

ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui perbedaan kinerja keuangan PT. Bank Woori Saudara Indonesia sebelum dan sesudah melakukan merger pada 2008-2012 dan 2016-2020. Kinerja keuangan diukur menggunakan 8 rasio keuangan yaitu: CAR (Capital Adequacy Ratio), NPL (Non Performing Loan), ROA (Return On Asset), ROE (Return On Equity), NIM (Net Interest Margin), BOPO (Biaya Operasional Terhadap Operasional), LDR (Loan To Deposit), GCG (Good Corporate Government). Desain penelitian yang digunakan adalah kuantitatif komparatif. Data yang dikumpulkan merupakan data sekunder dengan teknik dokumentasi. Metode analisa data yang digunakan yaitu uji normalitas data dan uji paired sample t-test dengan bantuan aplikasi SPSS v.21. Hasil penelitian ini menunjukkan terdapat perbedaan yang signifikan pada rasio CAR, ROA, ROE, NIM, BOPO dan LDR sebelum dan sesudah merger. sedangkan pada NPL dan GCG tidak terdapat perbedaan signifikan sebelum dan sesudah merger.

Kata Kunci: Merger, CAR, NPL, ROA, ROE, NIM, BOPO, LDR, GCG



ABSTRACT

The purpose of this study was to determine the differences in the financial performance of PT. Bank Woori Saudara Indonesia before and before the merger in 2008-2012 and 2016-2020. Financial performance is measured using 8 financial ratios, namely: CAR (Capital Adequacy Ratio), NPL (Non Performing Loan), ROA (Return On Assets), ROE (Return On Equity), NIM (Net Interest Margin), BOPO (Operating Costs to Operations), LDR (Loan To Deposit), GCG (Good Corporate Government). The research design used is comparative quantitative. The data collected is secondary data with documentation techniques. The data analysis method used is the normality test of the data and the paired sample t-test with the help of the SPSS v.21 application. The results of this study indicate a significant difference in the ratio of CAR, ROA, ROE, NIM, BOPO and LDR before and before the merger. while in NPL and GCG there is no significant difference before and before the merger.

Keywords: Merger, CAR, NPL, ROA, ROE, NIM, BOPO, LDR, GCG

