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Determination of Commercial Banks' Profitability in Indonesia

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Abstract

This research explores the relationship between specific characteristics of banks and their profitability. Bank profitability is related to external and internal factors regarding assets, capital, and loans in general. This study is mainly concerned with internal factors that influence the profitability of commercial banks in Indonesia. 55 Banks including 51 National Private Banks, and 4 Public Sector Banks. Data taken in its entirety from the Financial Services Authority website in 2023. Using the Ordinary Least Square (OLS) method with the help of Stata software. The results of the research show that in a simultaneous test, the asset, capital, and loan variables have a positive and significant effect on profitability with the figure obtained being 78% while other variables explain the rest, while in a partial test, the asset and bank loan variables harm bank profitability, and only the capital variable which is positively related to profitability by 86%, and the rest is explained by other variables. This shows that large banks may face similar challenges as marginal profits decrease as targets must be achieved because in fact the bank Asset and Loan variables are also expected to be the main source of income so that they have a positive relationship with bank performance.

Keywords : *Assets, Capital, Loans, and Performance*

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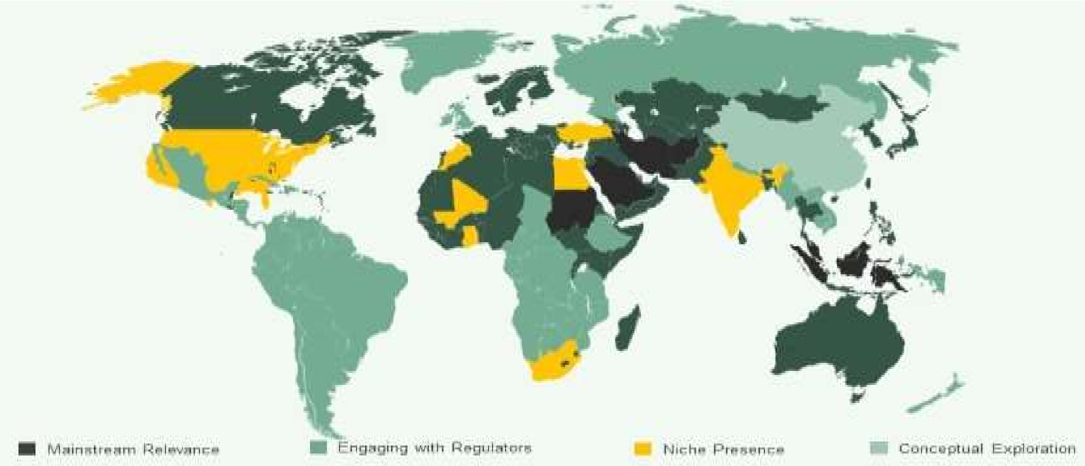
1. INTRODUCTION

The country's economic growth and stability depend heavily on the strength of the financial sector. The banking industry is one of the main parts of the financial sector, and the permanent and sustainable economic growth of banking sectors in any country must be comprehensive and perform well (Juhro & SE, 2023). Banking This sector supports other sectors of the economy in several ways such as turning into a source of financing, providing payment settlement facilities and plays an important role in sharing in the trade of any product (David, 2024). The current business world demands company management to be more creative and create company economic value so that banking performance is maintained and even developed. Improving company performance is very important to increasing the wealth of investors and related stakeholders (Wahab, 2022). This can be reflected in the company's financial performance. The better the company's performance, the more profits the company will have. Good company performance must be supported by the effectiveness of good governance management and increasing the company's economic value (Muflihin, 2019). Various indicators can be used to determine a company's effectiveness in managing its finances.

Maps Chart 1. Ranking The Good Financial Development in The World 2023



Source: World Bank (2023)

The Good Development Bank (IsDB) and Revintiv placed Indonesia in second place in world sharia finance, up from fourth position last year. These, the head of Good back at Refinitiv, Mustafa Adil, has clarified, allude to instrumental variables counting five zones of improvement considered as fundamental markers: Quantitative Development, Information, Administration, Mindfulness), and Corporate Social Duty (Anshori, 2019). The Good monetary improvement pointer could be a composite weighted record that measures the improvement and well-being of the Good money-related industry as an entire. The interactive map of IFDI gives the rankings and profiles of 136 countries in comparison across the globe, using some key data expressed in five broad areas: financial performance, knowledge, governance, sustainability, and awareness.

The Indonesian banking sector consists of local, foreign specialized banks and the public sector. Covers a period of 78 years. The Indonesian banking sector has experienced serious changes in terms of growth and development (Marimin & Romdhoni, 2019). After independence, the Indonesian banking sector had to face the challenges of lack of capital and ambiguity due to politics and various other reasons (Hidayat et al., 2021). According to Bank Indonesia, currently 106 commercial banks are still active and operating throughout Indonesia at the end of 2023 and of this number only 4 banks are owned by the public sector, the rest are privately owned, etc., the trend in the Indonesian banking sector is in the direction of building and improving banking, privatization, competition, deregulation and mergers (Wilhelmus Renyaan, 2022). Due to this turnover, the possibility of competition increases consumer choice. The structural changes are so big and significant. Increasing competition, the Indonesian banking sector continues to be explored to provide innovation, improvement and improvement of product quality services zakis (Alalwan et al., 2018).

Most studies conclude that internal factors provide a very large percentage of bank profitability and other external factors, although this relationship is not universally identical. Therefore, addressing this damage and covering its entirety with further research is necessary. As an illustration of the current condition of banking balance sheets in Indonesia, it is depicted in the line chart below.

Tabel 1. Bank Performance General Sharia in Indonesia Th 2019 until 2023 *(In Billion IDR)*

Indicators	2019	2020	2021	2022	2023
Current Asset Ratio (%)	17,91	20,39	20,59	21,64	25,71
Return on Asset (%)	0,67	1,28	1,73	1,40	1,55
Non Performing Loan (%)	4,77	3,26	3,23	3,13	2,59
Financing to Deposit Ratio (%)	2,58	3,58	3,91	3,39	4,12
Operational Cost to Operational Revenue (%)	70,12	89,18	84,45	85,55	84,33
Net Interest Margin (%)	1,66	1,42	1,92	1,46	1,66
Market Share (%)	6,56	5,92	6,18	6,51	6,56

Source : Statistics Banking Sharia Year 2019 sd 2023, Islamic General Bank Financial Report (data processed)

The banking sector has seen an increase in the size of its balance sheet over several quarters. At the highest GDP position in Q3 2020, total banking sector assets jumped to. 5.05 trillion, from the previous year of. Meanwhile, the highest growth position for loans occurred in Q2 2018 with a figure of 4.21t compared to the previous 4.01t. The highest increase in CKPN occurred in Q3 2021, approaching 5.0 and the lowest occurred in Q4 2022, amounting to almost 2.0. However, overall, the Indonesian banking sector shows the same extraordinary growth trend in the last financial years. These quoted statistics come from the Indonesian Statistical Bulletin published by the Financial Services Authority.

The main goal of any business is to maintain profitability and banks are also included in this. Profit is an important element for the true and even performance of any business in the existing aggressive environment and company performance is greatly influenced by this, namely the budget (Mitra et al., 2021). Banking potential can also encourage financial progress (Yuristama et al., 2023). When to identify the factors determining bank profits, existing borrowing opportunities. This variable has a greater influence on profits and this is very important for management to make timely decisions (Paramansyah & SE, 2022). During the last 30 years most research allocated a lot of time and money to commercial interests and varied and different investigations have been carried out to link various factors (Paramansyah & SE, 2022). This discussion focuses on the importance of factors that we have will lead the thinking and discussion about bank important determinants of profitability for owners and also for management and decision makers to take timely action to improve the situation of bank efficiency and profitability. The purpose of this discussion is to realize the impact internal bank profitability factors in Indonesia. Secondary data from all Indonesian banks operating schedules until 2022 was used in this research. Scheduled banks have three main groups, namely foreign banks, public sector banks, and domestic private banks in Indonesia. Public commercial sector banks and specialized banks are further divisions of public sector banks. We used cross section data and regression analysis to find the overall relationship between the main internal factors and the profitability of 55 banks in Indonesia. The discussion of profitability variables is significant for the organization's directors, sponsors and the government, as they can analyze the efficiency of the bank and maintain the choice of depositors, according to the government's plans and management policies to achieve future targets.

2. RESEARCH METHODS

2.1. Data Types and Sources

This study uses a quantitative approach which aims to analyze the relationship between assets, capital and loans on the profitability of commercial banks in Indonesia. This study uses cross-section data obtained from the Financial Services Authority 2023 (Ramdhan, 2021). Furthermore, the sample in this study is 55 public banks in Indonesia, 4 of which are state-owned banks and 51 are private banks.

2.2. Data Analysis & Processing Techniques

Ordinary Least Square (OLS) Method The estimates produced by the OLS method must pass the classical or Gauss-Markov assumption test in order to become the Best Linear Unbiased Estimator (BLUE) (Firmansyah et al., 2021). BLUE has the following meanings:

a. Best is an efficient estimator, where the distribution has a minimum value
b. Linear where the function is a straight line/linear
c. Unbiased where the expected value of the sample coefficient is the same as the population
d. The estimator is a formula.

Hypothesis Testing Criteria Partial Test

Partial parameter test coefficient testing βi (variabel independen) (independent variable) The partial test is carried out using the t statistical test with the following hypothesis:

$$H0: \beta i = 0; i = 1, 2, 3, \dots , 12$$

One of the coefficients βi (independent variable) has no significant effect on the dependent variable (stunting ratio).

$$H1: \beta i \neq 0; i = 1, 2, 3, \dots , 12$$

At least one of the coefficients βi (independent variable) has a significant effect on the dependent variable.

Simultaneous Test

Simultaneous parameter test of all coefficients βi. Simultaneous parameter testing is carried out using the F statistical test with the following hypothesis:

$$H0: \beta i = 0; i = 1, 2, 3, \dots , 12$$

Coefisien βi (independent variable) simultaneously has no significant effect on the dependent variable.

$$H1: \beta i \neq 0; i = 1, 2, 3, \dots , 12$$

Coefisien βi (independent variable) simultaneously has a significant effect on the dependent variable.

2.3. Model and Variables Definition

This discussion aims to determine the determinants of Indonesian bank profitability which includes 55 commercial banks in Indonesia. By using cross section data. For data analysis and management our aim is to use liner regression and stata to obtain relationships and find the level of significance of analysis between the performance indicator regressions used. To calculate descriptive statistics mean, median and standard deviation were used.

$$Y = \beta 0 + \beta 1 X 1 + \beta 2 X 2 + \beta 3 X 3 + \beta 4 X 4 + €$$

Where:
Y is the Spread Ratio and Net Interest Margin of the bank.
X 1 represents the size of the bank
X 2 is Bank deposits
X 3 represents bank loans. X 4 represents bank capital
€....................... Error term.

The profitability equation above shows the relationship between profitability indicators (SR and NIM) with bank internal factors (DPK (D), Size (S), Loans (L) and Capital (C) β 1 , β 2 , β 3 and β 4 The so-called Beta value represents the proportional change in the dependent variable due to the independent variable. Constant β 0 denotes the x-intercept value and € denotes the error term. This is established on the understanding that liberalization increases competition and productivity in the country's financial sector (Ramdhan, 2021). Usually. NIM is the ratio between the difference between bank interest income and interest expense to total assets. it is similar to the gross margin of a non-financial business. it mainly focuses on the profits earned from interest activities (Jaya, 2020).

Table 2. Selected Variables and Proxies

Proxy	Definition	Ratio Formula
Variabel Dependent (Paolo Saona (2016)		
BOPO/Profit	Bank profitability, it is the excess of bank income compared to the costs incurred to obtain that income. Bank income comes from operational and non-operational activities carried out by the bank within a certain time period	(Total Income - Total Expenses)
Variabel Independent (Aljbiri, A. : 2013)		
Asset	Assets, Assets are all assets owned by individuals or groups, which are tangible or intangible, which have value and will benefit each person or company	Total Profit/ Equity * 100
Loan	Capital, Bank capital is funds invested by the owner of the funds in order to establish a business entity or which is intended to finance the business activities of a bank or other institution which must have established regulations.	Total Loan/Total Aset * 100
Capital	Loan, Credit is the provision of money or bills that can be equated with it, based on an agreement or loan agreement between the bank and another party, which requires the borrower to pay off the debt after a certain period of time with interest.	Total Equity/Total Assets * 100

3. RESULTS AND DISCUSSION

3.1. Results

This special section explains the research results consisting of econometric results and descriptive statistical models. The empirical evidence for determining bank profitability is based on cross sections.

Tabel 3. Descriptive Statistics

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. sum lnprofit lnasset lnmodal lnpinjaman
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Variable	Obs	Mean	Std. Dev.	Min	Max
lnprofit	51	12.61237	2.089362	9.346705	17.61468
lnasset	55	17.61857	1.468048	15.32071	21.28345
lnmodal	55	15.98706	1.263955	14.02671	19.4978
lnpinjaman	55	16.97594	1.560421	14.63042	20.75263

Based on the table above, some initial observations: Number of Observations: There is a difference in the number of observations between the Inprofit variable and other variables. This indicates the possibility of missing or incomplete data for the Inprofit variable. Average: The average values of Inasset, Incapital, and Inloan are quite close, this could indicate a relationship between these three variables. Standard Deviation: The standard deviation values for the four variables are relatively small, indicating that the data tends to be centered around the mean.

Descriptive statistical table of the variables used in this research. Descriptive statistics are presented based on a cross section of Commercial Banks in Indonesia. With descriptive sample results of 55 commercial banks in Indonesia in 2022. and in that year there were around 4 commercial banks that experienced losses, the remaining 51 experienced profits. The average value for variable assets was obtained at 17.62, the average capital amounted to 15.99, the average loan was 16.98 and the average profit value was 12.61. Meanwhile, the standard deviation value for assets is 1.47, capital is 1.26, loans are 1.56 and profits are 2.09. And the minimum value of the independent variable is held by the capital variable with a figure of 14.03. And the maximum amount held by assets is 21.28.

Table 4. Regression Analysis

Linear regression

Number of obs	=	51
F(3, 47)	=	150.16
Prob > F	=	0.0000
R-squared	=	0.7828
Root MSE	=	1.0043

lnprofit	Coef.	Robust Std. Err.	t	P>|t|	[95% Conf.	Interval]
lnasset	.3643864	.5269449	0.69	0.493	-.69569	1.424463
lnmodal	.8634629	.3620811	2.38	0.021	.1350496	1.591876
lnpinjaman	.1476148	.4031193	0.37	0.716	-.6633565	.9585862
_cons	-10.22844	1.389066	-7.36	0.000	-13.02288	-7.433998

Overall Model: F (3,47): The F statistic shows that overall, this regression model is significant (p-value = 0.000). This means that at least one of the independent variables has a significant influence on the dependent variable. R-squared: The R-squared value of 0.7828 indicates that around 78.28% of the variability in the Inprofit variable can be explained by the independent variables in this model. This is a fairly high value, indicating that the model has fairly good predictive ability.

Regression Coefficient: Inasset: The Inasset coefficient is positive (0.3643864) but not significant (p-value = 0.493). This means that statistically there is not enough evidence to state that increasing Inasset will significantly increase Inprofit. Inmodal: The Inmodal coefficient is positive (0.8634629) and significant (p-value = 0.021). This shows that increasing Incapital will significantly increase Inprofit. Inloans: The Inloans coefficient is positive (0.1476148) but not significant (p-value = 0.716). This means that statistically there is not enough evidence to state that increasing Inloans will significantly increase Inprofit. Constant: The constant coefficient is negative (-10.22844) and significant (p-value = 0.000). This constant represents the value of Inprofit when all independent variables are zero.

Representing econometric results, Number of Obs = 51, shows the number of samples or observations is 51 out of 55 samples because there were 4 commercial banks in Indonesia that experienced losses in the period under discussion. F Test Value 0.000. If the value is <0.05 then the F test is accepted at a significance level of 5% or which means that all independent variables simultaneously have a positive and significant influence on the dependent variable or in other words that overall the independent variables, namely assets, capital and loans have a positive influence. and significant for the dependent variable, namely Commercial Bank Profitability. R-Squared is the Coefficient of Multiple Determination, meaning how much simultaneously all independent variables can explain the dependent variable. Above the value is 0.7828, which means that all independent variables consisting of assets, loans and capital can explain the dependent variable by 78%. So the remaining 22% is influenced by other variables outside the regression model.

In column t, partial t test value. It is said to be significant at the 5% level if the column to the right is P>[t] or also called p value/significance < 0.05. In the Coef column is the Unstandardized Beta Coefficient value. This beta coefficient value is used as the value in the regression equation. Based on the results above, the regression equation created is the Dependent variable Profitability or Y = 10.23 + 0.36 or X1 Assets + 0.86 or X2 Capital + 0.14 or X3 Loans + e. Where Y is the dependent variable, 10.23 is the constant, X1 is the 1st independent variable, X2 is the 2nd independent variable, X3 is the 3rd independent variable and e is the error. Or in other words, it is said that partially it shows that the asset and loan variables have no significant effect on banking profitability and the only partial positive and significant effect is the capital variable on banking profitability with a significance figure of 0.86 or 86% and the remaining 24% is explained by the variable other.

3.2. Discussions

Based on the regression results above, we can draw several conclusions: The Incapital variable is the only independent variable that significantly influences the Inprofit variable. This means that increasing your own capital (Inmodal) will significantly increase profits (Inprofit). Inasset and Inloan variables do not have a significant influence on Inprofit in this model. This regression model overall has quite good predictive ability, but keep in mind that these results only apply to the data used in this model.

a. Assets on Profitability

Based on the results of the regression analysis above, it can be concluded that there is no empirical evidence that is strong enough to state that there is a significant relationship between the asset (Inasset) and profitability (Inprofit) variables in this regression model. This means that increasing assets does not significantly affect increasing profitability in the context of the data used in this model.

b. Modal Terhadap Profitabilits

Based on the results of the regression analysis above, it can be concluded that there is strong enough empirical evidence to state that there is a significant relationship between the capital (Inmodal) and profitability (Inprofit) variables. This means that increasing capital significantly influences increasing profitability in the context of the data used in this model.

c. Pinjaman Terhadap Profitabiltas

Based on the results of the regression analysis above, it can be concluded that there is no empirical evidence that is strong enough to state that there is a significant relationship between the loan variable (Inpinjaman) and profitability (Inprofit) in this regression model. This means that increasing loans does not significantly affect increasing profitability in the context of the data used in this model.

d. Asset, modal dan pinaman terhadap profitabilitas

Assets (Inasset), The regression coefficient for assets is positive but not statistically significant (p-value > 0.05). This means that increasing assets does not significantly affect increasing profitability in this model. This can happen due to several factors, such as :

1) Efficiency in Using Assets, Maybe the company has not optimally utilized its assets to generate profits
2) Non-Productive Assets: Some assets may be unproductive or may not contribute directly to income.
3) Other variables that are more dominant: There are other variables that have more influence on profitability compared to assets.

Capital (Inmodal), The regression coefficient for capital is positive and statistically significant (p-value < 0.05). This shows that increasing capital significantly contributes to increasing profitability. This means that the greater the capital a company has, the greater the potential profitability that can be achieved. This makes sense because capital is a source of funds used to finance company operations and business expansion.

Loans (Inpinmort), The regression coefficient for loans is positive but not statistically significant (p-value > 0.05). This means that increasing loans does not significantly affect increasing profitability in this model. This can happen because:

1) Interest Expenses: An increase in loans also means an increase in interest expenses to be paid, thereby reducing profitability.
2) Financial Risk: High debt levels can increase a company's financial risk, thereby hampering profitability growth.
3) Use of Borrowed Funds: The company may not use borrowed funds effectively for activities that generate profitability.

4. CONCLUSION AND RECOMMENDATION

4.1. Conclusion

Based on the results and discussion above, it can be concluded that profitability is a significant measure of bank performance, especially in the diverse conditions of the banking industry. It was found that partially the size of capital has a positive and significant influence on banking profitability. Meanwhile variable assets and Loan variables have a negative effect on banking profitability. And the simultaneous results as well as the overall independent variables, namely assets, capital and loans, have a positive and significant effect on the dependent variable, namely the profitability of commercial banks. This shows that large banks may face similar challenges. Marginal profits decrease so that profits can increase or decrease as targets are achieved, because in fact the bank Asset and Loan variables are also expected to be the main source of income so that they have a positive relationship with bank performance.

4.2. Recommendation

Based on the results and discussion above, recommendations can be given regarding the variables discussed, the existence of capital has a positive and significant influence on banking performance in terms of profitability, so that this can continue to be improved so that it has an increasingly positive relationship. Meanwhile, for assets and loans, because they only have a negative relationship, they need to be improved and corrected as deficiencies or errors so that the variables that have a positive relationship are not only capital but also assets and loans, which are indeed important factors in the banking business.

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