

ABSTRAK

Skripsi dengan judul “Analisis pengaruh *Capital Adequacy Ratio*, Dana Pihak Ketiga, *Non-Performing Financing*, *Return On Assets* Terhadap Likuiditas Bank BCA Syariah Periode 2014-2021” skripsi ini ditulis oleh Riska Melia Susanti, NIM. 12401183310, pembimbing Dr. Muniri, M. Pd.

Penelitian ini dilatar belakangi dengan bank sebagai lembaga keuangan yang kegiatan utamanya adalah menghimpun dana dari masyarakat dan menyalurkannya kembali dana tersebut ke masyarakat, 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 Deposito Ratio* (FDR). Likuiditas dapat dipengaruhi oleh beberapa faktor empat diantaranya adalah *Capital Adequacy Ratio*, Dana Pihak Ketiga, *Non-Performing Financing*, dan *Return On Assets*.

Tujuan penelitian ini yaitu 1) Untuk menguji pengaruh *Capital Adequacy Ratio* terhadap likuiditas Bank BCA Syariah. 2) Untuk menguji pengaruh Dana Pihak Ketiga terhadap likuiditas Bank BCA Syariah. 3) Untuk menguji pengaruh *Non-Performing Financing* terhadap likuiditas Bank BCA Syariah. 4) Untuk menguji pengaruh *Return On Assets* terhadap likuiditas Bank BCA Syariah. 5) Untuk menguji pengaruh *Capital Adequacy Ratio* Dana Pihak Ketiga, *Non-Performing Financing*, *Return On Assets* secara bersama-sama terhadap likuiditas Bank BCA Syariah.

Metode penelitian menggunakan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulan Bank BCA Syariah periode 2014-2021. Teknik pengambilan sampel menggunakan *non-probability sampling* dengan penarikan sampel menggunakan metode *purposive sampling*. Sedangkan Teknik analisisnya menggunakan teknik analisis regresi linier berganda.

Hasil penelitian ini menunjukkan 1) Tidak adanya pengaruh *Capital Adequacy Ratio* terhadap likuiditas Bank BCA Syariah Periode 2014-2021. 2) Terdapat pengaruh Dana Pihak Ketiga terhadap likuiditas Bank BCA Syariah Periode 2014-2021. 3) Terdapat pengaruh *Non-Performing Financing* terhadap likuiditas Bank BCA Syariah Periode 2014-2021. 4) Tidak adanya pengaruh *Return On Assets* terhadap likuiditas Bank BCA Syariah Periode 2014-2021. 5) Terdapat pengaruh *Capital Adequacy Ratio* Dana Pihak Ketiga, *Non-Performing Financing*, *Return On Assets* secara simultan terhadap likuiditas Bank BCA Syariah Periode 2014-2021.

Kata kunci: *Capital Adequacy Ratio* Dana Pihak Ketiga, *Non-Performing Financing*, *Return On Assets*, Likuiditas (FDR).

ABSTRACT

The thesis entitled "Analysis of the influence of Capital Adequacy Ratio, Third Party Funds, Non-Performing Financing, Return On Assets on Liquidity of BCA Syariah Bank for the 2014-2021 Period" This thesis was written by Riska Melia Susanti, NIM. 12401183310, advisor Dr. Muniri, M. Pd.

This research is motivated by the bank as a financial institution whose main activity is to collect funds from the public and distribute these funds back to the community, so that people feel safe entrusting their funds, the banking sector must be able to maintain its liquidity level because from the level of liquidity it can be known whether an institution is healthy or not. banking sector, in this study the liquidity measurement used the Financing to Deposit Ratio (FDR) ratio. Liquidity can be influenced by several factors, four of which are Capital Adequacy Ratio, Third Party Funds, Non-Performing Financing, and Return On Assets.

The aims of this study are 1) To examine the effect of the Capital Adequacy Ratio on the liquidity of BCA Syariah Bank. 2) To test the effect of Third-Party Funds on the liquidity of BCA Syariah Bank. 3) To examine the effect of Non-Performing Financing on the liquidity of BCA Syariah Bank. 4) To test the effect of Return On Assets on the liquidity of BCA Syariah Bank. 5) To test the effect of the Capital Adequacy Ratio of Third-Party Funds, Non-Performing Financing, Return On Assets together on the liquidity of Bank BCA Syariah.

The research method uses quantitative with the type of associative research. The data used is secondary data obtained from the quarterly financial statements of Bank BCA Syariah for the period 2014-2021. The sampling technique used non-probability sampling with sampling using purposive sampling method. While the analysis technique uses multiple linear analysis techniques.

The results of this study indicate 1) There is no effect of the Capital Adequacy Ratio on the liquidity of BCA Syariah Bank for the 2014-2021 period. 2) There is an influence of Third-Party Funds on the liquidity of Bank BCA Syariah for the 2014-2021 period. 3) There is an effect of Non-Performing Financing on the liquidity of Bank BCA Syariah for the 2014-2021 period. 4) There is no influence of Return On Assets on the liquidity of Bank BCA Syariah for the 2014-2021 period. 5) There is the effect of the Capital Adequacy Ratio of Third-Party Funds, Non-Performing Financing, Return On Assets simultaneously on the liquidity of Bank BCA Syariah for the 2014-2021 period.

Keywords: *Capital Adequacy Ratio, Third Party Funds, Non-Performing Financing, Return On Assets, Liquidity (FDR).*