

Research Article

How Is Comparative Analysis of Performance Bank of Bank Bukopin between 2017 and 2018?

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Abstract: This study aims to analyze of comparative of Performance bank between 2017 and 2018 at Bank Bukopin. The method for comparative of Performance bank used Wilcoxon Test. The result that Performance bank at Bank Bukopin is not differences the performance at Bank Bukopin between 2017 and 2018.

Keywords: Financial Performance and Bank.

INTRODUCTION

Indonesian problems related to banks are regulated in Law no. 7 of 1992 concerning banking as has been amended by Law No. 10 of 1998. Formulation regarding other bank understandings, we can also meet in Fockema's dictionary of legal terms Andrea says the bank is a valley or private person who runs it company in receiving and giving money from parties and to third parties (Hermansyah, 2011).

PT Bank Bukopin Tbk. again recorded a decline in net profit, which fell by 53.77 percent compared with the same period last year to Rp120.34 billion in the second quarter / 2019. Quoted from the publication report, one of the biggest contributions to the decline in the company's net profit, namely the decline in net interest income, decreased 30.28 percent to Rp1.07 trillion. Also Read: Mandiri Records SiMuda Savings at IDR 8.36 Billion In addition, operating income other than Bank Bukopin's interest was also recorded to have decreased by 5.89 percent to Rp378.65 billion in the first half of 2019. (Elena. M.2019).

Based on the above, the researcher is interested in examining bank performance at the bank Bukopin. This study aims to determine whether there is a difference or not the bank's performance at this bank by using the wilcoxon-test.

Based on the last reseach of Widyanto (2019) that Performance bank of PT. CIMB Niaga is not

diferrence between 2016 and 2017 (Widyanto 2019). (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) 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 (yudiana febrita putri, 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. Helsinawati (2018) that had diferrence performance bank DKI between 2016 and 2017 (Helsinawati, 2018) 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 and 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 and Artini, 2016). Better performance for PT Bank

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Rakyat Indonesia on the CAR, ROA, BOPO, LDR ratio while the NPF ratio is better for Muallat Sharia bank. (Setyaningsih A & Utami, ST 2013) Kusnanto (2018) that 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

MATERIALS AND METHODS

Bank and Financial Performance

According to Hermansyah (2009) that Related to checks only can be given to bankers as interested, then the bank in the sense broad is the person or institution in their work regularly provide money for third parties. 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 demand deposits.

According to Suharjono that CAR is the capital adequacy that shows the ability of banks to maintain capital sufficient and ability of bank management in identifying, measuring, monitoring, and controlling risks arising that can affect the magnitude bank capital.

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

The capital factor is an evaluation of the adequacy of capital and the adequacy of capital management at banks. If capital has decreased, this is due to a significant increase in operational risk and credit risk and is not followed by increased capital owned by banks. Madyawati URN, (2018)

HYPOTHESIS

H₀ : There are not differences in financial performance of Bank Bukopin between 2017 and 2018.

H_a : There are differences in financial performance between Bank Bukopin between 2017 and 2018.

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 research designs, that is research that aims to compare between 2017 and 2018.

DATA ANALYSIS

Data analysis used a. Descriptive Analysis, b. Data Quality Analysis, and c. Average Difference Analysis Wilcoxon Test Criteria: if sig > 0.05 then H₀ is accepted means there is not difference of financial performance 2017 and 2018, or If sig < 0.05 then H₀ is rejected means there is differences of financial performance 2017 and 2018

RESULTS AND DISCUSSION

Company Profile

Bank Bukopin operates in 23 provinces, has 43 main branch offices, 174 sub-branch offices, 116 cash offices, 38 functional (micro service) offices, 24 payment points, 8 pickup service services, and is supported by more than 31,000 PPOB units.

The Company continues to transform and innovate towards integrated financial services companies based on digital technology by supporting the acceleration of the StartUp ecosystem in Indonesia.

Bank Bukopin was established on July 10, 1970 under the name of the Indonesian Cooperative Commercial Bank (abbreviated as Bukopin). The bank began conducting commercial business as a cooperative commercial bank in Indonesia on March 16, 1971.

Bukopin's business activities initially covered all commercial bank activities as referred to in the Banking Act with the main purpose of paying attention and serving the interests of the cooperative movement in Indonesia in accordance with the applicable Cooperative Law.

Bukopin's net profit then merged with several cooperative commercial banks. The change in name of the Indonesian Cooperative Commercial Bank (Bukopin) to Bank Bukopin was ratified in the Meeting of Members of the Indonesian Cooperative Commercial Bank as outlined in letter No. 03 / RA / XII / 89 steps 2 January 1990.

In further developments, the status of the legal entity Bank Bukopin then changed from a cooperative to a limited liability company. Bank Bukopin started its business activities in the form of a limited liability company on July 1, 1993.

Bank Bukopin continues to strengthen services and infrastructure to optimize services to customers.

All Bank Bukopin's offices are connected in one online real time network. To support services to customers, Bank Bukopin also operates 881 ATM machines. Bukopin's ATM card is connected to the entire ATM network in the country. (Bukopin Bank. www.bukopin.co.id)

THE RESULT OF STUDY

**Table 1. performance pt bank bukopin, tbk
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Ratio	(%)	
	2018	2017
Performance Bank		
1. Minimum Capital Requirement (KPMM) or CAR	13,41	10,52
2. Non-productive earning assets and non-earning non-performing assets to total earning assets and non-earning asset	6,74	7,51
3. Productive assets have a problem with total productive assets	5,32	6,4
4. Allowance for impairment losses (CKPN) of financial assets to earning assets	2,14	1,92
5. NPL gross	6,67	8,54
6. NPL net	4,75	6,37
7. Return on Asset (ROA)	0,22	0,09
8. Return on Equity (ROE)	2,95	1,85
9. Net Interest Margin (NIM)	2,83	2,89
10. Operating Expenses against Operating Income (BOPO)	98,41	99,04
11. Loan to Deposit Ratio (LDR)	86,18	81,34

In the data above, there are 11 bank financial performance ratios at PT Bank Bukopin, Tbk 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 Bank Bukopin In 2018 (%)	11	,2200	98,4100	20,874545	35,5812539
Performance Bank Bukopin In 2017 (%)	11	,0900	99,0400	20,588182	34,7843640
Valid N (listwise)	11				

Based on descriptive statistical analysis in 2018 the minimum value is 0.22% and the maximum value is 98.41%, the mean value is 20.874545%, while in 2017 the minimum value is 0.09% and the maximum value is 98.04%, the mean value is 20.588182%

Table 3. One-Sample Kolmogorov-Smirnov Test

		Performance Bank Bukopin In 2018 (%)	Performance Bank Bukopin In 2017 (%)
N		11	11
Normal Parameters ^{a,b}	Mean	20,874545	20,588182
	Std. Deviation	35,5812539	34,7843640
Most Extreme Differences	Absolute	,401	,432
	Positive	,401	,432
	Negative	-,281	-,278
Kolmogorov-Smirnov Z		1,331	1,433
Asymp. Sig. (2-tailed)		,058	,033
a. Test distribution is Normal.			
b. Calculated from data.			

In the table above, the 2018 asymp sig (2-tailed) value of 0.058% is greater than 0.05%, which means that the data is normally distributed, while in 2017, 0.033% is less than 0.05%, meaning that the data is not normally distributed, so Wilcoxon test is used.

Table 4. Ranks

	N	MeanRank	Sum of Ranks
Performance Bank Bukopin In 2018 (%) - Performance Bank Bukopin In 2017 (%)	Negative Ranks	6 ^a	33,00
	Positive Ranks	5 ^b	33,00
	Ties	0 ^c	
	Total	11	
a. Performance Bank Bukopin In 2018 (%) < Performance Bank Bukopin In 2017 (%)			
b. Performance Bank Bukopin In 2018 (%) > Performance Bank Bukopin In 2017 (%)			
c. Performance Bank Bukopin In 2018 (%) = Performance Bank Bukopin In 2017 (%)			

In the data ranks of 11 Bukopin bank performance samples for 2018 minus 2017, there were negative ranks of 6 samples and positive ranks of 5 samples.

Table 5. Test Statistica

	Performance Bank Bukopin In 2018 (%) - Performance Bank Bukopin In 2017 (%)
Z	,000 ^b
Asymp. Sig. (2-tailed)	1,000
a. Wilcoxon Signed Ranks Test	
b. The sum of negative ranks equals the sum of positive ranks.	

Based on the results of the Wilcoxon signed ranks test, the value of Asymp sig (2-tailed) 1 means that there is not difference the performance at Bank Bukopin between 2017 and 2018.

CONCLUSION

Based on the result of study that performance bank at Bank Bukopin is not difference the performance at Bank Bukopin between 2017 and 2018.

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