SIMBA

7th SEMINAR INOVASI MANAJEMEN BISNIS DAN AKUNTANSI

ANALISIS PENGARUH DPK, CAR, NPL, CKPN, DAN BOPO TERHADAP KINERJA KEUANGAN BANK UMUM KONVENSIONAL

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh dana pihak ketiga (DPK), kecukupan modal (CAR), risiko kredit (NPL), cadangan kerugian penurunan nilai (CKPN), serta efisiensi operasi (BOPO) terhadap kinerja keuangan (ROA) pada bank umum konvensional yang terdaftar di BEI periode 2021-2023. Data yang digunakan adalah data sekunder. Sampel dalam penelitian ini adalah 42 bank umum konvensional yang dipilih menggunakan metode purposive sampling. Metode analisis data dilakukan dengan menggunakan regresi linear berganda dengan uji asumsi klasik (uji normalitas, uji multikolinearitas, uji heteroskedastisitas, dan uji autokorelasi), dan uji hipotesis terdiri dari uji koefisien determinasi (R2), uji statistik F dan uji statistik t. Hasil penelitian menunjukkan bahwa secara parsial variabel dana pihak ketiga (DPK), kecukupan modal (CAR), dan risiko kredit (NPL) tidak berpengaruh secara signifikan terhadap kinerja keuangan (ROA). Cadangan kerugian penurunan nilai (CKPN) berpengaruh positif dan signifikan terhadap kinerja keuangan (ROA). Efisiensi operasi (BOPO) berpengaruh negatif dan signifikan terhadap kinerja keuangan (ROA). sedangkan secara simultan dana pihak ketiga (DPK), kecukupan modal (CAR), risiko kredit (NPL), cadangan kerugian penurunan nilai (CKPN), dan efisiensi operasi (BOPO) berpengaruh terhadap kinerja keuangan (ROA).
Kata Kunci: *ROA, DPK, CAR, NPL, CKPN, BOPO*

Abstract

This research aims to determine the effect of Third-Party Funds (DPK), Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Allowance for impairment losses (CKPN), and Operating Efficiency (BOPO) on Financial Performance (ROA) in conventional commercial banks listed on the Indonesia Stock Exchange (IDX) for the 2021-2023 period. The data used is secondary data. The sample in this study consists of 42 conventional commercial banks selected using the purposive sampling method. Data analysis was performed using multiple linear regression with classical assumption tests (normality test, multicollinearity test, heteroscedasticity test, and autocorrelation test), and hypothesis testing consisting of the coefficient of determination test (R2), the F statistical test, and the t statistical test. The results show that, partially, the variables Third-Party Funds (DPK), Capital Adequacy Ratio (CAR), and Non-Performing Loan (NPL) do not have a significant effect on Financial Performance

(ROA). Allowance for impairment losses (CKPN) has a positive and significant effect on Financial Performance (ROA). Operating Efficiency (BOPO) has a negative and significant effect on Financial Performance (ROA). Meanwhile, simultaneously, Third-Party Funds (DPK), Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Allowance for impairment losses (CKPN), and Operating Efficiency (BOPO) affect Financial Performance (ROA).
***Keywords**: ROA, DPK, CAR, NPL, CKPN, BOPO*

A. INTRODUCTION [Times New Roman 12, Bold]

Banking is a sector that plays a vital role in a country's economy. As financial institutions, banks play a role in collecting and distributing public funds, providing various other services, and acting as financial intermediaries. Banking institutions must ensure bank stability to maintain public trust (Anggiani et al., 2020). Indonesian banking continues to show positive development despite uncertain global and domestic economic conditions and global financial market fluctuations due to the COVID-19 pandemic crisis. The 2021-2023 period was a challenging period for conventional banking in Indonesia. Credit growth increased from 3.77% in 2021 to nearly 10% in 2023. Bank financial performance is a key indicator in assessing the stability and health of the financial system. Evaluation of a bank's financial performance is based on components such as Capital, Asset Quality, Management, Earnings, Liquidity, and Sensitivity. In this study, Return on Assets (ROA) is used as a measuring tool to identify the effectiveness of financial performance.

Regulation of public activities due to the COVID-19 pandemic has hampered the growth of third-party funds (DPK). Pressure from the financial crisis has prompted people to withdraw their deposits from banks, which can limit their financial intermediation function and impact bank profitability (Wiratmini, 2020). The decline in public deposits indicates changes in economic conditions and individual finances, such as shifts in consumption patterns and income fluctuations (Syafrian et al., 2024). Capital adequacy (CAR) plays a crucial role in maintaining a bank's resilience to the risk of loss and serves as a benchmark for a bank's ability to meet its financial obligations. The large number of people requiring bank loans to survive during the COVID-19 pandemic (2021-2023) makes banks' capital adequacy ratio (CAR) crucial. Banks must ensure sufficient capital to absorb potential increases in credit risk while

simultaneously disbursing the credit needed by the public for economic recovery (Suhartoko, 2020).

Restrictions on activities during the COVID-19 pandemic throughout 2021-2023 resulted in the delay in repayment of many loans disbursed by banks. Mobility restrictions, decreased demand, and supply chain disruptions have made it difficult for businesses and the public to generate income, resulting in a decline in borrowers' ability to meet their loan installment obligations (Primantoro, 2024). Credit risk, as measured by the non-performing loan (NPL) ratio, indicates the extent of a bank's non-performing loan portfolio and can directly impact bank profitability.

The allowance for impairment losses (CKPN) is a fund allocated by banks as a precautionary measure against potential losses due to asset impairments, such as loans and securities. The amount of the CKPN reflects the amount of funds allocated by the bank to cover the risk of this deficit. Currently, the allowance is based on estimates of expected credit losses, taking into account various variables, including projections of future economic conditions (Sososutiksno et al., 2024). A high CKPN can be a financial burden for banks, but it also reflects prudence in risk management.

The ratio of operating costs to operating income (BOPO), which reflects operational efficiency, is also an important factor in determining a bank's profitability. BOPO illustrates a company's potential to manage and streamline its operating expenses.Operating expenses include the cost of goods sold, as well as marketing, administrative, and general expenses. This ratio is used to assess a company's operational efficiency in generating revenue from its core activities (Maharani et al., 2022). In the banking context, a high BOPO ratio can indicate that a bank's operating cost control is suboptimal, negatively impacting profits. Therefore, operational efficiency is an important indicator in assessing the effectiveness of a bank's operational management and financial health.

B. METHOD

This study uses a quantitative method with secondary data obtained from the annual financial reports of various conventional commercial banks listed on the Indonesia Stock Exchange

(IDX) between 2021 and 2023 on the official websites www.idx.co.id, www.ojk.go.id, and the official websites of related companies. The population in this study is 42 conventional commercial banks listed on the Indonesia Stock Exchange (IDX) during the 2021-2023 period. The sample consists of 98 data collected using the purposive sampling method as the data sampling technique. The dependent variable used in this study is financial performance, measured using ROA. Independent variables include third-party funds, capital adequacy, measured using CAR, credit risk, measured using the NPL ratio, allowance for impairment losses (CKPN), and BOPO.

C. RESULTS

Normality Test

Table 1 Normality Test

One Sample Kolmogorov Smirnov		
		Unstandardized Residual
N		98
Normal Parameters [a,b]	*Mean*	0,000
	Std. Deviation	0,312
Most Extreme Differences	*Absolute*	0,123
	Positive	0,123
	Negative	-0,114
Test Statistic		0,123
Asymp. Sig. (2-tailed)		0,000[c]
Exact Sig. (2-tailed)		0,058
Point Probability		0,000

Source: Data processed using IBM SPSS Statistics 25

The decision-making for the normality test in this study was conducted using the Kolmogorov-Smirnov test (1-sample k-s) using the exact method. The exact method was used in this study because it has a more accurate assessment for data that is not well distributed, small data size, sparse, and unbalanced (Mehta & Patel, 2012). Based on the results of the normality test in Table 1, the exact significance value is 0.058 and its value is greater than 0.05. This means the data is normally distributed.

Multicollinearity Test

Table 2 Multicollinearity Test

Coefficients[a]		
Model	*Collinearity Statistics*	
	Tolerance	*VIF*
(Constant)		
DPK	0,717	1,394
CAR	0,821	1,218
NPL	0,893	1,120
CKPN	0,807	1,240
BOPO	0,751	1,331

Source: Data processed using IBM SPSS Statistics 25

The multicollinearity test aims to determine whether the independent variables in a regression model are highly correlated or perfectly correlated. The test is performed by comparing the variance inflation factor (VIF) value with the tolerance value. If the tolerance value is greater than 0.01 and the VIF is less than 10, the regression model is considered free of multicollinearity. Table 2 shows the results of the multicollinearity analysis. The test results indicate that the VIF value is less than 10, and the tolerance value is greater than 0.01. Therefore, it can be concluded that there is no multicollinearity in this research regression model.

Heteroscedasticity Test

Table 3 Heteroscedasticity Test

Coefficients[a]	
Model	*Sig*
(Constant)	0,374
DPK	0,843
CAR	0.585
NPL	0,397
CKPN	0,991
BOPO	0,605

Source: Data processed using IBM SPSS Statistics 25

The heteroscedasticity test aims to determine whether there are differences in the variance and residuals of the regression model from one study to the next. The Glejser test is used to examine

the data for heteroscedasticity. Based on Table 3, the five independent variables (third party funds (TPF), capital adequacy (CAR), credit risk (NPL), allowance for impairment losses (CKPN), and operating efficiency (BOPO) have a significance level (sig) greater than 0.05. Therefore, it can be concluded that heteroscedasticity does not occur in this regression model.

Autocorrelation Test

Table 4 Autocorrelation Test

Runs Test	
	Unstandardized Residual
Test Value[a]	-0,024
Cases < Test Value	49
Cases >= Test Value	49
Total Cases	98
Number of Runs	44
Z	-1,218
Asymp.Sig. (2-tailed)	0,223

Source: Data processed using IBM SPSS Statistics 25

The autocorrelation test aims to analyze whether there is a correlation between the nuisance error in period t and the error in period t-1 (previous) in a linear regression model. If a correlation occurs, it is called an autocorrelation problem. The autocorrelation test in this study was conducted using a run test. Table 4 shows the autocorrelation test which produced a value of Asymp. Sig. 2-tailed) = 0.223. Based on the Statistical Significance value (2-Tailed) > 0.05, it can be concluded that there is no autocorrelation in the data in this regression model.

Multiple Linear Regression Test

Table 5 Multiple Linear Regression Test

Coefficients[a]					
	Unstandardize Coefficients		*Standardized Coefficient*		
Model	B	Std Error	Beta	T	Sig.
1 (*Constant)*	7,583	0,197		38,485	0,000
DPK	0,000	0,001	-0,008	-0,294	0,769
CAR	0,000	0,002	0,001	0,034	0,973
NPL	-0,027	0,032	-0,022	-0,860	0,392

CKPN	0,400	0,019	0,055	2,071	0,041
BOPO	-0,760	0,002	-0,982	-35,497	0,000

Source: Data processed using IBM SPSS Statistics 25

Table 5 shows the results of multiple linear regression. These results can be used to construct the following regression equation:

$$ROA = 7,669 + 0,000(DPK) + 0,000(CAR) – 0,027(NPL) + 0,40(CKPN) – 0,76(BOPO) + e$$

The multiple linear regression equation shows that the constant value is 7.583 with a positive direction, which means that if the independent variables of third party funds (DPK), capital adequacy (CAR), credit risk (NPL), allowance for impairment losses (CKPN), and operational efficiency (BOPO) are assumed to have a constant value of zero, then the value of the financial performance variable (ROA) is 7.583. The equation of third party funds (DPK) shows a value of 0.000. This means that the third party funds (DPK) variable has no effect on the financial performance variable (ROA). The equation of capital adequacy (CAR) shows a value of 0.000. This means that the capital adequacy variable (CAR) has no effect on financial performance (ROA). The equation of credit risk (NPL) shows a value of -0.0270 with a negative direction. This means that if the credit risk variable (NPL) experiences a one-unit increase, it will cause a decrease in the financial performance variable (ROA) by -0.027.

The equation for the allowance for impairment losses (CKPN) shows a value of 0.40 with a positive direction. Therefore, it can be interpreted that a one-unit increase in the allowance for impairment losses (CKPN) variable will cause a 0.40 increase in the financial performance variable (ROA). The equation for operating efficiency (BOPO) shows a value of -0.76 with a negative direction. Therefore, it can be interpreted that a one-unit increase in the operating efficiency variable (BOPO) will cause a -0.76 decrease in the company's performance variable (ROA).

F Statistical Test

Table 6 F Statistical Test

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	170,180	5	34,036	329,761	0,000[b]
	Residual	9,496	92	0,103		
	Total	179,676	97			

Source: Data processed using IBM SPSS Statistics 25

The f-statistic test determines how much influence the independent variables have on the dependent variable when all are considered together. Based on Table 6, the F-value is determined to be 329.761 and is found to be statistically significant at the 0.000 level. The results show a significant value of less than 0.05, so it can be concluded that third party funds (DPK), capital adequacy (CAR), credit risk (NPL), allowance for impairment losses (CKPN), and operational efficiency (BOPO) jointly influence financial performance (ROA).

Coefficient of Determination Test (R^2)

Table 7 Coefficient of Determination Test (R^2)

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,973[a]	0,947	0,944	0,32127

Source: Data processed using IBM SPSS Statistics 25

The results of the coefficient of determination test are shown in Table 7. The adjusted R-square value in the test results table is 0.944, or 94.4%. The conclusion is that the variables of third-party funds (DPK), capital adequacy ratio (CAR), credit risk (NPL), allowance for impairment losses (CKPN), and operational efficiency collectively contribute 94.4%, while other variables, such as market risk, contribute 5.6%.

Statistical Test t

Table 8 Statistical Test t

Coefficients[a]					
	Unstandardize Coefficients		*Standardized Coefficient*		
Model	B	Std Error	Beta	t	Sig.
1 (*Constant)*	7,583	0,197		38,485	0,00
DPK	0,000	0,001	-0,008	-0,294	0,769
CAR	0,000	0,002	0,001	0,034	0,973
NPL	-0,027	0,032	-0,022	-0,860	0,392
CKPN	0,40	0,019	0,055	2,071	0,041
BOPO	-0,76	0,002	-0,982	-35,497	0,000

Source: Data processed using IBM SPSS Statistics 25

Based on the results of the multiple regression analysis in Table 8 above, the test of each independent variable against the dependent variable can be explained as follows: The Third Party Funds variable has a calculated t-value of -0.294 < t-table 1.986 and a significance value of 0.769, meaning the significance value is > 0.05. These results indicate that third-party funds have no effect on financial performance. Therefore, it can be concluded that the third-party funds variable has no effect and is not significant on financial performance (H1 is rejected).

The CAR variable has a calculated t-value of 0.034 < t-table 1.986 and a significance value of 0.973, meaning it is > 0.05. These results indicate that capital adequacy has no partial effect on financial performance. Therefore, it can be concluded that the capital adequacy variable has no effect and is not significant on financial performance (H2 is rejected).

The NPL variable has a calculated t-value of -0.860 < t-table value of 1.986 and a significance value of 0.392, meaning the result is significant > 0.05. These results indicate that credit risk has no effect on financial performance. Therefore, it can be concluded that the credit risk variable has no effect and is not significant on financial performance (H3 is rejected).

The CKPN variable has a calculated t-value of 2.071 > t-table value of 1.986 and a significance value of 0.041, meaning < 0.05. These results indicate that the allowance for impairment losses has a positive effect on financial performance. Therefore, it can be concluded that the allowance for impairment losses variable has a positive and significant effect

on financial performance. Therefore, the fourth hypothesis stating that the allowance for impairment losses has a negative effect on financial performance is rejected (H4 is rejected).

The BOPO variable has a calculated t-value of -35.479 < t-table value of 1.986 and a significance value of 0.000, meaning < 0.05. These results indicate that operational efficiency has a negative impact on financial performance. Therefore, it can be concluded that the operational efficiency variable has a negative and significant impact on financial performance, thus accepting the fifth hypothesis, which states that operational efficiency has a negative impact on financial performance (H5).

D. DISCUSSIONS

The Influence of Third-Party Funds on Financial Performance

The analysis concluded that third-party funds have no impact on financial performance. This finding contradicts the findings of Parenrengi & Hendratni (2018) and Jatmiko & Agustin (2018), which stated a positive and significant influence of third-party funds (DPK) on financial performance (ROA). This study, however, aligns with the findings of Ovami (2017), who stated that third-party funds (DPK) do not significantly impact financial performance (ROA).

The increasing growth of third-party funds (DPK) despite banks' ineffective and productive management of these funds could be a factor in why third-party funds do not directly impact financial performance. Banks cannot focus solely on collecting third-party funds (DPK) without considering other factors. For example, it is crucial for banks to manage their DPK efficiently, including optimal allocation of funds for credit distribution or profitable investments, as well as controlling interest costs.

The Influence of Capital Adequacy Ratio (CAR) on Financial Performance

This study found that capital adequacy ratio (CAR) did not significantly impact financial performance. This contrasts with previous research conducted by Pratama (2021) and Ovami (2017). Pratama (2021) and Ovami (2017) found that improving the quality of the CAR ratio had a positive effect on ROA.

These results align with Kasir's (2020) research, which found that CAR had a low correlation with a bank's ROA. This is suspected because banks function as intermediary institutions, primarily responsible for collecting funds in the form of savings, checking accounts, and time deposits, and managing these funds through credit distribution. Therefore, the amount of profit earned is determined by the amount of funds collected and redistributed to generate interest margins, unlike non-bank businesses, which primarily rely on existing capital to generate profits.

The Influence of Credit Risk (NPL) on Financial Performance

The results of this study indicate that credit risk (NPL) does not significantly impact financial performance (ROA). This indicates that the findings of this study contradict those of Sososutiksno et al. (2024), Anam (2018), and Rokhayati (2020), which stated that increasing NPLs had a negative and significant impact on ROA.

This study aligns with Pratama (2021) research, which found that the lack of impact on ROA was due to banks' effective risk management to address increasing credit risk (NPL). Banks have allocated adequate loan loss reserves, so losses from bad loans do not significantly impact profits and ROA. Ovami (2017) found a negative impact on ROA for conventional commercial banks, indicating that the higher the number of bad loans recorded in NPLs, the lower the bank's income, as reflected in ROA. NPL do not have a significant impact because conventional banks tend to invest their funds prudently and focus more on bank sustainability. Therefore, NPL do not significantly impact bank profitability.

The Effect of Allowance for Impairment Losses (CKPN) on Financial Performance

This study shows that the CKPN variable has a positive and significant effect on financial performance (ROA). This finding contradicts research conducted by Sihombing & Marbun (2022) and Prena & Nareswari (2022), which showed a negative and significant effect of the CKPN ratio on ROA.

The results of this study align with research conducted by Sutriani & Fermayani (2018), which found a significant positive effect of the Allowance for Impairment Losses (CKPN) ratio

on profitability (ROA). This is likely due to the good asset quality and improved earnings quality reflected in the establishment of the CKPN, which indicates that banks comply with regulations and implement prudent principles, resulting in more structured and efficient operations, ultimately improving financial performance.

The Effect of Operating Efficiency (BOPO) on Financial Performance

The results of this study indicate that the operating efficiency variable (BOPO) has a negative and significant effect on financial performance. The results of this study align with those of Prena & Nareswari (2022), Sutriani & Fermayani (2018), and Maharani et al. (2022), which stated that BOPO has a significant negative effect on ROA. The findings of this study suggest that increasing operating efficiency (BOPO) will result in a decline in financial performance (ROA). The BOPO theory aligns with the findings of this study, which indicates that a bank's operating income must be able to cover its operating expenses to evaluate whether its operations are operating effectively.

E. CONCLUSIONS

Third-party funds (DPK) had no significant effect on financial performance (ROA). Capital Adequacy Ratio (CAR) had no significant effect on financial performance (ROA). *Non-Performing Loan* (NPL) had no significant effect on financial performance (ROA). Allowance for impairment losses (CKPN) had a positive and significant effect on financial performance (ROA). Operating efficiency ratio (BOPO) had a negative and significant effect on financial performance (ROA). Simultaneously, third-party funds (DPK), capital adequacy ratio (CAR), credit risk ratio (NPL), allowance for impairment losses (CKPN), and operating efficiency ratio (BOPO) all had a significant effect on financial performance (ROA).

F. SUGGESTIONS

This research was conducted during the 2021-2023 period, which was the COVID-19 pandemic. Future research is recommended to use a different time period to examine the impact of these variables under more stable or different economic conditions. The findings of this

study indicate that third-party funds (DPK), capital adequacy ratio (CAR), and credit risk (NPL) do not have a significant impact. Bank management needs to reconsider its strategy to optimize its operational results.

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