

ANALISIS PERBANDINGAN KINERJA BANK PERKREDITAN RAKYAT
KONVENSIONAL DAN BANK PEMBIAYAAN RAKYAT SYARIAH
DI DAERAH ISTIMEWA YOGYAKARTA PERIODE 2013-2017

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ABSTRACT

This study aimed to compare the financial performance of The Conventional Rural Bank (BPR) and Islamic Rural Bank (BPRS) in special region Yogyakarta. The research is a descriptive study by explanation. Methods of data analysis using Independent Samples T-Test. Study sample is gotten 200 with the case study in the special region of Yogyakarta region in the period 2013-2017. The result show that there is significant difference when viewed from the ratio capital ratio (CAR), rentability (ROA), and the asset quality (NPL/NPF) of the Conventional Rural Bank (BPR) showed that financial performance is better than the Islamic Rural Bank (BPRS). The result when viewed from the ratio liquidity (LDR/FDR) showed thah financial performance Islamic Rural Bank (BPRS) is better than than the Conventional Rural Bank (BPR).

Keywords : comparison financial performance, the Conventional Rural Bank (BPR), the Islamic Rural Bank (BPRS), likuidity, rentability, solvability, asset quality