

## **ABSTRAK**

**Fakultas Ekonomi dan Bisnis  
Program Studi S-1 Akuntansi  
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**Studi Perbandingan Kinerja Keuangan Bank Syariah Indonesia (BSI) *Pra* dan *Pasca* Penggabungan, Merujuk Pada Beberapa Rasio Sesuai SEOJK No 10/03 Tahun 2020 Serta Tinjauannya Dari Sudut Pandang Islam**

### **Uraian Abstrak**

Tujuan dari penelitian ini untuk mengetahui komparasi rasio kinerja keuangan *pra* dan *pasca* penggabungan Bank Syariah Indonesia (BSI) berdasarkan rasio keuangan yang diatur sesuai SEOJK No 10/03 Tahun 2020 serta pandangan Islam mengenai hal tersebut. Metode penelitian yang digunakan adalah komparatif yaitu Analisis Rasio dengan membandingkan rasio kinerja keuangan *pra* dan *pasca* penggabungan guna memahami kondisi keuangan dan menilai kinerja keuangan perusahaan. Berdasarkan hasil penelitian menunjukkan bahwa Rasio KPMM, NPF Gross, NPF Net, FDR, APBANPB Terhadap Total Aset Produktif dan Aset Non Produktif, APB Terhadap Total Aset Produktif dan BOPO *pasca* penggabungan memiliki hasil lebih baik dibandingkan *pra* penggabungan. Serta secara keseluruhan dalam perspektif Islam mengenai bank syariah dan kinerja keuangan yang telah disimpulkan sebagaimana tertuang dalam Al-Qur'an dan Hadits.

*Kata Kunci : KPMM, NPF gross, NPF Net, FDR, APBANPB Terhadap Total Aset Produktif dan Aset Non Produktif, APB Terhadap total Aset Produktif, BOPO dan Perspektif Islam.*

## **ABSTRACT**

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**2023**

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*Comparative Study of the Financial Performance of Bank Syariah Indonesia (BSI) Pra and Pasca Merger, Referring to Several Ratios in accordance with SEOJK No. 10/03 of 2020 and as well As the Review From the point of View of Islam.*

### ***Abstract Description***

*The purpose of this study is to determine the comparison of pra and pasca merger financial performance ratios of Bank Syariah Indonesia (BSI) based on financial ratios regulated according to SEOJK No. 10/03 of 2020 and Islamic views on this matter. The research method used is comparative, namely Ratio Analysis by comparing pra and pasca merger financial performance ratios to understand the financial condition and assess the company's financial performance. Based on the results of the study, it shows that the ratio of CAR, NPF Gross, NPF Net, FDR, APBANPB to Total Earning Assets and Non-Earning Assets, APB to Total Earning Assets and BOPO after the merger has better results than pra merger. As well as overall in an Islamic perspective regarding Islamic banks and financial performance that has been summarized as stated in the Qur'an and Hadith.*

*Keywords : KPMM, NPF gross, NPF Net, FDR, APBANPB to Total Earning Assets and Non-Earning Assets, APB to Total Earning Assets, BOPO and Islamic perspective*