

## Case Study

## Analysis Comparative Performance Bank between 2017 And 2018 (Cases Study at PT BPD Jawa Barat dan Banten Tbk)

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**Abstract:** This study aims are analysis of performance Bank at PT BPD Jawa Barat dan Banten Tbk. The method used paired t-test. The result is the performance of PT BPD Jawa Barat and Banten Tbk between 2017 and 2018 is not difference.

**Keywords:** Financial Performance of Bank.

### INTRODUCTION

PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk (BJBR) targets that the final profit of 2019 will reach Rp 1.6 trillion to Rp 1.7 trillion. Until October 2019, the profit position has reached around Rp 1.27 trillion. The Director of Bank bjb, Yuddy Renaldi revealed that the target will be achieved by a number of strategies including improving credit quality. "We maintain credit quality and improve credit quality," said Yuddy Renaldi, during a press conference after the Analyst Meeting at Pacific Place, Jakarta, Wednesday (10/30/2019). Not only that, he also said that he would conduct restructuring and settlement of a number of loans, so that it could be an additional portion of profit. Bank bjb will also expand credit, especially for certain segments. Read: Growing 8.3%, Bank bjb Record Total Assets of Rp 123.6 T. He added, the increase in profits was also supported by additional fee-based income until the end of the year with support from IT. Bank BJB will also boost the portion of profits through treasury transactions. "This keeps us moving, encouraging steps that have become pipelines until the end of the year," he said. Until September 2019, Bank BJB's profit was in the position of Rp 1.13 trillion. This figure is down compared to the same period last year of Rp 1.34 trillion, or there is a difference of around Rp 128 billion. According to Yuddy, a large burden in quarter III-2019 was the formation of impairment losses (CKPN) in accordance with PSAK 71. "In the third quarter, the PSAK 71 was fulfilled Rp 161 billion," he said. (Astutik, Y. 2019).

Based on the above, the researcher is interested in examining bank performance at the bank BPD Jawa Barat dan Banten.

This study aims for determine whether there is a difference or not the bank's performance at the bank BPD Jawa Barat dan Banten by using the different t test.

Based on the before reseach are Rahmaniah and Wibowo 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 no significant effect and does not experience the potential of high financial distress. (Rahmaniah M & Wibowo H. 2015). Widyanto 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), shows that the assessment of financial performance of PT BPD Central Java are not significant difference, however the assessment of financial DKI Bank's performance is a significant difference. In 2017 after the implementation of Circular Letter Number 14 / SEOJK.03 / 2017 the

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results show that the comparison of the performance of PT BPD Jawa Tengah and Bank DKI are not significant difference. (Widyanto. M.L, 2019) 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) Helsinawati. *et al.*, that 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). 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) Permana D that strategic clarity in term of align with vision, priority of strategy and scope of strategy have positive significant impact on strategy implementation success in Indonesian Islamic banking. The implications of these findings are further elaborated. (Permana D, 2017). There are not difference significant between Performance Ratio of Bank Permata in 2018 and Performance Ratio of Bank Permata in 2017. (Viciwati, 2019), The result are the performance ratio of Based on result and discussion so the conclusion is performance bank of PT Bank Negara Indonesia (Persero) the value of determination or composite since 2015 until 2018 is healthy (Faizal H & Rodiana R, 2019)

**MATERIALS AND METHODS**

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)

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 (Suhardjono, MK. 2011).

In evaluating the level of capital adequacy, it must be linked to the bank's risk profile. The higher the bank's risk, the greater the capital that must be provided to anticipate the risks that will arise. (Madyawati URN, 2018)

**RESEACH RESULT**

**PT BPD JAWA BARAT DAN BANTEN, Tbk**

Ratio Financial	(%)	
	2018	2017
1. Capital Adequacy Ratio (CAR)	18,63	18,77
2. Non-productive earning assets and non-earning non-performing assets to total earning assets and non-earning asset	1,26	1,04
3. Productive assets have a problem with total productive assets	1,32	1,11
4. Allowance for impairment losses (CKPN) of financial assets to earning asset	0,65	0,6
5. NPL gross	1,65	1,51

**HYPOTHESIS**

**H<sub>a</sub>**: It is suspected that there are differences in financial performance of PT BPD Jawa Baratand Banten Tbk between performance 2017 and performance 2018.

**DATA ANALYSIS**

Data analisys used Paired test a. Descriptive Analysis, b. Data Quality Analysis, c. Average Difference Analysis by t test (Paired Sample t-tes or Wilcoxon Test

**RESULTS AND DISCUSION**

**History and Profile**

The West Java Regional Development Bank and Banten Tbk (Bank Jabar Banten / BJB Bank) (BJBR) was established on April 8, 1999. The BJB Bank was previously a Dutch-owned company in Indonesia nationalized in 1960, namely N.V. Denis (De Eerste Nederlandsche Indische Shareholding) and started his commercial activities on May 20, 1961.The head office of BJB Bank is located at Menara Bank bjb, Jl. Naripan No. 12-14, Bandung 40111 - Indonesia. At present, BJB Bank has 63 branch offices, 311 sub-branch offices, 337 cash offices, 142. Shareholders who have 5% or more shares of BJB Bank, namely: West Java Provincial Government (controlling) (38.262%), Bandung Regency Local Government (7.022%) and Banten Provincial Government (5.369%).Based on the Company's Articles of Association, the scope of BJBR's activities is to carry out business activities in the banking sector. In addition to banking activities, BJBR also assisted Provincial, City / Regency Governments throughout West Java and Banten in fostering Rural Credit Banks (BPR) and other financial service institutions owned by Provincial, City / Regency Governments throughout West Java and Banten, which were partially owned by BJBR, or BJBR does not own any shares, but was asked to help with the development of BPR.On June 29, 2010, BJBR obtained an effective statement from BAPEPAM & LK to conduct an Initial Public Offering of 2,424,072,500 Series B Shares with a nominal value of Rp250, - per share and an offering price of Rp600, - per share. BJBR listed all of its shares on the Indonesia Stock Exchange (IDX) on July 8, 2010 (Britama.com, 2012).

6. NPL net				0,9	0,79
7. Return on Asset (ROA)				1,71	2,01
8. Return on Equity (ROE)				18,31	20,05
9. Net Interest Margin (NIM)				6,37	6,76
10. Operating Expenses against Operating Income (BOPO)				84,22	82,25
11. Loan to Deposit Ratio (LDR)				91,89	87,27

Source: Otoritas Jasa Keuangan 2018 & 2019.

BPD Jabar and Banten bank financial performance ratios in 2017 and 2018 that will be compared, then in the table below, the results of statistical analysis

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
PERFORMANCE PT BPD JAWA BARAT DAN BANTEN, Tbk 2018 (%)	11	,65	91,89	20,6282	34,04285
PERFORMANCE PT BPD JAWA BARAT DAN BANTEN, Tbk 2017 (%)	11	,60	87,27	20,1964	32,71685
Valid N (listwise)	11				

Based on descriptive statistical analysis in 2018 the mean value is 20.6282%, and the standard deviation is 34.04285% while in 2017 the mean value is 20.1964% and the standard deviation is 32.71685%.

**One-Sample Kolmogorov-Smirnov Test**

		PERFORMANCE PT BPD JAWA BARAT DAN BANTEN, Tbk 2018 (%)	PERFORMANCE PT BPD JAWA BARAT DAN BANTEN, Tbk 2017 (%)
N		11	11
Normal Parameters <sup>a,b</sup>	Mean	20,6282	20,1964
	Std. Deviation	34,04285	32,71685
Most Extreme Differences	Absolute	,342	,320
	Positive	,342	,320
	Negative	-,279	-,275
Kolmogorov-Smirnov Z		1,133	1,061
Asymp. Sig. (2-tailed)		,153	,210
a. Test distribution is Normal.			
b. Calculated from data.			

Based on the normal distribution table above 2018 asymp.sig (2-tailed) 0.153 > 0.05 means the data is normally distributed, whereas in 2017 asymp.sig (2-tailed) 0.210 > 0.05 means the data is normally distributed

**Paired Samples Statistics**

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	PERFORMANCE PT BPD JAWA BARAT DAN BANTEN, Tbk 2018 (%)	20,6282	11	34,04285	10,26431
	PERFORMANCE PT BPD JAWA BARAT DAN BANTEN, Tbk 2017 (%)	20,1964	11	32,71685	9,86450

BPD Jabar and Banten in 2018 standard deviations of 80.76148% and 2017 standard deviations of 79.23376%

**Paired Samples Correlations**

		N	Correlation	Sig.
Pair 1	PERFORMANCE PT BPD JAWA BARAT DAN BANTEN, Tbk 2018 (%) & PERFORMANCE PT BPD JAWA BARAT DAN BANTEN, Tbk 2017 (%)	11	1,000	,000

BPD Jabar and Banten for the correlation data above 1 or 100% it means that there is a correlation between the performance of 2018 and 2017 on the performance of banks

**Paired Samples Test**

		Paired Differences	t	df	Sig. (2-
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	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				tailed)
				Lower	Upper			
Pair 1 PERFORMANCE PT BPD JAWA BARAT DAN BANTEN, Tbk 2018 (%) - PERFORMANCE PT BPD JAWA BARAT DAN BANTEN, Tbk 2017 (%)	,43182	1,63065	,49166	-,66367	1,52730	,878	10	,400

BPD Jabar and Banten in the paired sample test the sig (2-tailed) value of 40% is greater than 5%, meaning that the performance of banks between 2017 and 2018 is not difference.

## CONCLUSION

The result of this reseach is the performance of banks between performance of PT BPD Jawa Barat and Banten.Tbk 2017 and 2018 performance of PT BPD Jawa Barat and Banten.Tbk is not difference.

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