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# Comparison of performance between national bank and private bank on customers in Indonesia

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**ABSTRACT**
There are two types of banks in Indonesia, namely state-owned banks or national banks and private banks. The two banks have different orientations. The difference can be seen from the source of the funds they get. In this case, the National Bank usually gets larger funds from the private sector from government subsidies. Behind the statement regarding banking, we must know the performance of several banks in Indonesia, both national banks and private banks. As it is known that the performance of banks towards customers in recent years has been volatile, that the performance of banks in Indonesia has experienced several declines and increases. the results obtained that the performance of private banks is considered better than the national bank, this is supported by the results of the Sum of Rank which shows the number 1928.00 which has a greater value than that of the National Bank which is worth 998.00 and it is shown that there is a value of N positive ranks. of 43 which is greater than the value of N negative ranks of 33. Therefore, it can be concluded that the performance of private banks is greater than that of national banks. It can be concluded that the comparison between National Banks and Private Banks has an important role in gaining trust and gaining a good image among the public.

**Keywords:** Performance, National Bank, Private Bank.

## 1. INTRODUCTION

The banking sector has an important role in a country engaged in the economy. In this case, banks carry out their duties in order to fulfill their main function as an intermediary institution. Several activities carried out by the Bank are collecting funds obtained from the community to be channeled into more productive activities. Then, with the credit system provided by the Bank, it can help to launch community business activities. With a high level of capital, the Bank will get higher profits from increasing cash reserves in order to expand credit.

There are two types of banks in Indonesia, namely state-owned banks or national banks and private banks. The two banks have different orientations.The difference can be seen from the source of the funds they get. In this case, the National Bank usually gets larger funds from the private sector from government subsidies. The National Bank focuses on the public interest rather than economic growth. This is in contrast to private banks where they have a performance that only focuses on making profits.

Behind the statement regarding banking, we must know the performance of several banks in Indonesia, both national banks and private banks. As it is known that the performance of banks towards customers in recent years has been volatile, that the performance of banks in Indonesia has experienced several declines and increases. When viewed from the data for 2017 and 2018, banking performance in general is relatively good. This statement has been stated from the growth in assets, loans, and deposits of commercial banks which are supported by the existence of bank capital which is in line with the increase in profitability and also the quality of bank credit.

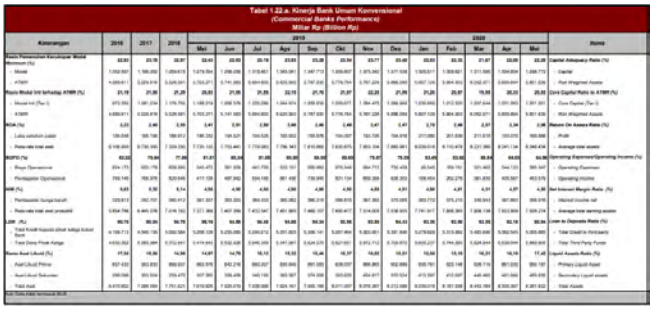
**Table 1. BUK Indicator**

| Indikator | 2017 | 2018 | | qtq | | yoy | |
|---|---|---|---|---|---|---|---|
| | Mar | Des | Mar | Des '17 | Mar '18 | Mar '17 | Mar '18 |
| **Total Aset (Rp Milyar)** | 6.571.793 | 7.099.564 | 7.135.601 | 3,27% | 0,51% | 10,36% | 8,58% |
| **Kredit (Rp Milyar)** | 4.191.886 | 4.548.155 | 4.553.173 | 4,38% | 0,11% | 8,95% | 8,62% |
| **DPK (Rp Milyar)** | 4.703.466 | 5.050.984 | 5.048.278 | 2,86% | -0,05% | 9,53% | 7,33% |
| - Giro (Rp Milyar) | 1.123.869 | 1.207.069 | 1.207.182 | 3,04% | 0,01% | 9,31% | 7,41% |
| - Tabungan (Rp Milyar) | 1.425.243 | 1.626.595 | 1.568.534 | 7,91% | -3,57% | 11,87% | 10,05% |
| - Deposito (Rp Milyar) | 2.154.355 | 2.217.321 | 2.272.562 | -0,65% | 2,49% | 8,15% | 5,49% |
| **CAR (%)** | 22,88 | 23,18 | 22,65 | (9) | (53) | 87 | (23) |
| **ROA (%)** | 2,50 | 2,45 | 2,55 | (2) | 10 | 6 | 5 |
| **NIM / NOM (%)** | 5,38 | 5,32 | 5,07 | (2) | (25) | (17) | (32) |
| **BOPO (%)** | 80,15 | 78,64 | 78,76 | (7) | 12 | (280) | (139) |
| **NPL / NPF Gross (%)** | 2,98 | 2,50 | 2,67 | (37) | 17 | 25 | (30) |
| **NPL / NPF Net (%)** | 1,29 | 1,11 | 1,20 | (12) | 9 | 1 | (9) |
| **LDR / LFR (%)** | 89,12 | 90,04 | 90,19 | 131 | 15 | (47) | 107 |

*Source: SPI and LHBU, March 2018*

However, after the increase, Indonesia also experienced a decline. Based on data obtained from the OJK, it was found that the decline in banking performance that occurred during this pandemic period. This can be seen from the decline in commercial bank lending rates and the decreasing Net Interest Margin (NIM). This phenomenon is one of the impacts of the pandemic which makes it difficult for the Bank to manage its productive assets in generating net interest income, as well as weakening purchasing power during the pandemic, so the Bank finally decided to lower the loan interest rate applied so as not to burden customers in the future. , but still provide space for the Bank to continue to operate.

**Table 2. Commercial Bank Performance**



*Source: https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia/Documents/Pages/Statistik-Perbankan-Indonesia---Mei-2020/SPI%20Mei%202020.pdf*


**Figure 1. Development of Commercial Bank Loan Interest Rates**
*Sumber: Statistik Source: Bank Indonesia, June 2020, Ojk.go.id*

Based on the above statement, it can be concluded that the performance of Banks in Indonesia needs to improve good performance to be more efficient in economic resources. There are several indicators that can be used to improve performance, one of which can be seen from the financial aspect.

By managing money properly and correctly, it will help the company, especially the bank, to make it easier to achieve a goal.

## 2. LITERATURE REVIEW

### Loan to Deposit Ratio (LDR)

LDR is defined as a ratio used when measuring the ability of banks to meet financial obligations (liquidity) by comparing the total bank loans with their total deposits for the same period. LDR is expressed as a percentage and if the ratio is too high, it means the bank may not have enough liquidity to cover unexpected funds. Likewise, if the ratio is too low, the bank will not produce as much as previously required. Harianto (2006) in Marsuki (2012) states that the level of liquidity ratio of national private banks is higher than state banks, in other words, national private banks have adequate liquidity levels to anticipate withdrawals from third parties. However, the high level of LDR shows that the financing or risk faced by National Private Banks is higher than that of State Banks.

This is due to the large number of loans given to the public by National Private Banks so that the risk will also be greater. According to (Christian, 2009) and (Theis, 2016) seen from the LDR ratio, there are differences in the financial performance of Government Banks and National Private Banks.
LDR formula:

$$\text{Formula and Calculation for LDR}$$
$$\text{LDR} = \frac{\text{Total Loans}}{\text{Total Deposits}}$$

Based on the previous explanation, the hypothesis is formulated as follows:

H1: There is a difference in LDR between Government Banks and National Private Commercial Banks.

### Capital Adequacy Ratio (CAR)

Capital adequacy ratio (CAR) is a ratio used as a measure of a bank's available capital which is expressed as a percentage of the bank's risk-weighted credit exposure. In conditions of a higher ratio, the better the bank's capital will be. According to Faliha (2015), the level of the CAR ratio at Government Banks is higher than the CAR ratio level at National Private Banks. This shows that state-owned banks have the ability to carry out their business and accommodate the constraints as well as the risk of loss on credit and show that the capital of state-owned banks is better than national private banks. On the other hand, a high CAR ratio indicates a high level of public trust in the bank, so that this can increase the share value of the bank concerned. If the stock value is high, then this will also increase the growth of stock returns which will be received by investors. This statement is supported by the results of research conducted by Christian (2009).

Based on the results of this explanation, the following hypotheses were obtained:

H2 : There is a difference in CAR between Government Banks and National Private Commercial Banks.

Capital to Risk Weighted Assets Ratio (CRAR) or commonly known as the capital adequacy ratio, is a ratio that serves as a protector of bank customers, savers, or customers and promotes stability, including the efficiency and effectiveness of financial systems throughout the world. There are two types of capital being measured: Tier 1 capital, which can absorb losses without the bank being required to stop trading, and Tier-2 capital, which absorbs losses in the event of a close and thus provides lower returns. protection for depositors. The Minimum Capital Adequacy Ratio (CAR) is said to be very important because this ratio is used to ensure that the bank has a cushion that can absorb some reasonable losses before the bank is declared bankrupt and consequently loses depositors' funds.

Capital to Risk Weighted Assets Ratio (CRAR) ensures that the stability and efficiency of the financial system in a country by preventing or minimizing the bank from going out of business. As we know, a bank with a high capital adequacy ratio is expected to be more secure and able to meet its financial obligations than a bank with a low CRAR.

In the closing process, savers' funds are prioritized over bank capital, so savers can only lose their deposits if the bank records losses that exceed their capital. Therefore, if the Capital to Risk Weighted Assets Ratio (CRAR) soars higher, then this is in line with the high increase in the protection of the assets of their depositors or customers.

CAR Formulas:

We can find the capital adequacy ratio by calculating the division of the bank's capital by weighted assets depending on the risk. This capital is used in calculating the capital adequacy ratio which is divided into two levels, namely Tier 1 Capital and Tier 2 Capital.

$$CAR = \frac{Tier\ 1\ Capital + Tier\ 2\ Capital}{Risk\ Weighted\ Assets}$$

**Tier 1 Capital (Bank Core Capital)**

Tier 1 capital or commonly known as the main core capital of a bank consists of equity capital, common share capital, intangible assets, and audited income reserves where all of these are used to absorb losses and do not require the bank to cease operations. Core capital is capital that can cover losses suffered by the bank without having to stop its operations. This happens because this capital is permanently available. Ordinary share capital is an example of a bank's core capital.

**Tier 2 Capital (Supplementary Capital)**

Tier 2 capital consists of unaudited retained earnings, unaudited reserves and general loss reserves and is capital that covers losses in the event of a bank closing, thus providing a relatively les level of protection afforded to customers as well as creditors. In addition, Tier 2 Capital can also be used to infiltrate losses if banks experience a loss of their bank's core capital.

To calculate the CAR or the bank's capital adequacy ratio, that is by adding up the bank's core capital and Tier 2 Capital which is then divided by risk-weighted assets. Risk-weighted assets are calculated by looking at bank loans, evaluating risk and then assigning weights and when measuring credit exposure, adjustments are made to the value of assets listed on the lender's balance sheet. The level of credit risk is one of the "tools" for weighing all loans given by banks. For example, loans granted to the government are assigned a weight of 0.0%, while those granted to individuals are assigned a weighting of 100.0%.

**Return on Asset (ROA)**

The ROA ratio is used to determine the ability of bank management to obtain profits (earnings before tax) obtained from the average total assets of the bank concerned. The greater the results obtained from the calculation of this ratio, the greater the profits obtained from the use of assets (Maharani, 2012). Faliha (2012) stated that the ROA ratio of Government Banks is better when compared to National Private Commercial Banks. With a high level of ROA ratio at State Banks, it shows that State Banks are better at obtaining profits from the use of their assets. This is supported by Untari (2014), Theis (2016) and Wulandari (2018) which also state that there are differences in the financial performance of State-owned Banks and National Private Commercial Banks seen from the ROA ratio.

Research conducted by Christian (2009), Marsuki (2012), and Maharani (2014) showed different results. The results of these studies state that when viewed from the ROA ratio there is no difference in financial performance between State Banks and National Private Commercial Banks.

Based on the explanation above, the following hypothesis is obtained:

H3: There is a difference in ROA between Government Banks and National Private Commercial Banks.

It can be defined as a ratio or indicator that is used to determine the relative ability of bank or company management in obtaining profits against the average total assets of the related bank. In addition, ROA is best used when comparing similar companies or by comparing companies with their previous performance. ROA itself provides an overview to managers, investors, or analysts about how efficient the company's management is in using its assets to generate income and is displayed as a percentage where the higher the ROA the better for the company. According to (Maharani, 2012), the greater the results obtained from the calculation of this ratio, the greater the profit obtained from the use of assets. In addition, Faliha (2012) also stated that the ROA ratio of Government Banks is better when compared to National Private Commercial Banks. The situation where the high level of ROA ratio in State Banks are better at obtaining profits from the use of all of their assets.

From research also conducted by Untari (2014), Theis (2016) and Wulandari (2018), it is stated that there are differences in the financial performance of Government Banks and National Private Commercial Banks seen from the ROA ratio.

ROA Formula:

$$Return\ on\ Assets = \frac{Net\ Income}{Total\ Assets}$$

ROA can be calculated by dividing the company's net income by the total assets it owns.

ROA with a higher value indicates a higher level of asset efficiency as well.

**Return on Equity (ROE)**

Ratio is a ratio of financial performance measure which is calculated by dividing net income by shareholder's equity. ROE is said to be a return on net assets because shareholder equity is equal to the company's assets minus its debt. In addition, this ratio is used to determine the ability of bank management in managing existing capital to obtain net profit from bank operational activities (Maharani, 2012). On the other hand, according to (Untari, 2014) the ROE ratio level at State Banks is higher than the ROE ratio at National Private Banks. The high ROE ratio at State Banks shows that the use of State Bank capital in generating profits is indicated to be better. This is supported by research conducted by Theis (2016) and Wulandari (2018). Both of their studies state that when viewed from the ROE ratio, there will be a significant difference between the financial performance of Government Banks and National Private Banks.

Based on the results of this explanation, the following hypotheses were obtained:

H4 : There is a difference in ROE between State Banks and National Private Commercial Banks.

Generally, ROE is expressed as a percentage and can be calculated if the net income and both equity are positive.

ROE Formula:

$$\text{Return on Equity} = \frac{\text{Net Income}}{\text{Average Shareholders' Equity}}$$

Net income is calculated before the distribution of dividends to common stockholders and after dividends to preferred stockholders and interest to lenders.

**Operating Expenses to Operating Income**

This ratio is used when comparing operating costs with operating income. According to (Maharani, 2012), this ratio is also used to measure the level of efficiency and ability of the bank in carrying out its operational activities. Faliha (2012) stated that the level of the BOPO ratio at Government Banks is lower when compared to National Private Banks. This proves that the operational implementation of Government Banks is more efficient, because the operational costs incurred by State Banks are less, so that the profits obtained are also higher. This statement is supported by Untari, (2013).

The correlation coefficient has several criteria that are used to facilitate interpretation of the strength of the relationship between two variables, as follows:

Based on the previous explanation, the hypothesis is formulated as follows:

H5: There is a difference in BOPO between Government Banks and National Private Commercial Banks.

**Net Interest Margin**

Net Interest Margin is a ratio used to measure a bank's ability to manage its productive assets to generate net interest income from its operational activities such as credit products such as loans and mortgages, with interest paid out to savings account holders and certificates of deposit (CD). The existence of this ratio is also an indicator of profitability that is close to the possibility of a bank or investment company developing in the long term. This metric helps potential investors determine whether or not to invest in a particular financial services company by providing visibility into the profitability of their interest income versus their interest expense. According to (Maharani, 2012), an increase in this ratio means an increase in the net profit of the bank concerned. The NIM ratio of Government Banks is higher when compared to National Private Commercial Banks (Faliha, 2012). This is because the amount of income earned by the bank is greater than its assets. This statement is supported by Maharani (2014) which states that when viewed from the NIM ratio there is a significant difference between the financial performance of Government Banks and National Private Commercial Banks.

The correlation test is carried out to find the relationship between the crime rate and economic inequality that is quantitative in nature, the relationship between the two variables can occur due to the causal influence of the two variables being compared to each other into independent variables and dependent variables in order to determine that the data is weak or strong.

Based on the explanation that has been presented previously, the following hypotheses can be formulated:

H6 : There is a difference in NIM between Government Banks and National Private Commercial Banks.

A positive Net Interest Margin indicates that an entity is operating profitably, while a negative number indicates investment inefficiency.

The net interest margin can be calculated by the following formula:

$$\text{Net Interest Margin} = \frac{\text{IR} - \text{IE}}{\text{Average Earning Assets}}$$

A variety of factors can affect a financial institution's net interest margin - most notably: supply and demand. If there is greater demand for savings accounts as compared to loans, the net interest margin will decrease, as banks are obliged to pay more interest than they receive. Conversely, if there is a higher demand for loans than in savings accounts where more consumers are borrowing than saving, the bank's net interest margin will increase.

The monetary policy set by the central bank also greatly influences the bank's Net Interest Margin because this regulation plays an important role in regulating the demand for savings and credit. When interest rates are low, consumers are more likely to borrow money and less likely to keep it. Over time, this generally results in a higher net interest margin. On the other hand, if interest rates rise, borrowing becomes more expensive, so saving will be a profitable choice, which in turn will result in lower net interest margins.

## 3. METHODOLOGY

### Population

Population is a large amount of data. In the population there are several samples. Meanwhile, according to Sugiyono (2017: 80), the population is a generalization area consisting of; objects/subjects that have certain qualities and characteristics determined by the researcher to be studied and then draw conclusions.

This study uses data obtained from the population to study and draw conclusions. In this study, the population will be taken from National Bank and Private Bank Customers in the DKI Jakarta area.

### Sample

Sample is a subject that has the required characteristics of the population. This is done because the population is large, researchers have limited time, effort and time. According to Sugiyono (2011: 81), the sample is a part of the total number and characteristics possessed by the population. So that the sample is part of the existing population, so that sampling must use a certain method based on existing considerations.

There are two types of sample criteria, namely exclusion criteria and inclusion criteria. The first is the exclusion criteria is to eliminate or exclude subjects who meet the inclusion criteria from the study for certain reasons (Nursalam, 2003: 97). Likewise, according to Nursalam (2003: 96), inclusion criteria can be interpreted as a general characteristic of the research subject of a target population that will be reached where it will be investigated further.

The sample used in this study is part of the National Bank and Private Bank customers in the DKI Jakarta area. In taking this sample, we will use a probability sampling technique where we will distribute a questionnaire in the form of a Google Form to 100 respondents at random.

### Wilcoxon Signed Rank

The Wilcoxon Signed Rank Test or known as the Wilcoxon Match Pair is a non-prametric test to analyze the significance of the difference between two paired data on an ordinal scale but not normally distributed (Sugiyono, 2017). The Wilcoxon Signed Rank Test is an alternative test to the paired t test or commonly known as the paired t test if it does not meet the assumption of normality. This test is also known as the Wilcoxon Match Pair Test. The basis for the decision to accept or reject Ho in the Wilcoxon Signed Rank Test is if the probability (Asymp.sig < 0.05 then the hypothesis is rejected. If the probability (Asymp.sig > 0.05 then the hypothesis is accepted). There are assumptions or conditions from the Wilcoxon test Signed Ranks include:

1. The dependent variable scales ordinal or interval/ratio data but is not normally distributed. With this, it is necessary to have a normality test aimed at the difference between the two groups. For example, there is a difference in the example we take, namely sales data before advertising minus sales data after advertising. If it meets the assumption of normality, then the test used is the Paired T Test. On the other hand, if it does not meet the Wilcoxon Signed Rank Test, it can be used as an alternative solution.

2. The independent variable consists of 2 categories that are paired. As previously explained, the meaning of pairing is where the subject as the data source is 1 individual or the same observation. If there is a difference in the subject, and for example in the grades of class A and class B, then the best and appropriate test if it meets the assumption of normality is the Independent T Test. On the other hand, if the data does not meet or do not pass the normality assumption, then the definitive test is the Wilcoxon Rank Sum Test or also known as the Mann Whitney U Test.

3. The shape and distribution of the data between the two paired groups is symmetrical. In this case, the Sign test can be used as an alternative if it does not meet this assumption.

This test is used as a method of analyzing differences in the paired sample test, and also functions as an alternative to paired t-paired data. Where if the data has a normal distribution will be more compatible with the paired t test method. In addition, it is also used to compare two variables in paired samples

## 4. RESULT AND DISCUSSION

The method used in this study is to use the results of calculations from the output of IBM SPSS Statistics with a significance level of 5% ( = 0.05). This research is focused on the significance of private banks with national banks in order to answer the problems contained in the formulation of the problem. The method also uses the Wilcoxon Signed Rank which is useful for knowing the significance of the differences between National Banks and Private Banks.

**Wilcoxon Signed-Rank Test**

**Table 3. Ranks**

| | | N | Mean Rank | Sum of Ranks |
|---|---|---|---|---|
| **Private Bank – National Bank** | Negative Ranks | 33a | 30.24 | 998.00 |
| | Positive Ranks | 43b | 44.84 | 1928.00 |
| | Ties | 24c | | |
| | Total | 100 | | |

H0 There is no significant difference in performance between National Banks and Private Banks

Ha There is a significant difference in performance between National Banks and Private Banks

Decision Making Basis
Sig >a then H0 is accepted
Sig < a then H0 is rejected

| | Private Bank – National Bank |
|---|---|
| Z | -2.452b |
| Asymp. Sig. (2-tailed) | .014 |
| a. Wilcoxon Signed Ranks Test | |
| b. Based on negative ranks. | |

Sig 0.014 < 0.05 H0 is rejected

Based on the results of SPSS output, obtained a Sig value of 0.014 which is smaller than alpha 0.05, so it can be concluded that there is a significant difference in performance between National Banks and Private Banks. In addition, the results obtained that the performance of private banks is considered better than the national bank, this is supported by the results of the Sum of Rank which shows the number 1928.00 which has a greater value than that of the National Bank which is worth 998.00 and it is shown that there is a value of N positive ranks. of 43 which is greater than the value of N negative ranks of 33. Therefore, it can be concluded that the performance of private banks is greater than that of national banks.

## 5. CONCLUSIONS

Based on the results of data analysis research, which is then equipped with processing and testing the research hypotheses described above, the conclusions we can draw from the research "Comparative Analysis of the Performance of National Banks and Private Banks in Indonesia Against Customers" are according to the calculation of the output of IBM SPSS Statistics is obtained a Sig value of 0.014 which is smaller than alpha 0.05, so it can be concluded that there is a significant difference

usually known as nine basic commodities (SEMBAKO), but in its development it continues to grow not only nine, so that with the issuance of Presidential Regulation of the Republic of Indonesia Number 71 of 2015 concerning the Determination and Storage of Basic Needs and Important Goods, it is explained again that the types of basic needs are seen from the types of basic necessities which consist of: 1). Agricultural staple goods: rice, soybeans, raw materials for tofu and tempeh, chilies, and shallots; 2). Basic industrial goods: sugar, cooking oil, and wheat flour; and 3). Basic goods from livestock and fishery products: beef, purebred chicken, broiler eggs, and fresh fish such as badger, mackerel, and tuna/tuna/skippers.

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