Financial Performance of Sharia Governments Banks And Regional Sharia Government Banks

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ABSTRACT

The purpose of research to find out and analyze if there is a significant diferences between ROA, ROE, CAR and NPL at Bank Syariah Indonesia (BSI) and Bank Sumut Syariah at covid-19 pandemic era. The research is quantitative study. As for the research instrument used in collecting the data namely financial reports in the form of a balance sheet at BSI and Bank Sumut Syariah for four years from 2018-2021. The population used in this research is the annual financial statement at BSI and Bank Sumut Syariah. The data analysis technique used is the t-test. The result of analysis used to t-test sampling of CAR and ROE showed that there is no the diversity of significant financial performance between BSI with Bank Sumut Syariah furthermore in ROA variable and NPL showed there is the diversity of significant financial performance between BSI and Bank Sumut Syariah.

Keyword: Bank Syariah Indonesia; Bank Sumut Syarian;Financial Performance.

INTRODUCTION

Financial problem is one of the main problem which is the survival of company, so that need can be held handling the professional in every operational activities to anticipate fund excess or deficiency which would even to bankruptcy. Knowing the progress of company expand, we need to evaluate company performance from year to year. It will also evaluate company performance in the current year. Sijarweni (2021) stated that the measurement of financial performance used to financial report as a basic for measuring performance. The measurement can be used a relevant rating. The rating must be easy to use for measuring, and reflect the things that determine the performance. The measuring for financial performance also comparing between the standard has been settled (for example based on the rules of financial ministry) with the financial performance in the company. The measuring of financial performance is quantitative based on financial report.

Bank BSI or Bank Syariah Indonesia is one of country bank. BSI is the result of merger bank between PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri and PT Bank BSI Syariah. Financial Services Authority officially issued a permit for the merger of the three Islamic bank businesses on January 27th 2021 by letter number SR-3/PB.1/2021. Then, on February 1st the

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president officially declare the presence of BSI. Composition of BSI shareholders is: PT Bank Mandiri (Persero) Tbk 50,83%, PT Bank Negara Indonesia (Persero) Tbk 24,85%, PT Bank Rakyat Indonesia (Persero) Tbk 17,25%. The residual are their respective shareholders under 5%. The merger brings the advantages of the three Islamic banks, thus providing more complete service, comprehensive scope, better capital capacity. Supporting the company synergy with government commitment by ministry of BUMN, Bank Syariah Indonesia is encouraged to compete in global level.

Table 1. Financial Performance

Name		2018	2019	2020	2021
PT. Bank Syariah Indonesia Tbk	Asset (Billion)	808.572	845.605	891.337	964.838
	Net Income (Billion)	15.015	15.384	3.280	10.898
PT. Bank Sumut Syariah	Asset (Billion)	28.121	31.736	33.350	38.012
	Net Income (Miliar)	502.642	544.755	514.627	613.501

Sources: www.banksumut.co.id, www.bsi.co.id

It can be seen in terms of income at PT Bank Syariah Indonesia increased in 2018 and 2019, but in 2020 at pandemic covid-19 in Indonesia the income of PT Bank Syariah Indonesia decreased as much as Rp. 3.280 billion, however in 2021 the income of PT. Bank Syariah Indonesia as much as Rp. 10.898 billion, but the asset of PT. Bank Syariah Indonesia continue increase every year. The income of PT. Bank Sumut Syariah increased in 2018 and 2019, however in 2020 at pandemic covid-19 the income of Bank Sumut Syariah decreased as much as Rp. 514.627 billion, yet the income of PT. Bank Sumut Syariah increased in 2021 as much as Rp. 613.501 billion, however the asset continued increasing every year. However due to pandemic covid-19, it made some of the big bank in Indonesia decreased the financial performance in september 2020, give the impact to the profibility the fund reserve distributed for customers who are indicated failed to pay, causing net profit decreased in 2020.

Fahmi (2020) stated Financial Performance is an analysis to evaluate as far as a company used the rules for financial activities properly and correctly. Performance assesment is distinguished based on the business environment in every company. If the company in mining business sector so that it is difference with the agriculture and fishery affairs business. Likewise in financial sector company such as banking which clearly the different environment and others, as we know banking is connecting mediation which has surplus financial with the deficit financial, and banking tasked to overseeing both.

According to Jumingan (2016) Profitability consist of: Gross Profit Margin, Net Profit Margin, Return on Equity Capital, and Return on Total Assets. Ismanto, H. dkk (2019) concluded banking is everything related to bank, including institutions, business activities methodin processing and carrying out their business activities. Based on some theories which concern the experts said that

banking is financial institutions who help public having surplus funding and need the funding and deficit funding as a connector between the investor and public who need the funding.

Hypothesis Development

CAR (Capital Adequacy Ratio) is a capital adequacy ratio that serves to accommodate the risk of loss that may be faced by banks. The higher the CAR, the better the bank's ability to bear the risk of any risky productive credit/assets. If the value of the CAR is high then the bank is able to finance operational activities and make a considerable contribution to probability.

H_1: There is a difference between CAR ratio at PT Bank Syariah Indonesia with PT Bank Sumut Syariah.

ROA (Return on Assets) is one of the probability ratios that shows the company's ability to generate profits. ROA shows the company's return or profit generated from the company's activities used to run the company. The greater this ratio, the better the company's profitability.

H_2: There is a difference between ROA ratio at PT Bank Syariah Indonesia with PT Bank Sumut Syariah.

ROE (Return on Equity) is used to measure the performance of bank management in managing the available capital to generate profit after tax. The greater the ROE, the greater the level of profit achieved by the bank.

H_3: There is a difference between ROE ratio at PT Bank Syariah Indonesia with PT Bank Sumut Syariah.

NPL (Non Performing Loan) or non-performing loans to total loans, shows that the ability of bank management in managing non-performing loans provided by banks. The greater this ratio, the worse the bank's credit quality will cause the number of non-performing loans to be even greater.

H_4: There is a difference between NPL ratio at PT Bank Syariah Indonesia with PT Bank Sumut Syariah.

METHODS, DATA, AND ANALYSIS

According Sugiyono (2019) concluded that research methods is the way of scientific to obtain the data with specific purposes. This research uses the type of quantitive approach. The research is a case study on PT Bank Syariah Indonesia and PT Bank Sumut Syariah.

The T-test sampling independent test have performance principle to compare mean between 2 various research sampling between two correlation sampling. The aim of T-test sampling independent is examine two research sampling, have equal mean or not, it is produced and found which is the distinguish between two sample. The methods of determining in the research is the census method or sampling total. So the sample that will be used is in the form of numbers namedly financial report in 2018-2021.

The research variable is financial performance which is the condition measurement process come from the company financial as well as being a good inspiration from the last, the present or in the future. The indicator used four financial ratio such as Capital Adequacy Ratio, Return on Equity, Return on Assets, Non Performing Loan.

The technique of research is doing the academic research, the data is an main instrument determined the success of research which quantitative and qualitative research. In quantitative research the data classified in three big groups such as interview, documentation and observation. This research uses technique of collecting the data is documentation, which is obtained the data from book sources, journal, OJK website at www.ojk.go.id also official website from some banks become an object.

The technique of data analysis is a process to do processed data obatined from outside so that give the systematic data, accrual, accurate about thorough problem. So in the research, the researcher uses the technique of analysis quantitative descriptive. The result of analysis data is response from the problem question. This is the technique used to analyze the data in the research: Data Normality Test, T-test Independent, hypotesis test, analysis of varians assumption test.

RESULT AND DISCUSSION

Financial Perfromance of Bank Syariah Indonesia and Bank Sumut Syariah

The result and discussion is description about the result obtained in the research such as independent variables and dependent variable. The Data used in the research is the secondary data about banking company is analyzed to financial performance in 2018-2021. Financial ratio analysis to Bank Syariah Indonesia (BSI) and Bank Sumut Syariah to develop financial performance from each bank.

Table 2. Financial Ratio ROA BSI and Bank Sumut Syariah in 2018-2021

YEAR	ROA_BSI	ROA_BANK_SUMUT
2018	2.8 %	2.3%
2019	2.4%	2.3%
2020	0.5%	1.9%
2021	1.4%	2.0%

Source: processed data

The table shows that BSI's ROA financial ratio in 2018 to 2019 decreased from 2.8% to 2.4%, while in 2020 where the entire world was hit by the Covid 19 pandemic, BSI's ROA ratio decreased by 0.5%. This decrease is a consequence of increased liquidity, namely the ability to meet obligations or debts that must be paid immediately, while in 2021 there was an increase of 1.4%.

The financial ratio of ROA at Bank Sumut Syariah where in 2018 to 2019 did not increase while in 2019 it decreased to 1.9% due to the impact of the pandemic that hit the world, while in 2021 it rose again to 2.0%.

Table 3. Financial Ratio ROE BSI and Bank Sumut Syariah in 2018-2021

YEAR	ROE_BSI	ROE_BANK_SUMUT
2018	16.1 %	36.0 %
2019	14.0 %	29.4 %
2020	2.9 %	25.0 %
2021	10.4 %	27.1 %

Source: processed data

The table shows that BSI's ROE financial ratio in 2018 to 2019 decreased from 16.1% to 14%, while in 2020 where the whole world was hit by the Covid 19 pandemic, BSI's ROE ratio decreased by 2.9%. Meanwhile, in 2021 it increased again to 10.4%. ROE can reflect the performance of the company. However, ROE shows more data on net profit with certain capital.

Bank Sumut Syariah's ROE financial ratio in 2018 to 2019 decreased from 36% to 29.4%, while in 2020 where the whole world was hit by the Covid 19 pandemic, Bank Sumut Syariah's ROE ratio decreased by 25%. Meanwhile, in 2021 it increased again to 27.1%.

Table 4. Financial Ratio CAR BSI and Bank Sumut Syariah in 2018-2021

YEAR	CAR_BSI	CAR_BANK_SUMUT
2018	18.5 %	17.8 %
2019	19.7 %	10.0 %
2020	16.8 %	9.9 %
2021	19.7 %	10.8 %

Source: processed data

The financial ratio of CAR on BSI from 2018 to 2019 has increased every year. In 2020 it experienced a decrease of 16.8% while in 2021 it experienced an increase of 19.7%.

It also shows that the CAR financial ratio at Bank Sumut Syariah from 2018 to 2019 decreased from 17.8% to 10.0%. In 2020 it decreased again to 9.9% while in 2021 it experienced an increase of

10.8%
Table 5. Financial Ratio NPL BSI and Bank Sumut Syariah in 2018-2021

YEAR	NPL_BSI	NPL_BANK_SUMUT
2018	1.9 %	3.88 %
2019	2.3 %	4.36 %
2020	4.3 %	3.54 %
2021	3.7 %	3.09%

Source: processed data

The NPL ratio in BSI from 2018 to 2019 has increased every year. In 2020 it increased by 4.3% while in 2021 it decreased by 3.7%. NPL ratio at Bank Sumut Syariah from 2018 to 2019 has increased from 3.88% to 4.36%. in 2020 the NPL value decreased by 3.54% and in 2021 to 3.09%.

Comparative Analysis of Financial Performance

The result of the research conducted by researcher at Bank Syariah Indonesia (BSI) and Bank Sumut Syariah in 2018-2021 uses a t-test sample independent statistic, obtained the result financial performance comparison between Bank Syariah Indonesia (BSI) and Bank Sumut Syariah.

ROA Ratio

Table 6. ROA of Bank Syariah Indonesia (BSI) and Banks Sumut Syariah

Statistics Group	BANK	N	Mean	Std. Deviation	Std. Error Mean
	BSI	4	1.7750	1.03401	.51700
VALUE_ROA	BANK SSUMUT SYARIAH	4	2.1250	.20616	.10308

Source: processed data Spss

Based on the table above, it can be seen that Bank BSI has an average ROA ratio of 17.77 smaller than the average ROA ratio of Bank Sumut Syariah of 21.22. This means that the period 2018 – 2019 Bank Sumut Syariah is better than Bank BSI because the higher the ROA value, it will improve the quality of the bank's capital.

Bank BSI's standard deviation of 1.03 shows a relatively small data deviation because the value is smaller than the mean value of 1.77 while Bank Sumut Syariah's standard deviation of 0.20 also shows a relatively small data deviation from its mean value of 2.12 with a small data deviation indicating that the ROA variable is quite good.

ROE Ratio

Table 7. ROE of Bank Syariah Indonesia (BSI) and Banks Sumut Syariah

Statistics Group	BANK	N	Mean	Std. Deviation	Std. Error Mean
	BSI	4	10.8500	5.79914	2.89957
VALUE_ROE	BANK SUMUT SYARIAH	4	29.3750	4.76821	2.38411

Source: processed data Spss

Bank BSI has an average (mean) ROE ratio of 10.85 smaller than the average (mean) ROA ratio of Bank Sumut Syariah of 29.37 This means that for the period 2018 - 2019 Bank Sumut Syariah is better than Bank BSI because the higher the ROE value, it will improve the quality of the bank's capital. Bank BSI's standard deviation of 5.79 shows a relatively small data deviation because the value is smaller than its mean value of 10.85 while Bank Sumut Syariah's standard deviation of 4.76 also shows a relatively small data deviation from its mean value of 29.37 with a small data deviation indicating that the ROE variable is quite good.

CAR Ratio

Table 8. CAR of Bank Syariah Indonesia (BSI) and Banks Sumut

Group Statistics	BANK	N	Mean	Std. Deviation	Std. Error Mean
	BSI	4	18.6750	1.37204	.68602
VALUE CAR	BANK SUMUT SYARIAH	4	12.1250	3.80471	1.90236

Source: processed data Spss

Bank Sumut Syariah has an average (mean) CAR ratio of 12.12 smaller than the average (mean) ratio of Bank BSI CAR 18.67. This means that for the period 2018 – 2021 Bank BSI has a better CAR than Bank Sumut Syariah because the higher the CAR value, the better the quality of the bank's capital. Bank Sumut Syariah's standard deviation of 3.80 shows a relatively small data deviation because the value is smaller than the mean value of 12.12 while Bank BSI's standard deviation of 1.37 also shows a relatively small data deviation from its mean value of 18.67 with a small data deviation indicating that the variable is quite good.

NPL Ratio

Table 9. NPL of Bank Syariah Indonesia (BSI) and Banks Sumut Ratio

Group Statistics	BANK	N	Mean	Std. Deviation	Std. Error Mean
VALUE_NPL	BSI	4	3.05	1.135781669	0.567890835
	BANK SUMUT SYARIAH	4	3.7175	0.536803813	0.268401906

Source: processed data SPSS

Based on the table, it can be seen that Bank BSI has an average NPL ratio of 3.05, smaller than the average NPL ratio of Bank Sumut Syariah of 3.7175 This means that for the period 2018 – 2021 Bank BSI is better than Bank Sumut Syariah because the lower the NPL value, the lower the value of bad loans and better capital, thus providing sustainability in banking.

Bank BSI's standard deviation of 1.35 shows a relatively small data deviation because the value is smaller than the mean value of 3.05 while Bank Sumut Syariah's standard deviation of 0.53 also shows a relatively small data deviation from the mean value of 3.71 with a small data deviation indicating that the NPL variable is quite good.

Normality Test

Based on the results of the normality test, it shows that ROA, ROE, CAR, and NPL is normally distributed. This means that the residual data is normally distributed because the significance is more than 0.05.

Hypotesis Test

Table 10. Result t-Test of ROA at Bank BSI and Bank Sumut Syariah

Independent Samples Test		Levene's Test for Equality of variances		t-test for Equality of Means							
		F	Sig.	t	df	Sig. (2tailed)	Mean difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VALUE ROA	Equal variances assumed	10.347	0.018	-0.664	6	0.531	-0.35000	0.52718	-1.63996	0.93996
	Equal Variances Not Asssumed			-0.664	3.238	0.551	-0.35000	0.52718	-1.96003	1.26003

Source: processed data Spss

The results of the Independent Sample Test show that the significance value is 0.018 or 1.8%. the value is less than α; 0.018 < 0.05. This proves that the financial performance of Bank BSI and Bank Sumut Syariah has significant differences. The research hypothesis is accepted. Bank BSI's average ROA of 1.77 is smaller than Bank Sumut Syariah's average ROA of 2.12, which means that Bank Sumut Syariah's ROE ratio is better than Bank BSI.

Table 11. Result t-Test ROE at Bank BSI and Bank Sumut Syariah

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Diffrence	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VALUE ROE	Equal variances aassumed	0.169	0.695	-4.935	6	0.003	-18.52500	3.75386	27.71036	-9.33964
	Equal variances not aassumed			4.935	5.784	0.003	-18.52500	3.75386	27.79418	-9.25582

Source: processed data Spss

From the results of the Independent Sample Test, it can be seen that the significance value is 0.695 or 69.5%. the value is less than α; 0.69.5 > 0.05. This proves that the financial performance of Bank BSI with Bank Sumut Syariah has no difference. So the research hypothesis was rejected. Bank BSI's average ROE of 10.85 is smaller than Bank Sumut Syariah's average of 29.37, which means Bank Sumut Syariah's ROE Ratio is better than Bank BSI.

Table 12. Result t-Test CAR at Bank BSI and Bank Sumut Syariah

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
VALUE CAR	Equal variances assumed	3.112	0.128	3.239	6	0.018	6.55	2.02227	1.60168	11.49832
	Equal variances not assumed			3.239	3.767	0.035	6.55	2.02227	0.79581	12.30419

Source: processed data Spss

The results of the Independent Sample Test show that the significance value is 0.128 or 12.8%. The value is greater than α; 0.128 > 0.05. This proves that the financial performance of Bank BSI with Bank Sumut Syariah does not have a significant difference. So the research hypothesis was rejected. Bank BSI's average CAR of 18.67 is greater than Bank Sumut Syariah's average CAR of 12.12, which means Bank BSI is better than Bank Sumut Syariah.

Table 13. Result t-Test of NPL at Bank BSI and Bank Sumut Syariah

Independent Samples Test		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
VALUE NPL	Equal variances assumed	7.550	.033	-1.063	6	.329	-.66750	.62812	-2.20446	.86946
	Equal variances Not assumed			-1.063	4.277	.344	-.66750	.62812	-2.36786	1.03286

Source: processed data Spss

The results of the Independent Sample Test show that the significance value is 0.033 or 3.3%. The value is greater than α; 0.033 < 0.05. This proves that the financial performance of Bank BSI and Bank Sumut Syariah has significant differences. So the research hypothesis is accepted. Bank Sumut Syariah's average NPL of 3.71 is greater than Bank BSI's average NPL of 3.05, which means that Bank BSI is better than Bank Sumut Syariah.

The result of analysis uses t-Test sample Independent to capital variable (CAR) is showed that no difference significant financial performance between PT. Bank BSI and Bank Sumut Syariah. It howed the significant value > 0.05. No significant difference is showed that PT. Bank BSI and Bank Sumut Syariah have good abilities to carry out its function to keep capital adequacy ratio, which is PT. Bank BSI is better than Bank Sumut Syariah to endure the risk like credit risk, capital market and operational risk. There is no significant difference between the CAR Ratio at PT. Bank Syariah Indonesia with PT Bank Sumut Syariah so that H1 rejected H0 accepted. The higher CAR ratio, then it is better for the bank. The research in line with the theory by Sujarweni (2021.

On the variable capital (ROA) is showed there is a significant financial performance difference between PT. Bank BSI and Bank Sumut Syariah it is showed significant value <0,05. There is a significant difference showed by PT Bank Sumut Syariah is more effective and efficient to manage capital and asset so that influenced at net profit is higher compared to PT Bank BSI. The research in line with the theory by Pandiangan et al. (2022).

On the variable capital (ROE) is showed there is no a significant financial performance difference between PT. Bank BSI and Bank Sumut Syariah it is showed significant value > 0,05. There is no a significant difference showed by PT Bank Sumut Syariah is constantly to manage good capital so that it is effective and efficient generated the income. The research in line with the theory by Pandiangan et al. ah (2020:8)

On the variable capital (NPL) is showed there is a significant financial performance difference between PT. Bank BSI and Bank Sumut Syariah it is showed significant value <0,05. There is a significant difference showed by PT Bank BSI and PT Bank Sumut Syariah is constantly to manage capital and credit correctly, so obtained the income. From the result of value calculation NPL between PT Bank BSI and PT Bank Sumut Syariah can be seen both of bank is good banking. The smaller of NPL value is better for the bank. The research in line with the theory by Melania (2021)

Based on the result of the interview from second company such as Bank Syariah Indonesia and Bank Sumut Syariah proved that the company or Bank Syariah Indonesia get the problems in early 2020 which is pandemic covid-19 in Indonesia give the effect swelling provision influenced financial performance at Bank Syariah Indonesia, whereas Bank Sumut Syariah is still categorized as stable in financial performance.

CONCLUSION AND SUGGESTION

The result of analysis uses t-test sample independent to capital variable (CAR) is showed that there is no significant difference that PT Bank BSI and Bank Sumut Syariah both of them having good abilities to carry out its functions in maintaning the capital adequecy ratio, which is PT Bank BSI better than Bank Sumut Syariah to endure the risk like credit risk, market and operational risk.

The ROA variable is showed there is significant difference that PT Bank Sumut Syariah is more effective and efficient to manage capital and asset so that influenced to higher net profit to PT Bank BSI. The ROE variable is showed there is significant difference that PT Bank BSI and PT Bank Sumut Syariah contsantly to manage the good capital effectively and obtained the income. The NPL variable is showed there is significant difference that PT Bank BSI and PT Bank Sumut Syariah constantly can manage good credit and capital so effectively and efficiently obatined income. From the result of value calculation NPL between PT Bank BSI and PT Bank Sumut Syariah can be seen both of bank is good banking.

Based on the result of the research, so the writer suggested a few thing: For Bank Sumut Syariah is promote the credit product or other service product order to develop to thorough Indonesia increase the company profit and financial perfromance in company. For Bank BSI is make a other service product and credit to attract the customers and investor and to increase company profit.

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