

**KEMENTERIAN RISET, TEKNOLOGI, DAN PENDIDIKAN TINGGI
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS AIRLANGGA**

PROGRAM STUDI : EKONOMI ISLAM
DAFTAR NO. :

**ABSTRAK
SKRIPSI SARJANA EKONOMI ISLAM**

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TAHUN PENYUSUNAN : 2016

JUDUL :

Perbandingan Kinerja Keuangan BPRS *Linkage Program* Dan *Non Linkage program* periode 30 Maret 2014-30 Desember 2015

ISI :

Penelitian ini bertujuan untuk mengetahui apakah terdapat perbedaan kinerja keuangan BPRS peserta *linkage program* dan *non linkage program* periode 30 Maret 2014-30 Desember 2015. *Linkage program* merupakan program untuk meningkatkan aliran pembiayaan ke sektor riil, yang dilaksanakan bank umum kepada Lembaga Keuangan Mikro (LMK). Kinerja keuangan menggambarkan prestasi yang dicapai oleh bank dalam kegiatan operasionalnya serta menunjukkan kekuatan dan kelemahan bank tersebut. Subjek penelitian ini adalah BPRS Artha Pamenang Kediri dan BPRS Rahma Syariah Kediri (Peserta *Linkage Program*) dan BPRS Tanmiya Artha Kediri dan BPRS Daya Artha Mentari Pasuruan (*Non Linkage Program*). Penelitian ini menggunakan metode kuantitatif dengan melakukan analisis statistik deskriptif dan statistik inferensial. Perbandingan kinerja keuangan pada penelitian ini menggunakan penilaian rasio keuangan *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Return On Assets* (ROA), Beban Operasional Pendapatan Operasional (BOPO) dan *Financing to Deposit Ratio* (FDR).

Hasil penelitian menunjukkan bahwa terdapat BPRS peserta *linkage program* dan *non linkage program*. Perbedaan kinerja keuangan dipandang dari sisi rasio keuangan *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), dan *Capital Adequacy Ratio* (CAR). Pada rasio *earning* (rentabilitas) yaitu *Return On Asset* (ROA) dan Beban Operasional Pendapatan Operasional (BOPO) tidak terdapat perbedaan kinerja keuangan BPRS peserta *linkage program* dan *non linkage program* periode 30 Maret 2014-30 Desember 2015.

Kata kunci: *perbandinga kinerja keuangan, bank pembiayaan rakyat syariah, linkage program*

**MINISTRY OF RESEARCH, TECHNOLOGY, AND HIGHER EDUCATION
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ABSTRACT

THESIS FOR ISLAMIC ECONOMICS BACHELOR DEGREE

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TITLE :

Comparison of BPRS Financial Performance which following the Linkage Program period of 30 March 2014 – 30 December 2015 and conversely.

CONTENTS :

This research aims to discover whether there are any differences in financial performance between BPRS which take part in the *linkage program* and the one which do the contrary, in period of 30 March 2014 – 30 December 2015. The method used in this research is quantitative where the research is done by doing a descriptive statistical analysis and inferential statistic. The comparison of the financial performances are based on financial ratio assessment consisting of *Capital Adequacy Ratio (CAR)*, *Non Performing Financing (NPF)*, *Return on Assets (ROA)*, *Beban Operasional Pendapatan Operasional (BOPO)* and *Financing to Deposit Ratio (FDR)*. T test is applied if the data is distributed normally. On the contrary, Mann-Whitney test is applied if the data is not distributed in a normal way, so that the processed data could answer the problem formulation correctly.

Research shows that there are indeed found differences in financial performance between BPRS which take part in the linkage program and the one which do the contrary. Differences in financial performance viewed from financial ratio of *Financing to Deposit Ratio (FDR)*, *Non Performing Financing (NPF)*, and *Capital Adequacy Ratio (CAR)*. However, *earning ratio* (rentabilitas), *Return on Asset (ROA)* and *Operational Efficiency Ratio (BOPO)*, do not possessed any differences between BPRS which take part in the linkage program and BPRS which does not.

Keywords: *financial performance comparison, sharia bank financing, linkage program.*