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The Influence of Non Performing Financing, Operational Efficiency Ratio, and Company Size on Profitability of Islamic Rural Banks in Indonesia

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ABSTRACT

This study aims to determine the effect of Non-Performing Financing, Operating Expenses, Operating Income, and Company Size on the Profitability of Islamic Rural Banks in Indonesia. The data collection technique used is the library data source by collecting data using documentation techniques. The affordable population in this study is the Islamic Rural Banks (BPRS), registered with the Financial Services Authority (OJK) in 2018 - 2020 with a total of 144 banks. Data is obtained from the BPRS annual financial report on the OJK website. The sample used was 102 BPRS using the random sampling technique and the Isaac and Michael formula. The results of this study indicate that the NPF has a significant negative effect on profitability because the higher the NPF value, the lower the profitability. Then, the BOPO significantly negatively affects profitability because the higher the BOPO value, the lower the profitability. The company's size does not affect profitability because the more total assets owned, the more costs needed so that profitability decreases. NPF, BOPO, and company size have a significant positive effect on profitability because the higher the value of these three variables, the higher the profitability. The coefficient of determination describes the ability of NPF, BOPO, and company size that affect profitability by 22.8%, while the rest is influenced by other factors that have not been studied.

Keywords:
Company Size; Islamic Rural Banks; Non Performing Financing; Operational Efficiency Ratio; Profitability

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INTRODUCTION

In this regard, the world bank needs to pay attention to global economic conditions in the coming period. In 2018 global economic conditions grew by 3.1%, which shows a decline from the previous year, which was 3.7% (World Bank, 2018). In 2019, the global economy had the prospect of a reduction, so economic growth slowed down to 2.9%. Followed by conditions in 2020 when the global financial pandemic crisis shrank by 4.3%. Of course, this also dramatically impacts Indonesia's economic growth; in 2018, Indonesia's economic growth was 5.27%, decreased in 2019 to 5.05%, and decreased to -5.32% in 2020 (BPS, 2021).

Regarding economic growth in Indonesia, currently, Islamic Economy and Finance sector has a high potential to increase economic growth in Indonesia. The Coordinating Ministry for Economic Affairs revealed that the current potential for Islamic finance in Indonesia is enormous and can be seen from the various developments in the financial inclusion index, which is also supported by the total assets owned by Islamic finance (Kemenkeu, 2021).

Significant developments in Islamic finance and reinforced by World Population Review data that Indonesia's Muslim population in 2021 will be 87.2% of the total Indonesian population of 273.5 million people, thus providing high potential for the economy and Islamic finance to continue to develop the economy. Based on data by the Financial Services Authority, one of the assets in Islamic finance, namely banking, always contributes 69% to progressive developments in the financial sector (OJK, 2021).

Profitability is one of the key performance indicators of a bank and assesses the bank’s ability to generate more income than its expenses (Abou Elseoud, Yassin, & Ali, 2020). A bank can be healthy if it has a profit value of 1.5% (Syah, 2018).

Based on Islamic Banking Statistics (SPS) for 2018-2020, the profitability of Islamic banks has fluctuated in 2018 and 2020, and it was below the predetermined standard. In 2018 the profitability of Islamic banking was at 1.28%, experienced a significant increase to 1.73% in 2019, and decreased significantly in 2020 to 1.40%. If the profitability of a bank is getting smaller, the level of profit that can be obtained will be smaller, and in terms of the use of assets, the bank can be said to be unhealthy so that public trust will decrease in Islamic banks.

In profitability, three main variables influence the profitability of Islamic banking. The research of Isnaini et al. (2019) explained that one of the risks increasingly faced by Islamic banking is Non Performing Financing, caused by the failure of a customer to fulfill his obligations. If the NPF ratio is high, the profit generated by a bank will be smaller. The bank's income will decrease, and the allowance for writing off receivables will increase, so the bank will experience losses.

Research conducted by Shah (2018) and supported by Munir's research (2018) shows that NPF has a significant adverse effect on the profitability of Islamic banking. Based on the Financial Services Authority Regulation No.15/POJK.03/2017, if the

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NPF value exceeds 5%, it will impact the bank's soundness. The fact is that currently if we look at the 2018-2020 SPS, the NPF of BUS and UUS has decreased, increasing profitability. This is different from BPRS, which also continues to face a decline in the NPF number but is always above the predetermined standard.

The main activity of a bank is as an intermediary in the collection and distribution of public funds, so metrics are needed to measure the level of efficiency and performance of the bank. This is due to the excellent performance of bank management. It is considered more efficient in allocating and using existing resources to achieve maximum profit when the resulting BOPO ratio is low (Lestiani, Maryam, & Widayanti, 2020).

Based on Bank Indonesia Regulation No. 14/26/PBI/2012, if the BOPO ratio is more than 90%, then the bank cannot be categorized as good enough, so it has not been able to carry out its operational activities efficiently to obtain greater profits. The current fact in the August 2021 SPS shows that the BOPO ratio for BUS and UUS is below 85% but fluctuates. In contrast to the BOPO ratio produced by BPRS, where in 2018 it was above 85%, it decreased in 2019 to 84.12% and again increased in 2020 to 87.62%.

Based on research by Rizal (2016) shows that BOPO has a significant negative effect on profitability. Another study by Pratama (2021) showed that BOPO had a partially significant impact on profitability. This is because Islamic banking is experiencing problems maintaining its financial performance in terms of operational capital, causing much non-performing financing and increasing operating expenses.

Another internal factor besides the ratio that will affect profitability is the company's size. The size of the company in this study is a related sector which will be related to the risks faced by banks due to the acquisition of assets financed by equity against financing (Firmansyah, 2020). The size of the company can be seen from the total assets owned by Islamic banks, so if Islamic banks have many assets, they will be able to distribute more considerable funds to relevant stakeholders and, of course, be able to carry out much better risk management (Guspendri & Candra, 2020).

Based on data by OJK on the August 2021 SPS, it shows that the total assets of BUS and BPRS always increase, and UUS fluctuates. Although the BPRS is continuously growing, the number of assets owned is still far from that of BUS and UUS. This makes the BPRS must be given more attention so that later it will not experience many obstacles in carrying out its operational activities, especially in financing activities, especially since BPRS is a bank that focuses on financing activities.

Based on research conducted by Adam, Safitri, & Wahyudi (2018), it is explained that company size significantly affects profitability. The larger the size of a bank, the higher the bank's profitability. In contrast to the research conducted by Syafi'i & Haryono (2021), it was found that company size does not have a significant effect on the profitability of Islamic banking because if the size of

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the company is large, it will have a large capacity to fulfill operational activities as well.

LITERATURE REVIEW

According to Maulana & Febriyanti (2021), NPF reflects the conditions of approval for financing returns that have failed or even been lost. If non-performing financing experiences a high number, the bank's health will decline and significantly affect the profitability of the bank. Then according to Sarasi et al. (2020), NPF has a significant adverse effect on the profitability of Islamic banking. If the financing risk cannot be appropriately managed, then the condition of the bank's financing is problematic and reduces the bank's profitability.

In addition, according to Noval & Aisyah (2021), BOPO significantly affects the profitability of Islamic banks because BOPO is a variable that dramatically influences the profitability of Islamic banks. A bank's health can be seen in the BOPO ratio of banks because it can reflect the conditions of good management and management contributing to increasing bank profitability. Likewise, according to Khomeini & Armina (2019) that, BOPO harms the profitability of Islamic banking. The income statement can verify the BOPO assessment and compares operating costs with operating profits. Increased profits increase profits and reflect the health of the bank. This study's results align with research by Nuhadilah & Laila (2021) that BOPO has a significant effect on the profitability of Islamic banking. It was identified that the more capable Islamic banks control their routine operations, the higher the profitability generated.

In addition, according to Maqfirah & Fadhlia (2019), Company size, as an independent variable in this study, affects the profitability of Islamic banks. If the bank is large, it is easier to raise money than a small bank. Large banks also easily attract investors by managing their investments properly, increasing their profits. Likewise, according to Mkhaiber & Werner (2021), large bank sizes are considered to have a comparative advantage in transaction financing to target more transparent and larger companies.

Based on the theoretical framework above, the hypotheses of this research are:

H1: Non Performing Financing (NPF) affects Profitability

H2: Operational Efficiency Ratio (BOPO) affects Profitability.

H3: Company Size affects Profitability

H4: Non Performing Financing, Operational Efficiency Ratio, and Company Size simultaneously affect Profitability.

METODHOLOGY

This study uses quantitative analysis, where according to Hartati (2016), the results of processing quantitative data will be presented in the form of numbers with statistics. This study uses library data sources with data collection using documentation techniques wherein the data collection process will use documents that can be in the form of pictures, photos, diagrams, charts, works of art, writing, and others. The data is obtained using secondary data;

according to Yusuf & Daris (2018), secondary information is obtained from existing or previously collected sources, usually from reports or documents, libraries, or relevant research results.

The objective of this examination is within the framework of Islamic Rural Bank (BPRS) with different audit criteria registered in 2018-2020 in the Financial Services Board which issues its financial statements for 2018-2020 and 2018-2020 without incurring losses and abnormal values. The technique used in this research is simple random sampling and the sample size was determined using the Isaac and Michael formula with an error rate of 5%. So, the number of samples obtained in this study was 102 BPRS.

RESULT AND DISCUSSION

Pre Assumption Test

For the normality rest results, the Asymp value. Sig (two-way) Non-standard drop of 0.098, greater than 0.05. It can be concluded that the data for each variable studied is normally distributed. Specific data indicate that testing can be continued in this study. In addition, the following test also uses a normal probability plot to conclude that the data is normally distributed. Panel P shows that studies are usually spread out because the data or points are flat and along a diagonal line, allowing further testing.

Based on the linearity test table, the Deviation from Linearity of the relationship between X1 and Y is 0.277, which means it is greater than the 0.05 significance level. So, X1 and Y in this study are in a linear relationship. Then, the Deviation from the Linearity value of the relationship between X2 and Y is 0.353, meaning that it is greater than the 0.05 significance level. So, X2 and Y in this study are in a linear relationship. Furthermore, the value of Deviation from Liniearitiy of the relationship between the variables X3 and Y is 0.407, meaning that it is greater than the 0.05 significance level. So, X3 and Y in this study are in a linear relationship.

Classic Assumption Test

Based on the table, the significance value of the variable Non Performing Financing (NPF) is 0.201, Operational Efficiency Ratio (BOPO) is 0.126, and Company Size is 0.053, which means the three significant figures for each variable are greater than 0.05. Therefore, it can be concluded that there were no symptoms of heteroscedasticity in this study.

In addition to statistical tests, this test can also be done using a graph test by looking at the spread point on the scatterplots. The plot image of this study explains the absence of heteroscedasticity symptoms in the regression model of this study. This is because, in the figure, the data points are above and below point 0 because of the spread, not just data points in one position. Bottom or top, and the data points do not create a specific pattern.

The interpretation of the multicollinearity test can be seen in the coefficient table. From this theory, it can be concluded that with a tolerance value > 0.1 and a VIF value < 10, there is no multicollinearity problem. Based on this test, the tolerance value for the NPF variable is 0.928, BOPO 0.968, company size 0.938, and the three tolerance values for each variable are greater than

0.1. In addition, the NPF variable has a VIF value of 1.078, BOPO 1.033, and a company size of 1.066. This means that the three VIF values for each variable are smaller than the number 10 so the regression model does not show symptoms of multicollinearity.

Based on the table, it can be seen that the Durbin-Watson value is 1.931, the significance level is 0.05, the number of samples is 102, and the number of independent variables is 3 (k-3). In this study, the d value of 1.931 is smaller than the dL value of 1.63764 and the d value of 1.931, which is between dU 1.71749 and 2.28251 (4-1.71749). Therefore, it can be concluded that this study has no autocorrelation symptoms.

The Influence of Non Performing Financing on Profitability

Based on the results of the t-test calculation, the NPF variable has a significant negative effect on the profitability of the BPRS. Indeed, the significance values are 0.000 > 0.05 and -4.345 < 1.66055. These results indicate that the higher the NPF value, the lower the profitability value. Thus, the hypothesis proposed by the researcher is H1: Non-performing financing (NPF) has an effect on accepted profitability.

This is in accordance with the research of Syachreza & Gusliana (2020), Rusnawati & Idris (2020), Abou Elseoud et al. (2020) and Bougatef (2015). Based on the results of this study and supported by previous studies, it can be concluded that the NPF has a significant negative effect on the profitability of the BPRS. Because if there are more financing that cannot be repaid by customers, it will increase the number of NPFs and reduce the profits of the BPRS.

The Influence of Operational Efficiency Ratio on Profitability

Based on the results of the t-test calculation, BOPO has a significant negative effect on the BPRS gain. Indeed, the significance value is 0.001 < 0.05 and 3.555 < 1.66055. These results indicate that the higher the BOPO level at the BPRS, the performance of Islamic banks will decrease and profits will decrease. This accepts the hypothesis H2 proposed by the researcher: operational efficiency ratio (BOPO) affects profitability.

This is in accordance with the research of Al-Homaidi et al. (2018), Lestiani et al. (2020), Pratama's (2021), and Abou Elseoud et al. (2020). Based on the results of this study and previous studies, it can be concluded that the BOPO has a significant negative effect on the profitability of the BPRS. Because if the BOPO value in the BPRS is higher, the profits will decrease.

The Influence of Company Size on Profitability

Based on the calculations on the T-test, company size variable does not has significant effect on the profitability of the BPRS. This is because the significance value is 0.685 > 0.05 and is -0.407 < 1.66055. These results indicate that the assets owned do not directly affect the profits of the BPRS. So the hypothesis proposed by the researcher is H3: Company Size affects profitability is rejected.

This is in accordance with the research of Syafi'i & Haryono (2021), Margaretha & Adisty (2017), Elekdag et al. (2020), and Paltrinieri et al. (2020). Based on the results of this study and previous studies, it can be concluded that company size has no significant effect on the profitability of the BPRS. This is because if a BPRS has many assets, it will have a sizeable operational capacity to fulfill, causing the profit to be received to decrease.

The Influence of Non Performing Financing, Operational Efficiency Ratio, and Size Company on Profitability

Based on the results of the F test calculation, Non Performing Financing (NPF), Operational Efficiency Ratio (BOPO) and company size have a significant positive effect on the profitability of the BPRS. Indeed, the significance value is 0.001 < 0.05 and 5.655 > 1.66039. These results indicate that NPF, BOPO and company size were well managed during this period and affected the profitability of the BPRS. Therefore, the hypothesis proposed by the researcher is H4: Non-Performing Funding (NPF), Operational Efficiency Ratio (BOPO), and company size affect profitability simultaneously.

This is in accordance with the research of Winastri et al (2017), Syachreza & Gusliana (2020), Marhazni (2016), and Anggraini & Mawardi (2020). The coefficient of determination or the R-squared test gives a value of 0.228. The interpretation of these figures shows that the contribution of the influence of the three independent variables is 22.8%.

CONCLUSSION

The conclusions of this study are:

1. The NPF variable significantly adversely affects the profitability of the BPRS. This shows that if the resulting NPF value is higher, it will cause a significant decrease in the profitability value. Vice versa, if the resulting NPF value is lower, it will cause a significant increase in the profitability value.
2. There is a significant negative effect of the BOPO variable on the profitability of the BPRS. This shows that if the resulting BOPO value is higher, it will cause a significant decrease in the profitability value. Vice versa, if the resulting BOPO value is lower, it will cause a significant increase in the profitability value.
3. There is an insignificant negative effect between company size variables on the profitability of the BPRS. This shows that the higher the value of the company's size, the lower of profitability value is not significant. Vice versa, if the value of the resulting company size is lower, the higher the profitability value is not significant.
4. There is a significant positive effect between NPF, BOPO, and company size variables on the profitability of the BPRS. This shows that if the value of NPF, BOPO, and the company's size is more significant, it will cause an increase in the value of profitability.

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