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The Effect of Internet Banking, Credit Risk and Company Size on Financial Performance at Conventional Commercial Banks Listed on the IDX for the Period 2018-2022

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Abstract: The purpose of this study was to determine the effect of Internet Banking, Credit Risk and Company Size on Financial Performance at Conventional Commercial Banks Listed on the IDX. This research is quantitative research. The sampling technique in this study was to use Purposive Sampling and obtained a sample of 17 companies and panel data regression analysis techniques. The results showed that Internet Banking, Credit Risk and Company Size had a simultaneous and significant effect on Financial Performance. Partially, Internet Banking has no effect and is insignificant to Financial Performance (Return On Asset), for the Credit Risk variable partially has no effect and is insignificant to Financial Performance, and Company Size has an effect and is significant to Financial Performance at Conventional Commercial Banks for the 2018-2022 Period.

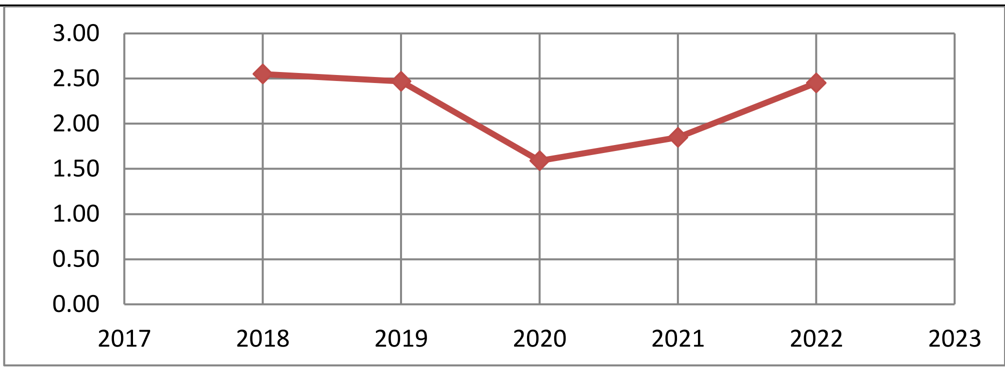
Keywords: Financial Performance, Internet Banking, Credit Risk, Company Size

INTRODUCTION

Entering 2023 where technology is currently developing rapidly, economic activities are growing day by day every company, especially the banking industry, is trying to be active with market demands and external demands. The bank sector is one of the establishments that plays a crucial role in economic activity. This strategic role is a result of banking is primary job as a financial middlemen, especially as an organization that can successfully and efficently raise money and distribute public monies.

With banking playing an important role, the main support for the progress of a country's economy is also the key to economic development by financing effective economic activities and helping to maintain the country's financial system so that it is maintained and remains stable. Banks need the trust of the public and this trust can be obtained through the performance and health of the bank.

In early 2020, the arrival of the Covid-19 outbreak in Indonesia had an impact on economic growth both domestically and globally. Banking financial performance also experienced the impact of covid 19 as measured using the return on asset ratio. It can be seen in figure 1 Conventional Bank Financial Performance in 2020 seen from Return On Asset decreased by 1.59% and experienced an increase of 2.45% in 2022. (Keuangan, 2022)



Source: Statistik Perbankan Indonesia

Figure 1 Devolopment Of Financial Performance At Concentional Commercial Bank Period 2018-2022

Financial performance can be assessed as one of the performance indicators to assess the health level of a bank. The profitability of the company's performance improves with increased ROA. Conversely, if the smaller the ROA value, the profitability is decreasing and the financial performance is not in good condition. The higher the level of the company's financial profitability, the stronger the company's ability to earn profits so that the higher the level of investor confidence which affects the high demand for the company's shares in the capital market which directly affects the high stock returns(Hafidzi & Qomariah, 2022). Company profitability is one of the company's performance measurements that can be measured in ratios to describe the company's ability to generate profits through all capabilities and resources owned by the company such as sales activities, cash, capital, number of employees, number of branches, and so on (Qomariah et al., 2021).

Internet banking is one of the elements that affects finansial performance. Internet banking is one of the facilities owned by the bank to facilitate its customers in making transactions. This internet banking has a positive effect on the bank itself because transactions made by its customers are automatically entered into the system, allowing the bank to reduce operational costs and reduce costs. system, allowing banks to reduce operational costs and customers do not need to be physically present at the destination bank when making money transfers and paying bills. Despite the fact that internet banking provides many benefits for both users and banks. The link between internet banking and finansial performance, according to research by (Sari & Tanjung, 2018), banks that use internet banking are more profitable than those that do not, in terms of ROA and ROE. Return on Equity describes the company's ability to generate net income based on certain capital it has (Hafidzi et al., 2023). Internet banking is utilized as a supplement to physical branches, not as a replacement, according to (Hernando & Nieto, 2007) in the journal (Wulandari & Novitasari, 2022), although the drop in overhead expenses is indicative of an improvement in profitability. Banks that use electronic banking can anticipate a decline in interest income. Thus, the more people who use internet banking service transactions, the better the banking performance. banking performance, because with internet banking makes it easier for customers to transact and reduce operational operational costs in banking. This is a method for bank to gain money through fee based income, which improves the company's financial performance. Internet banking has an impact on financial performance, according to research by (Syahputra & Suparno, 2022). (Wulandari & Novitasari, 2022) research claims that internet banking has a positif impact on financial performance, while according research (Muhammad & Erni, 2020) claims that internet banking has a negative impact on financial performance.

The second factor that affects financial performance is Credit Risk. According to (Keuangan, n.d.) Credit Risk is the risk associated with debtors or other parties failing to meet their obligations to banks. Credit risk is the risk that the bank (receiver) takes on when a borrower (debtor) is unable to make a complete payment or misses an installment payment due by three months. Regulation No. 17/11/PBI/2015 of Bank Indonesia. Non-performing loans (NPL) must not exceed 5% of total loans, according to the rule. If the NPL calculation number is greater than 5%, banks may be deemed unhealthy. If a bank's NPL is less than 5%, it is deemed healthy. The link between credit risk and financial performance, banks will be exposed to credit risk when lending to general people. A spesific measure is required to assess credit quality. Credit is categories based on collectibility in order to track the timely repayment of borrowers (Paramitha et al., 2014). Banks are expected to consider payback before extending credit. The use of credit as well as the willingness and compliance of debtors to make payments s agreed upon must all be monitored by banks. The cost of provisioning for productive assects and other cost will rise due to high NPL, wich will have an effect on the bank's financial performance. According to (Mariana & Mandra, 2021) Credit risk affects financial performance favorably. According to study by (Fadriyaturrohmah & Manda, 2022) credit risk has a positive and significant impact on financial performance, in contradiction to research by (Veronika & Lestari, 2022) which claims that credit risk has a negative and large impact.

In addition to Internet Banking and Credit Risk, a factor that affects financial performance is Company Size. Company size is a scale that can be calculated through the level of total assets and sales used to determine the state of the company / business. Because of their higher investment placement possibilities, large companies are able to attract more investor interest than small companies. As a result, a company's size provides an overview of its financial success, the larger the profit, the better the performance, on the other hand, if the company's size results in low profits, it will have an effect on the performance. The link between compny size and financial performance, the total aset of the company may be used to determine the company's size. A company with a large total aset undercuts its capabilities. The financial condition of the company that has already been established is stable. Information like this also serves as a foundation for disclosure of information to outside parties like investors and creditors, so there is no need for a significant financial outlay to carry out a more thorough disclosure. According to study by (Nur et al., 2020), company size has a positive impact on financial success, in contradiction to research by (Wulandari & Novitasari, 2022) that claims the opposite company size has a negative impact on financial performance. Additionally, according to study by (Saragih & Sihombing, 2021) the size of the company has no bearing on its financial performance.

In this study, the problem is formulated as follows based on the problem's background:

1. Does Internet Banking affect Financial Performance in banking companies listed on the IDX for the 2018-2022 period?
2. Does Credit Risk affect Financial Performance in banking companies listed on the IDX for the 2018-2022 period?
3. Does Company Size affect Financial Performance in banking companies listed on the IDX for the 2018-2022 period?

Based on the formulation of the problem, eating this research has the following objectives:

1. To determine the effect of Internet Banking on Financial Performance in banks listed on the IDX for the period 2018-2022
2. To determine the effect of credit risk on financial performance in banks listed on the IDX for the 2018-2022 period
3. To determine the effect of company size on financial performance in banks listed on the IDX for the 2018-2022 period.

LITERATURE REVIEW

Grand Theory

Grand theory is a main concept used by researchers to allocate information about the hypotheses they use. Grand theory aims to support research based on the results of research gaps and certain scientific frameworks (Siregar, 2022).

Signally theory according (Nurjanah, 2022) the foundational theory of voluntary disclosure is signally theory. Thus, explaining why a business feels compelled to share or provide information to other parties about its financial results. The encouragement made by is to convey financial statement information while still using the asymmetric information that the company has in relation to outside parties. Accurate information owned by the company and will be disclosed to creditors and investors about the company's prospects is information owned by the company. It is one technique to reduce asymmetric information with the company's prospects that will occur in the future.

Stakeholder theory according (Rusmewahni & Jayanti, 2022) each and every stakeholder has a right to information about business operations that affect them. The only stakeholders at first were the shareholders. A company that cannot operate solely for its own benefit but must also provide benefits to stakeholders. With that in mind, the support given to the company by stakeholders has a significant impact on its ability.

Financial Performance

According to (Fahmi, 2020) a company's financial performance is evaluated to determine how effectively and correctly it has implemented its financial policies.

According (Fitriyani, 2021) profitability is the most suitable indicator used to evaluate a bank's financial performance among the various other financial ratios used today. It uses the Return On Assets ratio. Because ROA concentrates on the company's potential to generate income using controlled assets, therefore ROA is a ratio used to asses banking performance. This ratio measures the efficiency of using assets to generate net profit for the company (Dwi Cahyono & Aulia Rachmaniyah, 2020). The ROA formula according to (Diana, 2018) is as follows:

$$Return\ On\ Asset : \frac{Laba\ bersih}{} X100\%$$

Internet Banking

An online banking service called internet banking allows users to carry out financial transactions. When conducting transactions and obtaining other information through the bank's website. Internet banking uses the internet as a channel. (Keuangan, 2015).

Internet banking measurement according to (Yohani & Dita, 2019) uses a dummy which gives a value of 1 for banks that have used internet banking and if the bank has not used internet banking services, a value of 0 will be given.

Credit Risk

According to (Hayati, 2018) credit risk refers to a company, organization, institution, or person's inability to fulfill their obligations on time, both at maturity and after maturity and that is all with the applicable rules and agreements.

Credit risk can be calculated by Non Performing Loan which is used to measure the extent of non-performing loans. The NPL ratio is used to determine how well borrowers can be protected from danger of loan default. The NPL formula is as follows:

$$NPL = \frac{\text{Kredit Macet}}{\text{Total Kredit}} \text{ x } 100\%$$

Source: Peraturan Bank No.6/23/DPNP tahun 2004

The standard NPL ratio is set by Bank Indonesia at less than 5%. Bank Indonesia will conduct intensive supervision if the bank has an NPL risk of more than 5%, especially if there is a chance of harming the bank's industry.

Company Size

According to (Wulandari & Novitasari, 2022) company size is a measurement scale that shows the size or size of a company through its total assets and total sales. The larger a firm is, the more resources it has and can use to maximize its financial success. This is why there is a relationship between company size and financial performance.

The total assets the company can be logarithmized to determine its size. The following is the company size formula according to (Fitriyani, 2021):

$$\text{Ukuran Perusahaan} = \text{Ln}(\text{Total Aset})$$

The evolution of the framework can be seen as follows in light of the idea presented above:

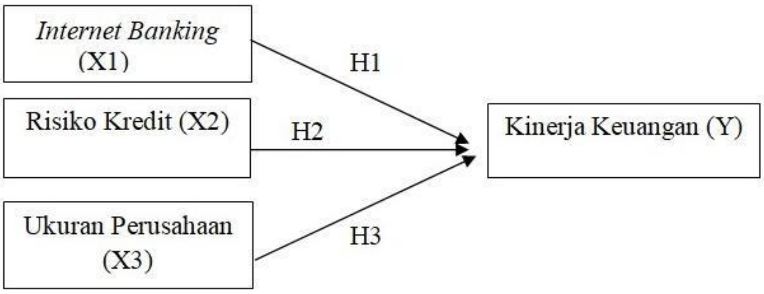


Figure 2 Framework

Research Hypothesis

H1: Internet Banking has a significant effect on Financial Performance.
H2: Credit Risk has a significant effect on Financial Performance.
H3: Company Size has a significant effect on Financial Performance

METHOD

This study methodology was carried out at firms in the banking sector that were listed on the Indonesia Stock Exchange during that time 2018-2022. The type of data used in this research is secondary data obtained through financial statement data of firms in the banking industry listed on IDX for period 2018-2022.

Population And Sample

The 36 conventional banking companies listed on the IDX for the years 2018 through 2022 make up the study's population. The purposive sampling technique will be used by researchers in the sampling, 17 companies were chosen over a period of 5 years from the population of the traditional banking industry represented on the IDX, resulting in 85 data processed for sampling. Multiple linear regression is the analysis technique employed, and the writing tool of choice is the eviews writing program.

Analysis Method

Panel data regression analysis utilizing the eviews software version 10 is the analytical strategy used in the study, a computer program designed as a tool for processing statistical and econometric data.

Regression Estimation For Panel Data

Cross sectional and time series data are combined in regression utilizing panel data. (time series) and data from cross section (Basuki & Prawoto, 2017). There are three approaches for estimating model parameters in the panel data regression model. The parameters in this investigation are explained as follows:

1. Common effects model (CEM)

According to (Ghozali & Ratmono, 2018) states that common effect model use the OLS method to estimate the panel data model and mixes cross section with time series.

2. Model fixed effects (FEM)

According to (Sari & Tanjung, 2018) Fixed effect model is a statistical model for a fixed or non-random number of parameters. Statistically, the fixed effect model performs calculations that assume that each study to be analyzed in meta-analysis research is carried out on the same group of units and the same variables.

3. Modeling random effects (REM)

According to (Sari & Tanjung, 2018) the random effect model is a random effect model referred to as a variant element with random parameters. Random effect model is a calculation of the effect value of the diversity of research results. The random effect model shows the mean (average) of the acquisition of research results to be analyzed regardless of how the results of each study.

Choosing a Model Method for Panel Data Estimation

There are three methods for selecting the ideal panel managing data model

Chow Test

If the Fixed Effect Model (FEM) or the Common Effect Model (CEM) should be utilized, the Chow test is used to make that decision.

Table 1 Chow Test

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	17.075320	(19,57)	0.0000
Cross-section Chi-square	152.070314	19	0.0000

Source: Processed Data, 2023

Based on the results above, the chow test results show the Probability value (Prob.) Cros Section F of 0.0000 and the Cross Section Chi-Square value is 0.0000 <0.05. Given that this probability value is less than the test criterion, it can be said that the Fixed Effect Model (FEM) is more useful for testing panel data regression models than the Common Effect Model (CEM).

Hausman Test

According to (Sa'adah & Nur'ainui, 2020) in estimating panel data, the hausman test is statistical technique for determining the best fixed effect or random effect model.

Table 2 Hausman Test

Correlated Random Effects - Hausman Test
Equation: Untitled
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	5.083837	3	0.1658

Source: Processed Data, 2023

It can be concluded from the test results above that it is preferable to test using the Random Effect Model (REM) as opposed to the Fixed Effect Model (FEM) because the Cross-Section Random Probability (Prob) value is 0.1658> 0.05.

Lagrange Multiplier Test

The model to be utilized is chosen using the lagrange multipler test between the common effect and random effect models.

Table 3 Langrange Multiplier Test

Lagrange Multiplier Tests for Random Effects
Null hypotheses: No effects
Alternative hypotheses: Two-sided (Breusch-Pagan) and one -sided (all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	76.40040 (0.0000)	0.018144 (0.8928)	76.41855 (0.0000)
Honda	8.740732 (0.0000)	-0.134700 (0.5536)	6.085384 (0.0000)
King-Wu	8.740732 (0.0000)	-0.134700 (0.5536)	3.788495 (0.0001)
Standardized Honda	9.691522 (0.0000)	0.159080 (0.4368)	3.537363 (0.0002)
Standardized King-Wu	9.691522 (0.0000)	0.159080 (0.4368)	1.482228 (0.0691)
Gourieroux, et al.	--	--	76.40040 (0.0000)

Source: Processed Data, 2023

Knowing than the putcomes of the computations above, it can be concluded that the Prob value of Cross Section Breusch Pangan 0.0000 <0.05, meaning that the Random Effect Model (REM) is better used than using the Common Effect Model (CEM).

Classic Acceptance Test

The classical assumption test, which seeks to collect pertinent data and the results are used to address a problem, is one of the statistical procedures used to test the acceptability of research data.

Coefficient of determination (R^2)

According to (Ghozali, 2017) the coefficient of determination (R2) is used to gauge how well a model can account for variations in the dependent variable. There is a range of 0 to 1 in the coefficient of dtetermination. If the adjusted R2 value in the emprical test is negative, the adjusted R2 value is taken to be 0.

Table 4 R^2

R-Squared	0.095290
Adjust R-Squared	0.061783

Source: Processed Data, 2023

The table above shows that the Adjusted R-squared value is 0.061783, which means that variables other than those examined in this study account for 93.9% of the variance in the rise and fall of financial performance as seen in Internet Banking, Credit Risk, and Company Size.

Hypothesis Test

According to (Sugiyono, 2017) the hypothesis is a temporary solution to those problems. It is said to be temporary because the solutions are only based on pertinent theories and not yet on empirical data gathered through data collection.

Based on findings from three tests what has been done so far is what can be done The data regression model reached the following conclusions. Panel used for testing Hypotheses and regression equations for panel data is a random effects model (REM).

Table 5 Model Conclucion

Metode	Pengujian	Hasil
Uji Chow	CEM vs FEM	FEM
Uji Hausman	FEM vs REM	REM
Uji Langrange Multiplier	CEM vs REM	REM

Source: Processed Data, 2023

According to (Ghozali, 2017) emphasizes that classical assumption testing is a test of statistical assumptions that must be met in Ordinary Least Square (OLS) based multiple regression analysis. The out outcome of the choice of estimation models that have been executed previously that the Random Effect Model is the right one to use in this study.

Assessing the viability of the regression model used in this inquiry is the goal of the classical assumption test. However, there is no need to test the traditional assumptions in the random effect model because it is expected that the Generalized Least Square (GLS) estimate method can overcome heteroscedasticity and autocorrelation.

Simultaneous hypothesis testing (Test F)

The alternative hypothesis which claims that all independent variable simultaneously and significantly affect the dependent variable, is accepted when the significant value of F < 0.05. This is the criterion for testing hypothesis using the F statistic (Ghozali, 2018). The F test’s can be seen as follows:

Table 6 F test

Weighted Statistics

R-squared	0.095290	Mean dependent var	0.275998
Adjusted R-squared	0.061783	S.D. dependent var	0.400085
S.E. of regression	0.387529	Sum squared resid	12.16448
F-statistic	2.843831	Durbin-Watson stat	1.290579
Prob(F-statistic)	0.042802		

Sourch: Prosecced Data, 2023

The table over indicates that the F-statistic value is 2.8438, while the F table with the $\alpha = 5\%$ level, df1 (k-1) = 3 and df2 (n-k) = 81, the F table value is 2.72. Thus the F-statistic 2.84381> F Table 2.72 and the Prob F-statistic value 0.042802 <0.05.

Therefore, it can be inferred that the independent variables in this study, which include Internet Banking, Credit Risk, and Company Size all have an imppact on financial performance (ROA).

Partial hypothesis test (t test)

According to (Ghozali, 2018) the t test essentially demonstrated how much each independent variable contributed to the variation in the dependent variable. Following are the findings of the t test in study:

Table 7 t Test

Dependent Variable: ROA
Method: Panel EGLS (Cross-section random effects)
Date: 05/24/23 Time: 18:30
Sample: 2018 2022
Periods included: 5
Cross-sections included: 17
Total panel (balanced) observations: 85
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-3.626287	1.775379	-2.042543	0.0444
IB	-0.187911	0.441814	-0.425317	0.6717
NPL	-0.030619	0.028084	-1.090253	0.2788
LN	0.278976	0.101743	2.741969	0.0075

Sourch: Prosseced Data, 2023

1) Internet Banking (X1)
   The t-statistic value of internet banking is -20.425317 while the t-table with an α (5%) level df = (n-k) = 81, the t table value is 1.98969. Thus the t-statistic (-0.425317) < t-table (1.98969) means that the internet banking variable has no effect on financial performance and with a significant level greater than 0.05, namely the probability value (Prob) 06717> 0.05, meaning that partially the internet banking variable is not significant to financial performance.
2) Credit Risk (X2)
   The t-statistic value of credit risk of -1.090253 < t-table (1.98969) means that the credit risk variable has no effect on financial performance and with a significant level greater than 0.05, namely the probability value (prob) 0.2788 > 0.05, meaning that partially the credit risk variable is not significant to financial performance.
3) Company Size
   The t-statistic value on company size is 2.741969> t-table (1.98969), meaning that the company size variable affects financial performance and with a significant level smaller than 0.05, namely the probability value (prob) 0.0075 <0.05, meaning that partially the company size variable is significant to financial performance.

RESULTS AND DISCUSSION

Impact Internet Banking On Financial Performance

The result of hypothesis testing show that the Internet Banking variable obtained a t-count value of -0.425317 < from the t-table 1.98969 and a significant level greater than 0.05, namely the probability value (Prob.). the significant level is greater than 0.05, namely the probability value (Prob.) value of 0.6717> 0.05, so it can be concluded that the hypothesis is not significant. tested states that Internet Banking has no effect on Financial Performance (ROA). Internet banking cannot demonstrate the company's capacity to attain banking financial performance in this situation.

This is consistent with studies by (Samsu et al., n.d.), (Yohani & Dita, 2019) and (Muhammad & Erni, 2020) stating that internet banking has no significant effect on financial performance.

Impact of Credit Risk On Financial Performance

Thze result of hypothesis testing show the Credit Risk variable obtained t-count value of -1.090253 < t-table 1.98969 and the significant level is greater than 0.05, namely the Probability value (Prob.) amounting to

0.2788> 0.05. so it can be concluded that partially the Credit Risk variable has no effect. partially the Credit Risk variable has no effect on Financial Performance (ROA).

This is consistent with studies by (Fadriyaturrohmah & Manda, 2022), (Nur et al., 2020) and (Silitonga & Manda, 2022) stating that partially credit risk (NPL) has no effect on financial performance.

Impact Of Company Size On Financial Performance.

The result of hypothesis testing show the Company Size variable, the t-count is 2.741969> t-table 1.98969 and the significant level is lower at 0.0075 <0.05. this can be seen from the results of the t-test. significant level is lower at 0.0075 <0.05. it can be concluded that the size of the company partially has a significant effect on Financial Performance (ROA).

This is consistent with studies by (Dela et al., 2022), (Aziizah et al., 2022) and (Iskandar & Zulhilmi, 2021) and (Fitriyani, 2021), stating that company size has a significant effect on financial performance.

CONCLUSION

The following conclusions are taken from the analysis's findings. First, Internet Banking has no bearing on Financial Performance, hence there is no link between the variable and unidirectional Financial Performance. Second, there is no connection between Credit Risk and unidirectional Financial Performance because Credit Risk has no impact on Financial Performance. Third, there is a link between the Company Size variable and unidirectional Financial Performance since Company Size affects Financial Performance. Fourth, the simultaneous and considerable impact of Internet Banking, Credit risk, and Company Size on Financial Performance.

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