

Research Paper

**COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF BANK BPD
DIY AND BANK JATENG FOR THE 2019-2022 PERIOD**

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ABSTRACT

Purpose - The purpose of this study is fully directed to determine the financial implementation of Bank BPD DIY and Bank Jateng (formerly: Bank BPD Jateng) in terms of financial ratios, especially Net Interest Margin (NIM), Return On Assets (ROA), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR) and Operating Costs to Operating Income (BOPO) during the 2019-2022 period.

Research Method - This study uses a quantitative research strategy with a literature review approach and uses secondary data which is an annual information for the 2019-2022 period.

Findings – During the period of 2019-2022, the analysis demonstrated that the financial performance of BPD DIY bank outperformed Bank Jateng in terms of Net Interest Margin (NIM), Return on Asset (ROA), Non-Performing Loan (NPL), and Capital Adequacy Ratio (CAR). However, the Operating Costs to Operating Income (BOPO) ratio indicates that the financial performance of both banks is suboptimal.

Implication – Financial performance can give you a picture of the overall health of the banking sector. A bank's strong performance can reflect economic stability. Significant differences can strengthen or weaken the competitive position between banks. Strong financial performance of banks can increase public confidence in financial institutions, thus influencing people's investment and savings decisions.

Keywords: NIM, ROA, NPL, CAR, BOPO

JEL Code: G21, G32 and G34

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INTRODUCTION

Current new economic era in Indonesia is more focused on the position of financial balance sheets, namely banking institutions. Banks are considered the wheels of a country's economy. According to the Central Statistics Agency (BPS) in Indonesia, the economy is growing strongly, in the last three months of 2022, the Indonesian economy is running well, and is growing by 5.01%, even though there is a slowdown in global economic growth. With these developments, Indonesia's overall population growth in 2022 will be 5.31% higher than in 2021 of 3.70% (*year of year*).

Bank BPD DIY from 1997 to 2021, Bank BPD DIY prevailed with regards to holding a truly significant labor force. Third party funds (DPK) managed to increase by IDR 13.52 trillion and credit distribution by IDR 9.38 trillion as of July 2022, putting Bank BPD DIY resources at IDR 17.07 trillion, up from IDR 14.71 trillion in 2021. An increment of IDR 4.42 trillion (year) contrasted with 2021.

In September 2022, Bank Jateng expanded credit distribution by IDR 54.67 trillion, an increase of 4.7% compared to 2021 of IDR 52.22 trillion (*year of year*). Bank Jateng collected third party funds (DPK) of IDR 67.09 trillion or an increase of 9.68% compared to the same period in 2021 of IDR 61.17 trillion (*year of year*).

Banking competition between banks occurs due to variables that influence competition in the struggle for useful assets, such as deposits, reserve funds and credit circulation. types of income for banks. Non-cost competition between banks increases profits for financial backers and clients, including prizes and advances to attract as many clients as possible. Therefore, the implementation of the ASEAN Monetary Community (AEC) in 2015 is expected to improve the cruel financial business conditions in the Asian region. The Indonesian financial focus area enhances and strengthens the perspective that is a key variable in determining the level of banking competition in an unrestricted ASEAN economy. Therefore, in general, all banks in Indonesia experience problems in increasing their level of competition, especially in the monetary sector.

An assessment of money-related executions between two banks was carried out to determine dynamic behavior in a report. Assessing the financial performance of a particular report depends on the perspective sought and the objectives of the audit. In the current situation, authorized leaders really need to change the hierarchical situation with assessment tools such as financial ratios and annual reports to conduct surveys, in order to compete with existing financial reports.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Bank

Law of the Republic of Indonesia no. 10 of 1998 concerning Banking, Banks are business entities that collect wealth from the general public as reserve funds and divert them as credit and various means to support people's standard of living. According to (Yulisari et.al., 2021) Banks are companies that function as lenders and depositors of funds for those in need. One of the main functions of financial services banks is to provide credit for working capital.

Financial statements

According to (Kasmir, 2019) financial reports are systematic reports as clarification of financial institution information for a certain period of time which is expected to understand the state of financial institution capacity. Financial reports can be used as a tool to assess the development of financial problems using banking financial ratios. Financial reports also provide data clarification to fulfill the needs of internal and external parties who have an interest in the company.

Regarding the examination of bank financial execution, it contains several targets:

1. Decide on the consequences of the bank's financial administration, especially liquidity conditions, capital adequacy and efficiency achieved in the current year and previous years.
2. To decide the ability to utilize all appropriate assets to generate benefits efficiently.

Financial performance

According to (Arifin & Marlius, 2018) financial performance is a condition that describes how an organization's funds are monitored using financial audit tools so that employers can understand good and bad financial conditions that influence how well their workers are paid. Financial performance is a financial framework that is seen from the bank's financial condition in collecting and distributing support in a particular year. Good financial performance cannot be separated from the management of certain assets for customers who need them, so that there has been great progress in financial management of the assets collected (Syaifullah, 2020).

Financial Ratios

According to (Kasmir, 2019) financial ratios are a demonstration of seeing quality in financial reports by dividing one value by another value. Financial reports allow comparisons between segments. So, the profits that are of important concern can be values in one period or several periods.

When assessing the financial performance of Bank BPD DIY and Bank Jateng, it is possible to utilize financial ratios. Specifically, the profitability can be evaluated using indicators such as Return on Assets (ROA), Net Interest Margin (NIM), and BOPO, while the solvency can be assessed using ratios such as Non-Performing Loans (NPL) and Capital Adequacy Ratio (CAR).

1. Profitability Ratio

According to (Tampubolon & Prima, 2020) the profitability ratio is the company's ability to build company benefits from the impact of its activities. The fact that supports the resilience of a company is that efficiency is working together. High profitability will create a public premium and confidence in setting aside cash in the bank. To see the bank's ability to obtain benefits in a certain period, profitability balance is used (Yanti, 2019).

According to (Kasmir, 2019) the profitability ratios that can be used are:

a. Return On Assets (ROA)

Return On Assets (ROA) is a ratio to determine and measure an organization's capacity to create benefits based on certain resources (Mamahit & Sumiyarsih, 2018). The higher the ROA of an organization, the greater the benefits the organization obtains. So that the salary earned by the organization can attract the attention of funders to buy shares in the organization, so that the organization's portion grows.

Return On Assets (ROA) is calculated using the following formula:

$$\text{Return On Assets} = \frac{\text{Net Profit After Tax}}{\text{Total Assets}} \times 100\%$$

b. Net Interest Margin (NIM)

According to (Wibowo, 2020) Net Interest Margin (NIM) is a scale used to consider premium payments obtained by banks in addition to normal useful resources. More NIM awards earned can increase income payments on useful resources controlled by banking.

Net Interest Margin (NIM) is calculated using the following:

$$\text{NIM} = \frac{\text{Net Interest Income}}{\text{Productive Assets}} \times 100\%$$

c. Operating Costs Operating Income (BOPO)

Operational Costs Operational Income (BOPO) is an assessment of work costs and work salaries. Utilitarian consumption is used to measure adequacy and the bank's limit point in completing useful activities. A decent bank is a bank that can reduce the weight of its profits so that it can reduce losses caused by the bank's deficiencies in running its business and the profits obtained will be greater. The lower the BOPO award, the more valuable the bank is in completing its business activities, so the better the bank will be (Dewi and Ariyanto, 2018).

BOPO is calculated using the following formula:

$$\text{BOPO} = \frac{\text{Total Operating Expenses}}{\text{Total Operating Income}} \times 100\%$$

2. Solvency Ratio

The solvency ratio is a key figure for measuring the amount of assets a company finances itself with debt. From a broad perspective, discussion of solvency ratios is used to measure a company's ability to fulfill all current and long-term responsibilities if the organization is dissolved (Kasmir, 2019).

According to (Kasmir, 2019), several types of profitability ratios that can be used are:

a. Non Performing Loans (NPL)

According to (Kasmir, 2018) Non Performing Loans (NPL) are loans in which there are obstacles caused by 2 parties, namely from the financial side in processing it and from the customer who intentionally or unintentionally does not provide the part they are responsible for.

Based on PBI No.17/11/PBI/2015 dated 25 June 2015, Bank Indonesia sets the highest Non-Performing Loan (NPL) standard at 5%, exceeding this will affect the assessment of progress that is not performing well. The amount of government assistance to the bank concerned, especially the reduction in value obtained.

Non Performing Loans (NPL) are calculated using the following formula:

$$\text{NPL} = \frac{\text{Non-performing Credit}}{\text{Total Credit}} \times 100\%$$

b. Capital Adequacy Ratio (CAR)

According to (Darwis, 2019) CAR is a ratio that separates how much bank capital and assets are guaranteed by the bank. This ratio will show the bank's ability to support bank assets, especially the credit provided. The rise and fall of the CAR ratio as a characteristic of solubility cannot reveal the weakness of its benefits. This is because banks only use their assets to cover losses, not develop their businesses to seek profits (Nophiansah, 2018). CAR or capital adequacy ratio is a ratio that shows how much the bank's ability to bear disasters that may occur. According to (Dendawijaya, 2019), CAR is a ratio that shows the total amount of bank assets divided by bank resources.

As per Bank Indonesia Guideline No. 15/10/PBI/2008 Article 2 Banks are expected to give capital of somewhere around 8% of Hazard Weighted Resources (RWA). Asset risk exists for the bank in the event that it is unable to provide authorized capital of 8%.

Capital Adequacy Ratio (CAR) is calculated using the following formula:

$$\text{CAR} = \frac{\text{Capital}}{\text{ATMR}} \times 100\%$$

Hypothesis

A hypothesis is a temporary assumption that has not been proven and is used to explain a fact. The development of hypotheses from this research is explained as follows:

1. NIM between Bank BPD DIY and Bank Jateng

According to (Rondonuwu, 2017) assessment of financial implementation between BPD North Sulawesi and North Maluku for the period (2010-2014). Regarding ROA, ROE, Vehicles, NIM, and BOPO, there are no major differences between the monetary disclosures of BPD North Maluku and BPD North Sulawesi; However, there are very large differences in GWM, NPL, LDR and NPM.

H₁: There is no difference in financial performance between Bank BPD DIY and Bank Jateng in terms of the NIM financial ratio.

2. ROA between Bank BPD DIY and Bank Jateng

According to (Hamid, 2022) analysis, indicates significant variations during the Covid-19 pandemic in ROA, overall net income (GPM), net income (NPM), and cost to book value (PBV). Interestingly, the Return on Equity (ROE) showed relatively minor differences during the same period.

H₂: Posits that there is no discernible distinction in financial performance between Bank BPD DIY and Bank Jateng concerning the ROA financial ratio.

3. NPL between Bank BPD DIY and Bank Jateng

As per (Mohammad, 2021) study on the financial implementation of multipurpose financial services in BPD Banks in Indonesia, there is a notable distinction in the Financial Benefit Index (FBI). However, other factors such as Third-Party Funds (DPK), Cost to Operating Income (BOPO), Non-Performing Loans (NPL), and Return on Assets (ROA) do not exhibit significant differences.

H₃: Suggests that there is indeed a difference in financial performance between Bank BPD DIY and Bank Jateng concerning the Non-Performing Loans (NPL) financial ratio.

4. CAR between Bank BPD DIY and Bank Jateng

In (Rondonuwu's, 2017) comparative study of the financial performance of BPD North Sulawesi and North Maluku from 2010 to 2014, the analysis revealed minimal differences in important financial indicators like Return on Assets (ROA), Return on Equity (ROE), Assets, Net Interest Margin (NIM), and Cost to Operating Income (BOPO). However, notable variances were observed in Gross Working Money (GWM), Non-Performing Loans (NPL), Loan to Deposit Ratio (LDR), and Net Profit Margin (NPM).

H₄: Suggests that there is no substantial difference in financial performance between Bank BPD DIY and Bank Jateng concerning the Capital Adequacy Ratio (CAR) financial ratios.

5. BOPO between Bank BPD DIY and Bank Jateng

As per (Assofia, 2019) evaluation of the Monetary Performance in Government-Owned Banks and Private Banks, there are relatively slight differences observed in the financial reports of state-owned and private banks regarding indicators such as Assets (Vehicle), Return on Assets (ROA), Loan to Deposit Ratio (LDR), Cost to Operating Income (BOPO), and Non-Performing Loans (NPL). However, a significant contrast is evident in Return on Equity (ROE), with state-owned banks demonstrating notably higher figures.

H₅: Implies that there is no substantial difference in financial performance between Bank BPD DIY and Bank Jateng concerning the Cost to Operating Income (BOPO) financial ratios.

Figure 1. Research Model



Source: Research Data, 2023

RESEARCH METHODOLOGY

Types of research

This research uses quantitative techniques with a written survey approach and uses descriptive data in the 2019-2022 annual financial report. In this examination, we dissect the financial reports between Bank BPD DIY and Bank Jateng according to financial ratios.

Population and Sample

Population

(Sugiyono, 2018) defined population as encompassing objects or individuals with identifiable characteristics that are considered researchable by experts and align with the research objectives. In this context, the population refers to the financial reports of Bank BPD DIY and Bank Jateng.

Sample

(Sugiyono, 2017) said that in quantitative research, knowing the size and characteristics of a population is crucial. The example used in this examination is financial report data at Bank BPD DIY and Bank Jateng for 2019-2022. Purposive sampling, also known as a sampling strategy that uses a number of different determinations or models based on the research objectives, is used in testing procedures. Bank BPD DIY and Bank Jateng are regional development banks used as samples.

Data Types and Data Sources

The type of research used in this research is secondary data. Secondary data is data used to describe data that is not provided continuously to users, but is provided through a document which in this case could be an annual report or bank statement for the current fiscal year. The data that will be processed in this research comes from annual financial reports and the official websites of the Financial Services Authority of Bank BPD DIY (www.bpddiy.co.id) and Bank Jateng (www.bankjateng.co.id)

Data Analysis Technique

The descriptive analysis in this study involves employing financial ratio analysis tools, conducting normality tests, and utilizing the independent sample t-test if the data is normally distributed. Alternatively, the Mann-Whitney test is used if the data is not normally distributed.

RESULTS AND DISCUSSION

Research Result

Descriptive Analysis of Research Variables

Table 1. Descriptive Statistics of Bank BPD DIY Financial Ratios for the 2019-2022 Period

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Net Interest Margin	4	5.62	7.31	6.2950	,75412
Return on Assets	4	2.16	3.01	2.4050	,40616
Non Performing Loans	4	2.09	3.14	2.5800	,54289
Capital Adequacy Ratio	4	24.74	31.39	28.0525	2.89753
Operating Costs Operating Income	4	67.40	74.07	70.5500	2.80372
Valid N (listwise)	4				

Data Source Processed by SPSS 29, (2023)

Table 2. Descriptive Statistics of Bank Jateng's Financial Ratios for the 2019-2022 Period

	N	Minimum	Maximum	Mean	Std. Deviation
Net Interest Margin	4	5.72	6.56	6.0400	,36515
Return on Assets	4	1.88	2.95	2.2650	,47501
Non Performing Loans	4	2.52	3.52	3.0225	,42508
Capital Adequacy Ratio	4	17.70	21.70	20.0275	1.75946
Operating Costs Operating Income	4	67.38	79.44	74.5550	5.18967
Valid N (listwise)	4				

Data Source Processed by SPSS 29, (2023)

1. NIM Ratio Analysis

Descriptive statistical analysis reveals that Bank BPD DIY's Net Interest Margin (NIM) ratio ranges from 5.62% to 7.31%, with an average of 6.29%. In comparison, Bank Jateng's NIM ratio fluctuates between 5.72% and 6.56%, with an average of 6.04%. Emphasizing the significance of the NIM ratio, it becomes evident that Bank BPD DIY surpasses Bank Jaten, as its NIM ratio is superior from 2019 to 2022.

2. ROA Ratio Analysis

Based on the expressive test results, Bank BPD DIY exhibits a range of Return on Assets (ROA) from 2.16% to 3.01%, with an average of 2.40%. In comparison, Bank Jateng's ROA ranges from 1.88% to 2.95%, with an average of 2.26%. Given that a higher ROA is indicative of better performance, it is evident that Bank BPD DIY outperforms Bank Jateng in terms of ROA from 2019 to 2022.

3. NPL Ratio Analysis

Descriptive statistical analysis reveals that Bank BPD DIY's Non-Performing Loan (NPL) ratio ranges from 2.09% to 3.14%, with an average of 2.58%. In contrast, Bank Jateng's NPL ratio varies from 2.52% to 3.52%, with an average of 3.02%. The emphasis on selecting the lowest NPL ratio stems from its association with better customer selection and reduced credit risk. Consequently, this study suggests

that, from 2019 to 2022, Bank BPD DIY's NPL ratio outperforms that of Bank Jateng, making it a preferable choice for investors seeking lower credit risk.

4. CAR Ratio Analysis

Based on the results of the descriptive statistical analysis for Bank BPD DIY's Capital Adequacy Ratio (CAR), it ranges from a minimum of 24.74% to a maximum of 31.01%, with an average of 28.05%. In comparison, Bank Jateng's CAR varies from 17.70% to 21.70%, with an average of 20.02%. A higher Capital Adequacy Ratio (CAR) is indicative of better financial stability. Consequently, the findings suggest that Bank BPD DIY's CAR for the period 2019-2022 surpasses that of Bank Jateng, highlighting its superior financial stability.

5. BOPO Ratio Analysis

According to descriptive statistical analysis, Bank BPD DIY's Operational Cost to Operating Income (BOPO) ratio ranges from a minimum of 67.40% to a maximum of 74.07%, with an average of 70.55%. Conversely, Bank Jateng's BOPO ratio varies from 67.38% to 79.44%, averaging at 74.55%. A lower BOPO ratio signifies better operational cost management for banks. Consequently, the analysis indicates that Bank BPD DIY's BOPO ratio for the years 2019-2022 outperforms that of Bank Jateng, reflecting superior efficiency in operational cost management.

Table 3. Data Normality Test Results

One-Sample Kolmogorov-Smirnov Test							
		Net Interest Margin	Return On Assets	Non Performing Loans	Capital Adequacy Ratio	Operating Costs Operating Income	
N		8	8	8	8	8	
Normal Parameters ^{a, b}	Mean	6.1675	2.3350	2.8013	24.0400	72.5525	
	Std. Deviation	,56520	,41593	,50961	4.82960	4.41525	
Most Extreme Differences	Absolute	,242	,312	,186	,186	,134	
	Positive	,242	,312	,153	,186	,128	
	Negative	-,166	-,180	-,186	-,111	-,134	
Statistical Tests		,242	,312	,186	,186	,134	
Asymp. Sig. (2-tailed) ^c		,189	,021	,200 ^e	,200 ^e	,200 ^e	
Monte Carlo Sig. (2-tailed) ^d	Sig.	,187	,022	,570	,573	,943	
	99% Confidence Interval	Lower Bound	,177	,018	,557	,560	,937
		Upper Bound	,197	,026	,583	,586	,949
a. Test distributions Normal.							
b. Calculated from data.							
c. Lilliefors Significance Correction.							
d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.							
e. This is a lower bound of the true significance.							

Source: Data Processed by SPSS 29, (2023)

From the results of the data normality test in table 7 above, it can be seen that:

1. For the NIM variable, the asymp value is obtained. sig. is 0.189 or can be written as a probability value = $0.189 > 0.05$ then H_0 is rejected. Thus, the NIM variable data is normally distributed.
2. In the ROA variable, the asymp value is obtained. sig. equal to 0.021 or can be written as a probability value = $0.021 < 0.05$ then H_0 is accepted. Thus, the ROA variable data is not normally distributed.
3. In the CAR variable, the asymp value is obtained. sig. equal to 0.200 or can be written as a probability value = $0.200 > 0.05$ then H_0 is rejected. Thus, the NPL variable data is normally distributed.
4. For the NPL variable, the asymp value is obtained. sig. equal to 0.200 or can be written as a probability value = $0.200 > 0.05$ then H_0 is rejected. Thus, the NPL variable data is normally distributed.
5. In the BOPO variable, the asymp value is obtained. sig. equal to 0.200 or can be written as a probability value = $0.200 > 0.05$ then H_0 is rejected. Thus, the BOPO variable data is normally distributed.

Table 4. Independent Samples Test Results

		Indepentt Sample Test									
		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	t	df	Significance		Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						One-Sided	Two-Sided			Lower	Upper
NIM	Equal variances assumed	1,998	,207	,609	6	,283	,565	,25500	,41894	-,77010	1.28010
	Equal variances not assumed			,609	4,333	,287	,573	,25500	,41894	-,87370	1.38370
NPL	Equal variances assumed	1,676	,243	-1,284	6	,123	,247	-,44250	,34476	-1.28609	,40109
	Equal variances not assumed			-1,284	5,674	,125	,249	-,44250	,34476	-1.29799	,41299
CAR	Equal variances assumed	1,662	,245	4,735	6	,002	,003	8.02500	1.69495	3.87761	12.17239
	Equal variances			4,735	4,948	,003	,005	8.02500	1.69495	3.65407	12.39593

	not assumed										
BOPO	Equal variances assumed	,821	,400	-1,358	6	,112	,223	-4.00500	2.94930	-11.22169	3.21169
	Equal variances not assumed			-1,358	4,614	,119	,237	-4.00500	2.94930	-11.78136	3.77136

Source: Data processed by SPSS 29, (2023)

From testing table 4 above, it can be seen that the Fcount determined as an NIM incentive is 1.998 with (Sig) $0.207 > 0.05$, at a certainty level of 95% ($\alpha = 0.05$). This shows the comparability between the two variations. Using the Equal Variances Assumed assumption, the calculated t value for NIM is 0.609, with a significance level of $0.565 > 0.05$ in this case. Therefore, it can be said that in this research, the financial reports of Bank BPD DIY and Bank Jateng do not have significant differences. Therefore the research hypothesis must be rejected.

Table 4 presents the analysis results, indicating that the F count for NPL is 1.676, with a (Sig) of $0.243 > 0.05$. This suggests that at a 95% confidence level ($\alpha = 0.05$), the two variations are considered equivalent. Consequently, the assumption of Acceptable Equivalent Change is employed to compute the t count. The NPL exhibits a t-value of -1.284 and a significance level of $0.247 > 0.05$. Therefore, it can be concluded that there is no significant variance in the financial performance between Bank Jateng and Bank BPD DIY in this study. Hence, the research hypothesis is invalidated.

Table 4 displays the results of the analysis which shows that Fcalculated CAR is 1.662 with (Sig) $0.245 > 0.05$. With a certainty level of 95% ($\alpha = 0.05$), it shows that the two variants are the same. If the two variants are considered equal, then the Equal Variances Assumed assumption is used to calculate tcount. The calculated CAR value is 4.735 with an importance level of $0.003 < 0.05$. Therefore, it tends to be reasonable that in this investigation there is a big difference in financial implementation between Bank BPD DIY and Bank Jateng. As a result, the research hypothesis is accepted.

The findings presented in table 4 reveal that the computed F for BOPO is 0.821, with a (Sig) value of 0.400, indicating that it exceeds 0.05. At a 95% confidence level ($\alpha = 0.05$), this suggests the equivalence of the two variations. Assuming equal variants, the Equal Variances Assumed assumption is employed to determine the t count. The computed t value for BOPO is -1.358, with a significance level of $0.223 > 0.05$. Consequently, it can be inferred that there is no significant disparity in the financial performance between Bank BPD DIY and Bank Jateng in this study. Consequently, the research hypothesis needs to be dismissed.

Table 5. Results of the Difference Test with the Mann-Whitney Test

Test Statistics ^a	
	Return on Assets
Mann-Whitney U	5,000
Wilcoxon W	15,000
Z	-,866
Asymp. Sig. (2-tailed)	,386
Exact Sig. [2*(1-tailed Sig.)]	,486 ^b

a. Grouping Variable: Bank
b. Not corrected for ties.

Source: Data Processed by SPSS 29, (2023)

Based on the analysis of the data presented in table 5, it was found that the Asymp.sig. (2-tailed) value for ROA is 0.386, which exceeds the significance level of 0.05. Therefore, it can be concluded that there are no discernible differences in the financial reports of Bank BPD DIY and Bank Jateng within the scope of this research. The financial outcomes lack statistical significance, leading to the rejection of the initial research hypothesis. This finding is in contrast to (Sri Endang et al., 2022) study, "Comparative analysis of the financial performance of PT Bank Rakyat Indonesia TBK and PT Bank Mandiri TBK," where significant differences were identified between the financial performances of PT Bank Rakyat Indonesia TBK and PT Bank Mandiri TBK.

Discussion

The results of the independent sample t-test show that there is no significant difference between the financial reports of Bank BPD DIY and Bank Jateng when assessing the NIM impact ratio. This is indicated by a sig value of $0.565 > 0.05$.

The results of the Independent Sample t-test show that there is no statistically significant disparity between the financial reports of Bank BPD DIY and Bank Jateng when viewed from the NPL ratio to banking financial reports, considering the significance value is $0.247 > 0.05$.

The results of the independent sample t-test on the CAR ratio also show that there is no significant difference between the financial reports of Bank BPD DIY and Bank Jateng as evidenced by the significance value of $0.565 > 0.05$

Based on the results of the Independent Sample t-test, there is no significant disparity between the financial reports of Bank BPD DIY and Bank Jateng when evaluating the impact of the Independent Sample t-test on the BOPO ratio, this is shown by the significance value of $0.223 > 0.05$.

Finally, the outcomes of the Mann-Whitney test concerning the association between banking support and the ROA ratio reveal that there are no noteworthy variances in the financial reports of Bank BPD DIY and Bank Jateng, as indicated by the significance value of $0.386 > 0,05$.

CONCLUSION AND SUGGESTION

Conclusion: The end from the exploration and conversation above, it tends to be presumed that Bank BPD Do-It-Yourself and Bank Jateng show fundamentally unique monetary execution as demonstrated by the Vehicle proportion, while the NIM, ROA, NPL and BOPO proportions have no tremendous contrasts in monetary execution among the banks. BPD Do-It-Yourself and Bank Jateng.

Suggestion: Financial backers ought to consider the organization's NIM, ROA, NPL, Vehicle and BOPO values prior to going with venture choices. According to financial reports, each of these five factors affects banking liquidity in different ways. Future studies will also take into account economic factors like inflation, which can affect a company's liquidity and make it necessary for businesses to improve their good financial performance.

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