

## ABSTRAK

### ANALISIS PERBEDAAN KINERJA KEUANGAN, GCG, DAN CSR BANK SYARIAH INDONESIA SEBELUM DAN SETELAH MERGER

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Penelitian ini bertujuan untuk menganalisis perbedaan kinerja bank sebelum dan setelah merger terhadap kinerja keuangan, tata kelola perusahaan (*Good Corporate Governance/GCG*), dan tanggung jawab sosial perusahaan (*Corporate Social Responsibility/CSR*) pada Bank Syariah Indonesia (BSI) selama periode 2017–2024. Kinerja keuangan diukur melalui rasio *Return on Assets* (ROA), *Return on Equity* (ROE), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO).

Penelitian ini menggunakan pendekatan kuantitatif dengan metode komparatif, yaitu membandingkan data Bank BSI sebelum dan sesudah merger. Data penelitian diperoleh dari laporan keuangan dan laporan GCG Bank Syariah Mandiri (BSM), BNI Syariah, BRI Syariah tahun 2017 – 2020 dan Bank BSI setelah merger tahun 2021 – 2024 melalui website Bank BSI.

Hasil penelitian menunjukkan bahwa terdapat perbedaan yang signifikan pada kinerja keuangan BSI sebelum dan sesudah merger. Secara umum, terjadi peningkatan efektivitas dan efisiensi kinerja keuangan pasca-merger, yang tercermin dari meningkatnya nilai ROA dan ROE serta membaiknya rasio BOPO. Nilai GCG juga mengalami peningkatan antara sebelum dan setelah merger yang didasarkan skor *Corporate Governance Perception Index* (CGPI). Penurunan kontribusi perusahaan terhadap kegiatan CSR setelah merger merupakan temuan penting dalam penelitian ini. Fenomena tersebut sesuai dengan teori efisiensi, di mana pada fase awal integrasi, perusahaan lebih memprioritaskan stabilitas operasional dan efisiensi biaya dibandingkan aktivitas sosial eksternal.

Kata kunci : Merger Bank, Efisiensi Bank, Bank BSI, GCG, CSR

## ***ABSTRACT***

### ***ANALYSIS OF DIFFERENCES IN FINANCIAL PERFORMANCE, GCG, AND CSR OF BANK SYARIAH INDONESIA BEFORE AND AFTER THE MERGER***

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*This study aims to analyze the differences in bank performance before and after mergers in terms of financial performance, corporate governance (Good Corporate Governance/GCG), and corporate social responsibility (Corporate Social Responsibility/CSR) at Bank Syariah Indonesia (BSI) during the period 2017–2024. Financial performance is measured using the Return on Assets (ROA), Return on Equity (ROE), and Operating Expenses to Operating Income (BOPO) ratios.*

*This study uses a quantitative approach with a comparative method, which compares BSI Bank data before and after the merger. The research data was obtained from the financial reports and GCG reports of Bank Syariah Mandiri (BSM), BNI Syariah, BRI Syariah for the years 2017–2020 and BSI Bank after the merger for the years 2021–2024 through the BSI Bank website.*

*The results of the study indicate that there are significant differences in BSI's financial performance before and after the merger. In general, there has been an increase in the effectiveness and efficiency of financial performance post-merger, as reflected in the increase in ROA and ROE values and the improvement of the BOPO ratio. Based on the score of Corporate Governance Perception Index (CGPI), the GCG also undergoes improvement before and after the merger. The decrease of the company's contribution to CSR activities following the merger constitutes an important finding in this research. This phenomenon is in line with the theory of efficiency citing that at the early stage of integration, the company tends to prioritize operational stability and cost efficiency rather than external social activities.*

***Keywords:*** Bank Merger, Bank Efficiency, BSI Bank, GCG, CSR