

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio, Non Performing Financing, Operating Expenses To Operating Revenues* dan *Size Of Bank* Terhadap Likuiditas Bank Muamalat Indonesia Tahun 2012-2021” ini ditulis oleh Eni Purwanti, NIM 12401183116, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Universitas Sayyid Ali Rahmatullah Tulungagung, pembimbing Citra Mulya Sari, M.E

Penelitian ini dilatarbelakangi oleh pentingnya suatu bank menjaga likuiditas guna untuk memenuhi seluruh kewajibannya, serta pada periode penelitian perkembangan likuiditas Bank Muamalat Indonesia terus mengalami penurunan sehingga peneliti bermaksud untuk mengalisa mengenai faktor internal (rasio keuangan) yang dapat mempengaruhi likuiditas dengan indikator FDR. Rasio keuangan yang dimaksud adalah *Capital Adequacy Ratio, Non Performing Financing, Operating Expenses to Operating Revenues*, dan *Size of Bank*.

Tujuan dalam penelitian ini adalah: (1) Untuk menguji apakah *Capital Adequacy Ratio, Non Performing Financing, Operating Expenses to Operating Revenues*, dan *Size of Bank* secara simultan berpengaruh signifikan terhadap likuiditas Bank Muamalat Indonesia. (2) Untuk menguji apakah *Capital Adequacy Ratio* berpengaruh terhadap likuiditas Bank Muamalat Indonesia. (3) Untuk menguji apakah *Non Performing Financing* berpengaruh terhadap likuiditas Bank Muamalat Indonesia. (4) Untuk menguji apakah *Operating Expenses to Operating Revenues* berpengaruh signifikan terhadap likuiditas Bank Muamalat Indonesia. (5) Untuk Menguji apakah *Size of Bank* berpengaruh signifikan terhadap likuiditas Bank Muamalat Indonesia.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulan Bank Muamalat Indonesia tahun 2012-2021. Teknik analisis data yang digunakan dalam penelitian ini adalah Uji Statistik Deskriptif, Uji Asumsi Klasik, Analisis Regresi Linier Berganda, Uji Hipotesis dan Uji Koefisien Determinasi.

Hasil penelitian ini menunjukkan bahwa: (1) Secara simultan *Capital Adequacy Ratio, Non Performing Financing, Operating Expenses to Operating Revenues*, dan *Size of Bank* berpengaruh positif dan signifikan terhadap likuiditas Bank Muamalat Indonesia tahun 2012-2021. (2) *Capital Adequacy Ratio* berpengaruh negatif dan signifikan terhadap likuiditas Bank Muamalat Indonesia tahun 2012-2021. (3) *Non Performing Financing* tidak berpengaruh terhadap likuiditas Bank Muamalat Indonesia tahun 2012-2021. (4) *Operating Expenses to Operating Revenues* berpengaruh negatif dan signifikan terhadap likuiditas Bank Muamalat Indoensia tahun 2012-2021. (5) *Size of Bank* tidak berpengaruh terhadap likuiditas Bank Muamalat Indonesia tahun 2012-2021.

Kata Kunci: Likuiditas, *Financing to Deposit Ratio, Capital Adequacy Ratio, Non Performing Financing, Operating Expenses to Operating Revenues*, dan *Size of Bank*.

ABSTRACT

Thesis entitled "The Influence of Capital Adequacy Ratio, Non Performing Financing, Operating Expenses To Operating Revenues and Size Of Bank on Liquidity of Bank Muamalat Indonesia in 2012-2021" was written by Eni Purwanti, NIM 12401183116, Faculty of Economics and Islamic Business, Department of Islamic Banking , Sayyid Ali Rahmatullah University Tulungagung, advisor Citra Mulya Sari, M.E

This research is motivated by the importance of a bank to maintain liquidity in order to fulfill all its obligations, and during the research period the development of Bank Muamalat Indonesia's liquidity continues to decline so that researchers intend to analyze internal factors (financial ratios) that can affect liquidity with the FDR indicator. The financial ratios in question are Capital Adequacy Ratio, Non Performing Financing, Operating Expenses to Operating Revenues, and Size of Bank.

The objectives of this study are: (1) To test whether the Capital Adequacy Ratio, Non-Performing Financing, Operating Expenses to Operating Revenues, and Size of Bank simultaneously have a significant effect on the liquidity of Bank Muamalat Indonesia. (2) To test whether the Capital Adequacy Ratio has an effect on the liquidity of Bank Muamalat Indonesia. (3) To test whether Non-Performing Financing has an effect on the liquidity of Bank Muamalat Indonesia. (4) To test whether Operating Expenses to Operating Revenues have a significant effect on the liquidity of Bank Muamalat Indonesia. (5) To test whether the Size of Bank has a significant effect on the liquidity of Bank Muamalat Indonesia.

This study uses a quantitative approach with the type of associative research. The data used is secondary data obtained from the quarterly financial statements of Bank Muamalat Indonesia in 2012-2021. The data analysis technique used in this research is Descriptive Statistical Test, Classical Assumption Test, Multiple Linear Regression Analysis, Hypothesis Testing and Coefficient of Determination Test.

The results of this study indicate that: (1) Simultaneously, Capital Adequacy Ratio, Non-Performing Financing, Operating Expenses to Operating Revenues, and Size of Bank have a positive and significant impact on the liquidity of Bank Muamalat Indonesia in 2012-2021. (2) Capital Adequacy Ratio has a negative and significant effect on the liquidity of Bank Muamalat Indonesia in 2012-2021. (3) Non-Performing Financing does not affect the liquidity of Bank Muamalat Indonesia in 2012-2021. (4) Operating Expenses to Operating Revenues have a negative and significant effect on the liquidity of Bank Muamalat Indonesia in 2012-2021. (5) Size of Bank does not affect the liquidity of Bank Muamalat Indonesia in 2012-2021.

Keywords: Liquidity, Financing to Deposit Ratio, Capital Adequacy Ratio, Non Performing Financing, Operating Expenses to Operating Revenues, and Size of Bank.