ABSTRAK

Skripsi dengan judul "Analisis Perbandingan Kinerja Keuangan Bank Syariah Indonesia Tbk Sebelum dan Sesudah Merger Menggunakan Metode CAMEL Periode 2018-2024" ini ditulis oleh Rizky Trianawati, NIM. 1860406222084, Fakultas Ekonomi dan Bisnis Islam, Jurusan Manajemen Keuangan Syariah, dengan Pembimbing/Promotor Fia Rahma, S.E., M.S.A.

Kata Kunci: Kinerja Keuangan, CAMEL, Merger, Bank Syariah Indonesia, dan Komparatif

Terbentuknya PT Bank Syariah Indonesia Tbk melalui proses merger tiga bank syariah milik BUMN menimbulkan kebutuhan untuk menilai perubahan kinerja keuangan sebelum dan setelah merger. Pengukuran kinerja keuangan dilakukan menggunakan metode CAMEL yang terdiri dari *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Return On Assets* (ROA), serta *Financing to Deposit Ratio* (FDR). Tujuan penelitian ini adalah (1) untuk mengetahui kondisi kinerja keuangan sebelum merger, (2) untuk mengetahui kondisi kinerja keuangan sesudah merger, dan (3) untuk mengetahui perbedaan kinerja keuangan PT Bank Syariah Indonesia Tbk sebelum dan sesudah merger.

Pendekatan kuantitaif jenis komparatif digunakan dalam penelitian ini. Data sekunder yang dgunakan dalam penelitian ini berupa laporan keuangan PT Bank Syariah Indonesia Tbk periode 2018–2020 sebagai periode sebelum merger dan 2022–2024 sebagai periode sesudah merger. Analisis dilakukan dengan menghitung rasio CAMEL kemudian diuji menggunakan Wilcoxon Signed Rank Test untuk mengetahui perbedaan kinerja keuangan sebelum dan sesudah merger

Hasil penelitian menunjukkan bahwa (1) kinerja keuangan PT Bank Syariah Indonesia Tbk sebelum merger berada dalam kondisi yang baik dalam hal kecukupan modal, kualitas pembiayaan, efisiensi operasional, profitabilitas, dan likuiditas; (2) kinerja keuangan pasca merger juga menunjukkan hasil yang positif, dengan adanya peningkatan pada beberapa rasio keuangan perusahaan. (3) Hasil Uji Wilcoxon Signed Rank menunjukkan bahwa Rasio Kecukupan Modal (CAR), Pembiayaan Bermasalah (NPF), Rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO), Return on Assets (ROA), dan Rasio Pembiayaan terhadap Simpanan (FDR) tidak menunjukkan perbedaan yang signifikan sebelum dan sesudah merger. Hal ini mengindikasikan bahwa merger belum memberikan dampak yang signifikan terhadap kinerja keuangan perusahaan selama periode penelitian.

ABSTRACT

The thesis, entitled “A Comparative Analysis of the Financial Performance of Bank Syariah Indonesia Tbk Before and After the Merger Using the CAMEL Method for the Period 2018–2024,” was written by Rizky Trianawati, Student ID No. 1860406222084, Faculty of Islamic Economics and Business, Department of Islamic Financial Management, Supervised by Fia Rahma, S.E., M.S.A.

Keywords: Financial Performance, CAMEL, Merger, Bank Syariah Indonesia, and Comparative

The formation of PT Bank Syariah Indonesia Tbk through the merger of three state-owned Islamic banks created a need to assess changes in financial performance before and after the merger. Financial performance was measured using the CAMEL method, which consists of the Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Operating Expenses to Operating Income Ratio (BOPO), Return on Assets (ROA), and Financing to Deposit Ratio (FDR). The objectives of this study are (1) to determine the financial performance conditions before the merger, (2) to determine the financial performance conditions after the merger, and (3) to identify differences in the financial performance of PT Bank Syariah Indonesia Tbk before and after the merger.

A comparative quantitative approach was used in this study. The secondary data used in this study consisted of the financial statements of PT Bank Syariah Indonesia Tbk for the 2018–2020 period (pre-merger) and the 2022–2024 period (post-merger). The analysis was conducted by calculating the CAMEL ratios and then tested using the Wilcoxon Signed-Rank Test to determine differences in financial performance before and after the merger

The results of the study indicate that (1) the financial performance of PT Bank Syariah Indonesia Tbk prior to the merger was in good condition in terms of capital adequacy, financing quality, operational efficiency, profitability, and liquidity; (2) the financial performance following the merger also showed positive results, with improvements in several of the company’s financial ratios. (3) The results of the Wilcoxon Signed Rank Test show that the Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Operating Expenses to Operating Income (BOPO), Return on Assets (ROA), and Financing to Deposit Ratio (FDR) did not show significant differences before and after the merger. This indicates that the merger has not yet had a significant impact on the company’s financial performance during the study period.