

ABSTRAK

NURUL JIHAD. 2025. Analisis Kinerja Keuangan sebelum dan sesudah Merger pada PT Bank IBK Indonesia, Tbk. Skripsi. Jurusan Manajemen Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing oleh: Ibu Muryani Aarsal dan bapak Muhammad Khaedar Sahib.

Penelitian ini bertujuan untuk menguji perbedaan kinerja keuangan PT Bank IBK Indonesia, Tbk. sebelum dan sesudah merger. Penelitian ini menggunakan jenis penelitian kuantitatif dengan pendekatan deskriptif. Data yang digunakan adalah data sekunder yaitu laporan keuangan PT Bank IBK Indonesia, Tbk. sebelum dan setelah merger yang telah dipublikasikan oleh Bursa Efek Indonesia. Metode pengumpulan data adalah teknik dokumentasi. Adapun metode analisis yang digunakan pada penelitian ini yaitu uji analisis deskriptif, uji hipotesis dengan uji *Paired Sample T-test* dan uji *Wilcoxon*. Berdasarkan hasil penelitian data dengan menggunakan perhitungan statistik melalui aplikasi SPSS versi 25 menunjukkan bahwa *Current Ratio* dan *Debt to Asset Ratio* menunjukkan adanya perbedaan signifikan antara sebelum dan sesudah merger. Sedangkan *Net Profit Margin*, *Return on Asset*, dan *Return on Equity* tidak menunjukkan adanya perbedaan signifikan antara sebelum dan sesudah merger. Jadi hasil penelitian ini memberikan indikasi bahwa kinerja keuangan PT Bank IBK Indonesia, Tbk. tidak mengalami perbaikan antara sebelum dan sesudah merger.

Kata kunci: *Current Ratio, Debt to Asset Ratio, Net Profit Margin, Return on Asset, Return on Equity*, Kinerja Keuangan

ABSTRACT

NURUL JIHAD. 2025. *Analysis of Financial Performance before and after the Merger at PT Bank IBK Indonesia, Tbk. Thesis. Department of Management, Faculty of Economics and Business, University of Muhammadiyah Makassar. Supervised by: Muryani Arsal and Muhammad Khaedar Sahib.*

This study aims to examine the differences in the financial performance of PT Bank IBK Indonesia, Tbk. before and after the merger. This research uses a quantitative method with a descriptive approach. The data used in this study are secondary data, namely the financial statements of PT Bank IBK Indonesia, Tbk. before and after the merger, as published by the Indonesia Stock Exchange. The data collection method employed is a documentation technique. The analysis methods used in this study include descriptive statistical analysis, hypothesis testing with the Paired Sample T-test, and the Wilcoxon test. Based on statistical analysis using SPSS version 25, the results indicate that the Current Ratio and Debt to Asset Ratio show significant differences before and after the merger. However, the Net Profit Margin, Return on Assets, and Return on Equity do not show any significant differences between the two periods. These findings suggest that the financial performance of PT Bank IBK Indonesia, Tbk. did not significantly improve following the merger.

Keywords: Current Ratio, Debt to Asset Ratio, Net Profit Margin, Return on Asset, Return on Equity, Financial Performance