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ANALYSIS OF PROFITABILITY RATIOS AT PT. BANK TABUNGAN NEGARA (PERSERO) TBK

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ABSTRACT

This research aims to find out how financial development at PT. Bank Tabungan Negara (Persero) Tbk, with analysis of financial data from interested banks where the data is included in the financial reports. Researchers are interested in discussing analyst profitability ratios at Bank Tabungan Negara (Persero) Tbk. This type of research is quantitative research, data comes from the annual financial report of PT. Bank Tabungan Negara (Persero) Tbk. The rest is additional data such as documents and so on. To complete research data, two data sources are needed, namely primary data sources and secondary data sources. The analytical methods used are quantitative and qualitative methods. The research results found that PT. Bank Tabungan Negara (Persero) Tbk, during the period 2018 to 2022 is shown as follows, namely BTN 2018 to 2022 The Bank's ROA ratio continues to increase. Bank BTN's ROE ratio in 2018 to 2022 experienced an increase in profits by a fairly low percentage, which means it is not effective and efficient in using capital. BTN Bank's BOPO ratio from 2018 to 2022 is decreasing. The smaller the Bank's BOPO, the more efficient the bank is in managing operational costs. Bank BTN's NPM ratio from 2018 to 2022 will always increase in line with the banking ability to obtain net profits more effectively at sales levels.

Keywords: *Profitability, ROA, ROE, BOPO, NPM.*

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INTRODUCTION

Current economic developments can be influenced by several factors, one of which is the banking sector. Nowadays, people use banking as a means to carry out their daily activities in managing their finances, therefore, for banking to run well, it is necessary to have good management as a tool. making decisions in carrying out further banking. Good banking can be seen from how the bank can manage its finances and generate more profits every year. To see how much profit a bank makes, you can look at the bank's financial reports. to find out what the condition of a bank is, whether the bank is experiencing losses or profits.

The financial report is a financial accountability by the leader of the company that has been entrusted to the leadership regarding the results of the company's financial conditions and results which aims to meet the common needs of the majority of report users. Financial Reports are information that describes the financial condition of a company, where this information can be used as an illustration of a company's financial performance (Hidayat: 2018). Financial reports are reports that are able to show the development of the financial position and have an important meaning for the company because financial reports in the company can reflect the performance that has been achieved at a time and to see the company's ability to overcome financial problems and determine the right decisions (Putri & Marlius, 2023). Measuring financial performance in banks can use financial ratio analysis

Financial Ratio Analysis is an analysis technique of combining one element with another in financial reports, which is expressed in simple mathematical form in a certain period or time period. By comparing two variables taken from a company's financial report, both the balance sheet and profit and loss list or business results of a company in a certain period which can be used as a tool to measure the financial condition of a company (Putri & Munfaqiroh: 2020), there are several a type of financial ratio that is often used by companies to measure the company's financial performance.

The liquidity ratio shows the Company's ability to fulfill all financial obligations that must be fulfilled immediately to fulfill its obligations. (Astuti, 2020). Liquidity is one of the factors that can encourage changes in share prices. High liquidity shows the company's ability to meet its short-term obligations. Company liquidity can be measured by the current ratio. The current ratio shows the company's ability to pay current debts using its current assets (Dewi, 2017).

Profitability ratio analysis shows the company's ability to generate profits during a certain period. A company's profitability is measured by the company's success and ability to use its assets productive, thus a company's profitability can be determined by comparing the profits earned in a period with the company's total assets or capital. (Prabowo, 2018).

The solvency ratio is a financial ratio that describes whether a company can pay off all its obligations, both short and long term. (Yulianti, 2020). Solvency is the ability of a company to pay all its debts, both short and long term (Sastrawan & Latrini, 2016).

Profitability ratios are ratios used to assess a company's ability to earn profits. Profitability has a more valuable meaning than profit because profitability shows a measure of the efficiency of a company's performance, namely comparing the profit obtained with the wealth or capital generated by that profit. (Sari & Marlius: 2019). This ratio describes the company's ability to earn profits through all the resources available to the Company (Marlius; Ddk, 2023). The profitability ratios used in this research are Return On Assets (ROA), Return On Equity (ROE), Cost of Operational Income Ratio (BOPO).

Return On Assets (ROA) is a method to determine the level of profit obtained by using all the assets owned, with Return On Assets (ROA). Can see whether it is correct or appropriate to utilize its assets in its operations to generate profits. The higher the ROA value, the better the bank is at managing its assets (Afriyeni & Fernos: 2018).

Return On Equity (ROE) is the result obtained by shareholders on the capital they invest in the bank concerned. If this ratio is higher, the better, because it provides large returns to shareholders (Vernida & Marlius: 2020). ROE is the rate of return of bank capital, which is used to measure the bank's ability to control its capital to generate profits. Meanwhile, BOPO is used to determine the level of efficiency and the bank's ability to generate profits by utilizing its operational costs. (Sari & Marlius: 2019).

Net Profit Margin or net profit margin is a measure of profit by comparing profit after interest and tax compared to sales (Kasmir, 2016). Net profit margin is a ratio that describes the level of profit (profit) obtained by a bank compared to the income received from its operational activities (Fernos, 2017).

Operational Cost and Income Ratio (BOPO) is a comparison of operational expenses with operational income to measure the level of efficiency and whether the bank is able to carry out its operational activities. The smaller the BOPO generated, the better, because the bank is able to cover its operational expenses with its operational income (Kurniasari, 2020)

PT Bank Tabungan Negara (Persero) Tbk or often abbreviated to BTN is an Indonesian state-owned company that primarily provides home ownership loans to support its business activities. Homeownership credit is known for its easy procedures, affordable interest, and installments.

Table 1
Financial Data of PT. Bank Tabungan Negara (Persero) Tbk
Period 2018 – 2022
(In Millions Rupiah)

Information	**Years**				
	2018	**2019**	**2020**	**2021**	**2022**
Profit Before Tax	3.610.275	411.062	2.270.857	2.993.320	3.875.690
Total Assets	306.436.194	311.776.828	361.208.406	371.868.311	402.148.312
Operational Cost	12.762.581	16.758.073	16.191.937	12.803.655	10.910.084
Operasional Income	22.851.758	25.719.874	25.116.488	25.794.958	25.907.368
Profit After Tax	2.807.923	209.263	1.602.358	2.376.227	3.045.073
Total Ekuity	23.840.448	23.836.185	19.987.845	21.406.647	25.909.354

Source: Annual Report of PT. State Savings Bank

From the data above, it can be seen that profit before tax in 2019 decreased by Rp. 3,610,275,000,000, in 2020 an increase of Rp. 1,859,795,000,000, in 2021 an increase of Rp. 722,463,000,000 in 2022, an increase of Rp. 882,370,000,000. Total assets in 2019 increased by Rp. 5,340,634,000,000, in 2020 an increase of Rp. 49,431,578,000,000, in 2021 it will be Rp. 10 659,905,000,000, in 2022 an increase of Rp. 30,280,001,000,000. Operational expenses in 2019 increased by IDR. 3,995,492,000,000, in 2020 it decreased by Rp. 566,136,000,000, in 2021 it will decrease by IDR. 3,388,282,000,000, in 2022 an increase of Rp. 1,893,571,000,000. Operating Income in 2019 increased by Rp. 2,868,116,000,000, in 2020 it decreased by IDR. 603,116,000,000, in 2021 an increase of Rp. 678,470,000,000, in 2022 it will increase by IDR 112,410,000,000. Profit after tax in 2019 decreased by Rp. 2,598,660,000,000, in 2020 an increase of Rp. 1,393,095,000,000, in 2021 an increase of Rp. 773,869,000,000, in 2022 it will increase by IDR. 668,846,000,000. Total equity in 2019 decreased by IDR. 4,263,000,000, in 2020 it decreased by Rp. 3,848,340,000,000, in 2021 an increase of Rp. 1,418,802,000,000, in 2022 an increase of Rp. 4,502,707,000,000.

Based on the background description above, the author is interested in taking the title of this final assignment about "Profitability Ratio Analysis at PT. Bank Tabungan Negara (Persero) Tbk.

RESEARCH METHODS

Types of research

In this research activity, data collection and data analysis are as follows:

Data collection technique

a. Field Study (field research)
   Direct research on the object concerned by examining the required data results, with activities carried out by interviewing the parties concerned or the company, related agencies.
b. Study at the library (library research)
   This is research carried out by first viewing and reading research references in the library

Data analysis method

In analyzing data, using quantitative and qualitative data analysis, where the quantitative method processes data by analyzing PT's financial reports. Bank Tabungan Negara (Persero) Tbk, while the qualitative method understands and explains the data studied

RESULTS AND DISCUSSION

Financial Ratio Analysis

Financial Ratio Analysis is an analysis technique of combining one element with another in financial reports, which is expressed in simple mathematical form in a certain period or time period. By comparing two variables taken from a company's financial report, both the balance sheet and profit and loss list or business results of a company in a certain period which can be used as a tool to measure the financial condition of a company (Putri & Munfaqiroh: 2020), there are several a type of financial ratio that is often used by companies to measure the company's financial performance.

The liquidity ratio shows the Company's ability to fulfill all financial obligations that must be fulfilled immediately to fulfill its obligations. (Astuti, 2020). Liquidity is one of the factors that can encourage changes in share prices. High liquidity shows the company's ability to meet its short-term obligations. Company liquidity can be measured by the current ratio. The current ratio shows the company's ability to pay current debts using its current assets (Dewi, 2017)

Profitability ratio analysis shows the company's ability to generate profits during a certain period. A company's profitability is measured by the company's success and ability to use its assets productively, thus a company's profitability can be determined by comparing the profits earned in a period with the company's total assets or capital. (Prabowo, 2018) The solvency ratio is a financial ratio that describes whether a company can pay off all its obligations, both short and long term. (Yulianti, 2020). Solvency is the ability of a company to pay all its debts, both short and long term (Sastrawan & Latrini, 2016)

Ratio Profitability

The profitability ratio is a ratio that assesses a company's ability to make a profit. This ratio can also provide a measure of the level of effectiveness of a company's management. This is shown by the profits generated from sales and investment income. The essence of using this ratio is to show company efficiency. (Kashmere, 2016).

The profitability ratio is a ratio that describes a company's ability to generate profits through all its capabilities and resources, namely those originating from sales activities, use of assets, and use of capital. (Hery, 2018). So the profitability ratio is the ratio used to measure the company's ability to generate profits or profits. The types of profitability ratios consist of Return On Assets (ROA), Return On Equity (ROE), Operational Costs to Operating Income (BOPO), and Net Profit Margin (NPM).

1. Return On Assets (ROA)

ROA is a ratio that shows the results (return) on the number of assets used in the company (Kasmir, 2016). ROA is a tool to determine the level of bank effectiveness in generating profits by utilizing all the assets owned (Sari & Marlius, 2019). ROA is a method used to find out whether a company makes a profit or profit from utilizing the company's assets. If the company's ROA is high, it is said that the company has succeeded in managing its assets to make a profit.

Table 2
ROA Level Assessment Criteria Matriks

Information	Conclution
ROA > 1.5 %	Very Good
1.25% - 1,5%	Good
0,5% - 1.25%	Enough
0% - 0,5%	Not Good

Sumber: www.bi.go.id

2. Return On Ekuity (ROE)

ROE is a ratio that shows how much equity contributes to creating net profit. The higher the return on equity means the higher the net profit generated from each rupiah of funds embedded in equity (Hery, 2016). ROE is a method used to measure how well a company can manage capital or shares from investors. If the company's ROE is high then the company can be said to be good.

Table 3
ROE Level Assessment Criteria Matriks

Information	Conclution
ROE > 23 %	Very Good
18% - 23%	Good
13% - 18%	Enough
8% - 13%	Not Good
< 8%	Very Not Good

Sumber: www.bi.go.id

3. Ratio of Operating Expenses to Operating Income (BOPO)

BOPO (Operating Expenses to Operating Income) is a ratio used to compare operational expenses to operating income in measuring the level of banking efficiency in carrying out the bank's operational activities (Tanjung & Novitasari, 2022). So BOPO is a comparison of operational costs with operational income which aims to find out whether the bank is able to cover its operational costs with its operational income.

Table 4
BOPO Level Assessment Criteria Matriks

Information	Conclution
BOPO < 83%	Very Good
83% - 85%	Good
85% - 87%	Enough
87% - 89%	Not Good
> 89%	Very Not Good

Sumber: www.bi.go.id

4. Net Profit Margin (NPM)

Net Profit Margin or net profit margin is a measure of profit by comparing profit after interest and tax compared to sales (Kasmir, 2016). Net profit margin is a ratio that describes the level of profit (profit) obtained by a bank compared to the income received from its operational activities (Fernos, 2017). This ratio shows how large a percentage of net profit is obtained from each sale. The greater this ratio, the better because it is considered that the company's ability to earn profits is quite high.

Table 5
NPM Level Assessment Criteria Matriks

Information	Conclution
NPM > 100 %	Very Good
81% - 100%	Good
66% - 81%	Enough
51% - 66%	Not Good
<51%	Very Not Good

Sumber: www.bi.go.id

Analysis of profitability ratios at PT. Bank Tabungan Negara (Persero) Tbk

1. Analysis Return on Asset (ROA)

With Formula:

$$ROA = \frac{\text{Profit Before Tax}}{\text{Total Assets}} \times 100\%$$

a. 2018 = $\frac{3.610.275.000.000}{306.436.194.000.000}$ x 100% = 1,17%

If you look at the assessment criteria matrix, ROA in 2018 is in the sufficient category because it is at 0.5% to 1.25%. This means that the bank is capable enough to manage its assets to generate profits.

b. 2019 = $\frac{411.062.000.000}{311.776.828.000.000}$ x 100% = 0,13%

If you look at the assessment criteria matrix, ROA in 2019 is in the sufficient category because it is at 0.5% to 1.25%. This means that the bank is capable enough to manage its assets to generate profits.

c. 2020 = $\frac{2.270.857.000.000}{361.208.406.000.000}$ x 100% = 0,66%

If you look at the assessment criteria matrix, ROA in 2020 is in the sufficient category because it is at 0.5% to 1.25%. This means that the bank is capable enough to manage its assets to generate profits.

d. 2021 = $\frac{2.993.320.000.000}{371.868.311.000.000}$ x 100% = 0,80%

If you look at the assessment criteria matrix, ROA in 2021 is in the sufficient category because it is at 0.5% to 1.25%. This means that the bank is capable enough to manage its assets to generate profits.

e. 2022 = $\frac{3.875.690.000.000}{402.148.312.000.000}$ x 100% = 0,96%

If you look at the assessment criteria matrix, ROA in 2022 is in the sufficient category because it is at 0.5% to 1.25%. This means that the bank is capable enough to manage its assets to generate profits.

2. Analysis Return On Equity (ROE)

With Formula:

$$\boxed{ROE = \frac{\text{Profit After Tax}}{\text{Total Ekuity}} \text{ x } 100\%}$$

a. 2018 = $\frac{2.807.923.000.000}{23.840.448.000.000}$ x 100% = 11,7%

It can be seen that Return on Equity (ROE) in 2018 was 11.7%. If you look at the ROE assessment criteria matrix, it is said to be not good because it is at 8% to 13%.

b. 2019 = $\frac{209.263.000.000}{23.836.195.000.000}$ x 100% = 0,87%

It can be seen that Return on Equity (ROE) in 2019 was 0.87%. If you look at the ROE assessment criteria matrix, it is said to be very bad because it is <8%.

c. 2020 = $\frac{1.602.358.000.000}{19.987.845.000.000}$ x 100% = 8,02%

It can be seen that Return on Equity (ROE) in 2020 was 8.02%. If you look at the ROE assessment criteria matrix, it is said to be not good because it is at 8% to 13%.

d. 2021 = $\frac{2.376.227.000.000}{21.406.647.000.000}$ x 100% = 11,10%

It can be seen that Return on Equity (ROE) in 2021 was 11.10%. If you look at the ROE assessment criteria matrix, it is said to be not good because it is at 8% to 13%.

e. 2022 = $\frac{3.045.073.000.000}{25.909.354.000.000}$ x 100% = 11,75%

It can be seen that Return on Equity (ROE) in 2022 was 11.75%. If you look at the ROE assessment criteria matrix, it is said to be not good because it is at 8% to 13%.

3. Analysis of Operational Costs Against Operational Income (BOPO).

With Formula:

$$\boxed{\text{BOPO} = \frac{\text{Operational Costs}}{\text{Operational Income}} \times 100\%}$$

a. 2018 = $\frac{12.762.581.000.000}{22.851.758.000.000}$ x 100% = 55,8%

It can be seen that the BOPO analysis above obtained a result of 55.8%, which if we look at the assessment criteria matrix can be said to be very good because it is less than 84%.

b. 2019 = $\frac{16.758.073.000.000}{25.719.874.000.000}$ x 100% = 65,1%

It can be seen that the BOPO analysis above obtained a result of 65.1%, which if we look at the assessment criteria matrix can be said to be very good because it is less than 84%.

c. 2020 = $\frac{16.191.937.000.000}{25.116.488.000.000}$ x 100% = 64,4%

It can be seen that the BOPO analysis above obtained a result of 64.4%, which if we look at the assessment criteria matrix can be said to be very good because it is less than 84%.

d. 2021 = $\frac{12.803.655.000.000}{25.794.958.000.000}$ x 100% = 49,6%

It can be seen that the BOPO analysis above obtained a result of 49.6%, which if we look at the assessment criteria matrix can be said to be very good because it is less than 84%.

e. 2022 = $\frac{10.910.084.000.000}{25.907.368.000.000}$ x 100% = 42,1%

It can be seen that the BOPO analysis above obtained a result of 42.1%, which if we look at the assessment criteria matrix can be said to be very good because it is less than 84%.

4. Analysis Net Profit Margin (NPM)

With Formula:

$$\text{NPM} = \frac{\text{Profit After Tax}}{\text{Total Income}} \times 100\%$$

a. 2018 = $\frac{2.807.923.000.000}{22.851.758.000.000}$ x 100% = 12,3%

It can be seen from the analysis of the NPM ratio, which is 12.3%, which if we look at the NPM assessment criteria matrix, the NPM in 2018 is said to be very unhealthy, because it is at less than 51%

b. 2019 = $\frac{209.263.000.000}{25.719.874.000.000}$ x 100% = 0,81%

It can be seen from the analysis of the NPM ratio, namely 0.81%, that if we look at the NPM assessment criteria matrix, the NPM in 2019 is said to be very unhealthy, because it is at less than 51%.

c. 2020 = $\frac{1.602.358.000.000}{25.116.488.000.000}$ x 100% = 6,37%

It can be seen from the analysis of the NPM ratio, namely 6.37%, which if seen in the NPM assessment criteria matrix, the NPM in 2020 is said to be very unhealthy, because it is at less than 51%.

d. $2021 = \dfrac{2.376.227.000.000}{25.794.958.000.000} \times 100\% = 9{,}21\%$

It can be seen from the analysis of the NPM ratio, which is 9.21%, which if we look at the NPM assessment criteria matrix, the NPM in 2021 is said to be very unhealthy, because it is at less than 51%.

e. $2022 = \dfrac{3.045.073.000.000}{25.907.368.000.000} \times 100\% = 11{,}75\%$

It can be seen from the analysis of the NPM ratio, which is 11.75%, which if we look at the NPM assessment criteria matrix, the NPM in 2022 is said to be very unhealthy, because it is at less than 51%

Discussion

Based on the analysis above, the level of profitability of PT. Bank Tabungan Negara, Period 2018 to 2022 concluded that:

Table 6
Comparison of Profitability Ratios
PT. Bank Tabungan Negara (Persero) Tbk
Period 2018 -2022

Years	ROA (%)	ROE (%)	BOPO (%)	NPM (%)
2018	1.17	11,7	55,8	12,3
2019	0,13	0.87	65,1	0,81
2020	0,66	8,08	64,4	6,37
2021	0,80	11,10	49,6	9,21
2022	0,96	11,75	42,1	11,75

1. From the ROA Ratio Analysis of PT. State Savings Bank in 2018 the value was 1.17%, in 2019 it decreased to 0.13%, in 2020 it increased to 0.66%, ROA in 2021 increased to 0.80%, in 2022 ROA at BTN it increased by 0.96%.
2. In the ROE Ratio Analysis above, you can see that ROE in 2018 was 11.7%, in 2019 it decreased to 0.87%, in 2020 there was an increase to 8.02%. If you look at the assessment criteria matrix, the ROE in 2020 said to be not good, because it is at 8% - 13%, ROE in 2021 has increased, namely to 11.10%, then in 2022 ROE has also increased, namely to 11.75%,
3. In the BOPO analysis above, you can see that BOPO in 2018 was 55.8%, in 2019 there was an increase to 65.1%, in 2020 there was a decrease to 64.4%. If you look at the BOPO assessment criteria matrix in 2020, it is said to be Very good because it is less than 83%, BOPO in 2021 decreased by 49.2%. Furthermore, in 2022 BOPO also decreased, namely by 42.1%.

4. In the NPM analysis above, you can see that NPM in 2018 was 12.3%, in 2019 it decreased to 0.81%, in 2020 it increased to 6.37%, in 2021 NPM experienced an increase of 9.21%, in 2020 there was another increase, namely 11.75%.

CONCLUTION

Based on the results of the profitability ratio analysis in the previous chapter, the profitability ratio at PT. State Savings Bank (Persero) Tbk. During the 2018 to 2022 period. This is shown by the following indicators:

1. From the analysis of Bank BTN's ROA ratio from 2018 to 2022, it can be concluded that ROA at PT. Bank Tabungan Negara experienced a decline in 2019 which was caused by a decrease in profit before tax at the bank and in 2018 to 2022 it experienced an increase.
2. From the analysis of Bank BTN's ROE ratio from 2018 to 2022, it can be concluded that the ROE at PT Bank Tabungan Negara decreased in 2019 due to a decrease in profit after tax, and from 2018 to 2022 it continues to increase
3. From the analysis of Bank BTN's BOPO ratio, it can be concluded that the BOPO ratio from 2018 to 2022 can be concluded that BOPO at PT. State Savings Bank experienced an increase in 2019 due to increasing operational expenses on the bank, and from 2018 to 2022 it continues to increase
4. From Bank BTN's NPM it can be seen that the profits obtained have not been able to generate large profits from its income, but the NPM at the bank continues to increase every year.

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