

ABSTRAK

Anggi Kirana, 2023, “Analisis Kinerja Keuangan Perbankan Syariah Sebelum dan Sesudah *Merger* di Indonesia (Studi pada BSI Syariah Indonesia)”. Skripsi Program Studi Manajemen Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Makassar yang dibimbing oleh Pembimbing I Muchriana Muchran dan Pembimbing II Nasrullah.

Penelitian ini bertujuan untuk menguji Perbedaan Kinerja Keuangan Bank Syariah Indonesia (BSI) Sebelum dan Sesudah *Merger*. Penelitian ini menggunakan jenis penelitian kuantitatif dengan pendekatan deskriptif. Adapun Metode Analisis yang digunakan pada penelitian ini yaitu Uji Analisis deskriptif, Uji hipotesis dengan uji *Paired Sample T-test* dan uji *Wilcoxon*. Hasil penelitian ini menunjukkan bahwa *Return On Assets* (ROA) tidak menunjukkan adanya perbedaan antara sebelum dan sesudah *merger*. *Return On Equity* (ROE) tidak menunjukkan adanya perbedaan antara sebelum dan sesudah *merger*. *Total Asset Turn Over* (TATO) tidak menunjukkan adanya perbedaan antara sebelum dan sesudah *merger*. *Net Profit Margin* (NPM) menunjukkan adanya perbedaan antara sebelum dan sesudah *merger*. *Financial Leverage Multiplier* (FLM) tidak menunjukkan adanya perbedaan antara sebelum dan sesudah *merger*. Jadi hasil penelitian ini memberikan indikasi bahwa tujuan yang diharapkan dengan melakukan *merger* belum tercapai. Sehingga kinerja keuangan perusahaan Bank Syariah Indonesia (BSI) tidak mengalami perbaikan antara sebelum dan sesudah *merger*.

Kata Kunci : *Return On Assets, Return On Equity, Total Asset Turn Over, Net Profit Margin, Financial Leverage Multiplier, Kinerja Keuangan*

ABSTRACT

Anggi Kirana, 2023, "Analysis of Islamic Banking Financial Performance Before and After Mergers in Indonesia (Study on BSI Syariah Indonesia)". Thesis Management Study Program, Faculty of Economics and Business, University of Muhammadiyah Makassar. Main supervisor Muchriana Muchran and Co-supervisor Nasrullah.

This study aims to examine the differences in the financial performance of Bank Syariah Indonesia (BSI) before and after the merger. This research uses a type of quantitative research with a descriptive approach. The analytical method used in this study is descriptive analysis test, hypothesis testing with the Paired Sample T-test and the Wilcoxon test. The results of this study indicate that Return On Assets (ROA) does not indicate any difference between before and after the merger. Return On Equity (ROE) does not show any difference between before and after the merger. Total Asset Turn Over (TATO) does not show any difference between before and after the merger. Net Profit Margin (NPM) shows the difference between before and after the merger. The Financial Leverage Multiplier (FLM) does not show any difference between before and after the merger. So the results of this study provide an indication that the objectives expected by the merger have not been achieved. So that the company's financial performance of Bank Syariah Indonesia (BSI) did not improve between before and after the merger.

Keywords : Return On Assets, Return On Equity, Total Asset Turn Over, Net Profit Margin, Financial Leverage Multiplier, Financial Performance