

ABSTRAK

Nurchayani, Erlinda, 2014, Thesis. Title: *Analysis of Financial Performance Before and During Use Internet Banking*.

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Keywords: CAMEL Ratio (CAR, KAP, ROA, ROE, ROA, LDR, NPM), Internet Banking

Internet banking is the application of information technology in the world of digital-based banking, internet banking customers in a given variety of convenience in conducting various types of activities transaction to offer through internet access. For banks, internet banking is a strategy to compete is expected to reach and effectiveness of the efficiency of the distribution and marketing of cut lines and a variety of financing, to achieve efficiency and effectiveness it will affect the performance of the banks alone. The purpose of this study was to analyze the differences in the financial performance of banks three years before and during use internet banking.

This research was conducted at Bank Danamon, BNI and BRI. The research data is a three-year period's financial statements prior to and during use internet banking. Techniques of data collection is done is documentation. Technical analysis tool used is sample paired t-test. Analysis of the data used to calculate the performance of the bank is based on CAMEL include CAR, KAP, ROA, ROE, ROA, NPM and LDR.

The results showed that the bank Danamon and BNI have different performance ratios before and during use internet banking is ROA and LDR, whereas the BRI consists of KAP and ROA ratios. Most financial ratios showed no significant difference, which means there is no difference in the overall financial performance of banks before and during the use of Internet banking, although no difference in the performance of internet banking should still be done because when the people of Indonesia have been able to optimally use the internet banking internet banking will provide a positive contribution to the performance of the bank.