

ABSTRAK

Skripsi dengan judul “Pengaruh Biaya Operasional dan Pendapatan Operasional, Inflasi, *Non Performing Financing* Dana Pihak Ketiga terhadap Likuiditas Bank Umum Syariah Periode 2017-2019” yang ditulis oleh Atsib Layyin Fatawa, NIM. 17401163052, pembimbing Ibu Hj. Amalia Nuril Hidayati, M.Sy.

Penelitian dalam skripsi ini dilatar belakangi oleh pentingnya likuiditas yang tengah dihadapi industri perbankan syariah, dimana likuiditas bank umum syariah mengalami peningkatan dan penurunan yang disebabkan beberapa faktor, sehingga likuiditas bank umum syariah menjadi perhatian tersendiri. Penelitian ini bertujuan: 1. Untuk menguji pengaruh biaya operasional dan pendapatan operasional terhadap likuiditas bank syariah buku 2, 2. Untuk menguji pengaruh antara inflasi terhadap likuiditas bank umum syariah buku 2, 3. Untuk menguji pengaruh *Non performing Financing* terhadap likuiditas bank umum syariah buku 2, 4. Untuk menguji pengaruh antara dana pihak ketiga terhadap likuiditas bank umum syariah buku 2, 5. Untuk menguji pengaruh biaya operasional pendapatan operasional, inflasi, *Non performing Financing*, dana pihak ketiga terhadap likuiditas bank umum syariah buku 2 secara bersama-sama

Penelitian ini menggunakan pendekatan kuantitatif dalam bentuk rasio dengan jenis penelitian asosiatif (hubungan). Teknik yang digunakan dalam pengambilan sampel adalah *Purposive Sampling*, sampel yang digunakan adalah publikasi laporan keuangan OJK dan data inflasi yang dipublikasikan bank Indonesia. Sampel diambil dari data bulanan pada Januari 2017 sampai Desember 2019 sebanyak 36 sampel dari 5 variabel penelitian. Metode analisis data berupa analisis regresi linier berganda.

Hasil dari penelitian ini menunjukkan bahwa secara simultan Biaya Operasional dan Pendapatan Operasional, Inflasi, *Non Performing Financing* dana pihak ketiga, berpengaruh signifikan terhadap likuiditas Bank Umum Syariah. sedangkan secara parsial, Biaya Operasional dan Pendapatan Operasional, Inflasi berpengaruh positif dan signifikan terhadap likuiditas, sedangkan *Non performing Financing*, dana pihak ketiga berpengaruh negatif dan signifikan terhadap likuiditas, berpengaruh negatif dan tidak signifikan terhadap likuiditas Bank Umum Syariah. Dan secara simultan biaya operasional dan pendapatan operasional, inflasi, *Non performing Financing*, dana pihak ketiga mempunyai pengaruh yang signifikan.

Kata Kunci : Biaya Operasional dan Pendapatan Operasional (BOPO), Inflasi, *Non Performing Financing* (NPF), Dana Pihak Ketiga (DPK), *Financing to Deposit Ratio* (FDR),

ABSTRACT

Thesis with the title "The Effect of Operational Costs and Operating Income, Inflation, Non Performing Financing of Third Party Funds on the Liquidity of Islamic Commercial Banks for the 2017-2019 Period" written by Atsib Layiin Fatawa, NIM. 17401163052, mentor of Mrs. Hj. Amalia Nuril Hidayati, M.Sy.

The research in this thesis is motivated by the importance of Liquidity i where the liquidity of Islamic commercial banks has increased and decreased due to several factors, so that the liquidity of Islamic commercial banks is a particular concern. This study aims: 1. To examine the effect of operating costs and operating income on the liquidity of book Islamic banks 2, 2. To examine the effect of inflation on the liquidity of Islamic commercial banks on book 2, 3. To examine the effect of non-performing financing on the liquidity of book Islamic commercial banks 2, 4. To examine the effect of third party funds on the liquidity of book 2 Islamic commercial banks.

This study uses a quantitative approach in the form of a ratio with associative research types (relationships). The technique used in sampling is purposive sampling, the sample used is the publication of OJK financial reports and inflation data published by Bank Indonesia. Samples were taken from monthly data from January 2017 to December 2019 as many as 36 samples from 5 research variables. The data analysis method is in the form of multiple linear regression analysis.

The results of this study indicate that simultaneously Operating Costs and Operating Income, Inflation, Non-Performing Financing of third party funds, have a significant effect on the liquidity of Islamic Commercial Banks. whereas partially, Operational Costs and Operating Income, inflation have a positive and significant effect on liquidity, while non-performing financing, third party funds have a negative and significant effect on liquidity, have a negative and insignificant effect on the liquidity of Islamic Commercial Banks. And simultaneously operating costs and operating income, inflation, non-performing financing, third party funds have a significant effect.

Keywords: Operational Costs and Operating Income (BOPO), Inflation, Non-Performing Financing (NPF), Third Party Funds (TPF), Financing to Deposit Ratio (FDR)