

PROFITA

ANALISIS SUMBER DAN PENGGUNAAN KAS PADA PT. BANK TABUNGAN NEGARA (PERSERO) Tbk

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Abstract

This research entitled "Sources and Allocation of Cash Analysis at PT. Bank Tabungan Negara (Persero) Tbk". The purpose of this study was to analyze the sources and allocation of cash and what factors influence changes in cash at PT. Bank Tabungan Negara (Persero) Tbk in period 2016 to 2019. Data used in this study are secondary data with documentation techniques obtained from the (Otoritas Jasa Keuangan) OJK website. Population of research is data from the company's financial position report and the sample of this research is the data from company's financial position report for the period 2016-2019. The data analysis technique used is horizontal analysis. The results of this study indicate that the sources and allocation of cash for each period has a change which is an increase in cash for each other. there was a difference in each period of the sources and allocation of cash either increase. The main factors that effect the cah changes were Time deposits, Placements with Bank Indonesia and Kredits.



INTRODUCTION

Bank as a financial institution in daily activities is inseparable from the field finance. These activities are like raising funds by raising funds from the wider community in the form of demand deposits, savings, and later deposits channeled to people who lack funds in the form of credit or cash other. In carrying

out these operational activities, the bank must be able to manage the funds obtained are as effective as possible so that the company's goals can be achieved. With In other words, the bank must be able to plan for future cash needs and possible sources that exist because it will affect the ability of the bank in paying

interest obligations and extending credit to the public.

Cash is the most liquid asset or is one element of capital the highest liquidity, means the greater the amount of cash owned by a company will also have a higher level of liquidity. Cash plays a big role in determining the smooth running of the company's activities. Hence, acceptance (source) and use (disbursement) of cash must be planned and monitored well. Receipts and expenses of a company there are routine and continuously and some are not continuous. Source of cash are items that will increase the amount of cash. While usage cash are items that will reduce the amount of cash. (source) and use (disbursement) of cash must be planned and monitored well. Receipts and expenses of a company there are routine and continuously and some are not continuous. Source of cash are items that will increase the amount of cash. While usage cash are items that will reduce the amount of cash.

To be able to plan cash needs in the future and see how much far the level of effectiveness of the company in managing its funds, needs to be done analysis of financial statements first. One of the report analysis techniques The financial statement is Analysis of the Sources and Uses of Cash.

Analysis of sources and uses of cash can be used to show changes cash during a period and provide reasons for the changes in cash by describing or demonstrating the flow or movement of cash, namely the sources of cash and the use of cash in the period concerned, while for creditors or banks with reports on sources and uses of cash will be able to assess the bank's ability to pay interest or repay the loan In a company, management

is always faced with the problem of how make the best use of existing cash, so related to use of cash so that the company's goals can be achieved and how to get additional cash to meet the needs and opportunities faced company.

Based on previous research by Susanti in 2019 with the title Analysis Sources and Uses of Cash at PT holcim Indonesia Tbk 2013-2017 period. The results of this study state that the structure of financing or spending is conducted by the company is not good, in view of the existence of liquidity the company's long-term funding needs are met by long-term funding sources short. From the analysis conducted by Elvi Susanti at PT. Holcim Indonesi Tbk, It can be seen that there is a shortage of cash during the analysis period. Because a larger amount of money is used to finance activities company than the source of the cash obtained. So that every reception and Cash management must be carried out properly, because there is a shortage of cash fulfilling its obligations will result in loss of trust from outsiders against the company.

METHODS

Population is a generalization of the area consisting of objects that belong to it Certain characteristics and qualities set by the researcher to be studied and then conclusions are drawn (Sugiyono, 2017:115). The population in this final project research is a published report of financial position at PT. State Savings Bank (Persero) Tbk.

The sample in this study is the published financial position report at PT. Bank State Savings Account (Persero) Tbk for the period 2016 to 2019. The type of data used in this study is quantitative data, namely data report on the financial

position of PT. Bank Tabungan Negara (Persero) Tbk. Source of data in this research is secondary data. Resident researcher utilize the data according to their needs. Secondary data in this research is data sourced from statistical data from the Financial Services Authority regarding financial position report at PT. Bank Tabungan Negara (Persero) Tbk for the 2016 period up to 2019 which were obtained through the OJK website, text books relating to banking management whose data is still relevant to used, and scientific writings related to banking. Data collection techniques used in writing this thesis are documentation technique. The documentation used is data collected in the form of progress reports of financial position for the period 2016 to with 2019 at PT. Bank Tabungan Negara (Persero) Tbk which was obtained from the website of the Financial Services Authority, namely www.ojk.go.id.

The data analysis technique used is descriptive analysis. Data analysis used in this research is horizontal analysis, namely analysis with make comparisons of financial statements for several periods or several time so that the progress will be known (Kasmir, 2018:69).

RESULT AND DISCUSSION

1. Included in the sources of cash are the accounts contained in company's statement of financial position as follows:

- a. All current assets that are reduced or smaller than the previous year, except cash
- b. All fixed assets that are reduced or smaller than the previous year
- c. All current liabilities that have increased or been greater than the previous year
- d. All long-term debt that increases or is greater than the year previously

e. There is an increase in capital or the amount of capital is greater than the year previously.

f. There is profit or profit from the company's operations.

The amount of cash funds obtained from each account which is a source of cash is the difference between the amount of funds from that account in the previous year and the amount of funds from that account in the current year. In the 2016-2017 period cash receipts (sources) occurred for needs (in millions of rupiah) Securities sold under agreements to repurchase Rp. 48.-, Allowance for impairment losses on financial assets of IDR 240,919.-, Accumulated depreciation of fixed assets and inventory of IDR 205,685.-, non-production assets of IDR 103.-, Allowance for impairment losses on non-financial assets of IDR 1,022.-, Current Accounts of IDR 7,863,113.-, Savings of IDR 5,495,711.-, Time Deposits amounting to IDR 16,216,197.-, Revenue sharing investment funds amounting to IDR 3,182,274.-, Loans from other banks amounting to IDR 2,576,156.-, Acceptance payables amounting to IDR 8,081, Securities issued amounting to IDR 4,996,603.-, loans received amounting to IDR 2,991,637.-, security deposits amounting to IDR 433.-, other liabilities amounting to Rp. 1,333,733.-, Other comprehensive income Rp. 29,213.-, Profit and loss Rp. 2,503,685.- so that it can be calculated that the total cash sources for the 2016-2017 period are in the amount of IDR 47,644,541.-. The biggest factor affecting period cash receipts this comes from an increase in current liabilities, namely Time Deposits of Rp. 16,216,197,000,000,-. (can be seen in Table 4.3)

Tabel 4.3
Sumber dan Penggunaan Kas
Periode 2016-2017

(dalam jutaan rupiah)

Sumber-sumber Kas	
Akun	Jumlah
Surat berharga yang dijual dengan janji dibeli kembali(repo)	48
Cadangan kerugian penurunan nilai aset keuangan	240,919
Akumulasi penyusutan aset tetap dan inventaris	205,685
Aset non produksi	103
Cadangan kerugian penurunan nilai aset non keuangan	1,022
Giro	7,863,113
Tabungan	5,495,711
Simpanan berjangka	16,216,197
Dana investasi revenue sharing	3,182,274
Pinjaman dari bank lain	2,576,156
Utang akseptasi	8,081
Surat berharga yang diterbitkan	4,996,603
Pinjaman yang diterima	2,991,637
Setoran jaminan	433
Liabilitas lainnya	1,333,733
Penghasilan komprehensif lain	29,213
Laba rugi	2,503,685
Jumlah	47,644,541

Sumber : data diolah, 2020

(dalam jutaan rupiah)

Penggunaan Kas	
Akun	Jumlah
Penempatan pada BI	8,967,311
Penempatan pada bank lain	248,849
Surat berharga	2,467,605
Tagihan akseptasi	8,081
Kredit	30,780,823
Pembiayaan Syariah	3,763,377
Penyertaan	270
Aset tetap dan inventaris	383,601
Aset pajak tangguhan	71,764
Aset lainnya	931,988
Jumlah	47,623,988

Sumber: data diolah, 2020

In the 2017-2018 period cash receipts (sources) occurred for needs (in millions of rupiah) Securities sold under agreements to repurchase Rp 473,186.-, Allowance for impairment losses on financial assets of IDR 947,417.-, Accumulated depreciation of fixed assets and inventory amounted to IDR 290,218.-, non-assets production of IDR 183.-, Allowance for impairment losses on non-financial assets amounting to IDR 96.-, Demand Deposits amounting to IDR 3,685,890.-, Savings amounting to IDR 276,826.-, Time Deposits of IDR 29,940,228.-, Revenue sharing investment funds of IDR 3,412,125.-,

Spot and derivative liabilities IDR 152.-, Acceptances payable IDR 520,067.-, Loans received in the amount of IDR 7,508,641.-, Collateral deposits in the amount of IDR 1,545.-, Other liabilities of IDR 667,365.-, and Profit and Loss of IDR 2,202,430.- so that it can be calculated that the total cash sources for the 2017-2018 period are in the amount of IDR 49,926,369.-. The biggest factor affecting period cash receipts This comes from an increase in current liabilities, namely time deposits of Rp. 29,940,228,000,000,-. (can be seen in Table 4.5)

Tabel 4.5
Sumber Dan Penggunaan Kas
Periode 2017-2018

(dalam jutaan rupiah)

Sumber-sumber Kas	
Akun	Jumlah
Surat berharga yang dijual dengan janji dibeli kembali	473,186
Cadangan kerugian penurunan nilai aset keuangan	947,417
Akumulasi penyusutan aset tetap dan inventaris	290,218
Aset non produksi	183
Cadangan kerugian penurunan nilai dan aset non keuangan	96
Giro	3,685,890
Tabungan	276,826
Simpanan berjangka	29,940,228
Dana investasi revenue sharing	3,412,125
Liabilitas spot dan derivative	152
Utang akseptasi	520,067
Pinjaman yang diterima	7,508,641
Setoran jaminan	1,545
Liabilitas lainnya	667,365
Laba rugi	2,202,430
Jumlah	49,926,369

Sumber: data diolah, 2020

(dalam jutaan rupiah)

Penggunaan Kas	
Akun	Jumlah
Penempatan pada Bank Indonesia	4,633,208
Penempatan pada bank lain	616,224
Tagihan spot dan derivative	167
Surat berharga	241,928
Tagihan akseptasi	520,067
Kredit	35,253,522
Pembiayaan syariah	4,053,629
Aset tetap dan inventaris	470,593
Aset pajak tangguhan	85,696
Aset lainnya	690,932
Pinjaman dari bank lain	1,785,966
Utang atas surat berharga yang dijual dengan janji dibeli kembali	437,421
Surat berharga yang diterbitkan	895,539
Penghasilan komprehensif lain	25,416
Jumlah	49,710,308

Sumber: data diolah, 2020

In the 2018-2019 period cash receipts (sources) occurred for needs (in millions of rupiah) Placement with BI in the amount of IDR 15,370,535.-, Placement with a bank others IDR 444,708.-, spot and derivative receivables IDR 167.-, acceptances receivable amounting to IDR 41,096.-, Allowance for impairment losses on financial assets of IDR 2,825,153.-, Accumulated depreciation of fixed assets and inventory of IDR 313,596.-, Allowance for impairment losses and non-financial assets of IDR 18,902.-, Savings of IDR 3,157,635.-,

Securities issued amounting to IDR 2,747,073, Loans received in the amount of IDR 9,966,314.-, Collateral deposits in the amount of Rp. 1,986.-, and other Comprehensive Income of Rp. 348,069.- so that you can the total cash source calculated in the 2018-2019 period is Rp 35.235.234.-. The biggest factor affecting cash receipts this period comes from from the reduction in current assets, namely Placements with BI of Rp. 15,370,535,000,000,-. (can be seen in Table 4.7).

Tabel 4.7
Laporan Sumber Dan Penggunaan Kas
Periode 2018-2019

(dalam jutaan rupiah)

Sumber-sumber Kas	
Akun	Jumlah
Penempatan pada BI	15,370,535
Penempatan pada bank lain	444,708
Tagihan spot dan derivatif	167
Tagihan akseptasi	41,096
Cadangan kerugian penurunan nilai aset keuangan	2,825,153
Akumulasi penyusutan aset tetap dan inventaris	313,596
Cadangan kerugian penurunan nilai dan aset non keuangan	18,902
Tabungan	3,157,635
Surat berharga yang diterbitkan	2,747,073
Pinjaman yang diterima	9,966,314
Setoran jaminan	1,986
Penghasilan komprehensif lain	348,069
Jumlah	35,235,234

Sumber: data diolah, 2020

(dalam jutaan rupiah)

Penggunaan Kas	
Akun	Jumlah
Surat berharga	3,594,399
Surat berharga yang dijual dengan janji dibeli kembali	12,330
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali	1,875,221
Kredit	15,956,234
Pembiayaan syariah	1,571,193
Aset tetap dan inventaris	696,560
Aset pajak tangguhan	368,854
Aset lainnya	154,448
Giro	5,753,916
Simpanan berjangka	1,950,280
Dana investasi revenue sharing	316,958
Pinjaman dari bank lain	1,727,398
Liabilitas spot dan derivative	152
Utang atas surat berharga yang dijual dengan janji dibeli kembali	727
Utang akseptasi	41,096
Liabilitas lainnya	737,594
Laba rugi	352,322
Jumlah	35,109,682

Sumber: data diolah, 2020

2. Included in the use of cash are the accounts contained in company's statement of financial position as follows:
- All current assets that have increased or been greater than the previous year
 - All fixed assets that have increased or been greater than the previous year
 - Reduced every type of debt or smaller than the previous year
 - There is a cash dividend payment
 - Reduced own capital or or smaller than the previous year
 - There is a loss in the company's operations.

As is the case with cash sources, the amount of funds contained in each account which is a cash disbursement is also the difference between the amount of funds from the account in the previous year with the amount of funds from the account in the current year.

In the 2016-2017 period expenditure (use) of cash occurred to finance (in millions of rupiah) Placement with BI is IDR 8,967,311.-, Placement with other banks Rp. 248,849.-, Securities Rp. 2,467,605.-, Claims acceptance of IDR 8,081.-, Credit of IDR 30,780,823.-, Sharia financing of IDR 3,763,377.-, Investment of IDR 270.-, Fixed assets and inventory of IDR 383,601.-, Deferred tax assets of IDR 71,764.-, and other assets in the amount of Rp. 931,988.- so that it can be calculated the total use of cash for the period 2016-2017 is IDR 47,623,988.-. The biggest influencing factor cash disbursement for this period is the use of cash to finance credit in the amount of Rp. 30,780,823,000,000,-. (can be seen in table 4.3).

In the 2017-2018 period cash was spent (used) for Placements with BI amounting to IDR 4,633,208.-, Placements with other banks IDR 616,224.-, Spot and Derivative Claims of Rp. 167.-, Securities of Rp. 241,928.-, Acceptances receivable of IDR 520,067.-, Credit of IDR 35,253,522.-, Financing sharia of IDR 4,053,629.-, Fixed assets and inventory of IDR 470,593.-, Assets deferred tax of IDR 85,696.-, Other assets of IDR 690,932.-, Loans from other banks in the amount of IDR 1,785,966.-, Loans from other banks in the amount of IDR 1,785,966.- Payable on securities sold under agreements to repurchase Rp 437,421.-, Securities issued amounting to IDR 895,539.-, and Income other comprehensive amount of IDR 25,416.- so that the total can be calculated use of cash for the period 2017-2018 amounted to IDR 49,710,308. The biggest factor that affect cash disbursement this period is the use of cash for finance credit of Rp. 35,253,522,000,000.-. (can be seen in Table 4.5).

In the 2018-2019 period cash disbursements (uses) occurred for securities amounting to IDR 3,594,399, securities sold under repurchase agreements amounting to Rp. 12,330.-, Claims on securities purchased with agreements to resell IDR 1,875,221.-, Credit IDR 15,956,234.-, Sharia financing IDR 1,571,193.-, Fixed assets and inventory of IDR 696,560.-, Deferred tax assets amounting to IDR 368,854.-, Other assets amounting to IDR 154,448.-, Demand Deposits amounting to IDR 5,753,916.-, Time deposits of Rp. 1,950,280.-, Revenue sharing investment funds of Rp 316,958.-, Loans from other banks amounting to IDR 1,727,398.-, Spot liabilities and derivatives of IDR 152.-, payable on securities sold with

agreements to be purchased amounting to IDR 727.-, Acceptances payable IDR 41,096.-, Other liabilities of IDR 737,594.-, and profit and loss of IDR 352,322.- so that it is calculated that the total use of cash for the 2018 2019 period is Rp 35.109.682.-. The biggest factor affecting cash disbursements this period is use of cash to finance credit of IDR 15,956,234,000,000.-. (can be seen in Table 4.7).

CONCLUSION

Based on the results obtained from data processing and discussion in chapter previously, the following conclusions can be drawn:

There were changes in the sources and uses of cash in the period 2016 to 2019 which is a cash increase. The biggest factor influencing change sources of cash in the period 2016 to 2019 are Time Deposits and Placement at Bank Indonesia (BI) and the biggest influencing factors changes in the use of cash in the period 2016 to 2019 are for financing Credit.

Changes in cash at PT. Bank Tabungan Negara (Persero) Tbk experienced increase in cash each period which is the difference between the total sources of cash sources and the total cash disbursements in the period 2016 to 2019. Factors The biggest influence on changes in cash are time deposits, placement with Bank Indonesia (BI) and Credit.

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