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The Influence Of Third Party Funds And Capital Adequacy On The Financial Performance Of Banking Companies Listed On The IDX In 2018-2022

Pengaruh Dana Pihak Ketiga Dan Kecukupan Modal Terhadap Kinerja Keuangan Perusahaan Perbankan Yang Terdatar Di BEI Tahun 2018-2022

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ABSTRACT
Financial performance is a financial report that shows the financial condition of a company, which is used as material for the company to consider whether the company's financial condition is good or bad, so that further action can be taken and the public can assess the smooth running of the company. The purpose of this study was to determine the effect of third party funds and capital adequacy of banking companies on the financial performance of companies listed on the IDX. The analysis method used by researchers is the panel data regression analysis method and purposive sampling technique, and the data used is the financial statement data of manufacturing companies in the banking sub-sector listed on the Indonesia Stock Exchange (IDX). For the period 2018-2022 Based on hypothesis testing, the research results show that third party funds have a negative and insignificant effect on financial performance, while capital adequacy has a positive and significant effect on bank financial performance.
Keywords: *Third Party Funds, Capital Adequacy Ratio, Financial Performance*

ABSTRAK
Kinerja keuangan merupakan suatu laporan keuangan yang menunjukkan kondisi keuangan suatu perusahaan, yang digunakan sebagai bahan bagi perusahaan untuk mempertimbangkan apakah kondisi keuangan perusahaan tersebut baik atau buruk, sehingga dapat diambil tindakan lebih lanjut dan masyarakat dapat menilai kelancaran perusahaan. Tujuan dari penelitian ini adalah untuk mengetahui pengaruh dana pihak ketiga dan kecukupan modal perusahaan perbankan terhadap kinerja keuangan perusahaan yang terdaftar di BEI. Metode analisis yang digunakan oleh peneliti adalah metode analisis regresi data panel dan teknik pengambilan sampel purposive sampling, dan data yang digunakan adalah data laporan keuangan perusahaan manufaktur sub sektor perbankan yang terdaftar di Bursa Efek Indonesia (BEI). Untuk periode 2018-2022. Berdasarkan pengujian hipotesis, hasil penelitian menunjukkan bahwa dana pihak ketiga berpengaruh negatif dan tidak signifikan terhadap kinerja keuangan, sedangkan kecukupan modal berpengaruh positif dan signifikan terhadap kinerja keuangan bank.
Kata Kunci: Third Party Funds, Capital Adequacy Ratio, Financial Performance

1. Introduction

Company performance is an illustration of the financial condition of a company analyzed by financial analysis tools, so that it can be known about the good and bad financial condition of the company which reflects work performance in a certain period.

The company's financial performance itself is measured using Return On Asset (ROA) which is an accounting aspect measurement. ROA accounting measurement is a reflection of the company's performance. ROA shows that the ability of the company to use all the assets owned by the company to generate profit after tax (Wahyuni & Mayliza, 2023)

The problems that have occurred recently related to Covid 19 which have spread throughout the world have greatly affected the global economy, of course, in the operation of companies in various sectors. One of those affected by Covid 19 is the banking sector, where banks are a fundamental financial sector in driving a country's economy. During the Covid 19 pandemic, banks were very vulnerable to the impact, because debtors from various affected industrial sectors experienced problems in carrying out their obligations, such as in terms of paying debts. However, banks must be required to continue to provide good performance because of their role in carrying out the intermediary function for the industrial sector.

According to Agency Theory, Jensen and Meckling Luayyi (2010) in research (Pricilia & Susanto, 2017) explain that the agency relationship is a contract between the owner (principal) and the manager (agent) to carry out a task in the interests of the owner (principal) by delegating decision-making authority to the manager (agent). In general, managers as company managers certainly know more internal information and prospects for the company in the future than owners of capital or shareholders.

Managers with the information they have can act to seek personal gain at the owner's expense, because managers have company information that is not owned by the owner. This will affect the company's performance and eliminate investors' return on investment confidence for what they put in the company. So to overcome agency problems, the company improves its corporate governance system. To achieve good corporate governance, a mechanism is needed systematically to monitor all policies that will be taken in the future.(Wahyuni & Mayliza, 2023).

Third Party Funds explain that the more the acquisition of third party funds, namely in the form of demand deposits, savings and deposits, the profitability achieved is maximized, assuming that the bank's lending is smooth so that this will improve the financial performance of banks.(Lukitasari & Kartika, 2015). Previous research conducted by (Wiagustini & Edo, 2014) and (Afifah et al., 2018) explained that third party funds have a significant effect on financial performance, where the higher this ratio, the better the level of public trust in the bank concerned.

Capital Adequacy Ratio (CAR) or Capital adequacy is a capital ratio that shows how well a bank can handle the risk of losing money due to bank operations and provide funds for business growth.(Ervina & Ardiansari, 2016). The results of research conducted by (Lukitasari & Kartika, 2015) that capital adequacy or CAR (capital adequacy ratio) has a positive effect on financial performance. Where nasaban confidence in the bank will increase if the ratio of capital to assets is higher. Meanwhile, research (Wiagustini & Edo, 2014) shows that capital adequacy has no effect on financial performance.

Banking is the activity of collecting funds in the form of money from the public in the form of savings, current accounts, deposits and channeling funds to the public through credit. Deposits made by the public will receive a reward in the form of interest as a service fee from the bank. Banking also functions as a place to store valuables, make money, collect deposits from the public and support the smooth payment mechanism.

Bank financial performance is one of the factors that need to be improved. The values of the company to improve the welfare of the owner. The financial performance of banks can be measured by analyzing their financial statements, using several ratios, such as solvency, liquidity risk, profitability ratios (Wahyuni & Mayliza, 2023). In this study, financial performance is measured using profitability indicators. The profitability of a bank can be measured by Return on Assets (ROA). ROA is a measuring tool in the company's management ability to make a profit and utilize all of its total assets. The higher the ROA value, the more effective the company is. To generate maximum profit using existing capital, investors are interested in investing in the company. On the other hand, if ROA falls, the return on investment will be higher and investor interest will also decline.

This research has a difference from previous research, which lies in the object of research where researchers take objects in Banking Companies listed on the Indonesia Stock Exchange in 2018-2022.

2. Literature Review

Agency Theory

Agency theory was first proposed by Jensen and Meckling in 1976. This theory discusses the relationship between principal and agent. The principal is the company owner or shareholder, while the agent is the company manager. Agency theory establishes a contractual relationship between owners and managers where the company owner delegates a decision-making task to the manager in accordance with the employment contract. According to agency theory, the relationship between owners and managers is inherently difficult to establish due to conflicts of interest.

Third Party Funds

Third party funds are funds deposited by the public in the form of demand deposits, savings and deposits, characterized by an agreement or agreement then the funds are collected by the bank. Funds collected from the public have the largest contribution from several sources of funds so that the amount of public funds successfully collected by a bank will have to be channeled back to the community in the form of credit. The greater the third party funds channeled into credit, the higher the bank's liquidity level.(Lukitasari & Kartika, 2015)

$$DPK = (\text{Third Party Funds})/(\text{Total Liabilities})\ 100\%$$

Capital Adequacy / CAR

Capital adequacy is a banking regulation that establishes a framework for how banks and depository institutions should handle capital. The capital adequacy of a bank is measured by the CAR (Capital Adequency ratio). Capital Adequacy Ratio (CAR) is a ratio that shows how far all bank assets that contain risk (loans, investments, securities, bills to other banks) are financed from the bank's own capital funds, in addition to obtaining funds from sources outside the bank, such as public funds, loans (debt), and others. . (Rosidar1) & Siti Ruhana Dara, 2022)

$$CAR = (\text{Total Capital})/ATMR \times 100\%$$

Financial Performance

Analysis of the financial performance of a company is carried out to see the extent of its development by applying the principles of good financial management. The results of the work are compared with the standards that have been set together, and performance is also the result of an evaluation of the work that has been done. Every job that has been done needs to be checked or measured regularly (Puspitasari, 2020)

In this study, financial performance is measured using profitability indicators. The profitability of a bank can be measured by Return on Assets (ROA). To generate maximum profit using existing capital, investors are interested in investing in the company. On the other hand, if ROA falls, investment returns will be higher and investor interest will also decline (Nazilah, 2018).

$$ROA = (\text{Net Income})/(\text{Total Assets}) \times 100\%$$

Hypothesis Development

The findings of this study are in line with research (Sudiyatno & Suroso, 2010) which shows that DPK has a significant positive effect on Return On Assets (ROA). In line with the opinion (Irma Br Hotang et al., 2021) which explains the effect of third party funds on financial performance where the results state that it has a positive effect on financial performance. while the findings (Sri Muliyanti et al., 2023) explain that the effect of third party funds on financial performance where the results state that third party funds have an impact on financial performance.

H1: It is suspected that Third Party Funds have a positive and significant effect on ROA.

Based on previous findings by (Rosdiana, 2016) which explains the effect of capital adequacy or called capital adequacy ratio on financial performance which states the result that capital adequacy has a positive effect on financial performance In line with the opinion (Sri Muliyanti et al., 2023). Capital adequacy or capital adequacy ratio has a positive and significant effect on financial performance measured by ROA. Meanwhile, research according to (Nugraha & Wijaya, 2022) shows that the results of CAR testing have a positive effect on Return On Assets.
H2: It is suspected that Capital Adequacy has a positive and significant effect on ROA.

3. Research Methods

The research method used is a quantitative method that aims to test whether third party funds and capital adequacy affect financial performance using agency theory. Quantitative Research Methods, according to (Sugiyono, 2017), are research methods based on the philosophy of positivism, used to research certain populations or samples, data collection using research instruments, data analysis is quantitative or statistical, with the aim of testing predetermined hypotheses.

The data source in this study is secondary data, namely data obtained indirectly, meaning data obtained through intermediaries such as books, financial reports that have been published by the Indonesia Stock Exchange (Sugiyono, 2017). Where the data in question is the number of companies listed and financial statements accessed through www.idx.co.id and www.web.idx.

Population and Sample

Population is a large group of things that have certain characteristics and can be collected together to form research items such as people, documents, or data. Population according to (Sugiyono, 2015) is a conceptual framework in the form of something specific that will be researched by scientists to reach conclusions The population in this study is a Go Public banking company listed on the Indonesia Stock Exchange for the period 2018-2022 with a total of 45 companies.

The sample in this study was selected using purposive sampling method, which is a method of taking based on certain criteria and considerations (Sugiyono, 2017). 1) Banking companies listed on the Indonesia Stock Exchange in 2018-2022. 2) Banking companies that have complete annual reports during the period 2018 - 2022. 3) Banking companies that have information data regarding third party funds and capital adequacy.4. Banking companies that earn profits consecutively during the period 2018 – 2022

Table 1. ***Purposive Sampling Results***

No	Sample Criteria	Total
1.	Banking companies listed on the Indonesia Stock Exchange (IDX) at the end of 2022	46
2.	Banking companies that have incomplete annual reports during the period 2018 - 2022	(3)
3.	Banking companies that do not have information data regarding third party funds and capital adequacy during the 2018-2022 period	(11)
4.	Banking companies that experienced losses during the period 2018-2022	(8)
	Total Sampel	**24**
	Observation Year	**5**
	Total Sampel	**120**

Based on the sampling criteria, the number of sample companies used is 24 with a research year of 5 years (2018-2022) and the final amount of data used in this study is 120 data.

Variable Operational Definition

Table 2. Operational Definition of Research

NO	Variable	Definition	Measurement	Source
1.	Third Party Funds (X1)	Third party funds (DPK) are funds collected by banks from the wider community, which consist of demand deposits, savings deposits, and time deposits.	$DPK = \frac{Dana\ Pihak\ Ketiga}{Total\ Kewajiban} 100\%$	(Lukitasari& Kartika, 2015)
2.	Capital Adequacy (X2)	The concept of capital adequacy measures the extent to which a bank's capital can sustain its daily operations. shows the percentage of all risky bank assets (loans, securities, investments, and bills to other banks) that are funded by the bank's own capital.	$CAR = \frac{Total\ Modal}{ATMR} \times 100\%$	(Hasibuan et al., 2021)
3.	Financial Performance (Y)	Ank financial performance is an explanation of the bank's financial position during a certain period of time, in terms of raising funds and channeling funds.	$ROA = \frac{Laba\ Bersih}{Total\ Aset} \times 100\%$	(Kasmir, 2017)

Data Analysis Technique

Descriptive analysis

Descriptive analysis is statistical data that serves to describe or describe the object under study through sample or population data as it is, and does not analyze or make conclusions that apply to the public (Sugiyono, 2017), (Mayliza & Maihidayah, 2022).

Classical Assumption Test

Normality Test

The normality test determines whether the residual values in the regression model are normally distributed or not. A viable recurrence model has a survival value that is routinely distributed. determine whether the residual values are normally distributed or not. In determining whether the residual values are normally distributed or not, this can be done through graphical analysis and statistical tests. By observing a normal probability plot, decisions can be made based on the following:1) A data set is said to be normally distributed if the data or points spread around the diagonal line and move in that direction.2). Information can be considered to be irregularly distributed, assuming that the places or information are spread far or not around the corner to corner line and do not follow after the sloping line. Basically, the test of reasonableness by performing a graphical examination can lead to errors if not done carefully. This is because outwardly it seems normal, but when viewed through factual tests the results are the opposite. (Mansuri, 2016).

Panel Data Regression Analysis

Panel data regression analysis is used to determine whether or not the independent variable has an effect on the dependent variable of the study, besides that panel data regression analysis is also used to determine whether the hypothesis we use is accepted or rejected. The panel data regression equation is as follows:

$$ROAit= \alpha + \beta 1DPK+ \beta 2CAR+ e$$

Description:ROAit = Financial Performance, DPK = Third Party Funds, CAR = Capital Adequecy Ratio

Hypothesis Testing

T-Test

The t-test is applied to determine the significance of the impact of each independent variable on the dependent variable. (Sugiyono, 2015), says that the t test or regression coefficient test is used to see whether the independent variable has a significant effect on the dependent variable partly or not.

4. Results and Discussions

Results and Discussion is a section that contains all scientific findings obtained as research data. This section is expected to provide a scientific explanation that can logically explain the reason for obtaining those results that are clearly described, complete, detailed, integrated, systematic, and continuous.

Descriptive Statistical Test

Table 3. Descriptive Statistical Test Results

	Kinerja Keuangan (ROA)	Dana Pihak Ketiga (DPK)	Kecukupan Modal (CAR)
Mean	-0,237130	4,331759	3,161389

Median	-0,085000	4,400000	3,090000
Maximum	1,140000	4,590000	4,210000
Minimum	-2,080000	3,530000	2,620000
Std. Dev.	0,817243	0,227948	0,312010

Sumber **:** *Data diolah, Eviews 9, 2023*

Table 3 presents descriptive data for each variable for a total of 24 companies.

1. Financial Performance (Y) acts as the dependent variable in this study. Specifically, the minimum value of financial performance reaches -2,080000, the maximum value is 1,140000, the overall mean value is -0,237130, the median is 0,085000, with a deviation rate (standard deviation) of 0,817243.
2. Third Party Funds (X1), as the first independent variable in this study, shows that the minimum value reaches 3,530000, the maximum value is 4,590000, the overall mean value is 4,331759, the median is 4,400000, with a deviation rate (standard deviation) of 0,227948.
3. Capital adequacy (X2), as the second independent variable in this study shows the minimum value reaches 2,620000, the maximum value is 4,210000, the overall average value is 3,161389, the median is 3,090000, with a deviation rate (standard deviation) of 0,312010.

Model Selection Test

Chow Test (Likelihood Test Ratio)

Table 4. Chow Test

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1,743438	(21,84)	0,0395
Cross-section Chi-square	39,070479	21	0,0096

Based on the data in table 4.2, the Prob value is obtained. < α, which is 0,0395 < 0.05, these results indicate that H0 is rejected and H1 is accepted, it can be concluded that based on the Chow Test, the Fixed Effect Model is more appropriate and feasible to use than the Common Effect Model.

Hausman Test

Tabel 5. Hausman Test

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	2,666690	2	0,2636

Based on the table data that has been tested, it can be seen that the Prob value. > α, which is 0.7030> 0.05, it can be concluded that based on the Hausman test, the Random Effect Model is more appropriate and the best model selection compared to the Fixed Effect Model.

Panel Data Regression (Random Effect Model)

Table 6. Random Effect Model Regression Test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2,068715	1,578835	1,310279	0,1930
Dana Pihak Ketiga	-0,005764	0,361736	-0,015933	0,9873
Kecukupan Modal	0,720381	0,254933	2,825761	0,0056

Sumber: Data Sekunder yang diolah dengan E-Views 9, 2023

In table 5, the panel regression equation can be formulated:

Y = 2,068715 + -0,0057DPK + 0,720381CAR

Based on the regression equation model above, it can be explained as follows:

a. The results of the above equation obtained a positive constant value of 2.068715 which means that if the Third Party Fund variable, Capital Adequacy increases by one unit, the financial performance variable decreases by 2.068715 if the Third Party Fund, Capital Adequacy is considered fixed or equal to 0.

b. The regression model of the Third Party Fund variable is negative at -0.005764 the coefficient is negative, meaning that there is a negative relationship between the third party fund variable and financial performance. This means that if the third party funds increase by one unit, the financial performance will decrease by -0.005764 units by assuming other independent variables are constant or fixed. This means that the higher the third party funds, the lower the financial performance will be.
c. The regression model of the Capital Adequacy variable is positive at 0.720381 The coefficient value obtained shows that if the amount of Capital Adequacy increases by one unit, the financial performance of the banking company will increase by 0.720381 if other than the Capital Adequacy variable the value is constant or consistent.

Classical Assumption Test

After determining the appropriate model used in panel data analysis with regression analysis, testing with classical assumptions needs to be done with several tests. Based on the results done previously, the right model to use is the Random Effect Model.

Normality Test

The normality test aims to determine whether the residual data is normally distributed or not. The method used to determine whether the residuals are normally distributed or not is the Jarque-Bera Test. If a sig value> 0.05 then the data is said to be normally distributed. Meanwhile, if a sig value <0.05 then the data is said to be not normally distributed (Paskaboni, 2020). From the graph in Figure 4.1 below, it can be seen that the probability value is 0.146505> 0.05, which can be concluded that the residual normality is normally distributed

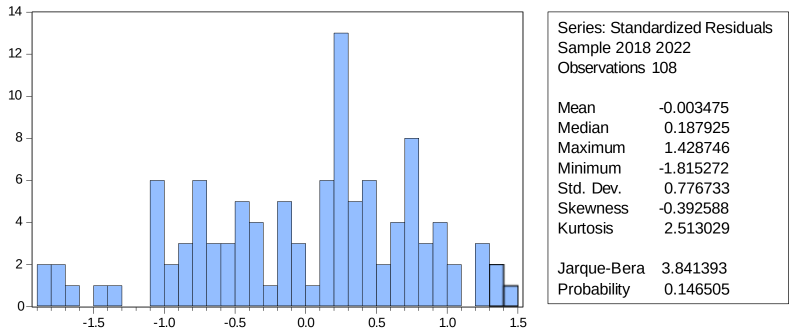

Figure 1. Normal Data Normality Test

Source: data processed, eviews 9

Hypothesis Testing

Table 7. t-test results

Variabel	t-statistik	t-tabel	Prob.	Alpha	Kesimpulan
Dana Pihak Ketiga	-0,015933	1,980	0,9873	0,05	H_1 Ditolak
Kecukupan Modal	2,825761	1,980	0,0056	0,05	H_2 Diterima

Source: Secondary Data processed with E-Views 9, 2023

In the table above the partial test results are as follows:

1. Based on the results of hypothesis testing using the DPK variable, the t-statistic value is -0.015933> Ttable 1.980 with a prob. (significance) value of 0.9873. In the test an error rate of 0.05 is used. The results obtained show that the prob value of 0.015933> 0.05, so the

decision H1 is rejected so that it can be concluded that the Third Party Fund variable has a negative and insignificant effect on the Financial Performance of Banking Companies in 2018-2022.

2. Based on the results of hypothesis testing using the Capital Adequacy or CAR variable, it has a t-statistic value of 2.825761 < T table 1.980 with a prob (significance) value of 0.0056 In the test an error rate of 0.05 is used. The results obtained show that the prob value of 0.0056 <0.05, so the decision H2 is accepted so that it can be concluded that the Capital Adequacy Variable (CAR) has a positive and significant effect on the financial performance of banking companies in 2018-2022.

Discussion

The Effect of Third Party Funds on Financial Performance (ROA)

Based on the results of statistical tests with penel data regression analysis in the study obtained after testing 120 observation data which is data taken from www.idx.com and the official website of banking companies from 2018-2022, it can be concluded that third party funds have a negative and insignificant effect on financial performance. This explains that the greater the third party funds, the lower the financial performance of banking companies.

Although the growth of third party funds increases every year, the level of Retrun on assets which is one part of the company's financial performance always fluctuates. And this is not relevant to the theory which states that third party funds raised by banks will generate profits. And it can be said that when the increase in the amount of third party funds has a positive effect on financial performance. This may be due to the risk of non-current financing (NPF) in financing and third party funds are not used optimally in credit needs.

The results of this study are in line with research (Afifah et al., 2018; Aliza & Wuryani, 2019; Hanania, 2015; Lukitasari & Kartika, 2015). which shows that third party funds have a negative and insignificant effect on financial performance because this study shows that the greater the third party funds owned by a bank, does not necessarily reflect the large profits that the bank will earn.

The results of this study can be interpreted that with the increase in third party funds, the funds allocated to provide financing will also increase so that it will increase bank income. The increase in bank income will have an impact on increasing the bank's ROA. The existence of third party funds will result in financing growth which has an impact on NPF (Sudarsono, 2017).

Effect of Capital Adequacy on Financial Performance (ROA)

Based on the results of statistical tests with penel data regression analysis in the study obtained after testing 120 observation data which is data taken from www.idx.com and the official website of banking companies from 2018-2022. Capital adequacy or CAR ratio has a positive and significant effect on financial performance

This is because CAR is a financial ratio related to bank capital factors used to measure the adequacy of capital owned by banks to support risky assets. If the capital owned by the bank is able to absorb all unavoidable losses, the bank is expected to increase and vice versa, thus CAR has an influence on bank performance. (Sri Muliyanti et al., 2023)

The results of this study are in line with previous research which is a reference material for researchers, namely research proposed by (Ambarwati et al., 2021; Dwiningsih, 2023; Ervina & Ardiansari, 2016). Which states that CAR capital adequacy has a positive and significant effect on financial performance. The high value of capital adequacy is due to government policy to provide a minimum capital of 8%. The fund is a reserve to minimize the possibility of losses due to banking activities. So that the level of bank capital is stronger, the opportunity to get high profitability will be higher. (Sumiati & Karmila, 2016)

In the study, it can be interpreted that there is a positive and significant influence relationship between CAR and financial performance. This means that the greater the CAR owned by the bank, the greater the movement of the bank's profit growth. CAR affects profit growth positively because both variables are included in important components in the banking world. In addition to lending and providing services in payment traffic, banks in their main activities also seek profit. In every activity implementation, banks are included in companies that require capital.

5. Conclusion

The results of research on the effect of third party funds, capital adequacy, on banking financial performance can be concluded as follows: (1) Third party funds have a negative and non-significant effect on the Financial Performance of Banks listed on the Indonesia Stock Exchange in 2018-2022. (2) Capital adequacy has a positive and significant effect on the Financial Performance of Banks listed on the Indonesia Stock Exchange in 2018-2022. For academics, this research can be used as comparison or reference material for further research and it is hoped that they can continue research related to the influence of third party funds and capital adequacy on the financial performance of banking companies.

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