

## Profitability Ratio Determinants on PT. Bank BRI Tbk Period 2011- 2021

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### ABSTRACT

*This study aims to discuss the effect of CAR, NPL dan SBI on ROA. The research methods used in this study are quantitative descriptive research as well as using statistical analysis. The population used is the financial statements of PT. Bank BRI Tbk. The sample used is data derived from records of financial statements and income statements for the period 2011 to 2021. Data collection techniques use classical assumption test techniques that include normality test, heteroskedasticities test, multicollinearities test, and autocorrelations test. In addition, multiple linear regression analysis techniques are also carried out, hypothesis tests (t tests), simultaneous tests (F tests), correlation coefficient tests, and determination coefficient tests with the SPSS 24 application program. The results of this study indicate that NPL, SBI has a significant effect on ROA. While CAR does not have a significant effect on.*

*Keywords: CAR, NPL, SBI and ROA.*

### INTRODUCTION

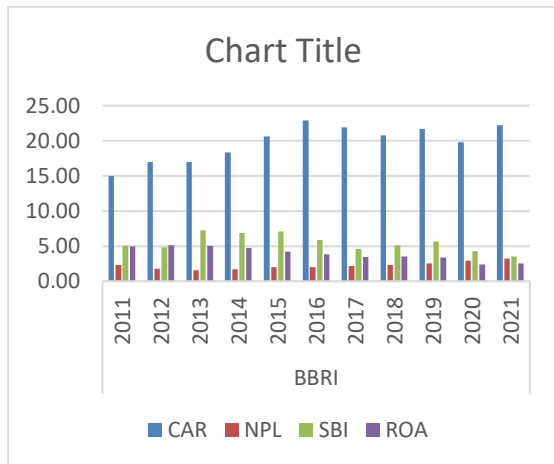
The increasingly fierce competition in this era of globalization, companies are required to be able to survive. To anticipate this competition, companies must be able to improve their performance for business continuity. Various businesses carried out by the company, such as planning, decision making, evaluation and so on require information that can be used as an estimate that will be carried out. Especially in terms of transactions or matters related to financial issues, of course, it is very necessary to report financial statements. Financial statements are a reference regarding the condition of a company and as a reference for company information used to assess the company's financial position and performance, which is used for *stakeholders* as a reference in decision making. Where financial statements aim to provide information about the finances of a company in an accounting period (Munawir, 2007).

A bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit

and or other forms in order to improve the standard of living of many people according to Law Number 10 of 1998. Meanwhile, according to article 1 of law no. 4 of 2003 concerning banking, banks are commercial banks and people's crediting banks that carry out business activities conventionally or based on sharia principles which in their activities do not provide services in payment traffic.

The role of the banking industry is still highly required by the country's economy today so that the running economy will remain stable with the government's discretion through the central bank to make banking policies in anticipation of the stability of the economic system.

The development of ROA, which fluctuates every period in banking companies that have *gone public*, is suspected to be influenced by CAR, NPL and SBI. The greater the ROA, the better the financial performance, because the rate of return is getting bigger. These developments from CAR, NPL, SBI and ROA can be seen in the chart below.



The company's ability to make a profit or profit depends largely on how the company applies the concept of strategy or short-term or long-term planning in accordance with their respective areas of duty, and its implementation is carried out with procedures and performance that have been determined by the company in advance. Profit is a profitable result of the efforts made by the company in a certain period. With this profit, the company can use it for additional financing in running its business, and the most important thing is as a tool to maintain the company's survival.

## METHOD

This research is a causal study where researchers want to know the influence of one or more factors in causing a problem. This study wants to find out whether CAR, NPL and SBI influence ROA. The population in this study is banking companies that went public listed in the Indonesian stock exchange in the 2011-2021 period. Determination of samples from the population in this study using the purposive sampling method or selection of aimed samples. Some of the research sample criteria include companies engaged in the banking bank sector listed on the Indonesia Stock Exchange for the 2011-2021 period, financial statements that have complete financial statements and publish complete stock price data and profitability value (ROA) < 2% for 11 years from 2011 to 2021, and Sample companies that use rupiah currency.

## RESULT and DICUSSION

### Descriptive Statistical Test Results

Table 1.  
 Descriptive Statistical Test Results

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
CAR	11	0.41	80.011	18.9992	12.95801
NPL	11	0.46	108.99	1111.248	28.84934
SBI	11	1.011	811.94	9.8098	16.11923
Roa	11	0.2	84.52	6.8555	16.05103
Valid N (listwise)	11				

Descriptive statistical results of the CAR variable show a minimum value of 0.41 and a maximum value of 80.011. with an average (mean) of 18.9992, while the standard deviation is 12.95801. The results of the NPL Variable show a minimum value of 0.46 and a maximum value of 108.99 and an average (mean) of 1111.2481 with a standard deviation value of 28.84934. The SBI variable results show a minimum value of 1.011 and a maximum value of 811.94 and an average (mean) of 9.8098 with a standard deviation value of 16.119238.

Meanwhile, descriptive statistical results on the dependent variable ROA show a minimum value of 0.20 and a maximum value of 84.52 and an average (mean) of 6.8555 with a standard deviation value of 16.05103.

### Data Normality Test Results

Table 2.  
 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		11
Normal Parameters <sup>a,b</sup>	Mean	0
	Std. Deviation	1.58962489
	Deviation	
Most Extreme Differences	Absolute	0.0113
	Positive	0.068
	Negative	-0.0113
Test Statistic		0.0113
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.

Based on the results of the normality test, the statistical test value is 0.0113 with a significant level of  $0.200 > 0.05$ . This shows that the data of normally distributed residuals

### Multicholinerity Test Results

Coefficients <sup>a</sup>	
Collinearity Statistics	
Tolerance	Bright
0.0111	14.054
0.602	1.66
0.0114	13.511

a. Dependent Variable: ROA

From the table above, the multicholinerity test results show a tolerance value of  $> 0.10$  and a VIF value of  $< 10$  for all variables. Which means that there is multicholinerity in the regression model.

### Autocorrelation Test Results

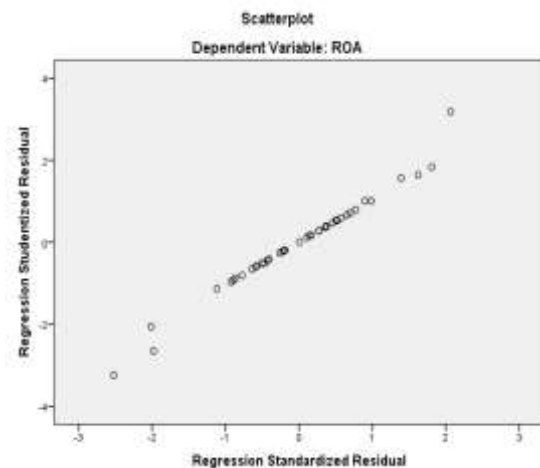
Runs Test		Unstandardized Residual
Test Value <sup>a</sup>		0.20862
Cases < Test Value	21	
Cases $\geq$ Test Value	21	
Total Cases	11	
Number of Runs	25	
With	.1181	
Asymp. Sig. (2-tailed)	0.435	

a. Median

From the table above, it can be seen that the value of Asymp. Sig. (2-tailed) of 0.435 is greater than the significance established of 0.05. From the statement it can be concluded that there is no autocorrelation of residual values

### Heteroskedasticity Test Results

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Itself.



From the picture, the partial dots are spread randomly and irregularly above or below the number 0 on the Y axis, so it can be concluded that in the model created it does not contain symptoms of heteroskedasticity.

### Coefficient of Determination Test Results (Adjusted R<sup>2</sup>)

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.995 <sup>a</sup>	0.99	0.989	1.65118

a. Predictors: (Constant), SBI, NPL, CAR

b. Dependent Variable: ROA

Based on the test results in the table above, the Adjusted R Square value is 0.989 or it can be concluded that 98.9% of the ROA variable is explained by the CAR, NPL, and SBI variables. The remaining 1.1% is explained by factors other than the variables used in this study.

### Statistical Test Results f

1	Regression	10459.45	3	3486.483	12118.1186	.000 <sup>b</sup>
	Residual	103.603	7	2.1126		
	Total	10563.05	10			

a. Dependent Variable: ROA

b. Predictors: (Constant), SBI, NPL, CAR

In the table above, the F test can be seen that the F value is 12118.1186 with Sig. 0.000 below 0.05 which means that independent variables namely CAR, NPL, and SBI together

have a simultaneous effect on the dependent variable, namely ROA.

### Statistical Test Results t

		Coefficients <sup>a</sup>				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Itself.
		B	Std. Error	Beta		
1	(Constant)	-0.56	0.821		-0.683	0.5
	CAR	0.113	0.0115	0.091	1.511	0.14
	NPL	-0.04	0.012	-0.0115	-3.622	0
	SBI	0.866	0.056	0.906	15.34	0

a. Dependent Variable: ROA

From the table above, it can be concluded, that the value of sig. from a CAR of 0.139 greater than 0.05, which means that the BOPO independent variable has no partial effect on the dependent variable, namely ROA. The results of this study are not in accordance with research conducted by Mismiwati (2016), Diana (2008) and Chandra (2013) which states that CAR has a positive and significant effect on return on assets. The NPL variable has a partial effect on the dependent variable with a significance level of 0.001 smaller than 0.05, meaning that the NPL variable has a partial effect on the dependent variable, namely ROA. The results of this study are in line with the research of Subalno (2010), Chintya Putri (2015), Diana (2008) and Mismiwati (2016), who found that there is a positive and significant influence of NPL on return on assets. The SBI variable partially affects the dependent variable with a significance level of 0.000 less than 0.05. This means that the SBI variable partially affects the dependent variable, namely ROA. The results of this study are in line with the research of

Pancawati Hardiningsih Anis Chairri (2002), who found that there is a positive and significant influence of SBI on return on assets

### CONCLUSION

Based on the results of the study, it can be concluded that NPL and SBI affect ROA. Meanwhile, CAR has no effect on ROA. Further research is suggested to add variables that are related to ROA, such as NIM, BOPO, ROE and other variables related to ROA, and use all companies listed on the IDX as samples so that the resulting conclusions have a wider scope so that stronger and more accurate results are obtained, as well as more samples.

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