

## Original Research Article

## Analysis of Bank Performance of PT Bank Tabungan Pensiunan Nasional (BTPN) between year 2019 and Year 2020

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**Abstract:** The net profit of Bank PT Bank Tabungan Pensiunan Nasional (BTPN) in 2020 decreased by 32.5 percent compared to 2019. The purpose of this study was to determine the performance of BPTN banks between 2019 and 2020 using the RGEC (Risk profile, Good Corporate Governance, Earnings and Capital) method. The method uses a paired sample t test analysis tool. The results of the study show that there is no difference in the performance of Bank BTPN between 2019 and 2020.

**Keywords:** Bank, Bank Performance, Risk profile, Good Corporate Governance, Earnings and Capital.

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### 1. INTRODUCTION

Net profit in 2020 decreased by 32.5 percent compared to 2019 on an annual basis. This was mainly due to an aggressive increase in reserve expenses last year. The weakening of the economic sector due to Covid-19 and its impact on banking debtors has forced Bank BTPN to prepare a credit reserve fee of Rp. 2.8 trillion (Richard & Sitorus, 2021).

Based on this, the authors are interested in further researching the comparison of BTPN's bank performance in 2019 with 2020 in terms of risk profile, good corporate governance, earnings, and capital.

The purpose of this study was to determine the performance of BPTN banks between 2019 and 2020 using the RGEC (Risk profile, Good corporate governance, Earning, Capital) method.

Based on the last research of Wahyuningsih, D & Gunawan, R, 2017 that thus bopo and liquidity (loan deposit ratio) simultaneously significant return to profitability on assets. Wahyuningsih, D & Gunawan, R (2017) The results had different performance bank DKI between 2016 and 2017 (Helsinawati, 2018). Widyanto (2019) that Performance bank of PT. CIMB Niaga is not a difference between 2016 and 2017 (Widyanto 2019).

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 are bank performance of PT Bank Danamon Tbk the value of determinant composite on 2015, 2016, 2017 are very healthy and 2018 is healthy. (Widyanto, ML). 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 Bank's Health Level in terms of RGEC at Sharia Commercial Banks in the period of 2013, 2014, and 2015 are in healthy criteria, so it is considered very capable of facing significant negative impacts from changes in business conditions and other external factors (Kusnanto, 2017).

### 2. MATERIALS AND METHODS

#### 2.1. RGEC Method (Risk Profile, Good Corporate Governance, Earning, Capital)

Based on Bank Indonesia Regulation No. 13 of 2011 Article 6, banks are required to assess the soundness of banks individually using a risk approach (*Risk-Based Bank Rating*) with an assessment coverage of the following factors:

##### 1) Risk Profile (*Risk Profile*)

The risk profile assessment consists of an assessment of credit risk, market risk, liquidity risk,

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operational risk, legal risk, strategic risk, compliance risk, and reputation risk (PBI No.13/1/PBI/2011). The risks used in the bank's health analysis are credit risk and liquidity risk used in this study. These two risk factors are used because they can be measured using a quantitative approach and have clear ranking criteria.

2) Good Corporate Governance (GCG)

GCG assessment according to the Circular Letter of Bank Indonesia in SE BI No. 15/15/DPNP/2013 concerning the implementation of GCG, that the GCG assessment is carried out using a self-assessment system. The assessing factors include:

1. Implementation of the Duties and Responsibilities of the Board of Commissioners.
2. Implementation of the Duties and Responsibilities of the Board of Directors. (Bank Indonesia, SE BI No 15/15/DPNP/2013) (Bank Indonesia, 2013)

3) Profitability (*Earnings*)

Assessment of profitability (*earnings*) is an important thing in a bank because it is one of the parameters in assessing the soundness of a bank related to the bank's ability to earn profits.

4) Capital (*Capital*)

Capital is one of the important factors for a bank because if a bank has a good capital factor then of course the bank will also be more fluent in carrying out its operational activities in achieving the bank's own goals. The capital factor can be measured using the *Capital Adequacy Ratio* (CAR) formula.

2.2 Data Analysis Method

The data analysis method used in this study is the *paired sample t-test*, which is a data analysis method that aims to test whether or not there is a difference in the *mean* for two paired samples. As for what is meant by pairs, the data in the second sample is a change or difference from the data in the first sample. This test is carried out to see whether there is a difference in *financial performance* in 2018 with 2019 with a significance number greater than alpha 0.05 or (sig 2-tailed) > 0.05 (Helsinawati et al., 2018).

Hypothesis

Ha = There is a difference in the performance of BTPN if the sig value is less than 5%

Ho = There is no difference in the performance of BTPN banks if the sig value is greater than 5%.0

3. RESULTS AND DISCUSSION

3.1. BTPN Profile

Based on the Company's Articles of Association, the scope of BTPN's activities is to conduct business activities in the field of commercial banking, including banking activities that carry out sharia business. The sharia banking business is run by a subsidiary, namely PT Bank Tabungan Pensiunan Nasional Syariah (formerly PT Bank Sahabat Purba Danarta), where 70% of the shares are owned by BTPN (Britama.com, 2012).

3.2. Result of the Study

The results of this study are as follows.

Table 1: Validity Test

Case Processing Summary							
	Group	Cases					
		Valid		missing		Total	
		N	Percent	N	Percent	N	Percent
Performance	Year 2020	7	100.0%	0	0.0%	7	100.0%
	Year 2019	7	100.0%	0	0.0%	7	100.0%

In the validation table from 7 samples in 2020 it produces 100% valid as well as in 2019 it is also 100% valid.

Table 2: Test Description

Descriptives					
	Group		Statistics	Std. Error	
Performance	Year2020	mean	48.1029	20.52078	
		95% Confidence Interval for Mean	Lower Bound	-2.1097	
			Upper Bound	98.3154	
		5% Trimmed Mean	45.7421		
		median	25.1900		
		Variance	2947,717		
		Std. Deviation	54.29288		
		Minimum	.53		
		Maximum	138.17		
		Range	137.64		
		Interquartile Range	90.71		
		Skewness	.769	.794	

	Year2019	Kurtosis		-,891	1,587
		mean		52.2943	24.11956
		95% Confidence Interval for Mean	Lower Bound	-6.7242	
			Upper Bound	111.3127	
		5% Trimmed Mean		48.5642	
		median		23.5100	
		Variance		4072,273	
		Std. Deviation		63.81436	
		Minimum		.45	
		Maximum		171.28	
		Range		170.83	
		Interquartile Range		87.88	
		Skewness		1,207	.794
		Kurtosis		.857	1,587

In connection with the table above, the means in 2020 are 48.1029 and 52.2943.

**Table 3: Normality Test**

Tests of Normality							
	Group	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
		Statistics	df	Sig.	Statistics	df	Sig.
Performance	Year2020	.235	7	.200 *	.860	7	.150
	Year2019	.245	7	.200 *	.838	7	.094

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

Based on the results of the normality test, it was found that the performance of BTPN banks in 2020 was normally distributed because it was greater than 0.05 as well as in 2019 the performance of BTPN banks

was normally distributed, so the analytical tool used for the difference test was the paired sample t test.

Furthermore, BTPN bank performance data in 2019 and 2020 can be seen in the following table.

**Table 4: Performance of BTPN**

Capital Component	Year 2020	Year 2019
<b>Performance Ratio :</b>		
1 Risk Profile		
a. Loan to Deposit Ratio (LDR)	138.17	171.28
b. net NPL	0.53	0.45
2. Good Corporate Governance	200	200
3. Earnings		
a Return on Assets (ROA)	1.01	1.29
b Net Interest Margin (NIM)	4.44	4.79
c Operating Expenses to Operating Income (BOPO)	91.72	89.17
d. Cost to Income Ratio (CIR)	75.66	75.57
4. Capital		
CAR (Capital Adequacy Ratio)	25,19	23.51

Source: Financial Services Authority (2020, 2021)

The table shows a decline in the performance of BTPN bank in 2020 compared to the performance of

BTPN in 2019. In the above data, it appears that the performance in 2019 was mostly higher than 2020.

**Table 5:**

Paired Sample Statistics					
		mean	N	Std. Deviation	Std. Error Mean
Pair 1	Ratio 2020	48.10	7	54,293	20,521
	Ratio 2019	52.29	7	63,814	24,120

Based on the data above, in 2020, from 7 samples, the mean 48.10% and standard deviation was 54.293, and in 2019 from 7 samples, the mean was 52.29% and the standard deviation was 63.814%.

**Table 6:**

Paired Samples Correlations			
	N	Correlation	Sig.
Pair 1   Ratio2020 & Ratio2019	7	.989	.000

In the table above, the correlation ratio of 7 is 98.9%, which means the correlation is very high.

Paired Samples Test									
		Paired Differences			95% Confidence Interval of the Difference				
	Mean	Std. Deviation	Std. Error Mean	Lower	Upper	t	df	Sig. (2-tailed)	
Pair 1   Ratio2020 - Ratio2019	-4.191	12.799	4.837	-16.028	7.645	-.866	6	.420	

In the sample above, although the ratio 2020 minus the 2019 ratio means - 4.19%, there is a decrease in performance in 2020 compared to 2019, but there is no difference in bank performance between years and 2019 because the sig value is greater than 5%.

### 3.3. DISCUSSION

Based on paired sample t test statistical test data, there is no difference in BTPN bank performance between 2019 and 2020, but only 1 ratio is constant, namely Good Corporate Governance, while 6 other ratios (LDR, NPR, NIM, ROA, BOPO, CIR and CAR ) changed but not significantly so that there was no difference in performance at Bank BTPN.

The above results are in line with the research of Surtiningsih (2019), Faizal H and Sari A (2019), Helsinawati, Widyanto ML & Faizal H (2018).

## 4. CONCLUSION AND RECOMMENDATION

### 4.1. CONCLUSION

Based on the results of the analysis, it can be concluded that the performance of BPTN banks between 2019 and 2020 is not different, only one constant ratio namely Good Corporate Governance (GCG), while the other 6 ratios (LDR, NPR, NIM, ROA, BOPO, CIR and CAR) change but not significantly. Therefore there is no difference in performance at Bank BTPN between 2019 and 2020.

### 4.2 RECOMMENDATIONS

Based on the above conclusions, Bank BTPN is expected to improve its performance in the next coming year.

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