THE IMPACT OF INTEREST EXPENSES AND INTEREST INCOME ON THE NET PROFIT OF SOE BANKS LISTED ON THE IDX 2021

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ABSTRACT

The purpose of this research is to ascertain how interest income and interest expenses affect net income from 2012 to 2020. The financial statements of Concise Profit and Loss for the years 2012 to 2020 were used as data sources for the quantitative research method. The data normality test and Pearson Product correlation analysis are utilized in the method of data analysis. Moment, the determination coefficient, and the analysis of multiple linear regression. Knowing the effect that Interest Income and Interest Expense have on Net Profit indicates, based on the findings of the data analysis, that the data are normally distributed, that the closeness of the relationship is 0.494 strong category, and that the influence is in the positive direction. Net Profit is affected by interest income and interest expenses by 85.4%, and other variables affect the remaining 14.4%. It is known that significant 0.000 0.05 and t count (6.088) are greater than t table (2.034). At state-owned banks listed on the Indonesia Stock Exchange, this indicates that interest income has a positive effect on net income, with significant 0.023 0.05 and t count (-2.382) greater than t table (2.034). This indicates that state-owned banks listed on the Indonesia Stock Exchange's net income is partially impacted by interest expense. Additionally, the F count is known to be 103.149 F table 3.28, with a significance level of 0.000 0.05. At state-owned banks listed on the Indonesia Stock Exchange, this demonstrates that all independent variables, specifically interest income and interest expense, have a significant impact on net income simultaneously.

INTRODUCTION

Baroroh (2012), one sector that plays a significant role in supporting a nation's economic growth is the financial sector. According to Fitriasari (2017), the financial sector offers assistance in the form of the funds required for business expansion. Banks and non-bank institutions like pawnshops, savings and loan cooperatives, leasing companies, and pension funds are examples of the financial sector. According to Wiwoho (2014), banks collect money, move money around, and offer financial payment services. Banks collect funds and either save money or In the form of checking accounts, savings accounts, and time deposits, provide places where money from the community can be kept safe (Werner, 2014). The bank will distribute the funds deposited by customers to other customers in need of credit loans as part of its role as a channeling of funds. The bank facilitates payment transactions by acting as an intermediary between customers and other parties when it provides financial payment service. According to Ichsan (2014), banks play a crucial role in the financial system by facilitating asset transfers, transactions, liquidity, and efficiency. The transfer of assets itself involves the bank transferring funds from the borrower with a deficit to the owner of the surplus funds. Banks play a transactional role by making it easier for economic actors to carry out transactions. Bank service to customers can take the form of the convenience offered by government and private banks (Salam, 2018). Profit is the primary goal of banking operations, and the majority of the bank's

profit comes from interest income, which is the difference between loan interest income and customer deposit interest income. As a result, the amount of credit given will rise as a result of the bank's earnings. The bank will generate more revenue the more credit it extends. The bank's primary source of revenue is the interest it earns on loans, which accounts for the majority of its earnings.

Credit is defined as the provision of money or bills equivalent to that, based on a loan agreement or agreement between the bank and another party that requires the borrower to pay off the debt after a certain period of time with the provision of interest, according to Law Number 7 of 1992, which was amended by RI Law Number 10 of 1998 concerning Banking (Dyastuti, 2015). The bank makes most of its money from credit interest income. Because of this, banks attempt to increase lending to debtors, with the intention of raising their income. In the mean time, one more issue looked by bank the executives was the point at which the Indonesian economy was decaying, which prompted the rise of non-performing advances and negative spreads between revenue pay and premium expenses. As a result of these circumstances, numerous banks will face financial difficulties, necessitating their liquidation as they no longer meet Bank Indonesia's definition of a healthy bank. It's important to have an interest in fundraising and getting money to banks. Interest rates will always be a factor in fundraising and lending. According to Rahmadhani & Mawardi (2011), interest for banks can be a cost (cost of funds) that must be paid to savers, but it can also be bank income received from debtors as a result of loans given. To see how much progress state-owned banks have made in running their businesses. We can determine the performance of state-owned banks based on the progression of year-over-year (yoy) profit income from the IDX financial reports. On the IDX, state-owned banks' interest income, interest expenses, and profit levels from 2012 to 2020 are compared in the following table. The variable component sizes from 2012 to 2020 are compared in the following table:

Table 1. Bank Rakyat Indonesia (BRI)

			(In million rupiah)	(In million rupiah)
1	2012	48,772,021	12,599,060	18,687,380
2	2013	57,720,831	14,590,223	21,354,330
3	2014	73,065,777	22,684,979	24,226,845
4	2015	83,007,745	26,141,100	25,410,788
5	2016	92,151,312	26176,473	26,227,991
6	2017	100,080,250	28,652,214	29,044,334
7	2018	108,458,358	32,541,395	32,418,486
8	2019	118,379,729	40,048,971	34,400,000
9	2020	109,112,566	36,190,771	21,757,779

Source: State-Owned Bank Financial Statements on the IDX, and various sources on the officialwebsite of Bank BRI (www.bri.co.id)

The Effect of Interest Income and Interest Expense on Net Income at State-Owned Banks Listed on the IDX 2021

Table 2. Bank Mandiri

			(In million rupiah)	(In million rupiah)
1	2012	42,550,442	15,019,850	16,043,618
2	2013	50,208,842	17,432,216	18,829,934
3	2014	62,637,942	23,505,518	20,654,783
4	2015	71,570,127	26,207,024	21,152,398
5	2016	71,145,401	22,484,799	14,653,163
6	2017	73,271,984	24,633,241	21,443,042
7	2018	74,454,382	23,710,628	25,851,937
8	2019	84,431,175	29,070,226	28,455,592
9	2020	80,093,037	28,222,605	17,645,624

Source: State-Owned Bank Financial Statements on the IDX, and various sources on BankMandiri's official website (www.mandiri.co.id)

Table 3. Bank Negara Indonesia (BNI)

			(In million rupiah)	(In million rupiah)
1	2012	22,704,515	7,254,524	7,048,362
2	2013	26,450,708	7,392,427	9,057,941
3	2014	33,364,042	10,988,641	10,829,379
4	2015	36,895,081	11,334,885	9,140,531
5	2016	43,766,439	13,773,377	11,410,196
6	2017	45,003,201	15,272,144	17,222,663
7	2018	50,571,284	17,684,456	19,599,399
8	2019	54,495,996	20,939,501	19,486,623
9	2020	52,144,058	18,101,085	3,321,442

Source: State-Owned Bank Financial Statements on the IDX, and various sources on the officialwebsite of Bank BNI (www.bni.co.id)

Table 4. Bank Tabungan Negara (BTN)

			(In million rupiah)	(In million rupiah)
1	2012	8,818,579	4,091,760	1,563,962
2	2013	10,782,877	5,129,554	1,563,161
3	2014	12,807,320	7,342,747	1,145,572
4	2015	14,966,209	8,155,133	1,850,907
5	2016	17,138,819	8,975,274	2,618,905
6	2017	18,446,732	9,885,116	3,027,466
7	2018	20,781,512	11,627,554	2,807,923
8	2019	23,271,432	15,167,294	209,263
9	2020	22,947,752	14,687,492	1,602,358

Source: State-Owned Bank Financial Statements on the IDX, and various sources on the official website of Bank BTN (www.btn.co.id)

The data in the table above show that the profit income of state-owned banks fluctuates a lot, so BUMN Banks use business strategies like constructing additional reserves for financial impairment losses (CKPN) in response to rising ratios of non-performing loans (NPL).

LITERATURE REVIEW

Table 5. Previous Studies

No	Name/ Year	Title		Analysis Models	Research Results
1	(Heryan a,2010)	The effect interest cost sinterest income the implications	o fon an d for	Descriptive statistic alanalysis was carried out using central tendency in the form of arithmetic average	1. Interest costs at PT. Barrk West Java and Banten in the last four years have always experienced an increase.
		liquidity at PT. West Java and Banten Banks		(mean) of interest cost, interest income and liquidity variables presented in the form of tables and graphs, inthe implementation of the analysis	2. Interest income from lending at PT. Bank Jabar and Banten in the last four years have always experienced anincrease. interest income

2	(Pradopo,2020)	Analysis of the effect of credit interestincome and interest costs on third party funds net profit at bank ocbc nisp period 2012-2018	Using multiple regression analysis test, classic assumption test and partialcorrelation analysis	Based on the partial hypothesis test (t test), it can be seen thatthe independent variable, namely credit interest income(X1), has a partial effect Based on the partial hypothesis test (t test), it can be seen that the independent variable, namely the cost of interest on TPF (X2), has no partial effect and has a positive significant effect on the dependent variable, namely profit (Y).
3	(Mulyani,2016)	The Effect of Interest	Analysis of interest income	Based on the results of testing
		Income on Profitability at PT. Bank Jabar Banten	and expense levels using theROA, ROE, NPM and BOPO methods	the hypothesis that interest income has a positive effect on profitability at PT. Bank Jabar Banten.

The following goals were the focus of this study: a) To determine whether there is a strong correlation between income and interest expenses on the net profit earned by state-owned banks listed on the IDX during the 2012-2020 period. b) To determine whether there is a trend in the financial performance of state-owned banks (SOE) operating in Indonesia in terms of increasing income/profitability through interest income and interest expenses**.**

METHOD

The financial statements of banking firms that are listed on the Indonesia Stock Exchange were the subject of this study's historical data analysis. Using data analysis from financial reports, the goal is to determine the level of net profit that banking service companies make according to Arikunto (2010), descriptive research is research that aims to investigate the circumstances, conditions, or other things that have been mentioned. The findings of this type of research are then presented in the form of a research report. According to Sujarweni (2015), descriptive research aims to determine the value of each variable, assuming that one or more variables are independent and that no connections or comparisons are made to other variables. According to the explanation provided in this study, this kind of research employs a quantitative and descriptive approach. Quantitative research methods are research methods based on positivism that are used to examine specific populations or samples; sampling methods are typically carried out at random; research instruments are used to collect data; The purpose of quantitative and statistical analysis is to test previously established hypotheses. The two types of research variables are as follows:An independent variable is one whose existence is unaffected by any other variables. The bank's net profit, which is calculated by subtracting all income and costs, is this variable. It is defined as the variable Y 2 in this instance.

1. A variable whose existence is influenced by other variables is a dependent variable. In the current year, this variable has been regressed, and it is interest income and interest expense. It is defined as the variables X1 and X2 in this instance.
2. The amount of interest income and interest expenses in the Profit/Loss report is used to measure both interest income and loan interest expenses.

Data collection technique

A documentation study was the method used to collect data in this study. Arikunto (2010) states that the documentation technique is a strategy used to get information by exploring composed items like books,

diaries, magazines, reports, journals, etc. Because the purpose of this study is to provide an evaluation of the level of bank net profit through other processed data that has been published, this documentation data collection method is thought to be the most appropriate.

This research data is categorized as secondary data based on the data sources. According to Suliyanto (2018), secondary data is information obtained indirectly from research subjects. For both commercial and non-commercial purposes, third parties have collected and presented secondary data. Secondary data can come from survey report books, magazines, newspapers, or statistical research results.

Records and official archives

Secondary data for this study were obtained from the bank's financial statements on the Indonesian Stock Exchange's official website, www.idx.co.id; the Indonesian Bank's website, www.bi.go.id; relevant sources with the required data; and various literature sources, which presumably can provide an overview of various technical matters regarding maximizing net profit. It is hoped that the data that will be collected will provide the best possible results and reduce data inaccuracies, which will ultimately have an effect on unexpected results (outputs) in the future

Data Analysis Techniques

In this study, quantitative descriptive data analysis techniques are used as the data analysis method. Analyzing a problem in terms of numbers is the first step in quantitative analysis. With the assistance of the Statistical Package for the Social Sciences (SPSS), multiple regression analysis was utilized as the analytical tool in this study. A regression or prediction model with more than one independent variable or predictor is known as multiple regression. Multiple regression can also be used to refer to the process. Multiple refers to plural or multiple variables.

RESULTS AND DISCUSSION

Results

The next step is to evaluate and analyze the data after it has been collected. The SPSS (Statistic Product and Service Solution) program is used to process the data before it is analyzed and evaluated. After that, the output results will be evaluated to determine the variable interest income and interest expense on net incomeTable 6.

Table 6. Descriptive Statistics

	N	Minimum	Maximum	Means	std. Deviation
Interest income	36	8,818,579	118,379,729	5.3235	3.09809
Interest expense	36	4,091,760	40,048,971	4.3728	3.93728
Net profit	36	209,263	34,400,000	1.5049	1.02042
Valid N (listwise)	36				

Source: SPSS Processing Results Version 16.0 (2021)

As shown in Table 6, the average value of the interest income variable is 8,818,579 for BBTN companies in 2012, 118,379,729 for BBRI companies in 2019, with a mean of 5.3235 and a standard deviation of 3.09809. This demonstrates that the data follow a normal distribution, with a mean of 5.3235 and a standard deviation of 3.09809.

The data show that the interest expense variable has a mean of 4.3728 and a standard deviation of 3.93728, with the minimum value for BBTN companies in 2012 being 4,091,760 and the maximum value for BBRI companies in 2019 being 40,048,971. The mean is 4.3728, and the standard deviation is 3.93728 in a normally distributed distribution. In 2019, the mean net profit variable is 1.5049, the standard deviation is1.02042, and the minimum value for BBTN companies is 209,263. In 2019, the maximum value for BBRI companies is 34,400,000. This demonstrates that the data follow a normal distribution, with a mean of 1.5049 and a standard deviation of 1.02042.

Classical Assumption Testing

a. Data Normality Test The normality test is used to determine whether a data set's distribution is normal or close to it.

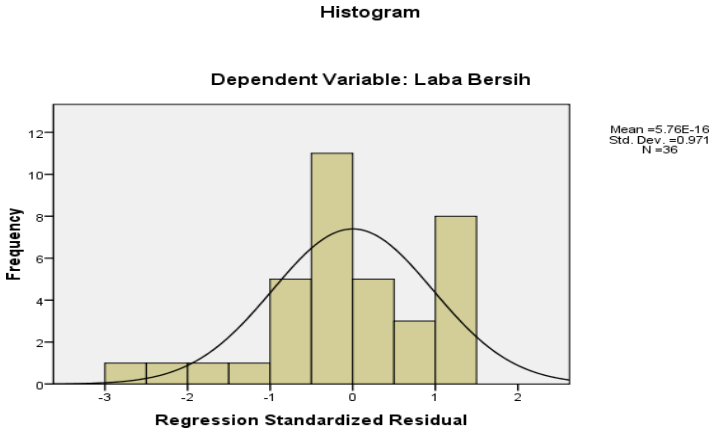

Figure 1. Normality Test Histogram
Source: SPSS Processing Results Version 16.0 (2021)

By looking at the normality test histogram display in Figure 1, it is possible to draw the conclusion that the histogram exhibits a pattern of normal distribution.

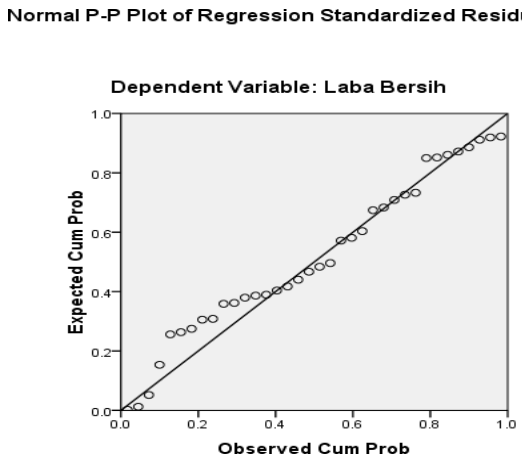

Figure 2. PP Plot Normality Test
Source: SPSS Processing Results Version 16.0

The results of testing the normality of the data using the PP Plot image can be seen to be normalized by the data points being spread out around the diagonal line, as shown in Figure 2 above. To confirm the normal distribution of the data along the diagonal line or not, the Kolmogorov Smirnov test (1 Sample KS) determines whether the distribution is normal by examining the residual data. The residual data is normally distributed if the Asym.sig (2-tailed) value is greater than or equal to the significant level (=0.05).

Table 7.
Normality Test One Sample Kolmogorov Smirnov TestOne-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		36
Normal Parameters	Means	.0000000
	std. Deviation	3.78936795E6
Most Extreme Differences	absolute	.139
	Positive	072
	Negative	-.139
Kolmogorov-Smirnov Z		.831
asymp. Sig. (2-tailed)		**.494**

a. Test distribution is Normal.
Source: SPSS Processing Results Version 16.0 (2021)

The results of the data processing, as shown in table 7 above, have a Kolmogorov-Smirnov significance value of 0.494, indicating that the data have a normal distribution in which The significance level is greater than 0.05 (p = 0.494). Overall, the data observation values can be said to have been normally distributed and can with additional conventional assumption tests.

b. Multicollinearity Test

The purpose of the multicollinearity test was to determine whether or not there is a linea relationship between the regression model's independent variables. The following table provides a description of the multicollinearity test's outcomes:

Table 8. Multicollinearity Test

UnstandardizedCoefficients

Coefficientsa

Collinearity Statistics							
Model		B	std. Error	t	Sig.	**tolerance**	**VIF**
1	(Constant)	1,060	1,569	.676	.504		
	Interest income	.484	080	6,088	.000	**.172**	**3,943**
	Interest expense	-.045	.271	-2,382	.023	**.172**	**3,943**

a. Dependent Variable: Net Income
Source: SPSS Processing Results Version 16.0 (2021)

From table 8 it tends to be seen that all autonomous factors are not impacted by multicollinearity issues. The VIF value less than 10 and tolerance greater than 0.10 demonstrate this. The tolerance value for the interest income variable is 0.172, and the VIF is 3.943. The tolerance value for the interest expense variable is 0.172, and the VIF is 3.943.

c.Autocorrelation Test

The purpose of the autocorrelation test is to determine whether there is a correlation between the period error (t-) and the t-period confounding error in the linear regression model.

1) or before. A run test can be used to determine if autocorrelation exists. In the test run test, fundamental decision-making, namely:

1) The Asymp if. Sig. (If 2-tailed) is less than 0.05, then autocorrelation is a problem.
2) The Asymp if Sig. (If 2-tailed) is greater than 0.05, there are no autocorrelation symptoms.

Table 9. Autocorrelation

	Unstandardized Residuals
Value test	-2.41728E5
Cases < Test Value	18
Cases >= Test Value	18
Total Cases	36
Number of Runs	21
Z	.507
as ymp. Sig. (2-tailed)	**.612**
a. Median	

Source: SPSS Processing Results Version 16.0 (2021)

It is evident from table 9 above that the Asymp. Sig. (There is no autocorrelation because the 2-tailed) value is greater than 0.05**.**

Multiple Linear Regression

The effect of the independent variables, interest income and interest expenses, on net income was examined using multiple linear regression.

Coefficientsa

Table 10.
Multiple Linear Regression

UnstandardizedCoefficients

Collinearity Statistics

Model		B	std. Error	t	Sig.	tolerance	VIF	
1	**(Constant)**	**1,060**	1,569	.676	.504			
	Interest income	**.484**	080	6,088	.000	.172		3,943
	Interest expense	**-.045**	.271	-2,382	.023	.172		3,943

b. Dependent Variable: Net Income

Source: SPSS Processing Results Version 16.0 (2021)

a. The unstandardized beta coefficients in column 10 of Table 10 can be arranged in the following manner for a multiple linear regression equation:
b. Y =1,060+0.484X1 - 0.645 X2
c. The translation of the numerous direct relapse condition is:
d. a. The net profit (Y) is 1.060 million if all of the independent variables are considered to be missing.
e. b. If there is an expansion in interest pay (X1) of 1 million, then, at that point, net benefit (Y) will increment by 0.484 million. Net profit (Y) will decrease by 0.045 million if interest expense (X1) rises by one million.

Hypothesis testing

c. Simultaneous Significance Test (F Test)

The objective of the F test was to examine the simultaneous effects of the independent and dependent variables.

Table 11 Simultaneous TestANOVA b

Model		Sum of Squares	df	MeanSquare	**F**	**Sig.**
1	Regression	3.142	2	1,571	**103,149**	**.000a**
	residual	5026	33	1,523		
	Total	3,644	35			

a. Predictors: (Constant), Interest Expense, Interest Income

b. Dependent Variable: Net Income

Source: SPSS Processing Results Version 16.0 (2021)

The Fcount value is 103.149 > Ftable 3.28, with a significance of 0.000 0.05, as shown in table 11 of the F test calculation. This displays that all independent variables simultaneously include interest income and interest expenses has a significant impact income at Indonesian Stock Exchange-listed state-owned banks.

a. The Partial Significance Test (t test) The purpose of the Partial Test (T test) is to ascertain whether the independent variable is to some degree subject to the reliant variable.

Coefficientsa

Table 12. Partial Test

UnstandardizedCoefficients							
Collinearity Statistics							
Model		B	std. Error	t	Sig.	tolerance	VIF
1	(Constant)	1,060	1,569	.676	.504		
	Interest income	.484	080	**6,088**	**.000**	.172	3,943
	Interest expense	-.045	.271	**-2,382**	**.023**	.172	3,943

a. Dependent Variable: Net Income

Source: SPSS Processing Results Version 16.0 (2021)

The following is how the effect of the independent variable interest income and interest expense on the dependent variable net profit is determined using table 12:

1) Interest income is significant at 0.000 0.05 and has tcount (6.088) greater than ttable (2.034). At state-owned banks that are listed on the Indonesia Stock Exchange, this indicates that partially interest income has a significant impact on net income.
2) Interest expense is significant at 0.023 0.05 and has tcount (-2.382) greater than ttable (2.034).

At state-owned banks that are listed on the Indonesia Stock Exchange, this indicates that partially interest expense has a significant impact on net income.

Coefficient of Determination

The model's ability to explain variations in the variables affecting interest income and interest expense on net income is measured by the coefficient of determination (Adjusted R Square). The determination coefficient is between 0 and 1. The fact that the Adjusted R Square value is close to one indicates that the study's independent variables contain almost all of the information required to predict variations in net income variables. Because there were multiple independent variables in this study, Adjusted R Square was used. Table 13 shows the results of the coefficient of determination as follows:

Table 13. Coefficient of Determination

Model	R	R Square	**Adjusted R Square**	std. Error of the Estimate
1	.928a	.862	**.854**	3.90251E6

c. Predictors: (Constant), Interest Expense, Interest Income

d. Dependent Variable: Net Income

Source: SPSS Processing Results Version 16.0 (2021)

The Adjusted R Square value is 0.854, as can be seen from the coefficient of determination in table 13. This statistical calculation shows that the independent variable can explain 85.4% of the changes in the dependent variable, while other factors outside of the analyzed regression model can explain the remaining 14.6% (100% - 85.4%). The adjusted R Square value is 0.854, indicating that the variables examined in this study can account for 85.4% of the influence of the independent variables on the dependent variable, while other variables not examined, such as company size, liquidity, cash, and others, can account for the remaining explanation.

Discussion

Effect of Interest Income on Net Income

This study's data analysis and hypothesis testing reveal that tcount (6.088) is greater than ttable (2.034), with a significance level of 0.000 0.05. At state-owned banks that are listed on the Indonesia Stock Exchange, this indicates that partially interest income has a significant impact on net income. The level of a company's net profit can be used as a measure of its success because the company's primary objective is to make the most money possible, and reaching that goal is crucial to the company's continued existence. If the operating income received also achieves maximum results, optimal net profit can be achieved. Interest

income has an impact on net income in the form of a profit if it exceeds expenses, or a loss if it falls short of expenses.

An increase in revenue must accompany an increase in net profit. If interest earnings rise, and is accompanied by an increase in net profit, the company makes a significant profit. A company's net profit, which rises annually in tandem with changes in income, demonstrates this. This study's findings are consistent with previous research (Mulyani, 2016; 2020 Pradopo; According to Ridwan (2018), interest income significantly influences net income.

Effect of Interest Expense on Net Income

This study's data analysis and hypothesis testing revealed that t count (-2.382) was significantly higher than t table (2.034), with a significance level of 0.023 0.05. At state-owned banks that are listed on the Indonesia Stock Exchange, this indicates that partially interest expense has a significant impact on net income. The effect of interest expense on net income is that banks can increase net income if they can cut costs. And vice versa, a decrease in net profit will occur if expenses are wasted, such as using too much office equipment. In the calculation of profit and loss, the amount of this fee will either decrease profits or increase bank losses. This is how interest expense affects net income. The bank's net profit decreases proportionally to the amount of interest expense incurred, whereas the bank's net profit rises proportionally to the amount of interest expense used. This is because interest expense has a negative impact on net income. This study's findings are consistent with those of (Heryana, 2010; According to Pradopo (2020), interest expense has a significant impact on net income.

Effect of Interest Income and Interest Expense on Net Income

F count is 103.149 > F table 3.28, with a significance level of 0.000 0.05, as shown in this study. This demonstrates that all independent variables—interest income and interest expense—have a significant impact on net income at state-owned banks that are listed on the Indonesia Stock Exchange at the same time. A company will make a very substantial profit if interest income rises in tandem with an increase in net profit. A company's net profit, which rises annually in tandem with changes in income, demonstrates this. Since interest expense has a negative impact on net income, the bank's net profit decreases proportionally to the amount of interest expense incurred and increases proportionally to the amount of interest expense utilized.

This study's findings are in line with that of Rono (Mulyani, 2016; 2020 Pradopo; Ridwan, 2018) demonstrate that net income is significantly impacted by interest income and expenses.

CONCLUSION

In light of the consequences of the information examination that has been finished, the ends that can be drawn from this study are as per the following; (1) State-owned banks that are listed on the Indonesia Stock Exchange experience a portion of interest income that has a significant impact on net income, 2) interest expense experiences a portion of interest income that has a significant impact on net income, and 3) state-owned banks that are listed on the Indonesia Stock Exchange experience a combination of interest income and interest expenses that has a significant impact on net income.

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