ABSTRAK

Salah satu faktor yang sangat mempengaruhi kegiatan segment rill yaitu segmen jasa keuangan (perbankan) di Indonesia terpaksa ditutup kegitannya akibat ketidakmampuan bank tersebut dalam mengelola operasionalnya. Dalam kerangka penggabungan tersebut, tahun 2019 pemerintah telah mengumumkan rencana restrukturisasi bank dengan cara penggabungan, adapun beberapa bank yang digabung antara lain Bank Danamon, PT IBK Indonesia, bank BTPN, PT OKE Bank Indonesia pada tahun 2020 terdapat PT BCA Syariah, pada tahun 2021 PT BSI. Bank-bank terse433but pemerintah telah meresmikan penggabungannya. Jangka waktu penelitian adalah sebelum dan setelah merger (2018-2022). Sehingga dapat diketahui Perbedaan NPM, ROE, DER, dan CR sebelum dan sesudah merger.

Rasio keuangan dalam penelitian ini digunakan untuk memperoleh informasi yang akurat dan detail mengenai aspek keuangan Rasio yang digunakan adalah, *Net profit margin* (NPM), Return on Equity (ROE), Debt to Equity Ratio (DER) dan Current Ratio (CR). Metode analisis yang digunakan adalah statistik diskriptif.

Hasil penelitian menunjukkan seluruh bagian adanya perbedaan yang signifikan antara periode sebelum dan sesudah merger, dimana periode setelah merger lebih menguntungkan karena memiliki nilai rata-rata yang lebih tinggi. Pada hasil uji analisis deskriptif yaitu variable NPM, ROE, CR, dan DER mengalami perubahan signifikan. Sehingga dapat disimpulkan bahwa merger mempengaruhi kinerja keuangan dan memberikan dampak yang lebih baik bagi Bank.

Kata Kunci : Merger, *Net profit margin* (NPM), *Return on Equity* (ROE), *Debt to Equity Ratio* (DER) dan *Current Ratio* (CR).

ABSTRACT

The economic crisis that hit Indonesia since mid-1997 resulted in all economic potential experiencing stagnation and being on the verge of bankruptcy. One of the factors that greatly influenced real segment activities was that the financial services segment (banking) in Indonesia was forced to close or freeze the activities due to the bank's inability to manage its operations. Within the framework of this merger, in 2019 the government announced plans to restructure banks by way of merger, while several banks that have been merged include Bank Danamon, PT IBK Indonesia, BTPN bank, PT OKE Bank Indonesia. In 2020 there were PT BCA Syariah and in 2020 there was PT BCA Syariah. 2021 PT BSI. The government has officially formalized the merger of these banks. The research period is before and after the merger (2018-2022). With the result that the differences between NPM, ROE, DER and CR before and after the merger.

Financial ratios in this research are used to obtain accurate and detailed information regarding financial aspects. The financial ratios used are, Net profit margin (NPM), Return on Equity (ROE), Debt to Equity Ratio (DER) and Current Ratio (CR). The analytical method that used is descriptive statistics with the One Sample Kolmogorov Smirnov normality test. If the data is normally distributed, use the Independent Simple T test. However, if the data is not normally distributed, use the Mann Whitney U test.

The results of the reseach shows that all sections show significant differences between the periods before and after the merger, which is the period after the merger is more profitable because it has a higher average value. In the results of the hypothesis test, videlicet the NPM and ROE variables, CR experienced a significant change while DER was not significant. It can be concluded that mergers can affect financial performance and have a better impact on the Bank.

Keywords : Merger, Net profit margin (NPM), Return on Equity (ROE), Debt to Equity Ratio (DER) dan Current Ratio (CR).