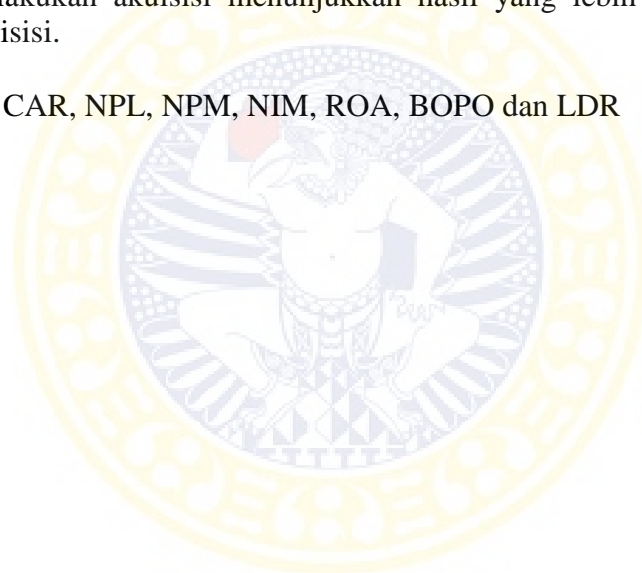


ABSTRAK

Penelitian ini bertujuan untuk Mengetahui kinerja keuangan bank konvensional sebelum dan sesudah akuisisi oleh pihak asing. Penelitian ini menggunakan metode CAMEL yang dihitung dengan menggunakan rasio *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Profit Margin* (NPM), *Net Interest Margin* (NIM), *Return On Asset* (ROA), Beban Operasional terhadap Pendapatan Operasional (BOPO) dan *Loan To Deposit Ratio* (LDR). Penelitian ini menggunakan pendekatan kuantitatif dengan menggunakan uji t berpasangan.

Hasil uji t berpasangan yang telah dilakukan menunjukkan bahwa rasio NPL dan NPM berpengaruh signifikan. Dan terdapat perbedaan kinerja keuangan saat sebelum akuisisi dan saat setelah akuisisi. Kinerja keuangan saat setelah bank tersebut melakukan akuisisi menunjukkan hasil yang lebih baik dibandingkan sebelum akuisisi.

Kata Kunci: CAR, NPL, NPM, NIM, ROA, BOPO dan LDR



ABSTRACT

The objective of this research is to know the financial performance of commercial banks before and after acquisition by foreigners. This research used the CAMEL method, ratios calculated using the *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Profit Margin* (NPM), *Net Interest Margin* (NIM), *Return On Asset* (ROA), *Operating Expense to Operating Income* (BOPO) and the *Loan to Deposit Ratio* (LDR). This research used a quantitative approach with paired t-test.

Paired t test results which have shown that the NPL ratio and NPM significant effect. And based on the analysis that has been done, there are differences in the financial performance of time before acquisition and after acquisition. The bank financial performance after acquisition is better than before acquisition.

Key Word: CAR, NPL, NPM, NIM, ROA, BOPO dan LDR

