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Prediction Analysis of Profitability and Liquidity Levels at PT. Bank Rakyat Indonesia Syariah Tbk

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ABSTRACT

This research aims to determine and predict the level of profitability and liquidity at PT. Bank Rakyat Indonesia Syariah Tbk, . The type of research used is descriptive quantitative research to explain the soundness level of banks, to analyze trends in soundness, banks use the least square method. As a population is the Annual report of PT. Bank Syariah Indonesia Tbk, .2016-2020 period, with withdrawal techniques. sample using purposive sampling) with the criteria of having an annual report with a ratio, ROA, and liquidity. Data analysis, from this study shows that the trend of PT BRI Syariah (PT. Bank Rakyat Indonesia Syariah Tbk) in 2021-2025 for profitability as measured by the ROA ratio tends to decrease but is still in the criteria of being quite healthy, while in terms of liquidity in 2021 there is increase, in 2022-2025 it tends to be stable in criterion 1 very healthy

INTRODUCTION

The banking sector is a sector that plays a very important role in Indonesia's economic development (Fahrial Fahrial, 2108)). Economic development is supported by the role of banking. The bank acts as a financial intermediary for those who are experiencing or needing funds. (Wahyu Wastuti, Asyari Hasan, 2022). A bank is a business entity that combines a sum of money belonging to the public in the form of savings or returns it in the form of a loan or something else (Putra & Saraswati, 2020:21). Islamic banking has the same role as conventional banking to encourage economic development, but the difference lies in the principles of transactions and operations (Wanda Awliya (2019). Islamic banking is a form of banking institution that operates by applying the principles of Islamic law. Islamic Banks Its existence in increasingly fierce competition in its business shows that this bank is in great demand by the public and is able to maintain its financial performance well (a healthy bank (Slamet Santosa, et al, 2020). In the monetary economic crisis, Islamic banking is not badly affected compared to conventional banking (Melasari, 2013). This is because Islamic banking is not based on interest rates, but is a profit sharing principle. ((Alamgir, 2016); (Gilani, 2015). So that it has control over banks to determine financial conditions and business activities conventional or Islamic banks (Afkar, T, & Fauziyah. 2021). Basically, the rules issued by Bank Indonesia are to maintain and create healthy banking conditions.

A healthy bank is characterized by being able to carry out banking functions (collecting, channeling public funds and providing other banking services) well, and maintaining a trust from its customers, can be used as a financial intermediary, or can be a bank that helps the government's monetary policy program (Alvira Yusi Febrianti (Kasmir, 2013). If the soundness of a bank is always improved, it will also increase public trust in the bank. The level of soundness in a bank can be assessed through the bank's performance, besides that the value of bank soundness can be used as a means to carry out a judgment or assessment to an ongoing

problem (Wanda Awliya (2019). As a central bank, Bank Indonesia has the power to monitor and maintain a bank's soundness level by using an assessment policy on soundness. Based on the system owned by Bank Indonesia with a circular letter with the number or. 13/1/PBI/2011. Accordingly, based on POJK No. 8/POJK.03/2014 and SEOJK No. 10/SEOJK.03/2014 It is explained that Banks are required to conduct periodic self-assessments on the level of financial soundness and take corrective steps to effectively evaluate factors:: including risk profile, capital, good corporate governance (GCG), and earnings (profitability), the soundness of the bank is the regulatory authority by determining the focus of procedures and observations on the bank. Therefore, it is necessary to have a form of effectiveness of soundness assessment in banks. Viewed in terms of profitability and liquidity . This method is used as a tool for assessing the soundness of a bank allowing it to detect problems as soon as possible and make appropriate and fast repairs with better risk management (Astutik, 2019), ((Fitriyah et al., 2021). One of the ratios to measure profitability is by using Return on Assets (ROA). Which can be used as a measure of bank competency in achieving profits to total assets. In this study, the ratio used to measure profitability is ROA. This shows the management's achievements regarding these benefits, demonstrating the effectiveness and efficiency in managing total assets. The greater the level of ROA shown, the better the bank's financial performance (Falentina Dwi Ariani, Dias Satria, 2015)., (Fallhanawati, 2017). The debtor's inability to pay and the transfer of other investment customers outside the bank have disrupted bank liquidity. This problem will be very dangerous if allowed to continue. The good news is that the Financial Services Authority has provided a stimulus to banks (Fika Azmi et al, 2021).

The ability of banks to fulfill their obligations to be able to serve withdrawals of money participation by customers (depositors) that are due and to be able to fulfill credit requests without delay is the main banking liability (liquidity) (Anggraeni & et al., 2014). According to Rahmayeli & Marlius (2015) In this condition, banks/companies have an obligation to

settle their short-term obligations to other parties (Mediana Badria, Doni Marlius, 2018) To prevent or anticipate unwanted events for banks, it is necessary to have a model analysis whose results can predict whether the bank's condition will remain healthy or unhealthy in the future, namely the trend analysis model. Trend analysis is an approach that uses financial comparisons of a company from year to year (Arisandi, 2019). (Wanda Awliya 2019), (Sugiharto et al., 2021),(Afandi, 2021) (Pradesyah & Putri, 2021),(Afandi, 2021) and (Fakhri & Darmawan, 2021) This analysis requires accurate and adequate information and data, because it determines the accuracy of the results. Then, trend analysis is divided into two parts, including linear and non-linear. In this study using linear trend analysis with the least sure method, and least squares method.

METHODS

The population in this study is the financial statements of PT. Bank BRISyariah Tbk in the 2016-2020 period. The sample in this study is the annual financial statements that have profitability and liquidity ratios (ROA, FDR,). In this study, the sampling technique used a purposive technique. sampling.

Financial report data in this study with data published from the official website of Bank BRISyariah and the website of the Indonesia Stock Exchange. In 2016-2020 the sample company (PT. Bank BRI Syariah Tbk) in the form of ROA and liquidity is quantitative data (secondary data).). With data collection techniques in this study using the documentation method by obtaining and recording financial data sourced from the BRISyariah Bank website and from the Indonesia Stock Exchange website

RESULTS AND DISCUSSION

The intended purpose of assessing a bank's soundness level is to assess a bank's ability to fulfill a criterion for a bank's soundness level by using the following indicators:

1. Profitability (Earning)

Profitability Assessment is a tool to measure the condition of the ability of banks and financial institutions to be able to generate profits to finance operations and increase bank capital. This assessment is a tool to assess business capabilities and profits by the bank concerned. (Ramlan Ginting et al, Kodifikasi, 2012), Sari, S.P, 20160, Bambang Rianto Rustam, 2013).

Table 1. Profitability Criteria (ROA)

No	Mark ROA	Criteria
1	<15%	Very healthy
2	25% ≤ ROA ≤ 15%	healthy
3	0,5% ≤ ROA ≤ 1,25%	Healthy Enough
4	0% ≤ ROA < 0,5%	Unwell
5	ROA ≥ 0%	Not healthy

Source : Bank Indonesia Circular Letter No 13/24/DPNP Year 2011

Profitability factor (Earning) is calculated using the formula:

$$ROA = \frac{\text{Net profit}}{\text{Total Assets}} \times 100 \%$$

Following are the results of calculating Profitability (Earning) at BRISyariah:

Table 2. Profitability Rating in Terms of Return on Assets (ROA)

Year	Mark ROA	Criteria
2016	0,95%	<i>Healthy Enough</i>
2017	0,51%	<i>Healthy Enough</i>
2018	0,43%	<i>Healthy Enough</i>
2019	0,31%	<i>Healthy Enough</i>
2020	0,81%	<i>Healthy Enough</i>

Source:Financial Reports (Processed)

Based on the processed data, it appears that the value of Profitability/ROA has decreased over the last five years. The ROA ratio states that a low ROA ratio does not affect the bank's rating. ((Wijaya, 2019) this is because the elements of ROA in the form of total assets and net income do not directly affect banking operations in serving customers. The earning element consists of performance appraisal earnings, sources - sources of earnings The elements of earning/rentability relate to the following elements:

- a. The profit generated, the ability of profit to support expansion and cover risks and the level of efficiency.
- b. Various income received by Islamic banks to obtain fee-based income, and various investment funds and the application of accounting principles for recognition of income and expenses. (Bambang Rianto Rustam, 2013)

The number of assets owned can give an idea of how big the company is, at the bank/company. The more

assets owned, the bigger the company Gibson (1998). This causes the profit of a financial institution, the larger the size of the company will be one of the factors that generate profits. (Falentina Dwi Ariani, Dias Satria, 2015).

2. Liquidity

Liquidity risk is the risk resulting from the bank's inability to meet its maturing obligations from cash flow funding sources, and/or from high quality liquid assets that can be used as collateral, without disrupting the activities and financial condition of the bank. Liquidity risk is caused by financial transactions or commitments. (Lia Dahlia Iryani and Herlina, 2015) Therefore companies should examine financial transactions that must be completed immediately so that customer trust in the bank is maintained. The most frequent cause of bank bankruptcy is due to the inability to fulfill the obligations of these short-term transactions and obligations

Table 3. Liquidity Risk is Assessed from FDR

No	Mark FDR	Criteria
1.	< 75%	Very healthy
2.	75% ≤ FDR < 85%	healthy
3.	85% ≤ FDR < 100%	<i>Healthy Enough</i>
4.	100% ≤ FDR < 120%	Unwell
5.	FDR ≥ 120%	Unwell

Source: Bank Indonesia Circular No. 13/24/DPNP of 2011

The Liquidity Ratio can be calculated using the FDR (Financing to Deposit Ratio) ratio using the formula:

$$\text{FDR} = \frac{\text{Financing amount}}{\text{Third-party funds}} \times 100\%$$

The following is the FDR (Financing to deposit Ratio) rating from BRISyariah

Table 4. Liquidity Ratio Rating is Measured by the Financing to Deposit Ratio (FDR)

Period	FDR (%)	Rating	Criteria
2016	81,42	2	Healthy
2017	71,87	2	Healthy
2018	75,49	2	Healthy
2019	80,12	2	Healthy
2020	80,99	2	Healthy

Source:Financial Reports (Processed)

The results of data processing in 2016-2020 show that the FDR ratio is included in the criteria for a bank that is in a healthy condition. Because the FDR value is below 100% according to Bank Indonesia standards. Predictions of Level, Profitability and Liquidity

ratings at PT. BRISyariah for the 2021-2025 period. calculated using trend analysis method least square data time series, with the following formula: $Y = a + bX$ the results are obtained in tables 5 and 6

Table 5. Coefficient Results of Linear Analysis

No	Unsur	Model	Unstandardized Coefficients		standardized Coefficients	t	Sig	Information	
			B	St Error	Beta				
1	ROA	1	(Constant)	0,746	0,312		2,395	0,096	Healthy
			T	-0,048	0,094	-0,283	-0,511	0,645	Healthy
2	FDR	1	(Constant)	75,3	5,004		15,047	0,001	Healthy
			T	0,7	1,509	0,259	0,464	0,674	Healthy

Source: Results of Data Analysis

Table 6. Profitability Prediction Data Analysis

Year	Element	trends equation	a	b	x	predictions	Rating	Information
2021	ROA	$y=0,746+(-0,048)x$	0,746	-0,048	6	0,458	4	Unwell
2022			0,746	-0,048	7	0,41	4	Unwell
2023			0,746	-0,048	8	0,362	4	Unwell
2024			0,746	-0,048	9	0,314	4	Unwell
2025			0,746	-0,048	10	0,266	4	Unwell

Source: Results of Data Analysis

Based on the table data above, it can be described as follows:

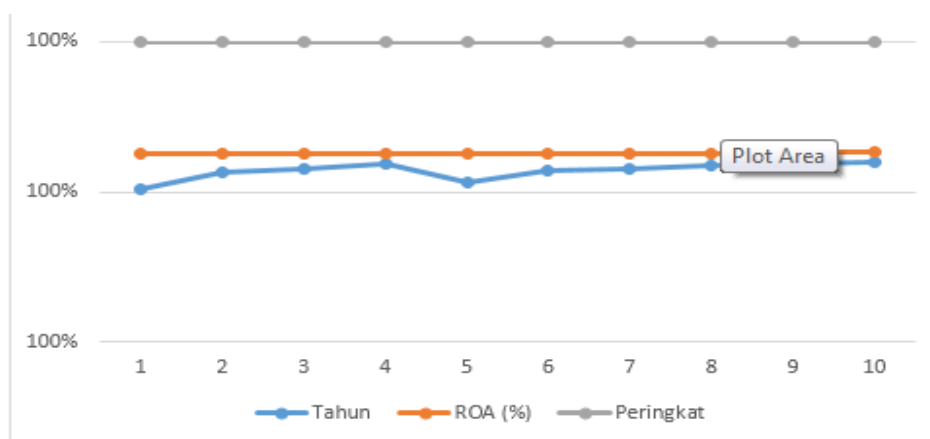


Figure 1. BRI Syariah Profitability Trend Analysis for 2021-2025

Based on data analysis, it is predicted that the Profitability/Earning level as illustrated by Return On assets in 2021 will decrease by 0.5% compared to 2020. For 2022 to 2025 the ROA ratio has slightly

decreased but is categorized in rank 3, which is Fairly Healthy, meaning that in that position the bank is able to measure the level of efficiency in its operations and can generate profits.

Table 7. Liquidity Prediction Analysis

Year	Element	Trends equation	Predictions			Rating	Information	
			a	b	x			
Y= a+bx								
2022	FDR	Y=75,3+(-0,7)x	75,3	-0,7	6	71,10	1	Very healthy
2023			75,3	-0,7	7	70,40	1	Very healthy
2024			75,3	-0,7	8	69,70	1	Very healthy
2025			75,3	-0,7	9	69,00	1	Very healthy
2026			75,3	-0,7	10	68,30	1	Very healthy

Source: Results of Data Analysis

Based on the table data above, it can be described as follows:

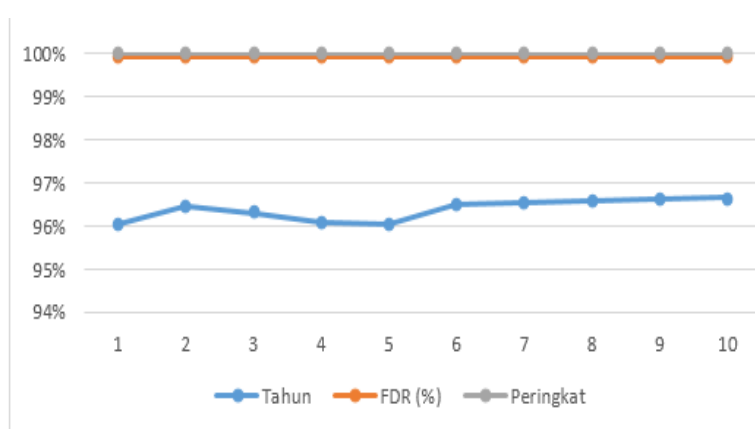


Figure 2. Analysis of the BRI Syariah Liquidity Trend for 2021-2025

The results of data processing above can be seen the trend of bank health as follows:

Bank liquidity is assessed using the FDR (Financing to Deposit Ratio) The results of data processing, it can be seen that the trend ratio, FDR in 2021 to 2025 has decreased by 8.89% (2020-2021, liquidity in 2021 to 2024 has decreased by 0.7% while in 2024 to 2025 it has increased by 0.7% but still in criterion 1 very healthy means that BRISyariah can fulfill its short term obligations.

Banks are one of the service companies managing public funds and have an obligation to manage funds effectively and efficiently so that they can fulfill short-term obligations, especially for the people who use their services. In this study, BRI Syariah is able to cover its short-term obligations when they are due with their assets. (Mediana Badria, Doni Marlius, 2018)

CONCLUSION

Based on the description of the discussion, it can be concluded that:

- The results of calculating the level, the health of Bank BRI Syariah, which is assessed from the Profitability aspect for 2016 to 2020 is ranked 3, namely quite healthy, for the Liquidity aspect in 2016 to 2020 in healthy conditions for 2021 -2025 it is predicted to stagnate instead down so that there is a need for innovation in serving consumers and the products produced in order to be able to compete with similar institutions and be able to overcome negative influences due to changes in business conditions and other factors.
- Predictions in the assessment of the health of the bank PT. Bank BRI Syariah Tbk in 2021-2025 tends to decrease Profitability with the lowest figure in 2025 and ROA ratio with the lowest figure

2021 to 2025 while from a liquidity perspective it has decreased 8.89% (2020-2021, Liquidity in 2021 to 2024 decreased 0, 7% while from 2024 to 2025 it will increase by 0.7% but it is still in criterion 1 very healthy, meaning that BRISyariah can fulfill its short-term obligations

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