

Achmad Ridwan Safii, 2019. "Comparison of Financial Performance Between Bank Syariah Mandiri and BRI Syariah". Thesis, Department of Islamic Banking Faculty of Islamic Economics and Business, Samarinda State Islamic Institute (IAIN). This research was guided by Akhmad Nur Zahroni M.Ag and Angrum Pratiwi S.E.I M.E.I.

The background to this problem is that a country's economic growth is determined by many factors. One of them is the banking sector which has the main function as an institution for raising public funds. Every company in running its business always requires sufficient working capital to maintain the smooth running of its business, to buy raw materials, pay salaries and wages, production costs, administrative and general costs depending on the working capital owned by the company. The rapid development of Syariah Mandiri and BRI Syariah banks in recent years has encouraged the writer to conduct research on the performance of the bank and then compare it to find out whether there is a significant difference between the two. This study aims to examine and prove empirically about the comparison of financial performance between Bank Syariah Mandiri and BRI Sharia for the period 2011-2018. This research is a comparative descriptive study.

The method used in this research is quantitative method. Writing in this thesis, takes the topic of the comparison of the performance of Bank Syariah Mandiri with BRI Syariah. The method used in conducting research is to use the Independent Sample T-Test to compare the financial performance of the two types of Islamic banking. The data collected is the Financial Ratio report. The data used are secondary data in the form of financial ratios from companies obtained from the published financial statements of Bank Indonesia through the [www.bi.go.id](http://www.bi.go.id) website and from the official website of each bank. Data analysis was performed using financial ratio analysis consisting of CAR, ROA, NIM, BOPO, FDR. And the analysis technique used to see the financial performance comparison of Bank Syariah Mandiri with BRI Syariah is the Independent sample t-test method.

The analysis conducted showed that there were significant differences in the ratio of NIM, BOPO, FDR. While the CAR and ROA ratios were not significant differences. Bank Syariah Mandiri's financial performance is better in terms of ROA (1.07%), NIM (6.80%), BOPO (88.24%) and CAR ratio (17.26%), FDR (85.74%) BRI Sharia is better than Bank Syairah Mandiri.