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Analysis of Corporate Social Responsibility and Ratio of Bank's Health on Banking Financial Performance

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ABSTRACT

This study aims to look at the effect of Corporate Social Responsibility (CSR) and Interest Rate Risk (IRR), Non Performing Loans (NPL), Loans to Deposit Ratio (LDR), Net Interest Margin (NIM), Operational Expenses and Operating Income (BOPO), Capital Adequacy Ratio (CAR) Against Return On Assets (ROA). This research is associative in nature and the type of data used is secondary data. Data obtained from foreign exchange bank financial statements that have been published on the Indonesia Stock Exchange. The sample of this study amounted to 30 Foreign Exchange Banks. The technique used is multiple panel linear regression technique using the Random Effect Model approach. The results of the study simultaneously show that Interest Rate Risk (IRR) and Capital Adequacy Ratio (CAR) have a positive and significant effect on Return On Assets (ROA). Non Performing Loans (NPL), Net Interest Margin (NIM) and Corporate Social Responsibility (CSR) have positive and not significant effect. Loan to Deposit Ratio (LDR), Operating Expenses and Operating Income (BOPO) have a negative and not significant effect on Return on Assets (ROA).

Keywords: *Foreign Exchange Bank, IRR, NPL, LDR, NIM, BOPO, CAR, CSR, ROA.*

INTRODUCTION

Banking plays a role in carrying out the intermediation function by collecting funds from the excess funds and channeling them to people who need funds. This intermediation function will optimize the use of funds. Funds raised by banks from surplus units will be channeled to deficit units in the form of loans for various productive activities. Furthermore, these productive activities will increase output and create jobs, which in turn will increase income and welfare of the community.

Banking activities cannot be separated from the economy and technology. This of course will improve the quality of service to customers which results in increased customer satisfaction. Banks are demanded to always be innovative in reducing costs and increasing revenue so they can continue to compete in an increasingly high level of competition. In its operations, banks now no longer only carry out savings and loan activities, but have grown by providing more complex services such as securities trading transactions, working capital loans, deposits, clearing, transfer services and so on.

The increasing complexity of bank business activities has the potential to cause increased risk faced by banks. Every bank manager must be fully aware of the various risks that he will face. To overcome the risks that may arise, of course, the bank manager must be able to plan and manage bank assets properly. The level of bank soundness can be assessed from several indicators. One that can be used as the main indicator is the financial statements of the bank concerned. Based on the financial statements will be calculated a number of financial ratios that are commonly used as a basis for the soundness of the bank. The results of the analysis of these financial statements will also help inform key relationships and trends that can be used as a basis for consideration regarding the potential success of the bank in the future.

In accordance with Bank Indonesia Regulation No 6/10 / PBI / 2004 dated April 12, 2004 and Bank Indonesia Circular Letter No 6/23 / DPNP dated May 31, 2004 concerning the Rating System for Commercial Banks, calculated as of the end of December 2004. A bank is declared healthy if it meets the criteria of Capital, Asset, Management, Earning, Liquidity and Sensitivity (CAMELS). In terms of financial ratios, bank health can be measured from the capital ratio, asset ratio (Asset Quality), earnings ratio (Earning) and liquidity ratio (Liquidity), based on a risk approach, which consists of a Risk Profile, Good Corporate Governance (Earning and Capital) or commonly abbreviated as RGEC in accordance with Bank Indonesia Circular No. 13/24 / DPNP 25 October 2011. According to this provision, banks are required to maintain and improve the soundness of banks by applying the principle of prudence and good risk management in carrying out banking business activities. In this study the level of bank health is only assessed based on quantitative factors namely the financial ratio to the financial performance of a sample of banks listed on the Indonesia Stock Exchange (IDX) for the 2017-2019 period.

In this study, Risk Profile is represented by Interest Rate Risk (IRR), Non Performing Loans (NPL), Loan to Deposit Ratio (LDR). Interest Rate Risk (IRR) is the risk of bank losses caused by the difference / gap in interest rates. Interest Rate Risk (IRR) is one of the models used to detect in general bank sensitivity to interest rate movements. This ratio shows the risk that measures the amount of interest received by the bank compared to the interest paid. The higher this ratio, the likelihood that banks will experience losses will be lower and profits will automatically increase (Wirawan, 2013). Based on Bank Indonesia Regulation No. 13/1 / PBI / 2011 indicator used to measure credit risk is the Non Performing Loan (NPL). NPL is a percentage of the number of non-performing loans (with substandard, doubtful, loss) criteria of total loans (Siamat, in Krisnawati, 2014). The smaller the NPL, the smaller the credit risk borne by the bank so as to increase profits and minimize losses obtained by the bank. Bank Indonesia Regulation No. 13/1 / PBI / 2011 uses the Loan to Deposit Ratio (LDR) indicator to assess liquidity risk. LDR (Loan to Deposit Ratio) is a liquid measure of the concept of inventory in the form of a loan to deposit ratio (Darmawi, 2011). Some banking practitioners agree that the bank's LDR safe limit is 80%, however the tolerance limit ranges from 85% -100% (Dendawijaya, 2009).

In Good Corporate Governance represented by Corporate Social Responsibility (CSR), CSR is a concern that is carried out by the company in storing part of the profit (profit) for the benefit of the people (people), and the environment (planet) on a regular basis based on procedures (procedures) on target. The activities carried out will improve the company's image and will be better in the eyes of consumers, so that customer loyalty will be higher and the company's profitability will increase.

Meanwhile, Earning is represented by Net Interest Margin (NIM), and Operational Costs to Operating Income (BOPO). According to the provisions of Bank Indonesia Net Interest Margin (NIM) is a comparison between net interest income and average earning assets. It can be concluded that the understanding NIM is basically a financial ratio which is the result of a comparison between interest income to assets and is the difference between deposit interest and loan interest. NIM risk signifies market risk arising from changing market conditions, which can be detrimental to banks (Hasibuan, in Krisnawati, 2014). This ratio illustrates the amount of net interest income obtained by using productive assets owned by banks so that it can be concluded that the greater the value of NIMs achieved by banks, the greater the interest income on productive assets managed by banks. The BOPO ratio is used to measure the level of efficiency and the ability of banks to carry out operational activities (Rivai, Basir & Sudarto, 2013). The lower the BOPO ratio level means the better performance of the bank's management because it is more efficient in using existing resources in the company.

Whereas Capital is represented by Capital Adequacy Ratio (CAR). CAR is a ratio that shows how far all bank assets that contain risks (loans, investments, securities, bills at other banks) are also funded from the bank's own capital funds, in addition to obtaining funds from external sources such as public funds, loans (debt) and others (Dendawijaya, 2005). The function of this ratio is to measure the capital adequacy of banks to support assets that contain or generate risk, for example loans that are given, the higher the CAR, the stronger the bank's ability to bear the risk of any credit or risky productive assets. Based on Bank Indonesia regulations, banks that are declared healthy must have a minimum CAR of 8%. A company that has high profitability should carry out corporate social responsibility transparently. But in reality the Foreign Exchange Bank has not yet implemented it transparently.

Today's society is smarter in choosing every product they will buy / consume. At this time, people tend to choose products that are produced or produced by companies that care about the environment and social, or companies that implement CSR. The majority of consumers will leave a product from a company that has a bad image or has a negative image in society. Many benefits obtained by the company by implementing social responsibility, or corporate social responsibility, among others, the products produced are increasingly in demand by consumers and companies are preferred by investors. In addition, corporate social responsibility can be used as a new marketing tool for the company if it is implemented on a long-term or sustainable basis. To carry out various CSR activities means the company must incur a number of costs, and the costs will eventually become a burden that must be borne by the company thereby reducing revenue, and resulting in the company's profit level will decline. However, the good side of carrying out CSR activities, the company's image will be better in the eyes of consumers, so that customer loyalty will be higher.

In a previous study conducted by Rofiqoh (2014) stated that the IRR variable had a positive and not significant effect on Bank ROA but Chess (2011) which said that IRR had no significant effect on ROA. Ibadil (2013) states that the NPL variable has a positive effect on bank performance (ROA). Khrisnawati (2014) said NPL had a negative and significant effect on ROA. Widati (2012) said LDR had a positive and significant effect on ROA, while Ibadil (2013) said LDR had no significant effect on ROA. Rofiqoh (2014) states that the NIM variable has a positive and not significant effect on Bank ROA, Taufik (2012) says that the NIM variable has a negative and significant effect on ROA. Yusriani (2016) says the BOPO variable has a positive and significant effect on ROA. Private (2013) says the variable BOPO has no significant effect on ROA. Tito (2016) said that CSR variable affected ROA, Winardi (2011) said that CSR had no effect on ROA. Sukarno (2006) said the CAR variable had a positive and significant effect on ROA and Chess (2012) said the CAR variable had no significant effect on ROA.

The Bank's Financial Performance Indicator used in this study is ROA. The greater the ROA, the better the company's financial performance shows, because the rate of return is greater. If ROA increases, it means that the Bank's Financial Performance of the company increases, so that the eventual impact will be enjoyed by shareholders. Analysis of Bank Financial Performance can be used to measure the performance of a bank. The Bank's Financial Performance Ratio shows how effectively the company manages the use of company assets. large Bank Financial Performance of the company which means the company's performance is getting better. Therefore, in this study ROA is used as a measure of banking financial performance.

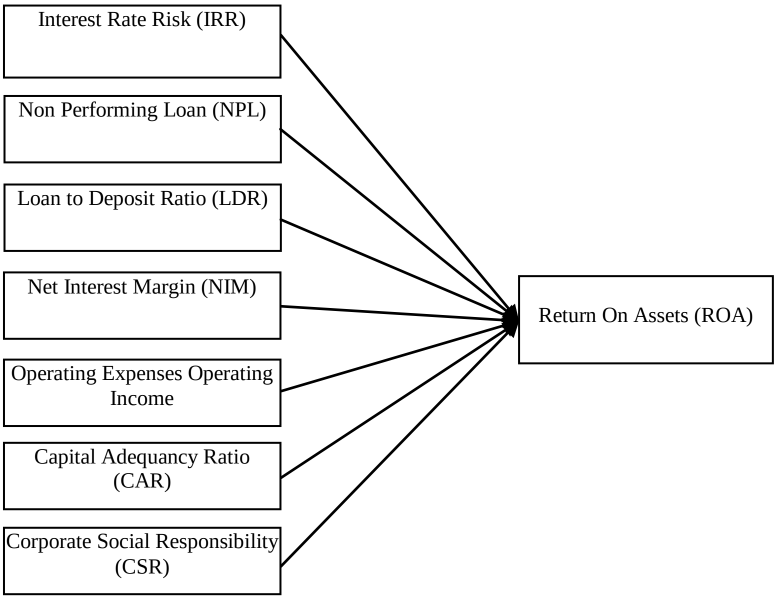

Figure 1. Conceptual Framework

RESEARCH METHODS

This type of research is an associative research that is causal (causal research). According to Sugiyono (2012), associative research is research that is causal (explaining the relationship between two or more variables) and a causal relationship, there are independent variables (variables that affect) and dependent (influenced). This study analyzes the relationship to examine the effect of CSR and bank health ratios on ROA.

Population is a generalization area that consists of objects or subjects that have certain characteristics and qualities determined by a researcher to be studied which then draw conclusions (Sugiyono, 2012). The population in this study is commercial banks (foreign exchange) listed on the Indonesia Stock Exchange in 2017-2019. In total there are 30 companies. Sampling in this study using the saturated sampling method. Saturated sampling is a sampling technique when all members of a population are used as a sample. Another term for saturated samples is the census, where all members of the population are sampled (Sugiyono, 2012). So, the samples in this study were 30 companies.

The data used in this study are secondary data in the form of annual financial statements during the study period. The pattern of this research was carried out in two stages, namely the first stage was carried out through a literature study that is looking for journals, previous research and books relating to the problem under study. Indonesia Stock Exchange (IDX) in 2017 to 2019. Secondary data collection was obtained from internet media by downloading on the site www.idx.co.id to obtain data about the financial statements needed in research. The analytical method used is descriptive analysis method, classic assumption test, and multiple linear regression test.

RESULT AND DISCUSSION

Effect of Interest Rate Risk (IRR) on Return On Assets (ROA)

Measurement of Interest Rate Risk (IRR) in this study is to compare interest income with interest expense. This ratio shows the risk that measures the amount of interest received by the bank compared to the interest paid. According to Divai (2013) which states that the higher this ratio, the possibility of banks experiencing losses the lower and automatically profits will increase based on the results of analysis for foreign exchange banks, it is known that the IRR variable has a value of coefficient as large as 0.009752 <with count (2.416614)> table (1.664) and sig (0.0179) <α (0.05). Thus IRR has a positive and significant effect on Foreign Exchange Bank ROA for 2015-2017. If the IRR variable increases, the ROA variable increases significantly, and vice versa. This is directly proportional and in accordance with the Bank Indonesia circular in 2011 which states that IRAM has high securities, the status of banking information is strong / good which is in line with the performance of the banking sector.

The results of this study are consistent with Rofiqoh's previous research which said that the IRR had a positive effect (2017). However, the results of this study are not in accordance with research conducted by Adi (2013) which states that Interest Rate Risk (IRR) has no significant effect on Return on Assets (ROA), this is because when interest rates decline it will cause a smaller income decline than cost reduction, so bank profits will increase, so ROA should also increase. During the ROA study period the research sample banks also increased.

The Effect of Non Performing Loans (NPL) on Return on Assets (ROA)

Measurement of Non-Performing Loans (NPL) in this study is to compare problem loans with total loans. Based on the research results NPL variables have a coefficient of 0.134777> 0 with tcount (0.995400) <ttable (1.664) and sig (0.3225)> α (0.05). Thus the NPL has a positive and not significant effect on Foreign Exchange Bank ROA for 2015-2017. If the NPL variable increases, the ROA variable increases insignificantly, and vice versa. This is due to the existence of certainty in repayment and repayment of credit given by the bank to the debtor so that the problem loans are smaller and cause smaller losses and increased profits. This is different from the theory of Hasibuan (2009) which states that the higher NPLs result in higher bank non-performing loans resulting in bank funds becoming iddle money and potentially reducing ROA. This is due to the certainty of the repayment and repayment of loans given by the bank to debtors so that the problem loans are getting smaller and causing smaller losses and increasing profits.

This is in line with previous research Krisnawati (2014). Where NPLs have a negative and significant effect on ROA caused by bad loans occurs when a bank is unable to recover the principal or interest of the credit that has been given, this will cause the bank to suffer losses whose magnitude can change and bank capital will be eroded because banks must cover any losses incurred and previous research by Rofiqoh (2014) also states that NPLs have a negative effect on ROA. for the same reason where an increase in NPLs will affect bank profitability, because the higher the NPL, the worse the quality of bank credit will cause the amount of problem loans to be greater, and therefore banks must bear losses in their operational activities so that it affects the profit decline (ROA) obtained by banks but the results of this study are not in line with the 2011 Bank Indonesia Circular, because the higher the NPL will cause the banking status to be unsatisfactory.

Effect of Loan to Deposit Ratio (LDR) on Return on Assets (ROA)

The measurement of Loan to Deposit ratio in this study is to compare total loans with total third party funds. The LDR variable has a coefficient value of -0.007807> 0 with tcount (-0.384434) <ttael (1,664) and sig (0.71017)> α (0.05). Therefore LDR has a negative and significant effect on the Foreign Exchange Bank's ROA for 2015-2017. If the LDR variable increases, the ROA variable decreases significantly, and vice versa. This is also in accordance with Bank Indonesia

Circular Letter No. 13/24 / DPNP / 2011 which suggests that the high LDR of a bank will make the banking status unhealthy.

This result is in accordance with research conducted by Sukarno (2006) and Widati (2012) which says that LDR has a positive effect on ROA. Because of the higher or greater amount of public funds that can be collected by banks and channeled in the form of credit / loans appropriately, efficiently and carefully be careful, it will increase banking income because the higher the LDR, the greater the potential for achieving ReturnOn Assets (ROA). The results of this study are not in accordance with research conducted by Krisnawati (2014) and Yusriani (2016) which states that LDR has a negative and significant effect on ROA. the possibility that banks are more likely to maintain liquidity than to distribute credit. So this causes ROA to fall because it is in accordance with the trade off theory which states that liquidity is inversely proportional to profitability so that the LDR effect on ROA in this study has a negative and significant direction.

Effect of Net Interest Margin (NIM) on Return On Assets (ROA)

Measurement of Net Interest Margin (NIM) in this study is to compare net interest income with the average earning assets. Based on the results of the study. The NIM variable has a coefficient value of 0.002093> 0 with tcount (0.083842) <ttable (1.664) and sig (0.9334)> α (0.05). Therefore NIM has a positive and insignificant effect on Foreign Exchange Bank ROA for 2015-2017. If the NIM variable increases, the ROA variable increases, although not significantly, and vice versa.

This is due to net interest income derived from the interest received from loans, earning assets are the use or distribution of funds in the form of credit, investment in bank funds such as the purchase of shares or bonds and placement of bank funds such as saving in another bank so as to bring income to the bank. Therefore, each bank is required to maintain good asset quality and high productivity from the use / distribution, investment and placement of bank funds.

This result is in line with Riyadi's theory (2009) which states that high net interest income will result in an increase in profit before tax so that ROA also increases, and in accordance with the Bank Indonesia Circular Letter in 2011 which concluded that the high NIM Ratio of a bank illustrates that the banking status is adequate. This is in line with Krisnawati's research (2014), where the higher the NIM value, the increasing interest income on earning assets. Profit derived from bank interest is one source of income from banks. So it can be concluded that the higher the NIM, the higher the company's performance in managing bank interest effectively so that it will indirectly affect the increase in ROA value. However, the results of this study are not in accordance with research conducted by Taufik (2012) which states the Net Interest Margin (NIM) has a negative and significant effect on Return on Assets (ROA), this is due to the effect of obtaining a higher source of funds from the public as a result people's credit banks during the research period in channeling credit applying high lending rates, this causes lending rates to not compete in the market.

Effect of Operating Expenses and Operating Income (BOPO) on Return on Assets (ROA)

Measurement of Operating Expenses and Operating Income (BOPO) in this study is to compare Operational Expenses to Operating Income. Based on the results of the BOPO variable has a coefficient of -0,000267> 0 with tcount (-0,018628) <ttable (1,664) and sig (0,9852)> α (0,05). Thus the BOPO has a negative effect but it is not significant to the Foreign Exchange Bank ROA for 2015-2017. If the BOPO variable increases, the ROA variable will decrease, and vice versa. this is caused by the ability of bank management in controlling operational costs to operating income. Operating costs represent costs incurred by banks in carrying out their main business activities (interest costs, labor costs, marketing costs and other operating costs). The smaller the BOPO shows the more efficient the bank is in carrying out its business activities.

This is in line with the theory of Ambo (2013) and Bank Indonesia Circular No. 13/24 / DPNP / 2011 The greater the BOPO, the smaller or decreases the banking financial performance. Vice versa, if the BOPO is getting smaller, it can be concluded that the financial performance of banks is increasing or improving. These results are consistent with research conducted by Taufik (2012) and Yusriani (2016), where banks are able to manage costs to the most efficient level, and will be able to produce greater profits. However, the results of this study are not in accordance with research conducted by Sukarno (2006) which says BOPO has a negative and significant effect on ROA, because the high BOPO ratio shows that banks have not been able to utilize their resources or have not been able to carry out operational activities efficiently, so will result in a decrease in profit or profit.

Effect of Capital Adequacy Ratio (CAR) on Return on Assets (ROA)

Measurement of Capital Adequacy Ratio (CAR) in this study is to compare bank capital to Risk Weighted Assets (ATMR). Based on research results CAR variable has a coefficient value of 0.102414> 0 with tcount (2.644242)> ttable (1.664) and sig (0.0098) <α (0.05). Thus CAR has a positive and significant effect on ROA of Foreign Exchange Banks in 2015-2017. If the CAR variable increases, the ROA variable increases significantly, and vice versa.

This is in line with the theory of Dendawiyaja (2009) which states that the higher the CAR means the higher the equity capital to fund productive assets, the lower the cost of funds will further increase bank ROA. And vice versa the lower the funds themselves, the higher the cost of funds and the lower. Because the higher the CAR, the stronger the bank's ability to bear the risk of any noisy credit or productive assets. The results of this study are in accordance with research conducted by Rofiqoh (2014) and Yusriani (2016) because the scope of the bank's business becomes more stable with adequate capital reserves. However, the results of this study are not in accordance with research conducted by Krisnawati (2014) which states that the Capital Adequacy Ratio (CAR) has a negative effect on Return on Assets (ROA). This allows an indication of additional capital (CAR) at commercial banks going public during the study period and not being used to improve the credit function or banks are more likely to maintain liquidity. This is due to a factor of the average LDR value below 80%. The LDR value is still below the standard imposed by Bank Indonesia, which should increase the value of LDR. The lower the LDR value, the smaller the bank distributes its credit so that its profitability decreases Declining profitability causes a decrease in the value of CAR. So that banks do not have optimal reserves of the risk that results in decreased profitability.

The Effect of Corporate Social Responsibility (CSR) on Return on Assets (ROA)

The measurement of Corporate Social Responsibility (CSR) in this study is to compare the number of CSR disclosures with the Total GRI (Global Reporting Intiative) based on the results of the research. and sig (0.6689) <α (0.05). Thus CSR has a positive but not significant effect on the Foreign Exchange Bank 2015-2017 ROA. If the CSR variable increases, the ROA variable increases but is not significant, and vice versa. In addition, corporate social responsibility can be used as a new marketing tool for the company if it is implemented in a long-term or sustainable manner. To carry out various CSR activities means the company must incur a number of costs, and the costs will ultimately become an expense that must be borne by the company thereby reducing revenue, and resulting in the company's profit level will decline. However, the good side of carrying out CSR activities, the company's image will be better in the eyes of consumers, so that customer loyalty will be higher.

The results of this study are consistent with research conducted by Tito (2016) which states that CSR has an effect on Return On Assets (ROA). It can be said that, because the greater a company discloses CSR, the ROA can increase higher than the non-disclosure of CSR. Stakeholder theory has the power to influence the company's strategy that will be taken by the company and legitimacy theory gives responsibility to the company to prioritize the interests of stakeholders and strategies in accordance with the values and social norms that exist and apply in society.

CONCLUSION AND SUGGESTION

Conclusion

Based on the results of research and discussion that has been done in this study, the researchers draw the following conclusions:

1. Interest Risk Rate (IRR), Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Operating Expenses (BOPO) and Capital Adequacy Ratio (CAR) simultaneously have a significant effect on Foreign Exchange Bank ROA which is listed on the Indonesia Stock Exchange from 2017 to 2019.
2. Corporate Social Responsibility (CSR) has a positive and insignificant effect on the ROA of Foreign Exchange Banks listed on the Indonesia Stock Exchange from 2017 to 2019.
3. Interest Rate Risk (IRR) has a positive and significant effect on the ROA of Foreign Exchange Banks listed on the Indonesia Stock Exchange for the period 2017 to 2019.
4. Non Performing Loans (NPLs) have a positive and insignificant effect on the ROA of Foreign Exchange Banks listed on the Indonesia Stock Exchange for the period 2017 to 2019.
5. Loan to Deposit Ratio (LDR) has a negative and not significant effect on the ROA of Foreign Exchange Banks listed on the Indonesia Stock Exchange for the period 2017 to 2019.
6. Net Interest Margin (NIM) has a positive and insignificant effect on the ROA of Foreign Exchange Banks listed on the Indonesia Stock Exchange for the period 2017 to 2019.
7. Operating Expenses Operating Income (BOPO) has a negative and not significant effect on the ROA of Foreign Exchange Banks listed on the Indonesia Stock Exchange for the period 2017 to 2019.
8. Capital Adequacy Ratio (CAR) has a positive and significant effect on the ROA of Foreign Exchange Banks listed on the Indonesia Stock Exchange for the period 2017 to 2019.

Suggestion

Based on the results and discussion, there are a number of suggestions that can be made be delivered :

1. For banks, it is recommended to maintain the level of health of banks, especially as measured by the financial ratios used in this study (IRR, NPL, LDR, NIM, BOPO and CAR) in accordance with the provisions stipulated by Bank Indonesia. This is because the financial ratios have a close and significant relationship with the bank's financial performance. If the banks want bank profits to continue to grow, it is expected to be able to maintain the financial ratios.
2. For investors, it is recommended to consider the financial ratios when wanting to invest in banking. This is done so that investors can assess what factors affect the financial performance of banks so that investors are not

disadvantaged when investing in banking.
3. For further researchers, it is recommended to expand the scope of research on the analysis of bank soundness on performance.

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