

ABSTRACT

Debit cards are electronic payment cards issued by banks. This card can be used instead of cash payments. In addition to making payments, debit cards are also used for instant cash withdrawals because of their function as ATM cards to withdraw cash. This study aims to compare the benefits of Visa and Mastercard companies after implementing GPN using the profitability ratio Net Profit Margin (NPM), Return On Investment (ROI) and Return On Equity (ROE). This study uses a quantitative approach using data from the company's financial statements in 2016 until 2018. The results of this study indicate that there is no significant difference in the value of NPM, ROI and ROE Visa while the ROE value of Mastercard has increased which indicates an increase in performance management in generating profits for the company.

Keywords: National Payment Gateway, Net Profit Margin, Return On Investment, return On Equity