

## Comparison Analysis on the Success Rate of NPF and NPL in Microfinancing: Study Case of Bank Rakyat Indonesia (BRI) and BRI syariah

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| <b>Title</b>          | Comparison Analysis on the Success Rate of NPF and NPL in Microfinancing: Study Case of Bank Rakyat Indonesia (BRI) and BRI syariah   |
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| <b>Abstract</b>       | This study aims to investigate and demonstrate empirically on the success rate ratio of non-performing loan (NPL) or non-performing financing (NPF) micro financing between PT. BRI Syariah Bank and PT. Bank Rakyat Indonesia (Persero) Tbk., During the period December 2009 to 2012. This study is a comparative descriptive study. The data are secondary data in the form of financial statements of earning assets by Bank Indonesia. Data analysis was performed using analysis of the ratio of Non Performing Financing (NPF) and NPL. Techniques analysis which used to compare the level of success NPF of microfinance BRI Syariah and BRI is Mann-Whitney Test Method. The result shows that there are significant differences in the success rates of NPF micro financing between BRI Syariah and BRI. The study also concludes that the level of NPF/NPL of BRI Syariah is more eminent compare to BRI. However, refers to the provisions of Bank Indonesia that healthy or good NPF/NPL is $\leq 5\%$ , BRI is still in ideal condition. |
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