

ABSTRAK

Skripsi dengan judul “Pengaruh Dana Pihak Ketiga (DPK), Non Performing Financing (NPF), Return On Asset (ROA) Dan Return On Equity (ROE) Terhadap Likuiditas di Bank Negara Indonesia Syariah Dan Bank Central Asia Syariah Periode 2011 - 2018” ini ditulis oleh Ulfa Romsyana, NIM. 17401153297, pembimbing Muhammad Aqim Adlan, M.E.I

Kegiatan utama sebuah lembaga perbankan adalah menghimpun dana dan menyalurkan dana, agar masyarakat merasa aman mempercayakan dananya maka pihak perbankan harus dapat menjaga tingkat likuiditasnya karena dari tingkat likuiditas dapat diketahui sehat atau tidaknya sebuah lembaga perbankan, dalam penelitian ini pengukuran likuiditas digunakan rasio *Financing to Deposit Ratio* (FDR). Likuiditas dapat dipengaruhi oleh beberapa faktor empat diantaranya adalah Dana Pihak Ketiga (DPK), *Non Performing Financing* (NPF), *Return On Asset* (ROA) Dan *Return On Equity* (ROE).

Rumusan masalah dalam skripsi ini adalah: (1) Apakah DPK berpengaruh signifikan terhadap likuiditas Bank BNI Syariah dan Bank BCA Syariah periode 2011–2018? (2) Apakah NPF berpengaruh signifikan terhadap likuiditas Bank BNI Syariah dan Bank BCA Syariah periode 2011–2018 ? (3) Apakah ROA berpengaruh signifikan terhadap terhadap likuiditas Bank BNI Syariah dan Bank BCA Syariah periode 2011–2018? (4) Apakah ROE berpengaruh signifikan terhadap likuiditas Bank BNI Syariah dan Bank BCA Syariah periode 2011–2018? (5) Apakah DPK, NPF, ROA dan ROE secara bersama-sama berpengaruh signifikan terhadap likuiditas Bank BNI Syariah dan Bank BCA Syariah periode 2011–2018? Tujuan dari penelitian ini adalah untuk mengetahui pengaruh DPK, NPF, ROA, dan ROE terhadap FDR baik secara parsial ataupun simultan.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulanan Bank BNI Syariah dan Bank BCA Syariah periode 2011-2018. Hasil penelitian ini menunjukkan bahwa (1) DPK berpengaruh negatif dan signifikan terhadap likuiditas (FDR) Bank BNI Syariah Periode 2011-2018. Sedangkan pada Bank BCA Syariah DPK berpengaruh positif dan tidak signifikan terhadap likuiditas (FDR). (2) NPF berpengaruh negatif dan signifikan terhadap likuiditas (FDR) Bank BNI Syariah Periode 2011-2018 dan Bank BCA Syariah. (3) ROA berpengaruh negatif dan tidak signifikan terhadap likuiditas (FDR) Bank BNI Syariah dan Bank BCA Syariah Periode 2011-2018 dan Bank BCA Syariah. (4) ROE berpengaruh positif dan signifikan terhadap likuiditas (FDR) Bank BNI Syariah dan Bank BCA Syariah Periode 2011-2018 dan Bank BCA Syariah. (5) DPK, NPF ROA dan ROE berpengaruh positif dan signifikan secara bersama-sama (simultan) terhadap likuiditas (FDR) Bank BNI Syariah dan Bank BCA Syariah Periode 2011-2018 dan Bank BCA Syariah.

Kata Kunci : Dana Pihak Ketiga (DPK), *Non Performing Financing* (NPF), *Return On Asset* (ROA), *Return On Equity* (ROE), *Financing to Deposit Ratio* (FDR)

ABSTRACT

The thesis entitled "The Effect of Third Party Funds (DPK), Non Performing Financing (NPF), Return On Assets (ROA) And Return On Equity (ROE) towards Liquidity at Sharia Bank Negara Indonesia And Sharia Bank Central Asia Period 2011 - 2018" written by Ulfa Romsyana, Student Registered Number. 17401153297 , advisor Muhammad Aqim Adlan, M.E.I

The main activity of a banking institution is to raise funds and channel funds, so that the community feels safe entrusting their funds, the banks must be able to maintain their level of liquidity because the level of liquidity can be known whether or not a banking institution is well. This study measures liquidity using the Financing ratio to Deposit Ratio (FDR). liquidity can be effected by several factors, four of which are Third Party Funds (DPK), Non Performing Financing (NPF), Return On Assets (ROA) and Return On Equity (ROE).

The formulation of the problems in this thesis are: (1) Is the DPK have a significant effect on the liquidity of Sharia BNI Bank and Sharia BCA Bank for the period 2011-2018? (2) Is the NPF have a significant effect on the liquidity of Sharia BNI Bank and Sharia BCA Bank for the period 2011-2018? (3) Is ROA have a significant effect on the liquidity of Sharia BNI Bank and Sharia BCA Bank for the period 2011-2018? (4) Is ROE have a significant effect on the liquidity of Sharia BNI Bank and Sharia BCA Bank for the period 2011-2018? (5) Are DPK, NPF, ROA and ROE jointly have a significant effect on the liquidity of Sharia BNI Bank and Sharia BCA Bank for the period 2011-2018? The purpose of this study was to determine the effect of DPK, NPF, ROA and ROE, on FDR either partially or simultaneously.

This study used a quantitative approach with the type of research is associative. the data used is secondary data obtained from quarterly financial statements of Sharia BNI Bank and Sharia BCA Bank for the period 2011-2018. The results of this study indicate that (1) DPK has a negative effect and significant towards liquidity (FDR) of Sharia BNI Bank for the period 2011-2018. While at Sharia BCA Bank DPK has a positive effect and not significant towards liquidity (FDR). (2) NPF has a negative effect and significant towards liquidity (FDR) of Sharia BNI Bank and Sharia BCA Bank for the period 2011-2018. (3) ROA has a negative effect and not significant towards liquidity (FDR) of Sharia BNI Bank and Sharia BCA Bank for the Period 2011-2018. (4) ROE has a positive effect and significant towards liquidity (FDR) of Sharia BNI Bank and Sharia BCA Bank for the Period 2011-2018. (5) DPK, NPF ROA and ROE have a positive effect and significant jointly (simultaneous) towards liquidity (FDR) of Sharia BNI Bank and Sharia BCA Bank for the Period 2011-2018.

Keywords: Third Party Funds (DPK), Non Performing Financing (NPF), Return On Assets (ROA), Return On Equity (ROE), Financing to Deposit Ratio (FDR)