Proceeding Book

ICOBBI

THE 3rd INTERNATIONAL CONFERENCE ON BUSINESS AND BANKING INNOVATIONS

Surabaya, 6 - 7th March 2021

THEME : *" Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic "*

COLLABORATION WITH

Magister Manajemen Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya
Universitas 17 Agustus 1945 Surabaya
Sekolah Tinggi Ilmu Ekonomi 66 Kendari
Institut Bisnis dan Keuangan Nitro Makassar

PUBLISHED BY :
Magister Manajemen Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya Indonesia
Jl. Nginden Semolo 34th - 36th Surabaya
Phone : 0822-4784-5434
Website : pascasarjana.perbanas.ac.id

Pascasarjana.Perbanas.ac.id mmuhw.perbanas 0822-4784-5434 info.mm@perbanas.ac.id

Proceeding Book of
The 3nd International Conference on Business and Banking Innovations
(ICOBBI) 2021
"Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic"

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Published 6th & 7th March 2020

Magister Manajemen Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya Indonesia
Jalan Nginden Semolo 34th - 36th Surabaya, East Java 60118
Telpon 082247845434
Website : http://pascasarjana.perbanas.ac.id/
Indexed by google scholar

ISBN : 978-623-92358-3-3

The originality of the paper is the author's responsibility

FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 3nd International Conference on Business and Banking Innovations (ICOBBI) with the topic "*Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic*". This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 3nd International Conference on Business and Banking Innovations was held on 6th – 7th March 2021 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with three Higher Education Institutions in Indonesia and two Universities from Asia countries. Keynote speakers in this conference were: Prof. Jessa Frida T Festijo (Lyceum of the Philippines University), Prof. Krisda Tanchaisak, Ph.D (Ramkhamhaeng University Thailand) and Burhanudin, Ph.D (Head of Undergraduate Program In Management of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website https://pascasarjana.perbanas.ac.id.

Chair of the Master Management Study Program
STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.

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The Effect of Bank Liquidity, Asset Quality, Profitability and Bank Size on Capital Adequacy in State Owned Bank

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ABSTRACT

The capital aspect of a bank is one of the benchmarks to determine the soundness of a bank. The level of capital capacity of a bank can be measured using financial ratios, one of which is the Capital Adequacy Ratio (CAR), which is the ratio that compares the bank's capital to risk-weighted assets and the level of capital adequacy of a bank. This study aims to analyze liquidity ratios, asset quality, profitability and bank size to capital adequacy. This research is a type of secondary data research that is quantitative in nature sourced from the financial statements of state-owned bank for the first quarter of 2016 to the second quarter 2020. The population and sample used in this study are state-owned bank consisting of 4 state-owned bank. This study uses multiple regression methods.

Keywords: *Liquidity, Asset Quality, Profitability, Bank Size.*

1. INTRODUCTION

A bank is a business entity that collects funds from the public in the form of savings and distributes it to the public in the form of credit and / or other forms in order to improve the people's standard of living. Banks are required to maintain the soundness level of the bank in accordance with the provisions of capital adequacy, asset quality, management quality, liquidity, profitability, solvency and other aspects related to bank business and must conduct business activities in accordance with the principles of prudence, so that banking institutions in Indonesia are able to function efficient, healthy, reasonable and able to properly protect funds entrusted by the community to productive fields for the achievement of development targets.

The capital aspect of a bank is one of the benchmarks to find out about the soundness of a bank. The level of a bank's capital capacity can be measured using financial ratios, one of which is CAR, which is the ratio that compares bank capital to risk-weighted assets and the level of capital adequacy of a bank can be influenced by several factors, namely liquidity, asset quality, profitability. and bank size.

It is known that the CAR position at state-owned bank decreased on average in the first quarter of 2016 to the second quarter of 2020. Judging from the trend of each, it turns out that the data from the 4 state-owned banks have decreased, Bank Rakyat Indonesia has decreased by -0,77%, Bank Mandiri has decreased by -0,54%, Bank Negara Indonesia has decreased by -0,66% and Bank Tabungan Negara has decreased by -0,31%. This is the background for conducting research to determine the cause of the decline in CAR at state-owned bank. This study aims to analyze the effect of liquidity, asset quality, profitability and bank size on capital adequacy in state-owned bank.

2. LITERATURE REVIEW, THEORITICAL FRAMEWORK, AND HYPOTHESIS DEVELOPMENT.

2.1 LITERATURE REVIEW

2.1.1 Capital Adequacy

Capital consists of two types, namely core capital and supplementary capital. Core capital is its own capital which is stated in the equity position, while supplementary capital is loan capital and asset revaluation reserves and reserves for allowance for earning assets losses (Frianto Pandia, 2012: 33). The ratio that measures the performance of the bank to measure the adequacy of capital owned by the bank to support assets that contain or generate risk.

CAR is an indicator of a bank's ability to cover the decline in its assets as a result of bank losses caused by risky assets.

2.1.2 Bank Liquidity

Bank liquidity is the ability of a bank to pay all its short-term debts with liquid assets under its control (Malayu Hasibuan, 2015: 94). To measure the level of liquidity of this bank using the LDR ratio.

LDR is a ratio that measures the ratio of the amount of credit granted by a bank to the funds received by the bank, which describes the bank's ability to repay withdrawals of funds by depositors by relying on credit provided as a source of liquidity. This ratio states how

far the bank's ability to repay depositors' withdrawals by relying on the credit provided as a source of liquidity.

2.1.3 *Asset Quality*

The asset quality of a bank is determined by the possibility of cashing back the collectibility of the assets. The less likely it is to cash back an asset, the lower the quality of the asset concerned. Thus, in order to maintain the safety of money deposited by customers, banks must have sufficient reserves of funds to meet assets of low quality (Lukman Denda Wijaya, 2009: 66). In this case, to measure the quality of assets, researchers used the NPL ratio as a variable in this study.

NPL is a ratio that shows the ability of bank management to manage non-performing loans from all loans extended by the bank. A rising NPL indicates a spike in loan outstanding at a bank. The higher this ratio the worse the credit quality of the bank concerned because the number of non-performing loans is getting bigger.

2.1.4 *Profitability*

Profitability is a tool to analyze or measure the level of business efficiency and profitability achieved by the bank concerned (Lukman Dendawijaya, 2009: 118). In this case, to measure the quality of assets, researchers used the ROA ratio as a variable in this study.

ROA is a ratio used to measure a bank's ability to generate profits (profits) as a whole. This ratio is a comparison between the net profit earned by the bank during a certain period of time to total assets.

2.1.5 *Bank Size*

Company size (Size) is a tool to describe the size of a company indicated by total assets, total sales, average sales levels and average total assets (Achmad Solechan, 2006: 2).

2.2 ***HYPOTHESIS***

2.2.1 *Effect of LDR on CAR*

The effect of LDR on CAR is unidirectional (positive). This happens when the LDR increases, meaning that there is an increase in total credit with a greater percentage than the percentage increase in total third party funds. As a result, there is an increase in income that is greater than the increase in costs, so that bank profits increase, bank capital increases and finally capital adequacy also increases. These results are in line with research conducted by Alajmi and Alqasem (2015) on a random effects model showing a positive effect of LDR on CAR. However, other research conducted by Nuviyanti and Anggono (2014) shows that the LDR results have a negative effect on CAR.
H1 : LDR has a positive effect on CAR

2.2.2 *Effect of NPL on CAR*

The effect of NPL on CAR is in the opposite direction (negative). This happens when the NPL increases, meaning that there is an increase in non-performing loans with a greater percentage than the percentage increase in total credit owned by banks. As a result, bank income decreases, bank profits decrease, bank capital will also decrease, in the end, the adequacy of core capital in the bank will also decrease. These results are in line with research conducted by Shingjergji and Hyeseni (2015) which shows the results of a negative effect of NPL on CAR. However, other research conducted by Nuviyanti and Anggono (2014) shows that NPL has a positive effect on CAR. As well as research conducted by Masood and Ansari (2016) shows the results that NPL does not have a significant effect on CAR.
H2: NPL has a negative effect on CAR

2.2.3 *Effect of ROA on CAR*

ROA has a positive effect on CAR. This can happen if the percentage increase in profit is greater than the percentage increase in the average assets owned by the bank so that capital will increase. These results are in line with research conducted by Beteni, et al (2014), Nuviyanti and Anggono (2014), Mekonnen (2015) and Minh and Nga (2018) which show the results of a positive ROA influence on CAR. However, other studies conducted by Alajmi and Alqasem (2015) show that ROA has a negative effect on CAR. As well as research conducted according to Shingjergji and Hyeseni (2015), Masood and Ansari (2016) and Linh, et al (2019) shows that ROA does not have a significant effect on CAR.
H3: ROA has a positive effect on CAR

2.2.4 *Effect of SIZE on CAR*

The size of the bank has an influence on CAR. This shows that the greater the size of a bank, the more opportunities it can take so that the potential for profit is greater and capital will also increase. With the increase in capital, the CAR will also increase. Then the effect of Size on CAR will have a positive effect. Conversely, the higher the total assets of a bank, the higher the risk weight and its capital will decrease. With the decline in capital, the CAR will also decline. Then the effect of Size on CAR will have a negative effect. These results are in line with research conducted by Mekonnen (2015), Shingjergji and Hyeseni (2015) which shows the results of the positive influence of SIZE on CAR and research conducted by Beteni, et al (2014), Alajmi and Alqasem (2015), Minh and Nga (2018) and Linh, et al (2019) which show the results of the negative influence of SIZE on CAR. As well as research conducted by Masood and Ansari (2016) shows that SIZE does not have a significant effect on CAR.
H4: SIZE has effect on CAR

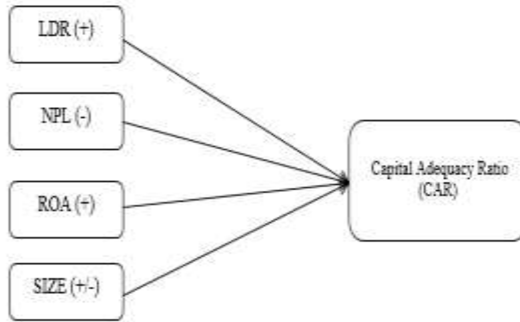

Figure 1
Research Framewok

3. RESEARCH METHODOLOGY

This research is a type of secondary data research which is quantitative in nature sourced from the financial statements of state-owned bank. published by the Financial Services Authority (OJK) from the first quarter 2016 to the second quarter of 2020. This study focuses on the independent variables, namely LDR, NPL, ROA and SIZE. While the dependent variable is the Capital Adequacy Ratio (CAR).

The population and sample in this study were state-owned bank for the period of the first quarter of 2016 to the second quarter of 2020. Sample bank is Bank Rakyat Indonesia, Bank Mandiri, Bank Negara Indonesia, Bank Tabungan Negara.This study uses multiple regression analysis to determine how big the effect of the independent variable on the dependent variable with the following equation:

$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + ei$

Where :

Y = CAR
X1 = LDR
X2 = NPL
X3 = ROA
X4 = SIZE
α = constanta
β1- β4 = The coefficients representing the various independent variables

e = The error term which is assumed to be normally distributed with mean zero and constant variance

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