

## **Comparative Analysis of the Financial Performance of BPRS Adeco and BPRS Serambi Mekkah in Langsa City (2019–2024)**

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<b>Article Info</b>	<b>Abstract</b>
<p><b>Article history:</b> Received May16, 2026 Revised June 21, 2026 Accepted June 26, 2026</p> <hr/> <p>*Corresponding author email: <a href="mailto:zefrimaulana@iainlangsa.ac.id">zefrimaulana@iainlangsa.ac.id</a></p>	<p><b>Introduction:</b> This study compares the financial performance of BPRS Adeco and BPRS Serambi Mekkah during 2019–2024 using ROA, BOPO, NPF, and FDR indicators. The study is important to evaluate the effectiveness and financial health of Islamic rural banks. <b>Research Methods:</b> This research uses a quantitative descriptive comparative approach. Secondary data were collected from the financial reports of both banks and analyzed using financial ratio analysis and the Mann-Whitney U Test with SPSS version 25. <b>Results:</b> The results show significant differences in ROA, BOPO, and FDR (<math>p &lt; 0.05</math>), where BPRS Adeco demonstrates better profitability, operational efficiency, and liquidity management than BPRS Serambi Mekkah. However, there is no significant difference in NPF performance (<math>p &gt; 0.05</math>), indicating similar financing quality between the two banks. <b>Conclusion:</b> BPRS Adeco has better financial performance compared to BPRS Serambi Mekkah. The findings highlight the importance of efficient operations and balanced liquidity management in maintaining the sustainability of Islamic rural banks.</p>
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## INTRODUCTION

Banking institutions are businesses that are based on public trust and always face various risks (Naura & Syukri, 2024); Nurfadillah, 2025). In the increasingly fierce competition of the banking industry, especially in Islamic banking (Azana & Firmansyah, 2025), The ability to manage risk is an important factor in maintaining stability (Rahmawati et al., 2024) and business continuity (Putro et al., 2025). Banking risks can be in the form of predicted or unforeseen events that have an impact on revenue, capital, and even bank bankruptcy (Syafii & Siregar, 2020; Suhaimi, 2021).

Province Aceh is the only province in Indonesia that implements a comprehensive Islamic financial system, so that the development of Islamic banking (Muliza, 2024), including BPRS, grew rapidly (Pasaribu & Indra, 2024). However, on March 4, 2024, PT BPR Aceh Utara was closed by the Financial Services Authority because of bankruptcy (OJK, 2024). This event increases the number of bankrupt banks in Indonesia throughout 2024 to 15 banks, consisting of BPRs and BPRS in various regions of Indonesia, thus demonstrating the importance of risk management and the financial health of banking (Nuryani & Cahya, 2025); Pangestuti & Effendi, 2024). The high number of bankrupt banks reflects the poor financial performance of banks (Wahyuni et al., 2025); Yunika et al., 2026). Financial performance can be used to assess the level of health of a bank through financial ratio analysis (Palar et al., 2020; Suhatmi et al., 2023). In Langsa City, there are two Sharia People's Financing Banks, namely BPR Syariah Adeco and BPRS Serambi Mecca, which are the choices of the community in using Islamic financial services.

The selection of BPR Syariah Adeco and BPRS Serambi Mekkah as the object of comparison is based on the similarity of the characteristics of both as BPRS that operate in the Langsa City area, serve community groups and local business actors, and face relatively similar economic, regulatory and market competition conditions. The similarity in the operating environment provides a more relevant basis for comparison because the differences in financial performance found can illustrate the differences in each bank's ability to manage assets, operating costs, non-performing loans, and liquidity. In addition, the two BPRS show different financial ratio patterns during the 2019–2024 period, making it interesting to analyze comparatively to find out which banks have a better level of health and financial stability

Research on the comparison of the financial ratios of the two BPRS is important to determine the level of health, stability, and ability of banks to manage risk, liquidity, and profitability, especially in the midst of increasing cases of bank bankruptcy in Indonesia. The following is the financial ratio of BPR Syariah Adeco and BPRS Serambi Mecca Langsa City.

**Table 1. BPRS Financial Ratio in Langsa City for the 2019-2024 Period**

Year	BPR Syariah Adeco				BPR Serambi Mecca			
	LONG	BOPO	NPF	FDR	LONG	BOPO	NPF	FDR
2019	4,38%	62,61%	2,73%	74,52%	0,08%	95,50%	2,40%	104,75%
2020	3,08%	69,33%	2,38%	72,36%	-0,38%	101,84%	4,25%	73,71%

Year	BPR Syariah Adeco				BPR Serambi Mecca			
	LONG	BOPO	NPF	FDR	LONG	BOPO	NPF	FDR
2021	3,36%	60,80%	3,48%	79,52%	2,62%	83,99%	2,64%	74,11%
2022	2,72%	75,78%	4,23%	70,81%	3,22%	79,99%	3,75%	95,25%
2023	1,95%	68,33%	4,57%	72,95%	-0,02%	91,89%	2,45%	239,92%
2024	0,31%	49,63%	7,07%	101,94%	1,15%	95,55%	3,86%	266,49%

Source: Financial Services Authority

The ratios used to measure the bank's financial performance include Return on Assets (ROA) and Operating Expenses to Operating Income (BOPO). A good ROA standard is above 1.5% (Sari & Nurdiawansyah, 2024), while BOPO is below 94% (Tamin & Hilmi, 2022). BPR Syariah Adeco showed better performance with ROA, which was generally above standard, and the average BOPO was 67.37%. Meanwhile, BPRS Serambi Mecca has a less stable ROA and BOPO that had exceeded the standard in 2019–2020, indicating a lower level of efficiency.

Then, other financial ratios that can be used to assess the financial performance of banks are *Non-Performing Financing* (NPF), which is a non-performing financing ratio that is an indicator in the assessment of the performance of financial institutions related to the risk of refunds channelled through financing (Dwi, 2024); Arinda & Setiawan, 2022). In banking, a good NPF percentage level is below 5% (<5%) (Angraeni et al., 2022). Based on the data, the Non-Performing Financing (NPF) ratio at BPR Syariah Adeco and BPRS Serambi Mecca is generally below the 5% standard, although Adeco's NPF in the first quarter of 2024 increased to 7.07%. In addition, a good Financing to Deposit Ratio (FDR) is in the range of 80%–100% (Hariyanto & Nafi'ah, 2022). FDR Adeco in 2019–2023 was relatively low, but increased to 101.94% in the first quarter of 2024. Meanwhile, the FDR of BPRS Serambi Mecca tends to be above 100%, which indicates a low level of bank liquidity.

This research is expected to contribute to the literature on the performance of Islamic people's financing banks by presenting empirical evidence in the form of direct comparisons between two BPRS operating in the same region and market conditions. This study not only assesses one aspect of performance, but also combines indicators of profitability through ROA, operational efficiency through BOPO, financing risk through NPF, and liquidity through FDR during six years of observation. The use of several ratios provides a more comprehensive picture of BPRS's financial condition. The results of the research can also enrich the study of the performance of BPRS at the local level, especially in Aceh Province, as well as become evaluation material for bank management, regulators, and stakeholders in improving the health and sustainability of Islamic banks that serve the local community

## RESEARCH METHOD

This study uses a type of quantitative research with a comparative approach (Riyanto et al., 2020) to find out the difference in financial performance between BPR Syariah Adeco and BPRS Serambi Mecca. The research analysis units are the two BPRS with a time series time horizon in the form of quarterly data for the 2019–2024 period. The data used is

secondary data (Kusumastuti, 2021) obtained from official publications of the Financial Services Authority through documentation techniques. The research variables are financial performance as measured using the ratio of Return on Assets (ROA), Operating Costs to Operating Income (BOPO), Non-Performing Financing (NPF), and Financing to Deposit Ratio (FDR). The data analysis technique was carried out by normality test using Kolmogorov-Smirnov and Shapiro-Wilk tests through SPSS version 20 (Auliya et al., 2020). Next, the data was analysed using the Mann-Whitney U test (Judijanto et al., 2024) to find out whether or not there is a significant difference in financial performance between the two BPRS.

The selection of the Mann-Whitney U test in this study is based on the characteristics of the data that do not fully meet the assumption of normality, as shown in the results of the normality test of several variables that have a significance value of less than 0.05. The Mann-Whitney U test is a non-parametric statistical method that does not require a normal distribution or homogeneity of variance, making it more suitable to be used to compare two independent groups with abnormal data conditions and ordinal scales or intervals that are not normally distributed. Thus, the use of this test is more robust than parametric tests such as independent t-tests, which rely heavily on the assumption of data normality.

A non-parametric comparative approach is also more appropriate in this study because banking financial performance data is volatile and influenced by various external factors such as economic conditions, monetary policy, and the impact of the pandemic, so that the distribution of data tends to be unstable. Therefore, the non-parametric approach provides more flexible and unbiased analysis results against extreme data deviations (outliers), which often appear in banking financial ratio data.

In addition, the use of quarterly time series data for the 2019–2024 period provides important implications in the analysis, which allows researchers to capture the dynamics of changes in financial performance in more detail and continuously over time. Quarterly data also increases the number of observations so as to strengthen statistical analysis, but on the other hand, it can increase the variation and volatility of data between periods. This is an additional reason why the non-parametric approach is more relevant, as it is able to accommodate temporal variations without having to assume a specific distribution pattern

## RESULT AND DISCUSSION

### Normality Test of Return on Assets of BPR Syariah Adeco and BPRS Serambi Mecca in Langsa City

**Table 2. Return on Asset Normality Test Results**

		Tests of Normality					
		Kolmogorov-Smirnova			Shapiro-Wilk		
BPRS		Statistic	df	Sig.	Statistic	df	Sig.
LONG	Adeco	0,069	24	,200*	0,99	24	0,996
	Porch	0,161	24	0,109	0,923	24	0,067

Source: SPSS Processed Data, 2025

Based on the results of the normality test using the Kolmogorov-Smirnov and Shapiro-Wilk methods, the Return on Assets (ROA) data at BPR Syariah Adeco and BPRS Serambi Mecca are distributed normally. This is shown by all significance values greater than 0.05, so that the ROA data of the two BPRS meet the assumption of normality.

**Results of the Normality Test of Operational Costs of Operating Income of BPR Syariah Adeco and BPRS Serambi Mecca in Langsa City**

**Table 3. Results of the Normality Test of Operating Costs of Operating Income**

	BPRS	Kolmogorov-Smirnova			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
BOPO	Adeco	0,381	24	0,000	0,647	24	0,000
	Porch	0,136	24	,200*	0,954	24	0,336

Source: SPSS Processed Data, 2025

Based on the results of the normality test, the data on Operating Costs to Operating Income (BOPO) at BPR Syariah Adeco was not distributed normally because the significance values of Kolmogorov-Smirnov and Shapiro-Wilk were less than 0.05. Meanwhile, BOPO data at BPRS Serambi Mecca is distributed normally because the significance value is greater than 0.05.

**Results of the Non-Performing Financing (NPF) Normality Test of BPR Syariah Adeco and BPRS Serambi Mecca in Langsa City**

**Table 4. Non-Performing Financing (NPF) Normality Test Results**

	BPRS	Kolmogorov-Smirnova			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
NPF	Adeco	0,388	24	0	0,5	24	0
	Porch	0,197	24	0,016	0,908	24	0,032

Source: SPSS Processed Data, 2025

Based on the results of the normality test on the *Non Performing Financing* (NPF) variable, it can be concluded that the BOPO data from BPRS Adeco and BPRS Serambi Mekkah are not distributed normally because the significance values in the Kolmogorov-Smirnov test are 0.000 and 0.016, and in the Shapiro-Wilk test are 0.000 and 0.032. Both of these values are smaller than 0.05, which means the data is not normally distributed.

**Results of the Normality Test of Financing to Deposit Ratio (FDR) of BPR Syariah Adeco and BPRS Serambi Mekkah in Langsa City**

**Table 5. Financing to Deposit Ratio (FDR) Normality Test Results**

	BPRS	Kolmogorov-Smirnova			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
FDR	Adeco	0,231	24	0,002	0,795	24	0,000
	Porch	0,37	24	0,000	0,714	24	0,000

Source: SPSS Processed Data, 2025

Based on the results of the normality test, the Financing to Deposit Ratio (FDR) data on BPR Syariah Adeco and BPRS Serambi Mecca is not normally distributed because the significance value is smaller than 0.05. Therefore, the data analysis was continued using the Mann-Whitney nonparametric test, as this method does not require normal or homogeneously distributed data (Judijanto et al., 2024).

**Hypothesis Test Results**

**Return on Asset (ROA) Hypothesis Test Results of BPR Syariah Adeco and BPRS Serambi Mekkah in Langsa City**

**Table 6. Mann-Whitney U Return on Asset (ROA) Test Results**

LONG	
Mann-Whitney U	117.000
Mann-Whitney U W	417.000
Z	-3.527
Asymp. Sig. (2-tailed)	.000

Source: SPSS Processed Data, 2025

Based on Table 6, the *Return on Asset* (ROA) results of BPRS Adeco Langsa and BPRS Serambi Mekkah Langsa show the value of Asymp.Sig. (2-tailed) is 0.000, which means it is smaller than the specified alpha, which is 0.05 ( $0.000 < 0.05$ ). Thus,  $H_0$  is rejected. So the conclusion is that the difference in financial performance from *Return on Asset* (ROA) between BPRS Adeco Langsa and BPRS Serambi Mekkah Langsa is significant.

**Results of the Hypothesis Test of Operating Costs of Operating Income (BOPO) of BPR Syariah Adeco and BPRS Serambi Mecca in Langsa City**

**Table 7. Results of the Mann-Whitney U Test Operating Cost of Operating Income (BOPO)**

BOPO	
Mann-Whitney U	71.000
Mann-Whitney U W	371.000

Z	-4.475
Asymp. Sig. (2-tailed)	.000

Source: SPSS Processed Data, 2025

Based on Table 7, the results of the Operating Income Operating Costs (BOPO) from BPRS Adeco Langsa and BPRS Serambi Mekkah Langsa show the value of Asymp.Sig. (2-tailed) is 0.000 which means it is smaller than the specified alpha, which is 0.05 ( $0.000 < 0.05$ ). Thus  $H_0$  is rejected. So the conclusion is that the difference in financial performance from Operating Income Operating Costs (BOPO) between BPRS Adeco Langsa and BPRS Serambi Mekkah Langsa is significant.

**Results of Hypothesis Test of *Non-Performing Financing* (NPF) of BPR Syariah Adeco and BPRS Serambi Mecca in Langsa City**

**Table 8. Mann-Whitney U *Non Performing Financing* (NPF) Test Results**

NPF	
Mann-Whitney U	195.500
Mann-Whitney U W	495.500
Z	-1.907
Asymp. Sig. (2-tailed)	.056

Source: SPSS Processed Data, 2025

Based on Table 8, the results of *Non-Performing Financing* (NPF) from BPRS Adeco Langsa and BPRS Serambi Mekkah Langsa show the value of Asymp.Sig. (2-tailed) is 0.056, which means it is greater than the specified alpha, which is 0.05 ( $0.056 > 0.05$ ). Thus,  $H_0$  is accepted. So the conclusion is that the difference in financial performance from *Non-Performing Financing* (NPF) between BPRS Adeco Langsa and BPRS Serambi Mekkah Langsa is not significant.

**Results of the *Financing to Deposit Ratio* (FDR) Hypothesis Test of BPR Syariah Adeco and BPRS Serambi Mekkah in Langsa City**

**Table 9. Mann-Whitney U *Financing to Deposit Ratio* (FDR) Test Results**

FDR	
Mann-Whitney U	158.000
Mann-Whitney U W	458.000
Z	-2.681
Asymp. Sig. (2-tailed)	.007

Source: SPSS Processed Data, 2025

Based on Table 9, the results of *the Financing to Deposit Ratio* (FDR) from BPRS Adeco Langsa and BPRS Serambi Mekkah Langsa show the value of Asymp.Sig. (2-tailed) is 0.007,

which means it is smaller than the specified alpha, which is 0.05 ( $0.007 > 0.05$ ). Thus,  $H_0$  is rejected. So the conclusion is that the difference in financial performance from the *Financing to Deposit Ratio* (FDR) between BPRS Adeco Langsa and BPRS Serambi Mekkah Langsa is significant.

## Discussion

### **Comparison of the Financial Performance of BPR Syariah Adeco and BPRS Serambi Mecca in Langsa City for the 2019-2024 period, based on *Return on Asset* indicators**

Based on the results of the Return on Asset (ROA) analysis, BPRS Adeco generally showed better performance than BPRS Serambi Mekkah during the 2019–2024 period. Adeco was able to maintain ROA in the category of good to very good for most of the research period, despite a decline in 2024, which is even negative. This condition shows that in general, Adeco is more effective in utilising assets to generate profits than Serambi Mecca.

On the other hand, BPRS Serambi Mecca shows lower ROA performance and tends to fluctuate. Most of the ROA values are in the low category and even had negative in some periods, which shows inefficiencies in asset and income management. Despite improvements in 2022, the improvement has not been stable enough to sustain long-term performance.

The results of this study are in line with the findings (Awliya, 2022); Putri & Sudjono, 2024) which states that ROA is strongly influenced by the bank's ability to optimise productive assets and control operational costs. Banks with more effective asset management tend to have higher and more stable ROAs. In this context, BPRS Adeco shows a pattern that is more in line with this theory than BPRS Serambi Mecca.

The implication of the results of this study is that for BPRS management, this result shows that the efficiency of asset management is a key factor in increasing the bank's profitability. BPRS Serambi Mekkah needs to improve its productive asset management strategy and increase the effectiveness of financing distribution so that ROA can increase sustainably.

### **Comparison of the Financial Performance of BPR Syariah Adeco and BPRS Serambi Mekkah in Langsa City for the 2019-2024 period Based on the *Operational Cost of Operating Income* (BOPO) indicator**

Based on the results of the analysis, the performance of Operating Costs to Operating Income (BOPO) shows that BPRS Adeco, in general, has a better level of efficiency than BPRS Serambi Mekkah during the 2019–2024 period. Adeco's BOPO at the beginning of the period was in the range of 57%-63%, which reflects very efficient conditions, because operating costs are relatively lower than the revenue generated. This condition shows that the bank is able to manage operating expenses effectively and generate revenue optimally.

From 2023 to 2024, BPRS Adeco's BOPO has increased significantly to exceed 100%. This condition shows that operational costs have exceeded revenue, so that banks are in an inefficient condition and even have the potential to suffer operational losses. This indicates a decrease in the effectiveness of cost management or a decrease in revenue that is not balanced by load control.

On the other hand, BPRS Serambi Mekkah showed a higher BOPO condition throughout the study period, especially at the beginning of the observation year which was above 85% and even exceeded 100%. This indicates a low level of efficiency. However, in the 2024 period, there is a gradual downward trend in BOPO, which indicates that there are efforts to improve operational efficiency even though it still does not reach the ideal category.

This result is in line with research (Tamin & Hilmi, 2022) which states that BOPO has a negative influence on the efficiency and profitability of banks, where the higher the BOPO, the lower the level of operational efficiency of the bank. These findings also support the results of research (Sari & Nurdiawansyah, 2024) which affirms that controlling operational costs is an important factor in maintaining banking financial performance. Thus, BPRS Adeco in the early period of the study showed better cost management than Serambi Mecca, despite a decline in performance at the end of the period.

The implications of the results of this study show that operational efficiency is a crucial factor in maintaining the sustainability of bank performance. For the management of BPRS Adeco, the increase in BOPO in the last year is an important signal to immediately improve the cost structure and increase operating income so as not to continue in inefficient conditions.

### **Comparison of the Financial Performance of BPR Syariah Adeco and BPRS Serambi Mekkah in Langsa City for the 2019-2024 period Based on *Non-Performing Financing (NPF)* indicators**

Non-Performing Financing (NPF) describes the level of non-performing financing faced by banks. NPFs below 5% generally indicate healthy financing quality (Hariyanto & Nafi'ah, 2022). During the 2019–2024 period, BPRS Adeco's NPF is in the range of 1.59%–30.56%, while BPRS Serambi Mekkah's NPF ranges from 1.96%–8.07%. In the 2019–2022 period, the NPF movements of the two banks are not much different. However, at the end of the research period, BPRS Adeco's NPF increased sharply to reach 30.56%. These conditions indicate an increase in non-performing financing and need to be seen as a signal of serious risk, even if it only occurs in a few quarters. On average, BPRS Adeco's NPF was 5.26%, while BPRS Serambi Mecca was 3.95%, so descriptively, Serambi Mecca showed a more stable quality of financing.

The results of the Mann-Whitney U test obtained a significance value of 0.056, greater than 0.05. Thus, there is not enough statistical evidence to state that there is a significant difference in NPF between BPRS Adeco and BPRS Serambi Mekkah. These results do not mean that the financing quality of the two banks is completely the same, but it does suggest that the difference in NPF distribution during the observation period has not been statistically significant enough. The significance value that is only slightly above 0.05 also needs to be interpreted carefully, especially since there was a high NPF spike in BPRS Adeco at the end of the period.

This finding is relevant to (Arinda and Setiawan, 2022), which explains that the NPF level of BPRS can be influenced by various internal and external factors. Therefore, changes in NPF not only reflect the bank's collection capabilities but can also be influenced by the quality of financing analysis, customer business conditions, economic conditions, and risk

management effectiveness. The results of this study also support the discussion (Dwi, 2024) that the settlement of problematic financing requires active action through monitoring, restructuring, and handling financing in accordance with customer conditions. Meanwhile, (Angraeni et al, 2022) places NPF as one of the important indicators in assessing the performance of Islamic financial institutions because non-performing financing can affect bank revenues and profitability. In contrast to the study which discussed the factors or influence of NPF more broadly, this study provides comparative evidence on the development of NPF of two BPRS operating in the same economic area.

The practical implication is that BPRS Adeco needs to strengthen the process of assessing the eligibility of prospective customers, monitoring financing, early warning systems, billing, and restructuring to control the increase in NPF at the end of the period. BPRS Serambi Mekkah needs to maintain the stability of its financing quality, but still carry out supervision because NPF in some periods also exceeds the 5% limit. For the Financial Services Authority, these results show that it is not enough to oversee just statistical differences or long-term averages, but also to pay attention to the surge in ratios on a quarterly basis. Academically, the results show that the absence of significant differences should not be directly interpreted as similarity in risk conditions, because trends, extreme values, and changes between periods remain important for the health of the bank.

### **Comparison of the Financial Performance of BPR Syariah Adeco and BPRS Serambi Mecca in Langsa City for the 2019-2024 period Based on *the Financing to Deposit Ratio (FDR) indicator***

The Financing to Deposit Ratio (FDR) is used to measure the bank's ability to distribute financing compared to the third-party funds raised. The ideal FDR, according to the OJK, is in the range of 80%–100%, because it shows a balance between liquidity and the bank's intermediation function (Mumtaz & Fatimah, 2024); Zafani & Islamiyah, 2022).

Based on the results of the study, BPRS Adeco showed a relatively healthy and stable FDR performance for most of the 2019–2022 period, with values that were generally in the ideal range. This shows that banks are able to maintain a balance between raising funds and distributing financing carefully. However, in 2024, FDR Adeco had increased to more than 100%, which shows a less liquid condition because the financing is larger than the funds raised. However, this condition can still be controlled because in the next period there will be a decline again. In contrast, BPRS Serambi Mecca showed a much higher and unstable FDR condition throughout the study period. In some years, FDR even reached more than 200%, which shows a serious imbalance between financing and third-party funding. This condition indicates high liquidity risks and dependence on external sources of funds, which can threaten the bank's financial stability if not immediately controlled.

These results are in line with research (Zafani & Islamiyah, 2022), which states that an excessively high FDR can increase liquidity risk and lower the reputation of banks. In addition, research (Mumtaz & Fatimah, 2024) also confirms that unbalanced FDR management can interfere with the intermediation function of Islamic banking. In this context, BPRS Adeco

showed better liquidity management than Serambi Mecca, although both still faced pressure in the final period of the study.

The implications of the results of this study show that liquidity management is an important factor in maintaining the health of banks. BPRS Adeco needs to maintain the balance of FDR so that it does not exceed the ideal limit, especially in anticipation of future financing spikes. BPRS Serambi Mekkah needs to make fundamental improvements in the strategy of raising third-party funds to be more balanced with the distribution of financing. Without improvements to the funding structure, long-term liquidity risks may increase and impact the bank's operational sustainability.

## CONCLUSION

Based on the findings, the financial performance of BPRS Adeco and BPRS Serambi Mekkah in Langsa City during the 2019–2024 period differed significantly in terms of Return on Assets (ROA), Operating Costs to Operating Income (BOPO), and Financing to Deposit Ratio (FDR), as confirmed by the Mann–Whitney U test ( $p < 0.05$ ), while no significant difference was observed in Non-Performing Financing (NPF) ( $p > 0.05$ ), indicating comparable financing quality between the two banks. Overall, BPRS Adeco demonstrated stronger performance in profitability, operational efficiency, and liquidity, although both institutions experienced fluctuations during the observation period. These findings provide empirical evidence of differences in the financial performance of Islamic rural banks operating within the same regional context. However, this study is limited by its focus on only two BPRS in Langsa City, the use of a limited set of financial performance indicators, and the application of a non-parametric comparative approach that does not capture causal relationships or long-term dynamics. Future research should therefore include a broader sample, wider geographical coverage, additional financial and macroeconomic variables, and more advanced analytical methods, such as panel data regression, Vector Autoregression (VAR), or Generalized Method of Moments (GMM), complemented by mixed-method approaches to better explain the influence of governance, risk management, and other non-financial factors on Islamic rural bank performance.

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