

CHAPTER V

CONCLUSION

5.1 Conclusion

This research investigated whether there is significant difference on company performance between pre and post adoption of IT Governance in banking companies. Based on the research that has been done, this study found that there is significance difference in company performance between pre adoption and post adoption of IT Governance in banking companies. The difference could be getting better or getting worse after IT Governance implemented.

There are four out of six indicators that have significant difference in the financial performance between pre and post adoption of IT Governance in banking companies. These four measurements are Net Interest Margin (NIM) and Loan to Deposit Ratio (LDR) are getting better. Then Return on Asset (ROA) and Return on Equity (ROE) are getting worse.

5.2 Research Limitation

- 1) On annual report not provide the information about the beginning year of IT Governance adoption for some banking companies.
- 2) Annual report of company not available for three years before or after implemented IT governance, so the company can not be used as research sample.
- 3) Only 20 banking companies as sample, need more banks to generalize the research's result.

5.3 Suggestion

- 1) For next researcher, expected to take more research periods, like 5 years before and after implemented IT governance, cause it needs long-term to gain more impact.
- 2) More research samples, or all of banking companies in Indonesia.
- 3) More variable of research from company performance, as long as it stated in annual report, cause IT governance will affect many sectors in the company.

