

Analysis of the Influence of Company Size and Profitability on the Solvency of Islamic Insurance Companies: Studies on Islamic Business Units of PT. BRI Insurance
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ABSTRACT

The profit of a company will be different from the previous period in each period. Profit fluctuations can be affected by a number of factors, including size and solvency. one of the factors that can affect the decline in profits is solvency, company size. This study aims to determine whether firm size, profitability affect solvency. The population in this study is the Sharia Business Unit of PT Asuransi BRI. and purposive sampling as the sampling method with the Criteria for the Financial Statements of the Sharia Business Unit of PT. BRI Insurance Period 2017-2021". The author reprocessed and obtained secondary data from financial statements for this study, which also used SPSS-assisted financial analysis and testing methods. The research results show that (1) company size has an effect on solvency, this is due to the high cost of insurance from large insurance companies, which increases the risk-based minimum capital level and affects the solvency ratio. (2) Profitability has no significant effect on solvency, it is believed that Indonesian sharia insurance companies do not make much profit, so solvency is more important to them than fulfilling obligations. (3) Simultaneously firm size and profitability have an effect on solvency. It shows that (1) Firm size has an effect on solvency, this is due to the high cost of insurance from large insurance companies, which increases the risk-based minimum capital level and affects the solvency ratio. (2) Profitability has no significant effect on solvency, it is believed that Indonesian sharia insurance companies do not make much profit, so solvency is more important to them than fulfilling obligations. (3) Simultaneously firm size and profitability influence solvency..

keywords: company size, profitability, solvency, sharia insurance

**Analisis Pengaruh Ukuran Perusahaan Dan Profitabilitas Terhadap Solvabilitas
Perusahaan Asuransi Syariah: Studi Pada Unit Usaha Syariah PT. BRI Insurance
Oleh Zahran Radja Hadaya Cholifi**

ABSTRAK

Keuntungan suatu perusahaan akan berbeda dari periode sebelumnya di setiap periode. Fluktuasi laba dapat dipengaruhi oleh sejumlah faktor, termasuk ukuran dan solvabilitas. salah satu faktor yang dapat mempengaruhi naik turunnya laba adalah solvabilitas, ukuran perusahaan. Penelitian ini bertujuan guna mengetahui apakah ukuran perusahaan, profitabilitas berpengaruh terhadap solvabilitas. Populasi dalam penelitian ini adalah Unit Usaha Syariah PT BRI Insurance. dan *purposive sampling* sebagai metode pengambilan sampelnya dengan kriteria Laporan Keuangan Unit Usaha Syariah PT. BRI Insurance Periode 2017-2021". Penulis mengolah kembali dan memperoleh data sekunder dari laporan keuangan untuk penelitian ini, yang juga menggunakan metode analisis dan pengujian keuangan berbantuan SPSS. Hasil penelitian menunjukkan bahwa (1) Ukuran perusahaan berpengaruh terhadap solvabilitas hal ini disebabkan tingginya biaya asuransi dari perusahaan asuransi besar, yang meningkatkan tingkat modal minimum berbasis risiko dan mempengaruhi rasio solvabilitas. (2) Profitabilitas tidak berpengaruh signifikan terhadap solvabilitas, diyakini bahwa perusahaan asuransi syariah Indonesia tidak banyak untung, sehingga solvabilitas lebih penting bagi mereka daripada memenuhi kewajiban. (3) Secara simultan ukuran perusahaan dan profitabilitas secara bersama-sama berpengaruh terhadap solvabilitas.

Kata kunci : ukuran perusahaan, profitabilitas, solvabilitas, asuransi syariah