ABSTRAK

Skripsi dengan judul "Analisis Laporan Keuangan Untuk menilai Kinerja Keuangan Pada PT Bank Perkreditan Rakyat (BPR) Sumberdhana Anda" yang ditulis oleh Auliya Kusuma Dewi, NIM 126406201024, Fakultas Ekonomi dan Bisnis Islam, Jurusan Manajemen Keuangan Syariah, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, dengan Dosen Pembimbing Dr. Moh. Rois Abin, M.Pd.I.

Penelitian ini mengkaji kinerja keuangan PT BPR Sumberdhana Anda melalui rasio likuiditas, solvabilitas, dan profitabilitas periode 2021–2023. Tujuannya adalah mengevaluasi kondisi keuangan, mendukung pengambilan keputusan strategis, serta memastikan kepatuhan pada prinsip syariah. Sasaran penelitian mencakup peningkatan stabilitas keuangan, transparansi laporan keuangan syariah, dan kontribusi bank terhadap perekonomian lokal, terutama sektor UKM.

Pendekatan kualitatif digunakan untuk menggambarkan dan menginterpretasikan objek penelitian sesuai dengan kenyataan. Penelitian ini menggunakan metode deskriptif dan wawancara untuk menganalisis kinerja keuangan PT BPR Sumberdhana Anda berdasarkan rasio likuiditas, solvabilitas, dan profitabilitas periode 2021-2023 serta penerapan prinsip syariah dalam operasionalnya.

Hasil penelitian menunjukkan bahwa rasio likuiditas, solvabilitas, dan profitabilitas mengukur kemampuan PT BPR Sumberdhana Anda dalam memenuhi kewajiban finansial, menghasilkan laba, serta menjaga stabilitas keuangan selama 2021–2023. Implementasi prinsip syariah, kolaborasi dengan DPS, serta audit internal memastikan kepatuhan dan transparansi. Pelatihan rutin staf dan inovasi produk berbasis syariah menjadi strategi utama mengatasi tantangan pasar dan kebutuhan nasabah.

Kinerja PT BPR Sumberdhana Anda (2021-2023) mencerminkan stabilitas keuangan melalui rasio likuiditas, solvabilitas, dan profitabilitas. Dengan prinsip syariah, kolaborasi DPS, akad seperti murabahah, serta inovasi produk, bank menjaga transparansi dan kontribusi pada UKM. Tantangan pasar diatasi lewat evaluasi risiko, audit berkala, dan pelatihan staf untuk memastikan kepatuhan syariah.

Kata Kunci: Kinerja Keuangan, Prinsip Syariah.

ABSTRACT

The thesis titled "Financial Statement Analysis to Evaluate Financial Performance at PT BPR Sumberdhana Anda," written by Auliya Kusuma Dewi, NIM 126406201024, Faculty of Islamic Economics and Business, Department of Sharia Financial Management, State Islamic University Sayyid Ali Rahmatullah Tulungagung, supervised by Dr. Moh. Rois Abin, M.Pd.I.

This study examines the financial performance of PT BPR Sumberdhana Anda through liquidity, solvency, and profitability ratios for the period 2021–2023. The objective is to evaluate the financial condition, support strategic decision-making, and ensure compliance with Sharia principles. The research targets improving financial stability, transparency in Sharia financial reporting, and the bank's contribution to the local economy, particularly in the SME sector.

A qualitative approach is used to describe and interpret the research object according to the reality. The study employs a descriptive method and interviews to analyze the financial performance of PT BPR Sumberdhana Anda based on liquidity, solvency, and profitability ratios for the period 2021–2023, as well as the implementation of Sharia principles in its operations.

The findings show that the liquidity, solvency, and profitability ratios measure PT BPR Sumberdhana Anda's ability to meet financial obligations, generate profit, and maintain financial stability during the period 2021–2023. The implementation of Sharia principles, collaboration with the Sharia Supervisory Board (DPS), and internal audits ensure compliance and transparency. Regular staff training and product innovations based on Sharia principles are key strategies to address market challenges and customer needs.

The performance of PT BPR Sumberdhana Anda (2021–2023) reflects financial stability through liquidity, solvency, and profitability ratios. With Sharia principles, DPS collaboration, contracts such as Murabaha, and product innovation, the bank maintains transparency and contributes to SMEs. Market challenges are addressed through risk evaluation, periodic audits, and staff training to ensure Sharia compliance.

Keywords: Financial Performance, Sharia Principles.