

**IMPACT OF MERGER AND ACQUISITION TOWARDS BANK
PERFORMANCE IN INDONESIA**

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STATEMENT BY THE AUTHOR

I hereby declare that this submission is my own work and to the best of my knowledge, it contains no material previously published or written by another person, nor material which to a substantial extent has been accepted for the award of any other degree or diploma at any educational institution, except where due acknowledgement is made in the thesis.

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ABSTRACT

THE IMPACT OF MERGER AND ACQUISITION TOWARDS BANKS PERFORMANCE IN INDONESIA

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The research purpose is to analysing the impact of merger and acquisition towards financial performance of the banking industry in Indonesia. The discussion is analysing wether there is a significant impact towards financial performance before and after merger and acquisition activity. Also the discussion is measuring is the merger and acquisition have positive impact or negative impact after merger and acquisition on the financial performance. The variable that use to analyse the financial performance are ROE, ROA, NIM, NPL, LDR, CAR, and OER. The variable that use in this research is to determine the stability of the bank regarding merger and acquisition. Also the research is analysing the impact of profitablility, liquidity, and capital adequacy ratio.

Keywords: Profitability, Liquidity, Capital Adequacy Ratio, Financial Ratio



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DEDICATION

I dedicate this works for the future of the country and to my family who supports me.



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