

## **ABSTRAK**

**ANALISIS PERBEDAAN KINERJA KEUANGAN  
BANK UMUM HASIL KOMBINASI BISNIS  
DAN NON KOMBINASI BISNIS  
DITINJAU DARI PERMODALAN, RENTABILITAS,  
DAN LIKUIDITAS  
(Studi Empiris pada Bank yang Terdaftar di BEI Periode 2005 – 2008)**

FREDY JUSTINUS HOETAMA  
NIM: 062114082  
UNIVERSITAS SANATA DHARMA  
YOGYAKARTA  
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Tujuan penelitian ini adalah untuk mengetahui apakah terdapat perbedaan kinerja keuangan antara bank umum hasil kombinasi bisnis dan non kombinasi bisnis ditinjau dari aspek permodalan, rentabilitas, dan likuiditas. Aspek permodalan diukur dengan CAR dan rasio aktiva tetap terhadap modal. Aspek rentabilitas diukur dengan ROA, ROE, NIM, dan BOPO. Aspek likuiditas diukur dengan LDR.

Metode penelitian yang digunakan adalah uji t sampel independen apabila diperoleh data berdistribusi normal dan uji u Mann-Whitney apabila diperoleh data berdistribusi tidak normal. Sampel yang digunakan adalah 15 bank yang terdiri dari 8 bank hasil kombinasi bisnis dan 7 bank non kombinasi bisnis menggunakan laporan keuangan periode tahun 2005 sampai tahun 2008. Hipotesis yang diajukan adalah terdapat perbedaan kinerja keuangan antara bank umum hasil kombinasi bisnis dan non kombinasi bisnis.

Dari penelitian diperoleh kesimpulan bahwa ditinjau dari aspek permodalan tidak terdapat perbedaan kinerja keuangan antara bank umum hasil kombinasi bisnis dan non kombinasi bisnis diukur dengan CAR dan terdapat perbedaan kinerja keuangan antara bank umum hasil kombinasi bisnis dan non kombinasi bisnis diukur dengan rasio aktiva tetap terhadap modal. Ditinjau dari aspek rentabilitas tidak terdapat perbedaan kinerja keuangan antara bank umum hasil kombinasi bisnis dan non kombinasi bisnis diukur dengan NIM dan terdapat perbedaan kinerja keuangan antara bank umum hasil kombinasi bisnis dan non kombinasi bisnis diukur dengan ROA, ROE, dan BOPO. Ditinjau dari aspek likuiditas terdapat perbedaan kinerja keuangan antara bank umum hasil kombinasi bisnis dan non kombinasi bisnis diukur dengan LDR.

## **ABSTRACT**

**AN ANALYSIS OF DIFFERENCE FINANCIAL PERFORMANCE  
BETWEEN COMBINED BUSINESS AND  
NON COMBINED BUSINESS COMMERCIAL BANKS  
VIEWED FROM CAPITAL, RENTABILITY, AND LIQUIDITY  
(AN EMPIRICAL STUDY AT BANKS LISTED AT IDX )**

FREDY JUSTINUS HOETAMA

062114082

SANATA DHARMA UNIVERSITY

YOGYAKARTA

2010

The purpose of this research was to gain knowledge whether there were any differences in financial performances between combined business commercial banks and non combined business commercial banks viewed from capital, rentability, and liquidity aspects. Capital aspect was measured by CAR and fixed assets to equity ratio. Rentability aspect was measured by ROA, ROE, NIM, and BOPO. Liquidity aspect was measured by LDR.

The research method used was independent samples t test if the data had normal distribution and Mann Whitney U test if the data had abnormal distribution. The sample used was 15 banks which consisted of 8 combined

business banks and 7 non combined business banks using financial reports from 2005 to 2008. The proposed hypothesis was there were differences in financial performances between combined business commercial banks and non combined business commercial banks.

From the research it was concluded that there was no difference in financial performance between combined business banks and non combined business banks viewed from capital aspect measured by CAR and there was difference in financial performance between combined business banks and non combined business banks viewed from capital aspect measured by fixed assets to equity ratio. Viewed from rentability aspect, there was no difference in financial performance between combined business banks and non combined business banks measured by NIM and there was difference in financial performance between combined business banks and non combined business banks measured by ROA, ROE, and BOPO. Viewed from liquidity aspect, there was difference in financial performance between combined business banks and non combined business banks.