THE EFFECT OF DEPOSITS AND LOANS ON NET PROFIT AT NATIONAL COMMERCIAL BANKS LISTED ON THE IDX

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ARTICLE INFO	ABSTRACT
Keywords: DPK, Credit and Net Profit	This study aims to determine the effect of third party funds and credit distribution on operating income at Commercial Banks listed on the Indonesia Stock Exchange for the 2018-2022 period. The method used in this study is the Quantitative Approach. The population of this study is 42 National Commercial Banks listed on the Indonesia Stock Exchange and the determination of the number of samples using the purposive sampling method is 7 banks with financial statement data for the 2018-2022 period. Results of Hypothesis Test Testing, Third Party Funds Against Net Profit obtained a calculated value of > ttable (2.308 > -2.034) and a significant value of 0.028 < 0.05, then Ha was accepted and Ho was rejected. Therefore, it can be seen that there is a significant influence of Third Party Funds (DPK) on Net Profit in National General banking. Credit to Net Profit is obtained Because the calculated value of > table (7.135 > 2.034) and the significant value of 0.000 < 0.05, Ho is rejected and Ha is accepted. Based on significant tests, it was found that there was a significant influence between Credit and Net Profit in national general banks. Based on Test F, it is known that the value of Fcalculate > Ftable (76.649 > 3.35) and the significance value of 0.000 < 0.05, then Ho is rejected and Ha is accepted. Based on the significance test, there is an effect of Third Party Funds (DPK) and Credit together on Net Profit in national general banks. In conclusion, there is a partial influence between third party funds on Net Income, and there is an influence between credit on Net Income. Meanwhile, simultaneously there is a joint influence between third party funds and credit on Net Profit
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1. INTRODUCTION

Banks are part of intermediation institutions, namely collecting funds from people who are overfunded and distributing the funds collected to people who lack funds. The source of funds is the most important thing for banks to increase the amount of credit that will be thrown into the community. The more funds owned by the bank, the greater the opportunity for the bank to carry out its functions. The funds in question include funds sourced from the bank itself, funds sourced from other institutions and funds sourced from the community. Public funds or usually known as Third Party Funds (DPK) are the most important source of bank operations and are a measure of a bank's success if it is able to finance its operations from this source of funds.

This can be interpreted that the more third-party funds increase, the credit will increase. Increased credit will generate interest income which will have an impact on the profitability (profit) of the bank. Then the greater the profit obtained.

As for what shows the amount of third party funds proxied as (savings, current accounts and time deposits), the amount of Loans Granted and net profit at national commercial banks listed on the Indonesia Stock Exchange for a period of Five (5) years (2018-2022): Third Party Funds (DPK) of State-Owned Banks listed on the Indonesia Stock Exchange (IDX) for the 2018-2022 period fluctuate every year, The highest value of Third Party Funds (DPK) is found at PT. Bank Rakyat Indosesia Tbk with BRI code in 2022 amounted to 1,307,884,013. while the lowest Third Party Fund (DPK) value is found at PT. Central Asia Tbk with BCA code in 2018 amounted to 629,812. The credit value of state-owned banks listed on the Indonesia Stock Exchange (IDX) for the 2018-2022 period experiences income every year,

because the highest credit value is found at PT. Bank Rakyat Indosesia Tbk with BRI code in 2022 is 1,139,007,065 while the lowest credit value is found at PT. Central Asia Tbk with BCA code in 2018 amounted to 524,531. Net Profit of State-Owned Banks listed on the Indonesia Stock Exchange (IDX) for the 2018-2022 period fluctuates every year, the highest Net Profit Value is found at PT. Bank Rakyat Indosesia Tbk with BRI code in 2022 amounted to 51,408,207. while the lowest Net Profit value is found at PT. Artha Graha Internasional Tbk in 2020 amounted to 21,371.

2. METHOD

The method used in this study is a quantitative approach. Quantitative approach is an approach that emphasizes testing theories or hypotheses through measuring research variables in numbers (quantitative) and conducting data analysis with static procedures and systematic modeling.

The population in this study is all public trading sub-sector companies listed on the Indonesia Stock Exchange (IDX) totaling 42 (forty two) general banks with data for the period 2018-2022. While the samples used in this study are 7 (seven) companies from a total of total, namely (42) general banking companies listed on the Indonesia Stock Exchange (IDX) for the 2018-2022 period, the sampling technique uses a purposive sampling approach. Purposive sampling is a sampling technique by selecting subjects based on specific criteria set by the researcher

Table 1 Sample of National General Banking Companies for the 2018-2022 Period

No	Bank Name	Bank Code
1	PT. Bank CIMB Niaga Tbk	BNGA
2	PT. Bank OCBC NISP	NISP
3	PT Bank Artha Graha Internasional Tbk	INPC
4	PT Bank Bumi Arta Tbk	BNBA
5	PT Bank Rakyat Indonesia Tbk	BBRI
6	PT Bank Central Asia Tbk	BBCA
7	PT Bank Nationalnobu Tbk	NOBU

The technique used for data collection in this study is the documentation method. This method is carried out by recording or collecting data taken from the official website of the Indonesia Stock Exchange (IDX) accessed through www.idnfinancials.com in the form of audited Annual Financial Statements as of December 31, tourism, restaurant & hotel companies listed on the Indonesia Stock Exchange (IDX) for the 2018-2022 period. The data analysis technique used in this study is a statistical analysis technique using the provisions of the IBM SPSS program version 26.0

3. RESULT AND DISCUSSION

From the results of descriptive statistical testing of two independent variables and one dependent variable, through the original data, the results are obtained according to the following table:

Table 3 Descriptive Statistical Results of Net Profit

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
DPK	35	13,35	18,69	16,3003	1,40793
Credit	35	13,17	20,77	17,0162	2,37930
Net Profit	35	9,97	17,76	12,5614	2,42215
Valid N (listwise)	35				

Source : SPSS Data Management Results Version 26.0 (2023)

It is known that the independent variable DPK has a minimum value of 13.35 and a maximum value of 18.69 with an average value of 16.3003 and a standard deviation of 1.40793. For other independent variables, Credit has a minimum value of 13.17 and a maximum value of 20.77 with an average value of 17.0162 and a standard deviation of 2.37930. Then for the dependent variable, namely net profit has a minimum value of 9.97 and a maximum value of 17.76 with an average value of 12.5614 and a standard deviation of 2.42215.

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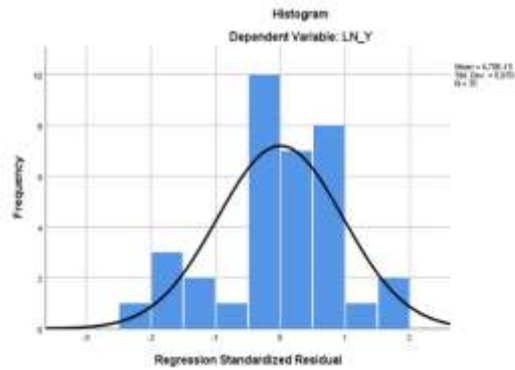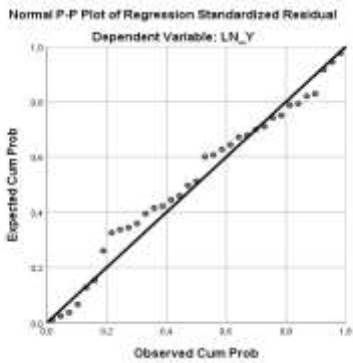
Based on the results of the test above, it shows that the curve forms a bell bell shaped curve) whose two sides are widened but not aligned to infinity, so that the conclusion of a normally distributed model can be drawn. Showing the results of the normality test using a histogram graph plot shows the results that the distribution of data forms a curve similar to a bell shape whose two sides widen to infinity, the data in the regression model tested is said to be normally distributed and feasible for regression analysis.

Table 4 Multicollinearity Test Results

Coefficientsa			
Type		**Collinearity Statistics**	
		Tolerance	**VIF**
1	(Constant)		
	DPK	,171	5,841
	Credit	,171	5,841
a. Dependent Variable: Net Profit			

Source: Ounput SPSS 26, 2023

Based on table 4.4, it is known that the tolerance value of DPK is 0.171 > 0.10 and Credit 0.171 > 0.10, the results show that each variable has a tolerance value of > 0.10. Then for the VIF value of DPK is 5.841 < 10 and Credit 5.841 < 10 these results show that each variable has a VIF value of < 10. So it can be concluded that there is no multicollinearity so that the regression model is feasible to use.
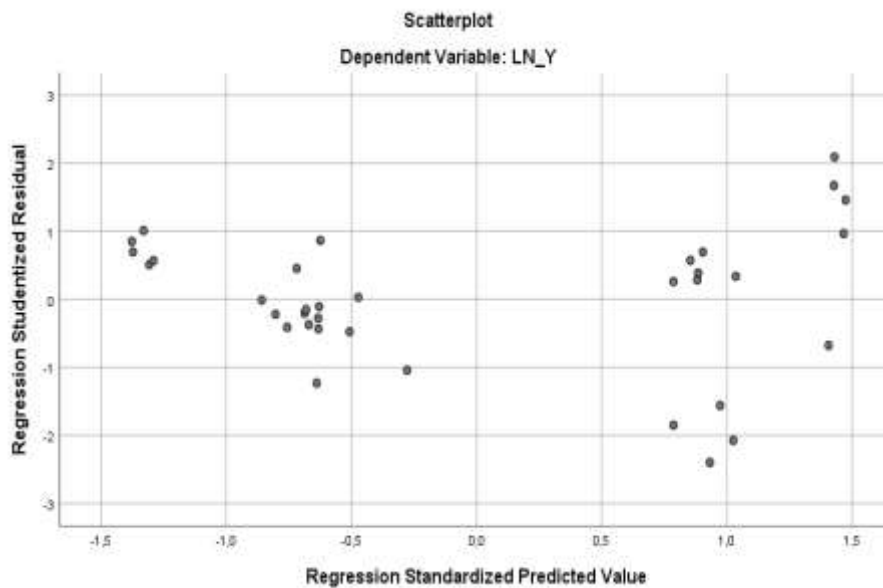

Figure 3 Scatterplot graph
Source: SPSS Output 26, 2023

Scatterplot output, It can be seen that the points spread randomly and do not form a certain clear pattern (narrowing). This means that there is no heteroscedasticity in the regression model, so the regression model is feasible for future analysis.

Table 5 Autocorrelation Test results

Model Summaryb					
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.910a	,827	,817	1,03754	1,896

a. Predictors: (Constant), DPK, Credit
b. Dependent Variable: Net Profit

From the results of the autocorrelation test above shows that the Durbin Watson number is 1.896 which means that the D-W value is located between - 2 to +2, so the conclusion obtained for this model is that there is no autocorrelation, that is, there is no correlation that occurs between residuals in one observation with other observations in the regression model. Thus the regression model used can be forwarded because it does not violate the classical assumption test.

Table 6 Test results of the coefficient of Partial Determination of Variables X1 to Y

Model Summary				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.743a	,553	,539	1,64454

a. Predictors: (Constant), DPK

Source : Output SPSS 26, 2023

Based on the table above, the value of the coefficient of partial determination of the variable X1 to Y is 0.553 or equal to 55.3%. While the remaining 44.7% were influenced by other variables that were not examined in this study. Thus it can be concluded that between the variables of third party funds (X_1) to operating income (Y) has a moderate influence. Based on table 3.8 interpretation of the coefficient of determination that 55.3% is in the range of 40%-59.9% with a weak level of influence.

Table 7 Test results of the coefficient of Partial Determination of Variables X2 to Y

Model Summary				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.894a	,799	,792	1,10350

a. Predictors: (Constant), Credit

Source: SPSS Output 26, 2023

Based on table 4.7 above, the value of the coefficient of partial determination of the variable X2 to Y is 0.799 or equal to 79.9%. While the remaining 20.1% was influenced by other variables that were not examined in this study. Thus it can be concluded that between the variables Credit (X2) to operating income (Y) has a strong influence. Based on table 3.8 interpretation of the coefficient of determination that 79.9% is in the range of 60%-79.9% with a strong level of influence.

Table 8 Test results of the coefficient of simultaneous correlation of deposits and credits to Net Profit

Model Summaryb				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.910a	,827	,817	1,03754

a. Predictors: (Constant), DPK, Credit
b. Dependent Variable: Net Profit

Source : Output SPSS 26,2023

Based on table 4.8, an R value of 0.910 is obtained or this result shows that 91.0% of operating income is influenced by the value of third party funds and credit distribution, while the remaining 9.9% is influenced by other variables that are not examined in this study. Thus it can be concluded that between the variables of third party funds (XI) and credit (X2) to Net Profit has a very strong influence. Based on table 3.8, the simultaneous correlation interpretation of 91.0% is in the range of 80%-100% with a very strong influence.

Table 9 Multicollinearity Test Results

	Coefficientsa		
Type	**Collinearity Statistics**		
		Tolerance	**VIF**
1 (Constant)			
DPK		,171	5,841
Credit		,171	5,841
a. Dependent Variable: Net Profit			

It is known that the tolerance value of DPK is 0.171 > 0.10 and Credit 0.171 > 0.10, the results show that each variable has a tolerance value of > 0.10. Then for the VIF value of DPK is 5.841 < 10 and Credit 5.841 < 10 these results show that each variable has a VIF value of < 10. So it can be concluded that there is no multicollinearity so that the regression model is feasible to use.

Table 10 Analysis of the Bergand Correlation Coefficient

Model Summary

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.910a	,827	,817	1,03754

a. Predictors: (Constant), DPK, Credit
b. Dependent Variable: Net Profit

Source: SPSS Output 26, 2023

Based on the results of Table 4.5, it is known that the magnitude of the relationship between deposits (X1) and Credits (X2) to Net Profit (Y) calculated by multiple correlation coefficients is 0.910 homepage in the range of 0.900 – 0.999 which means that there is a moderate relationship between deposits and credits to Net Profit.

Table 11 Multiple Linear Redression Analysis

	Coefficientsa					
Type	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	2,111	2,529			,835	,410
DPK	-,705	,305	-,410		-2,308	,028
Credit	1,290	,181	1,267		7,135	,000
a. Dependent Variable: Net Profit						

Source: SPSS Output 26, 2023

The results of testing the regression equation in the table above can be explained as follows:

Net Profit (Y) = 2,111 – 0,705 + 1,290

The regression equation above chooses the meaning:

1. A constant of 2.111. Shows that if DPK and Credit are equal to zero, then the dependent variable Net Profit is 2.111.
2. The coefficient X1 (DPK) = -0.705 DPK is negative, so this shows that if there is an increase in deposits, then Net Profit will decrease by 0.705.
3. Coefficient X2 (Credit) = 1.290 = Credit is positive, so this indicates that if there is a change in Credit increase, then Net Profit will increase by 1.290.

Table 12 Test Results Test t (partial)

	Coefficientsa					
Type	standardized Coefficients		**Standardized Coefficients**		**T**	**Sig.**
	B	**Std. Error**	**Beta**			
1 (Constant)	2,111	2,529			,835	,410
DPK	-,705	,305	-,410		-2,308	,028
Credit	1,290	,181	1,267		7,135	,000
a. Dependent Variable: Net Profit						

Source : SPSS 26 output, data processed 2023

Based on the results of the output calculation in the table above, it can be seen that the calculated value shows a number of -2.308 for the DPK variable (X1) and 7.135 for the Credit variable (X2).

The results of the t test in the table above can be seen as follows:

1. The Effect of Deposit on Net Profit
    a. Formulate statistical hypotheses
       Ha:$\beta 1 \neq 0$: there is an effect of deposits on Net Profit
       Ho:$\beta = 0$: there is no effect of deposits on Net Profit
    b. Define ttable
       Determine the real level $\alpha=0.05$. Free drajat (df) = n-k-1 = 35-1-1=33, then the value of ttable is (0.05:2) = 0.025183 two sides are significant and the value of ttable is 2.034
    c. Determining the amount of tcalculate the amount sought with the help of the SPSS program version 26 then obtained a calculation result of 2.308
    d. Test Criteria
       If the calculation > ttable, Ha is accepted and Ho is rejected, meaning that there is an influence of Third Party Funds (DPK) on Net Profit
       If tcount < ttable (2.308 > 2.034) and a significant value of 0.028<0.05 then Ha is accepted and Ho is rejected. Based on significant tests, it was found that there was a negative and significant influence between Third Party Funds on Net Income.
2. The Effect of Credit on Net Profit
    a. Formulate statistical hypotheses
       Ha:$\beta 1 \neq 0$: there is an effect of Credit on Net Profit
       Ho:$\beta = 0$: there is no effect of Credit on Net Profit
    b. Define ttable
       Determine the real level $\alpha=0.05$. Free drajat (df) = n-k-1 = 35-1-1=33, then the value of ttable is (0.05:2) = 0.025183 two sides are significant and the value of ttable is 2.034
    c. Determining the amount of tcalculate the amount sought with the help of the SPSS program version 26 then obtained a calculation result of 7.135
    d. Test Criteria
       If the calculation > ttable, Ha is accepted and Ho is rejected, meaning that there is an effect of Credit on Net Profit.
       If tcalculate < ttable (7.135 > 2.034) and a significant value of 0.000<0.05 then Ha is accepted and Ho is rejected. Based on significant tests, it is obtained that there is an influence and significance between Credit and Net Profit.

Table 13 F Test Test Results

	Type	Sum of Squares	Df	Mean Square	F	Sig.
			ANOVAa			
1	Regression	165,023	2	82,512	76,649	,000b
	Residuals	34,448	32	1,076		
	Total	199,471	34			
a. Dependent Variable: Net Profit						
b. Predictors: (Constant), DPK, Credit						

Based on the results above, it shows a calculated value of 76.649, this value is a test statistic that will be compared with the ftable calculated by determining the real level (α) = 0.05 and

Formula = n-k-1
        = 35-2-1
        = 32

Then the value of ftable is 3.35 because the value of fcalculate > ftable (76.649 > 3.35) and the significant value of 0.000 < 0.05 then Ho is rejected and Ha is accepted. Based on significant tests, there is a significant effect of deposits and loans together on Net Profit.

Discussion

Based on the results of data management using SPSS 26.0, the results of research that has been carried out using the t test obtained the calculated value is -2.308 and the ttable value is 2.051. Because the calculated value > ttable (-2.308 > -2.051) and the significant value 0.028 < 0.05, the value of Ha is

accepted and Ho is rejected. So it can be seen that there is a significant negative influence of Third Party Funds on Net Profit.

Based on the results of the output calculation by SPSS version 26 data with the t test, the calculated value is 7.135 and the ttable value is 2.051. Because the calculated value > ttable (7.135 > 2.051) and the significant value 0.000 < 0.05, Ho is rejected and Ha is accepted. Based on significant tests, it was found that there was a significant influence between Credit and Net Profit. Based on the results of the f test of data management using SPSS 26.0, the calculated value of the ftable > (76.649 > 3.35) and a significant value of 0.000 < 0.05, Ho was rejected and Ha was accepted. Based on significant tests, there is a significant effect of deposits and loans together on Net Profit.

The results of this study show that Third Party Funds and Loans jointly affect the Net Profit of commercial banks listed on the Indonesia Stock Exchange (IDX) for the 2019-2022 period. The results of this study are supported from previous research conducted by Sarnawih. (2019) which states that Third Party Funds (DPK) and credit together (simultaneously) have an effect and are significant on Net Profit in general banking sub-sector companies listed on the Indonesia Stock Exchange.

4. CONCLUSION

Based on the results of testing and discussion of the effect of independent variables of Third Party Funds (DPK) and Credit on the dependent variable of Net Profit for the 2018-2022 period, the following conclusions can be drawn: DPK affects the Net Profit of National Commercial Banking Companies listed on the Indonesia Stock Exchange for the 2018-2022 period. Loans affect Net Profit in National General Banking Companies listed on the Indonesia Stock Exchange for the 2018-2022 period. Deposit and Credit affect the Net Profit of National General Banking Companies listed on the Indonesia Stock Exchange for the 2018-2022 period..

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