

**ANALISIS PERBANDINGAN SEBELUM DAN SESUDAH MERGER
TERHADAP KINERJA KEUANGAN PERBANKAN DI INDONESIA**

SKRIPSI

Diajukan Sebagai Salah Satu Syarat Untuk
Memperoleh Gelar Sarjana Ekonomi
Program Studi Akuntansi



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ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui aktivitas merger terhadap kinerja keuangan perbankan di Indonesia yang diukur oleh rasio-rasio keuangan seperti *CAR (Capital Adequacy Ratio)*, *LDR (Loan to Deposit Ratio)*, *BOPO (Biaya Operasional / Pendapatan Operasional)*, dan *NPL(Non Performing Loan)*. Penelitian ini melakukan pengujian terhadap hipotesis yang menyatakan terdapat perbedaan yang signifikan kinerja keuangan perbankan sebelum dan sesudah melakukan merger yang diukur berdasarkan *CAR (Capital Adequacy Ratio)*, *LDR (Loan to Deposit Ratio)*, *BOPO (Biaya Operasional / Pendapatan Operasional)*, dan *NPL(Non Performing Loan)*. Sampel yang digunakan dalam penelitian ini meliputi 8 sektor bank yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2010-2015. Metode penelitian yang digunakan adalah analisis *Paired Sample T-Test*. Hasil penelitian menunjukkan bahwa dari semua 4 rasio keuangan *CAR (Capital Adequacy Ratio)*, *LDR (Loan to Deposit Ratio)*, *BOPO (Biaya Operasional / Pendapatan Operasional)*, dan *NPL(Non Performing Loan)* menunjukkan tidak ada perbedaan yang signifikan antara sebelum dan sesudah melakukan merger.

Kata Kunci : *Merger, Kinerja keuangan, Paired Sample T-test*



COMPARATIVE ANALYSIS BEFORE AND AFTER MERGER OF BANKING FINANCIAL PERFORMANCE IN INDONESIA

ABSTRACT

The purpose of this research is to know merger activity to financial performance of banking in indonesia as measured by financial ratios like CAR (Capital Adequacy Ratio), LDR (Loan to Deposit Ratio), BOPO (Operational Cost / Operating Income, and NPL (Non Performing Loan) This study examined the hypothesis that there are significant differences in the financial performance of banks before and after conducting merger as measured by Capital Adequacy Ratio, LDR (Loan to Deposit Ratio), BOPO (Operational Cost / Operating Income, and NPL (Non Performing Loan) The sample used in this research covers 8 sectors of banks listed in Indonesia Stock Exchange (BEI) in 2010-2015. The research method used is Paired Sample T-Test analysis. The results show that from all 4 the financial ratios of CAR (Capital Adequacy Ratio), LDR (Loan to Deposit Ratio), BOPO (Operational Cost / Operating Income , and NPL (Non Performing Loan) showed no significant difference between before and after merger.

Keywords: Merger, Financial Performance, Paired Sample T-test

