

ABSTRAK

Penelitian ini menguji dampak merger dan akuisisi (M&A) terhadap kinerja keuangan dalam industri perbankan. Kinerja keuangan dinilai dengan menggunakan tujuh rasio: Current Ratio (CR), Return on Equity (ROE), Return on Assets (ROA), Net Profit Margin (NPM), Debt to Equity Ratio (DER), Debt to Asset Ratio (DAR), dan Total Asset Turnover Ratio (TATO). Penelitian ini menggunakan pendekatan kuantitatif, dengan fokus pada bank-bank yang melakukan aktivitas M&A antara tahun 2015 dan 2021. Purposive sampling digunakan untuk memilih 8 sampel bank yang melakukan transaksi M&A selama periode tersebut. Penelitian menggunakan Paired Sample t-test dan Wilcoxon Signed Rank Test, data dianalisis untuk mengevaluasi perbedaan rasio kinerja keuangan secara rata-rata akibat peristiwa M&A. Hasilnya menunjukkan bahwa tidak ada perbedaan yang signifikan pada variabel-variabel yang dinilai, namun terdapat tren peningkatan pada CR dan NPM, serta penurunan pada DER dan DAR.

Kata Kunci: Merger, Akuisisi, Kinerja Keuangan, Kinerja Perbankan



ABSTRACT

This study examines the impact of mergers and acquisitions (M&A) on the financial performance within the banking industry. Financial performance is assessed using seven ratios: Current Ratio (CR), Return on Equity (ROE), Return on Assets (ROA), Net Profit Margin (NPM), Debt to Equity Ratio (DER), Debt to Asset Ratio (DAR), and Total Asset Turnover Ratio (TATO). The research employs a quantitative approach, focusing on banks that underwent M&A activities between 2015 and 2021. Through purposive sampling, the researcher selected 8 samples of banks that engaged in M&A transactions during this period. Utilizing the Paired Sample t-test and Wilcoxon Signed Rank Test, analyzed the data to evaluate the difference in the financial performance ratios on average due to the M&A events. The results indicate that there is no significant difference in any of the assessed variables, but there is a rising trend in CR and NPM, as well as a decrease in DER and DAR.

Keywords: Merger, Acquisition, Financial Performance, Banking Performance



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