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AN ANALYSIS FACTORS WHICH AFFECT THE ACCURACY TIME OF REPORTING FINANCIAL COMPANIES BANKING AT STOCK EXCHANGE PERIOD 2018-2021

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ABSTRACT

Research is done with purpose of several factors that influence the speed with which a banking institution is recorded on the Indonesia Stock Exchange in informing its financial data, in the 2018-2021 period 1. This research uses quantitative description. Profitability, leverage, and liquidity are used as the testing factors and are accompanied by time which is used as the dependent variable. 48 banking companies are acting as the population in this study which has also been recorded on the IDX 2018-2021. Use approach *purposive sampling* in the process of determining the sample, which has 32 banks, with the results of 128 observations. There are 32 banking companies in the sample that meet the criteria and were tested during the 2018-2021 period. This study utilizes secondary data. The IDX official website is used as a documentation method for data collection methods, namely www.idx.co.id during the 2018-2021 period, timely reporting of banking institutions that have been recorded on the IDX has no significant effect on the profitability, liquidity, or leverage of these institutions.

1. INTRODUCTION

Banking function primarily as a means of collecting and distributing money to the general public, thus playing an important role in economic activity. In Law a RI No.10 Year 1998, it is explained If A bank is a corporate institution that collstored public funds and then re-flows them in the form of credit or other forms, to maximize the level of people's welfare. The bank functions as an intermediary that facilitates financial transactions between those who have capital and those who do not [1].

According to [2] mention that report monetary is a form of a report showing the situation monetary in something associated with a period certain. What is meant by " accuracy. is" time reporting finance " ie duration required when closing the book until delivery report finance from agency company banking related to the current year (Rachmawati, 2008). Timeliness is a way to provide an assessment regarding the transparency and quality of financial reports. The quality of reported financial data is affected by the time lag between the company's financial statements and the announcement date. As stated on the Indonesia Stock Exchange's website, the semi-annual financial report is due on June 30, 2020. As a result, several banking organizations are still late in submitting their financial reports, including:

Table l 1. List of Publishing Banking Companies Report Finance Per Half Year 2018-2021

No.	COMPANY NAME	2018	2019	2020	2021	Information
1	PT. Bank Amar Indonesia	-	-	-	✓	No Complete
2	PT . Banks Aladdin Syariah Tbk.	-	-	✓	✓	No Complete
3	PT Bank Mestika Dharma Tbk	✓	✓	-	✓	No Complete
4	PT . Business Banks International Tbk.	-	-	✓	✓	No Complete
5	PT Bank Ganesha Tbk .	✓	-	✓	✓	No Complete
6	PT. Banks Ina Perdana T bk	✓	-	✓	✓	No Complete
7	PT Bank Multiarta Sentosa Tbk .	-	-	-	✓	No Complete
8	PT . Bank QNB Indonesia Tbk .	✓	-	✓	✓	Not Complete
9	PT . Banks Earth Artha Tbk.	✓	✓	-	✓	Not Complete
10	PT . Bank BRI Syariah Tbk .	-	✓	✓	✓	No Complete

Source: www.idx.com

As shown in the table above, several banking institutions that have been recorded on the IDX on June 30, 2018-2021 did not provide their financial reports on time. Investors and other external parties see a negative image due to the delay in reporting this financial information. Most external parties want financial reports to be published on time so that they can find out about new developments in the company or have confidence in investment prospects. Financial supporters need financial reports quickly because the capital market moves progressively. Leverage can be measured in terms of the total value of assets, total sales, market capitalization, number of employees, and other factors. Business size increases with item value.

Research results [3] mention that Profitability hurts the timeliness of financial statements, however [4] state that profitability has a positive impact on accuracy in timely financial reporting. Leverage has a positive influence on the appropriateness of the timing of financial reporting [5], while leverage harms the timeliness of financial reporting [6]. While [7] find that liquidity has negative influence timeliness of financial reporting Then [8] found that liquidity has a positive influence on the appropriateness of financial reporting time.

2. LITERATURE REVIEWS

Timeliness

Availability of information in decision-making when information is still available and provide it promptly [9]. A business that makes every effort to present financial reports on timely basis benefits from its reputation because the timely disclosure of information from financial reports serves as an important indicator. Late financial reports can affect the significance and become one of the important considerations [10]. What is meant by " accuracy of time financial reporting " is the amount of time that must elapse between the closing date of a company's books (31st December) and the date that the approved annual financial report is submitted to Bapepam-LK. When submitted on time, financial reports are more valuable than late.

Structure Ownership

The ownership structure of a company can say as owned company stock when it went public. This structure should consider two aspects of ownership: internal ownership or management (also known as “insider ownership”) and external ownership (also known as “outside ownership”). There are three types of outside ownership (Ndaruning a Putri 2005, in Nur'aeni a 2010)

a. Institutional ownership, namely belongs to a public company whose form institution, a no ownership of a name of an individual or a private.
b. Public ownership, especially public stock ownership.
c. Foreign ownership or interest in the common stock of company a owned by persons, foreigners, legal entities, governments, and corporations.

Profitability

Analysis and investors use profitability [2] as a financial metric to assess a company's capacity to earn ordinary profits after deducting operational costs and current shareholder equity set time. Return on Assets (ROA), Return on Investment (ROI), Return on Equity (ROE), Gross Profit Margin, nd Net Profit Margin are all profitability ratios that are often used when the process of determining business capabilities. Profitability ratios can be used by businesses in any combination, or just some of the existing types.

Leverage

The leverage ratio is a ratio used For measure The leverage ratio is a ratio used For measure as far as assets the company financed with debt. It means How many big debt burden borne company financed with debt [11]. It means How much a big debt burden borne company compared to with assets. In a sense compared with the assets [7]. In a broad sense ratio, This used For measure ability wide ratio This used For measure ability company For pay the whole duty, a fine period short nor period long company For pay whole duty, a fine period short nor period long if company liquidated [2]. Leverage is a tool measuring For see how much Far something company depends on creditors in a finance asset company. A highly leveraged company means relying heavily on loans outside For finance assets, meanwhile, a company that has low leverage more Lots finance the assets with its capital [12].

Ratios Liquidity

The company's liquidity ratio shows whether or not it can pay all of its debts or short-term obligations [8]. A liquid business is a business that has sourced enough power to pay term debt short [13].

The most widely used metric to assess the ability company pay short-term requirements is a current ratio, which compares a company's current assets with its current requirements, used by researchers in this study to measure liquidity [14]

Hypothesis

Based on a formulation problem above conceptual which has outlined a then hypothesis that was developed in this research a are :

1. H1: Profitability company give influence for suitability time reporting company who have recorded on the IDX 2018-2021
2. H2: Liquidity give influence for suitability time reporting company who have recorded on the IDX 2018-2021
3. H3: Leverage give influence for suitability time reporting company who have recorded on the IDX 2018-2021
4. H4: Profitability, Liquidity, and Leverage provide influence for suitability time reporting companies who have recorded on the IDX 2018-2021

3. METHODS

Quantitative approach becomes the method which is used in this research. According to [13] The basis of quantitative research methods is positive data, or research data in the form of numbers that can be measured statistically as a test tool for carrying out calculations and tests related to the problem under study to conclude. Because it adheres to empirical scientific principles, a is objective, measurable, rational, and systematic, then this approach qualifies as a scientific or scientific method.

As stated by 14], the population is a collection of elements that include everything with defined characteristics that are capable utilized in concluding. The population of this study consists of 48 banking business actors who will be listed on the IDX between 2018-2021. Purposive sampling is a method of selecting a suitable sample with the characteristic of a that is already set. This method is used in obtaining a representative sample a. The following provisions are used in selecting a sample :

1. Company a in the banking sector which is listed on the Indonesian Stock Exchange during the period 2018-2021.
2. Company in the sector of banking that emits a financial report annual (Annual report) in the period 2018-2021.

Brought This is a selection withdrawal sample from existing data obtained :

Table 2 Selection Sample

Criteria	Sample
banking company that listed on IDX for the 2018-2021 period	48
Banking companies that do not report financial period 2018-2021	(16)
Amount sample used in research = 32x4 years period successively in 2018-2021 = 128	

Source www.idx.co.id

A documentation approach is used in our data collection method. The process of selecting, selecting, processing, and storing information in the field of knowledge is known as documentation. The researcher obtained the research data by utilizing the website and the financial statements of a banking company at www.idx.co.id.

Sources of secondary data are used for this research process. The term "data a secondary" goes hand in hand with information that is obtained from the findings of previous research, that is, data that was not directly taken by researchers to the field. Financial reports of banking companies published on www.idx.co.id, as well as several reference books related to research, are used to collect data.

Deep data analysis techniques study This is an analysis of multiple linear regression. The base model from multiple linear regression Can be formulated as follows:

Y=a+b1X1 -b2x2+b3x3+e

Description :

Y = Profitability (Timelines)

a = Constant

b1 b2 b3 = Coefficient regression

X1 = Profitability

X2 = Liquidity

X3 = leverage
e = Errors

4. RESULT AND DISCUSSION

Classic Assumption

Results Test Normality Data

This study has been calculated and tested using reviews (review), where the proof of normality can be given if significant > 0.05, which in this case shows the sampling division normal (Ghozali, 2013). The output of the data normality test in this study is:

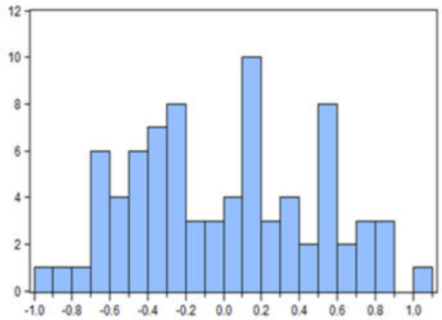

Figure 1. Data Normality Test Results

From the graph shown, the value of prob. JB is 0.187461 > 0.05, indicating a higher prob value. Consequently, the normal distribution of the residuals can be deduced.

Test Multicollinearity

The purpose of the multicollinearity test is to decide whether the autonomous factors (independent factors) are connected or connected to the relapse model. In a good regression model, no ties between the independent variables are preferable. A good regression model does not have multicollinearity. In this study, the output of the multicollinearity test is as follows:

Table 3. Test Multicollinearity

	X1	X2	X3
X1	1.000000	0.014772	-0.360329
X2	0.014772	1.000000	0.094808
X3	-0.360329	0.094808	1.000000

From the results of testing on, looks that way variable correlation coefficient each > 1. Thus, it is stated No found signs of multicollinearity.

Autocorrelation Test

The autocorrelation test aims to find out whether there is residual data from previous experiments. The Breussh-Godfrey test can be used to observe autocorrelation tests. The correlation between the interference variables and other observations is known as autocorrelation. Evaluation can be seen from the sign of its profitability. If profitability has a value > 0.05, it can be stated that there is no autocorrelation problem. Based on the autocorrelation test results presented in the table below :

Table 4. Results Test Autocorrelation

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.578134	Prob. F(2,74)	0.5635
Obs*R-squared	1.230787	Prob. Chi-Square(2)	0.5404

From the table above it can output profitability several 0.5635 > 0.05. Therefore, it can be declared a non-existent problem of autocorrelation.

Test Heteroscedasticity

Test heteroscedasticity could have got a problem. Chi-square > alpha0.05 It means didn't happen problem heteroscedasticity, on the other hand, If There is a problem Chi-square < alpha 0.05 will result in problem heteroscedasticity.

Table 5. Results Test Heteroscedasticity

Heteroskedasticity Test: White			
F-statistic	1.124849	Prob. F(9,70)	0.3573
Obs*R-squared	10.10802	Prob. Chi-Square(9)	0.3418
Scaled explained SS	6.775905	Prob. Chi-Square(9)	0.6604

From the table above listed, obtained the value of Prob. Chi-square 0.3418> alpha 0.05. This indicates that there is no heteroscedasticity problem.

Test H pote sis

Test t

This incomplete test (partial), or t-test, is used to test the correlation of each independent factor to the dependent variable. The result, H, is significant if the value of f < 0.05. Independent variables have different effects on dependents. Partial hypothesis testing using the t-test is shown in the following table:

Table 6. Results t-test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	130.1387	27.23561	4.778255	0.0000
ROA_X1	-3.496245	3.979633	-0.878535	0.3824
KA_X2	-3977.659	2503.911	-1.588578	0.1163
SIZE_X3	-1.527240	0.634872	-2.405588	0.0186

Testing the profitability variable X1 produces significant results of 0.382 > 0.05. As a result, it can be stated that the profitability variable X1 has a small effect on the accuracy of financial reporting. The X2 liquidity test yielded significant results of 0.116 > 0.05. As a result, it can be stated that the liquidity variable X2 has little effect on the accuracy of financial reporting. The consequences of the X3 effect test obtained significant results, namely specific 0.018 <0.05. That way it can be concluded that the leverage variable X3 influences the accuracy of financial statements.

F test

Test F held to know if the independent variables simultaneously affect the dependent variable. At the same time, test the hypothesis with test f.

Table 7. Results F test

R-squared	0.095201	Mean dependent var	44.16406
Adjusted R-squared	0.059485	S.D. dependent var	23.25498
S.E. of regression	22.55272	Sum squared resid	38655.50
F-statistic	2.665511	Durbin-Watson stat	1.645703
Prob(F-statistic)	0.048766		

explained in table 3.9 can be seen from the calculated F value of 2.665511 beside it, can be seen the value of prob. That is 0.048 <0.05 (f value) calculation from table F. Conditions show the variables of profitability, liquidity, and leverage simultaneously provide significant influence will be suitability time report finance.

Adjusted R-Square (Coefficient of Determination)

The coefficient of determination (Adjusted R-Square) is a measure of the extent to which the ability of modeling can create variations in the dependent variable. The coefficient of determination is between 0 and 1. The coefficient value closest to 1 means that the independent variables provide most of the information needed to predict the dependent variable [17]. Determination can be seen in the table below:

Table 8. Coefficient Test Results Determination (R2)

R-squared	0.095201	Mean dependent var	44.16406
Adjusted R-squared	0.059485	S.D. dependent var	23.25498
S.E. of regression	22.55272	Sum squared resid	38655.50
F-statistic	2.665511	Durbin-Watson stat	1.645703
Prob(F-statistic)	0.048766		

Based on the table above, the R-squared value is 0.0952. This value will be converted to a percentage to show the contribution of the independent variable to the dependent variable. So that the independent variable in this study is 9.52 % or it means that if the independent variable used in this model can explain 9.52%, the influence of the independent variable will be on the dependent variable. The remaining 90.48% is explained by other variables outside the research.

Discussion

Influence Profitability Against Accuracy Time Reporting Finance

According to the research output carried out, it can be seen that the significant value of profitability means the profitability variable X1 of 0.3824 > 0.05. Therefore, it can be stated that the profitability variable X1 does not have a significant impact on the appropriateness of time. Financial reporting results Y so that H1 is rejected because companies with high profits do not compromise with the timeliness of their financial reports. High profits do not necessarily indicate a guarantee that companies with high profits will be able to submit financial reports accordingly. Research results This is in line with the results study [15] [16] which states that profitability is No significant to accuracy time reporting finance.

Influence Liquidity To Accuracy Time Reporting Finance

Based on the research output displays variables liquidity X2 as much as 0.1163 > 0.05, That way, can be declared a variable liquidity X2 No has an important impact on suitability for time. Y financial reporting then H2 is rejected. This is since the size of liquidity does not determine the effectiveness of these factors. In this research liquidity No has an effect on suitability time reporting finance. the size of the liquidity in the study This is seen through to what extent and a b many owned members as well judged by its performance and quality. Any company simultaneously has an obligation to the company. Research results This reject by results study [17] that stated liquidity is influential and significant to accuracy time reporting finance. However, the study is in line with the results of studies [18] which stated that liquidity is No significant to the accuracy of time reporting finance.

Influence Leverage Against Accuracy Time Reporting Finance

Accordance with the output of research that has been done, proves that the probability value is significant from the leverage variable (X3) totaling 0.0186 > 0.05, and the coefficient value is that it gives a significant probability valueof 0.0186 > 0.05 and a coefficient value of -1.527, then b is stated that variable leveraged (X3) have effect significant even negative of suitability time reportingfinance (Y). therefore , H3 accepted. It is common knowledge that large businesses usually report their finances on time to prevent speculative stock trading. However, the consequences of this concentration also show detrimental consequences, namely the level of influence does not affect the ideality of financial disclosure. Consequently, a business with high total assets may not always have to delay its financial statements, just as a business with low total assets may not always have to submit them on time. Research results This is in line with the results study [19] [12] which states that leverage is not significant to accuracy time reporting finance.

Influence Profitability, Liquidity and Leverage To Accuracy Time Reporting Finance

Based on the research results it turns out to mark variable probability X1, X2, X3 against Y has a possible value results significant some 0. 2 163 > 0.05, so it can be stated that all variables X1, X2, X3 have no influence significant for suitabilityfinancial reporting time (Y) thus H -4 is rejected. In this matter k arena level liquidity is not a factor determinant of performance liquidity. The amount of liquidity owned by the company cannot guarantee that the company can deliver report financial statements according to time, if the total number of individuals who are more than one does not guarantee the full operation of liquidity, then its function cannot be guaranteed. Supervising management activities, one of which is the stage of providing financial reports so that they are timely. Research results This is supported by the results study [20] which stated that profitability, liquidity, and leverage are No influential to the accuracy of time reporting finance.

5. CONCLUSION

Here it can be concluded that the variable profitability has no effect based on the results of the study, giving significant influence will be the suitability of the financial reporting time stated If the profitability variable has a significant yield potential indication of 0.33824 which is a greater. Here it can be assumed that the variable profitability makes no difference. Exploratory findings show that the liquidity variable indicates a very large probability of return in the amount of 0.1163 or more prominent than 0.05. Thus it can be stated that the liquidity variable does not give a significant influence on the accuracy of financial reporting. Considering the exploration findings, it shows that the leverage variable gives a coefficient value of -1.527 and a profitability value of 0.0186 which is more important than 0.05. Condition This state if the leverage variable has a significant but negative influence will be the timeliness of financial reporting.

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