tbk is not a difference between performance in 2017 and performance bank in

2018 (Faizal H, & Sari A, 2019). The result of the health research at PT Bank Bengkulu in 2014-2016 period showed that PT Bank Bengkulu get PK 1, which is very healthy (Fitriano. Y " Sofyan RM, 2018) The research results that: 1. There is a difference in the bank performance of PT CIMB Niaga Tbk between before and after the announcement of the winner of The 2018 Banking Transaction award, 2. There is no difference in bank performance of PT OCBC NISP Tbk between before and after the announcement of the winner of The 2018. Banking Transaction award, 3. There is no difference in bank performance between PT CIMB Niaga Tbk between PT. OCBC NISP Tbk from 2015 to 2018. (Widyanto, *et al.*, 2020)

## 2. MATERIALS AND METHODS

Financial statements describe the financial condition and results of operations of a company at a certain time or for a certain period of time. The types of financial statements that are commonly known are balance sheets, profit and loss statements or business results, changes in equity, cash flow statements, financial position statements (Harahap, 2018).

Financial performance is an achievement that the company has achieved in a certain period that reflects the health level of the company (Sutrisno, 2017).

Banks are financial institutions or financial institutions that create money, implement payment traffic, collect funds and channel credit, monetary stabilizers and dynamics of economic growth (Hasibuan, 2019).

Bank health is the competence of a capable bank carrying out its activities in accordance with applicable regulation (Fitrawati, Saifi & Zahro, 2016)

RGEC (Risk Profile, Good Corporate, Earning, Capital) as follows:

### 1. Risk Profile

Assessment of the risk profile consists of credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk and reputation risk (PBI No.13 / 1 / PBI / 2011)

### 2. Good Corporate Governance. Good (GCG)

Good Corporate Governance (GCG) is a collection of laws, regulations and rules that must be fulfilled, which can encourage the performance of company resources to function efficiently in order to produce long-term sustainable economic value for shareholders and the surrounding community as a whole. (Turuis, TF 2017)

Accordance with SE BI No.15 / 15 / DPNP / 2013 concerning the Implementation of GCG, the assessment of GCG factors is carried out using a self-

assessment system. assessment factors include: 1. Implementation of Duties and Responsibilities of the Board of Commissioners 2. Implementation of Duties and Responsibilities of the Board of Directors 3. Completeness and Implementation of Committee Duties 4. Handling Conflicts of Interest 5. Implementation of Bank Compliance Function 6. Implementation of Internal Audit Function 7. Implementation of Audit Function External 8. Implementation of Risk Management and Internal Control Function 9. Provision of Funds to Related Parties and Large Debtors (Large Exposure) 10. Transparency of Bank Financial and Non-Financial Conditions, GCG Implementation Reports and Internal Reports 11. Bank Strategic Plans (Bank Indonesia, SE BI No 15/15 / DPNP / 2013) (Bank Indonesia, 2013)

### 3. Earning

According to Hery (2018) the profitability ratio is a ratio to measure a company's ability to generate profits from its normal business activities.

### 4. Capital

According to Kasmir (2016), CAR is the ratio between the ratio of capital to risk-weighted assets and according to government regulations.

## 3. RESULT AND DISCUSSION

### 1. Result

#### 1.1. Bank DKI

Bank DKI is a Commercial Bank and Regional Owned Enterprise whose share capital ownership is owned by the Provincial Government of DKI Jakarta and PD Pasar Jaya ([www.bankdki.co.id](http://www.bankdki.co.id)). Bank DKI was first established in Jakarta under the name PT Bank Pembangunan Daerah Djakarta Raya as stipulated in the Deed of Establishment of a Limited Liability Company, Djakarta Raya Regional Development Bank (PT Bank Pembangunan Daerah Djakarta Raya) no 30 dated April 11, 1961. ([www.bankdki.co.id](http://www.bankdki.co.id))

#### b. Bank DKI Performance

**Table-1: Bank DKI Performance Before Announcement**

Ratio	September 2018 (%)	December 2018 (%)	March 2019 (%)	June 2019 (%)
1. Risk Profile				
a. Non Performing Loan	1.94	1.58	1.79	1.97
b. Loan to Deposit Ratio (LDR)	82.66	93.04	97.18	87.88
2. Good Corporate Governance (GCG)	100	100	100	100
3. Earning				
a. Return on Asset (ROA)	2.11	2.24	2.1	2.19
b. Net Interest Margin (NIM)	5.5	5.29	5.52	5.64
4. Capital				
a. Capital Adequacy Ratio (CAR)	28.42	24.23	28.72	26.14

Source : Otoritas Jasa Keuangan (2018, 2019)

**Table-2: Bank DKI Performance After Announcement**

Ratio	September 2019	December 2019	March 2020	June 2020
1. Risk Profile				
a. Non Performing Loan	1.94	1.58	0.48	0.86
b. Loan to Deposit Ratio (LDR)	82.66	93.04	96.73	90.32
2. Good Corporate Governance (GCG)	100	100	100	100
3. Earning				
a. Return on Asset (ROA)	2.11	2.24	2.13	1.62
b. Net Interest Margin (NIM)	5.5	5.29	5.38	5.24
4. Capital				
a. Capital Adequacy Ratio (CAR)	28.42	24.23	28.98	28.17

Source: Otoritas Jasa Keuangan (2019, 2020)

## STATISTIC TEST RESULTS

**Table-3: Case Processing Summary**

	Time	Cases					
		Valid		Missing		Total	
		N	Percent	N	Percent	N	Percent
Performance	Before	6	100.0%	0	0.0%	6	100.0%
	After	6	100.0%	0	0.0%	6	100.0%

The sample of Bank DKI before and after it is 100% valid

**Table-4: Descriptives**

	Time		Statistic	Std. Error	
Performance	Before	Mean		55527.833	43524.9571
		95% Confidence Interval for Mean	Lower Bound	-56356.631	
			Upper Bound	167412.297	
		5% Trimmed Mean		46760.093	
		Median		4617.500	
		Variance		11366531348.567	
		Std. Deviation		106613.9360	
		Minimum		100.0	
		Maximum		268775.0	
		Range		268675.0	
		Interquartile Range		108188.5	
		Skewness		2.250	.845
		Kurtosis		5.132	1.741
	After	Mean		161080.833	149400.8148
		95% Confidence Interval for Mean	Lower Bound	-222966.187	
			Upper Bound	545127.854	
		5% Trimmed Mean		128591.204	
		Median		2385.000	
		Variance		133923620784.167	
		Std. Deviation		365955.7634	
		Minimum		100.0	
		Maximum		906875.0	
Range		906775.0			
Interquartile Range		265926.3			
Skewness		2.432	.845		
Kurtosis		5.931	1.741		

The table above the mean before 55527.833 and the mean after 161080.833, the standard deviation before 106613.9360 after 365 955.7634.

**Table-5: Tests of Normality**

	Time	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Performance	Before	.336	6	.033	.628	6	.001
	After	.449	6	.000	.534	6	.000

a. Lilliefors Significance Correction

The table above, the sig value before and after is smaller than 0.05, it means that it is not normally distributed so that the difference test used is the Wilcoxon test.

**Table-6: Wilcoxon Signed Ranks Test**

Ranks				
		N	Mean Rank	Sum of Ranks
After - Before	Negative Ranks	3 <sup>a</sup>	300	9.00
	Positive Ranks	2 <sup>b</sup>	3.00	6.00
	Ties	1 <sup>c</sup>		
	Total	6		

a . After < Before

b. After > Before

c. After = Before

The table above, the Negative ranks have 3 mean ranks with a sum of range of 6, while in the positive range it has 2 mean ranks with a sum of range of 9, and ties 1.

**Table-7: Test Statistics a**

	After - Before
Z	-.405 <sup>b</sup>
Asymp. Sig. (2-tailed)	.686

a. Wilcoxon Signed Ranks Test

b. Based on negative ranks.

The table above, the sig value before and after is smaller than 0.05, it means that it is not normally distributed so that the difference test used is the Wilcoxon test.

**Discussion Comparative Before and After Anuncemeng Bank DKI**

Based on the research results, it is known that there are no differences in the performance of Bank DKI before and after the announcement of the relocation of the State Capital of the Republic of Indonesia, this is in line with research conducted by Riska Rosdiana (2019) and Sari, *et al*. (2019).

Although there is no difference, it is not fixed because there is an insignificant increase in the two financial ratios, namely the Loan Deposit Ratio (LDR) and the Capital Adequacy Ratio (CAR), and there is an insignificant decrease in the three financial ratios are Non Performing Loans (NPL). Return on Assets (ROA) and Net interest Margin (NIM), only one thing remains, namely Good Corporate Governance (GCG)

**1.2. BPD Kalimantan Timur dan Kalimantan Utara**

PT Bank Pembangunan Daerah Kalimantan Timur and Kalimantan Utara abbreviated as PT BPD Kaltim Kaltara as Bankkaltimtura, is one of the Regionally-Owned Enterprises owned by the Provincial Government of East Kalimantan, the Provincial Government of North Kalimantan, Regency / City Governments in East Kalimantan and Regency / City Governments se North Kalimantan with the form of a Limited Liability Company legal entity. Officially started operating on October 14, 1965, inaugurated by the Governor of KDH Tk. I East Kalimantan Bpk. A. Moeis Hasan, with a legal umbrella in the form of East Kalimantan Regional Regulation No. 3 / PD / 64 dated 19 September 1964 which was approved by the Minister of Home Affairs through Decree No. 9/10 / 8-45 dated April 1, 1965, and a Business Permit from the Minister of Central Bank Affairs / Bank Indonesia No.Kep. 95 / PBS / 65 dated 21 September 1965. Regional Regulation No. 03 / PD / 64 as the articles of association of the Bank has been amended several times, most recently regulated in the Regional Regulation of the Province of East Kalimantan Number 02 of 2002 concerning the Regional Development Bank of East Kalimantan, as lastly amended by Regional Regulation Number 02 of 2010. In the context of changing the legal entity of the Bank to become a Limited Liability Company, the Regional Regulation has been revoked and replaced with the Regional Regulation of the Province of East Kalimantan Number 08 of 2016 dated 11 November 2016 concerning the Change of Legal Entity for the East Kalimantan Regional Development Bank from a Regional Company for the Regional Development Bank of East Kalimantan to a Limited Liability Company for the Regional Development Bank of East Kalimantan and North Kalimantan.(www.bankkaltimtura.co.id)

**Table-8: Performance of BPD Kaltimtura Before Announcement**

Performance	September 2018 (%)	December 2018 (%)	March 2019 (%)	June 2019 (%)
1. Risk Profile				
a. Non Performing Loan	3.23	1.98	1.97	1.98
b.Loan to Deposit Ratio (LDR)	71.26	101.17	66.85	62.28
2. Good Corporate Governance (GCG)	200	200	200	200
3. Earning				
a. Return on Asset (ROA)	1.7	2.99	1.4	1.4
b. Net Interest Margin (NIM)	5.66	7.28	6.09	6
4. Capital				
a. Capital Adequacy Ratio (CAR)	21.72	24.5	24.69	21.74

**Table-9: Performance of BPD Kaltimara After Announcement**

Ratio	September 2019 (%)	December 2019 (%)	March 2020 (%)	June 2020 (%)
1. Risk Profile				
a. Non Performing Loan	1.81	2.41	2.88	3.34
b. Loan to Deposit Ratio (LDR)	64.55	69.43	71.93	64.87
2. Good Corporate Governance (GCG)	200	200	200	200
3. Earning				
a. Return on Asset (ROA)	1.32	1.2	1.48	0.93
b. Net Interest Margin (NIM)	5.39	5.8	6.22	5.75
4. Capital				
a. Capital Adequacy Ratio (CAR)	20	21.94	22.88	20.93

Source: Otoritas Jasa Keuangan (2019, 2020)

**Table-10: Case Processing Summary**

	Time	Cases					
		Valid		Missing		Total	
		N	Percent	N	Percent	N	Percent
Performance	Before	6	100.0%	0	0.0%	6	100.0%
	After	6	100.0%	0	0.0%	6	100.0%

Based on the above data, BPD Kaltimara sample before and after is 100% valid

**Table-11: Descriptives**

Descriptives						
	Time			Statistic	Std. Error	
Performance	Before	Mean		153904.500	111546.7667	
		95% Confidence Interval for Mean	Lower Bound		-132835.592	
			Upper Bound		440644.592	
		5% Trimmed Mean		133095.278		
		Median		8901.000		
		Variance		74656086941.500		
		Std. Deviation		273232.6608		
		Minimum		200.0		
		Maximum		682175.0		
		Range		681975.0		
	Interquartile Range		337593.8			
	Skewness		1.976	.845		
	Kurtosis		3.787	1.741		
	After	Mean		49239.167	34710.5313	
		95% Confidence Interval for Mean	Lower Bound		-39987.095	
			Upper Bound		138465.428	
		5% Trimmed Mean		42789.352		
		Median		6452.000		
		Variance		7228925886.567		
		Std. Deviation		85023.0903		
Minimum		200.0				
Maximum		214375.0				
Range		214175.0				
Interquartile Range		104119.3				
Skewness		2.005	.845			
Kurtosis		3.967	1.741			

The data above the mean value before deviation before 273232.6608 and after 85023.0903. 153904,500 and after 49239,167 with a standard

**Statistic Result of BPD Kaltimara**

**Table-12: Tests of Normality**

	Time	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Performance	Before	.358	6	.016	.676	6	.003
	After	.335	6	.035	.688	6	.005

a. Lilliefors Significance Correction

The data above, the BPD Kaltimara before the different test used was the Wilcoxon test. and after the data was not normally distributed so that

**Table-13: Wilcoxon Signed Ranks Test**

Ranks				
		N	Mean Rank	Sum of Ranks
After - Before	Negative Ranks	3 <sup>a</sup>	4.00	12.00
	Positive Ranks	2 <sup>b</sup>	1.50	3.00
	Ties	1 <sup>c</sup>		
	Total	6		

a. After < Before

b. Before > After

The table above, mean negative rank 3 with mean rank 4 and sum of rank 12, positive rank 2 with means ranks 1.5 and sum of range 3, and ties 1.

**Table-14: Wilcoxon Statistic Test**

Test of Statistics <sup>a</sup>	
	After - Before
Z	-1,214 <sup>b</sup>
Asymp. Sig. (2-tailed)	.225

a. Wilcoxon Signed Ranks Test

b. Based on positive ranks.

The results of the Wilcoxon sig (2-tailed) 0.225 test, it means that there is no difference in the performance of BPD Kaltimara before and after the announcement of the relocation of the State Capital of the Republic of Indonesia so that the hypothesis Ha is rejected and Ho is accepted.

**Table-15: Validity**

Case Processing Summary							
	Bank	Cases					
		Valid		Missing		Total	
		N	Percent	N	Percent	N	Percent
Perform ance	Bank DKI	6	100.0%	0	0.0%	6	100.0%
	BPD Kaltimara	6	100.0%	0	0.0%	6	100.0%

Based on the table above, the data after the announcement of the transfer of the State Capital of the Republic of Indonesia to Bank DKI and BPD Kaltimara is 100% valid.

**1.3. Comparative Performance between Bank DKI and BPD Kaltimara After Announcement**

**Table-16: Descriptives**

Descriptives					
	Bank			Statistic	Std. Error
Performance	Bank DKI	Mean		161080.8333	149400.81480
		95% Confidence Interval for Mean	Lower Bound	-222966.1874	
			Upper Bound	545127.8541	
		5% Trimmed Mean		128591.2037	
		Median		2385.0000	
		Variance		133923620784.167	
		Std. Deviation		365955.76343	
		Minimum		100.00	
		Maximum		906875.00	
		Range		906775.00	
		Interquartile Range		265926.25	
		Skewness		2.432	.845
		Kurtosis		5.931	1.741
		BPD Kaltimara	Mean		49239.1667
	95% Confidence Interval for Mean		Lower Bound	-39987.0945	
			Upper Bound	138465.4279	
	5% Trimmed Mean		42789.3519		
	Median		6452.0000		
	Variance		7228925886.567		
	Std. Deviation		85023.09031		
	Minimum		200.00		
	Maximum		214375.00		
	Range		214175.00		
	Interquartile Range		104119.25		
	Skewness		2.005	.845	
	Kurtosis		3.967	1.741	

Bank DKI, the mean value is 161080.8333 with a standard deviation of 365 955.76343, BPD Kaltimara is 49239.1667 with a standard deviation of 85023.09031.

**Table-17: Tests of Normality**

	Bank	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Performance	Bank DKI	.449	6	.000	.534	6	.000
	BPD Kaltimara	.335	6	.035	.688	6	.005

a. Lilliefors Significance Correction

In the normality test, the data were not normally distributed, so it used the Mann Withney test

**Mann-Whitney Test**

**Table-18: Ranks**

	Bank	N	Mean Rank	Sum of Ranks
Performance	Bank DKI	6	6.67	40.00
	BPD Kaltimara	6	6.33	38.00
	Total	12		

In the rank table, the mean rank of Bank DKI is 6.67 with a sum of rank 40, Bank Kaltimara has the mean rank of 6.33 with a sum of rank 38.



**Table-19: Test Statistics**

	Performance
Mann-Whitney U	17.000
Wilcoxon W	38.000
Z	-.160
Asymp. Sig. (2-tailed)	.873
Exact Sig. [2*(1-tailed Sig.)]	.937 <sup>b</sup>

- a. Grouping Variable: Bank
- b. Not corrected for ties.

Based on the Mann Withney test, the sig (2-tailed) value is greater than 0.05 which means that there is no difference between the performance of Bank DKI and BPD Kaltimtara after the announcement of the relocation of the capital city of the Republic of Indonesia.

**1.4. Comparative analysis Bank between BPD Kaltimtara and Bank DKI.**

**Table-20: Performance of BPD Kaltimtara Period of 2016-2019**

Performance	2019 (%)	2018 (%)	2017 (%)	2016 (%)
1. Risk Profile				
a. Non Performing Loan	1.97	1.98	2.41	1.82
b.Loan to Deposit Ratio (LDR)	89.52	101.17	69.43	72.48
2. Good Corporate Governance (GCG)	200	200	200	200
3. Earning				
a. Return on Asset (ROA)	2.71	2.99	1.2	2.39
b. Net Interest Margin (NIM)	7.23	7.28	5.8	5.33
4. Capital				
a. Capital Adequacy Ratio (CAR)	24.84	24.5	21.94	21.06

Sumber: Otoritas Jasa Keuangan (2017,2018, 2019, 2020)

**Table-21: Bank DKI Performance Period 2016 -2019**

Performance	2019 (%)	2018 (%)	2017 (%)	2016 (%)
1. Risk Profile				
a. Non Performing Loan	1.75	1.58	1.97	1.98
b.Loan to Deposit Ratio (LDR)	100.33	93.04	89.52	101.17
2. Good Corporate Governance (GCG)	100	100	100	100
3. Earning				
a. Return on Asset (ROA)	2.31	2.24	2.71	2.99
b. Net Interest Margin (NIM)	5.44	5.29	7.23	7.28
4. Capital				
a. Capital Adequacy Ratio (CAR)	23.79	24.23	24.84	24.5

Source: Otoritas Jasa Keuangan (2017, 2018, 2019, 2020)

**Table-22: Validity**

Case Processing Summary							
	Bank	Cases					
		Valid		Missing		Total	
		N	Percent	N	Percent	N	Percent
Performance	Kaltimtara	6	100.0%	0	0.0%	6	100.0%
	DKI	6	100.0%	0	0.0%	6	100.0%

The table above, BPD Kaltimtara and Bank DKI are 100% valid

**Table-23: Descriptives**

	Bank		Statistic	Std. Error	
Performance	Kaltimtara	Mean	9585.167	4452.8547	
		95% Confidence Interval for Mean	Lower Bound	-1861.261	
			Upper Bound	21031.594	
		5% Trimmed Mean	9348.796		
		Median	5180.000		
		Variance	118967492.167		
		Std. Deviation	10907.2220		
		Minimum	200.0		
		Maximum	23225.0		
		Range	23025.0		
		Interquartile Range	22589.3		
		Skewness	.699	.845	
		Kurtosis	-2.035	1.741	
		DKI	Mean	20831.167	15575.9018
	95% Confidence Interval for Mean		Lower Bound	-19207.963	
			Upper Bound	60870.297	
	5% Trimmed Mean		17806.019		
	Median		1532.500		
	Variance		1455652292.567		
	Std. Deviation		38153.0116		
	Minimum		100.0		
	Maximum		96015.0		
	Range		95915.0		
	Interquartile Range		43061.0		
	Skewness		2.122	.845	
	Kurtosis	4.520	1.741		

The table above, BPD Kaltimtara and Bank DKI are 100% valid

**Table-24: Tests of Normality**

	Bank	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Performance	Kaltimtara	.255	6	.200*	.789	6	.046
	DKI	.352	6	.019	.654	6	.002

\*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

The normality test, BPD Kaltimtara data is not normally distributed and Bank DKI is not normally distributed because the data is smaller than 0.05, so the

difference test uses the Mann Withney test.

**Mann-Whitney Test**

**Table-25: Rank**

Ranks				
	Bank	N	Mean Rank	Sum of Ranks
Performance	Kaltimtara	6	6.83	41.00
	DKI	6	6.17	37.00
	Total	12		

The BPD Kaltimtara ranks of 6 samples the mean rank is 6.83 with a sum of rank 41 and Bank DKI

from 6 samples with a mean of 6.17 and a sum of Ranks is 37

**Table-27: Statistic Test**

Test Statistics	
	Performance
Mann-Whitney U	16.000
Wilcoxon W	37.000
Z	-.320
Asymp. Sig. (2-tailed)	.749
Exact Sig. [2*(1-tailed Sig.)]	.818 <sup>b</sup>

a. Grouping Variable: Bank

b. Not corrected for ties.

The statistical test, the mann withney sig (2-tailed) test is 0.749 which is greater than 0.05, which means that there is no significant difference between the performance of BPD Kaltimtara and Bank DKI, so the hypothesis Ha is rejected and Ho is accepted.

## 4. DISCUSSION

### 4.1. Discussion of BPD Kaltimtara Before and After the Announcement

Based on the results of statistical tests, there is no difference before and after the announcement of the relocation of the capital of the Republic of Indonesia, this is in line with research conducted by Faizal H and Sari A (2019). Although there is no difference between before and after the announcement, the performance is still relatively unstable where there is an insignificant decrease in the 3 performance ratios, namely the Loan Deposit Ratio (LDR), which means that there is an increase in liquidity risk performance, Return on Assets (ROA) means that there is a slight decrease in performance. rentability, and Capital Adequacy Ratio (CAR) decrease in capital performance, while the insignificant increase in 2 performance ratios, namely Net Performing Loan (NPL) means that there is a slight decrease in performance on financial risk and Net Interest Margin (NIM) means that there is a slight increase in performance. profitability, and only one thing remains, namely Good Corporate Governance (GCG).

### 4.2. Discussion on Bank DKI Before and After the Announcement

The research results, it is known that there are no references to the performance of Bank DKI before and after the announcement of the relocation of the State Capital of the Republic of Indonesia, this is in line with research conducted by Rosdiana R (2019). Although there is no difference, it is not fixed due to the insignificant financial increase in the two financial ratios, namely the Loan Deposit Ratio (LDR), which means a slight decrease in performance on liquidity risk and the Capital Adequacy Ratio (CAR) means an increase in capital, and an insignificant decrease in three financial ratios, namely Non-Performing Loans (NPL) means an increase in financial risk performance, Return on Assets (ROA) means a slight decrease in profitability performance and Net Interest Margin (NIM) means that there is a slight decrease in

profitability performance, only one thing remains, namely Good Corporate Governance (GCG).

### 4.3. Comparative discussion after the announcement between BPD Kaltimtara and Bank DKI.

Based on the research results, it is known that there is no difference between the performance of DKI Bank and BPD Kaltimtara after the announcement of the transfer of the State Capital of the Republic of Indonesia. This is in line with research by Widyanto (2019) that there is no significant difference because the mean rank of Bank DKI is 6.67 and BPD Kaltimtara 6.33 is not too much different, this is because only on the GCG performance of Bank DKI is predicated to be very healthy, better than BPD Kaltimtara with a healthy predicate.

### 4.4. Comparison Discussion between BPD Kaltimtara and Bank DKI period 2016-2019

From the results of statistical tests, it was found that there was no difference between the performance of BPD Kaltimtara and Bank DKI in the 2016 - 2019 period, this is in line with research conducted by Widyanto, *et al*. (2020) that there is no difference in the performance of the two banks because the mean ranks of BPD Kaltimtara and Bank DKI are not much different, namely BPD Kaltimtara 6.83 and Bank DKI 6.17 which indicates that the performance ratios of the two banks are not different but relatively not the same because the GCG of DKI Bank has better performance, which is very healthy. compared to BPD Kalimantan whose chemistry is healthy.

## 5. CONCLUSIONS AND RECOMENDATION

### Conclusion

Based on the research results, it can be concluded that 1) There is no difference in the performance of BPD Kaltimtara before and after the announcement of the transfer of the capital city of the Republic of Indonesia. 2). There is no difference in the performance of DKI Bank before and after the announcement of the transfer of the capital city of the Republic of Indonesia. 3). There is no difference in performance between BPD Kaltimtara and Bank DKI after the announcement of the transfer of the capital city of the Republic of Indonesia. 4). There is no difference in performance between BPD Kaltimtara and Bank DKI in the 2016 - 2019 period.

## Recomendation

It is recommended that BPD Kaltimara be able to improve the performance of corporate governance or Good Corporate Governance (GCG) so that it can be predicated very healthy like Bank DKI.

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**Cite This Article:** Muhammad Laras Widyanto *et al* (2021). Comparative Analysis of East and North Kalimantan BPD and Bank DKI: Before and After Announcement of Capital City Transfer and Their Performance within Period 2016 - 2019. *East African Scholars J Econ Bus Manag*, 4(5), 70-82.