

## **ABSTRACT**

*This study aims to describe the financial performance before and after Branchless Banking program and analyze alternative strategies in improving financial performance through the program at PT. Bank BRI Syariah Indonesia. Branchless Banking is one part of an inclusive financial program aimed at providing financial services to banks and other financial systems without relying on the physical branch office of the Bank, but through the cooperation of the Bank with other parties i.e banking agents, both individuals or legal entities which are supported by the use of information technology facilities. PT. Bank BRI Syariah Indonesia is the first Islamic Bank to implement Branchless Banking in 2015. In this study, financial performance is measured by using financial ratios of FDR, CAR, ROA and BOPO with different Wilcoxon Sign Test method. The results of this study found that financial ratios in the form of FDR and BOPO before and after the implementation of Branchless Banking differ significantly, whereas CAR and ROA before and after Branchless Banking did not differ as much.*

*Keywords : Branchless Banking, Financial Performance, Strategy*