

ABSTRAK

Skripsi dengan judul “Pengaruh Likuiditas dan Solvabilitas terhadap Profitabilitas Berdasarkan Perspektif Akuntansi Syariah (Studi Koperasi Simpan Pinjam Perempuan di Badan Usaha Milik Desa Bersama (BUMDesMa) Bandung)” ini ditulis oleh Fadhila Harlis Saputri, NIM 1860403223130, Pembimbing Eni Susilowati, M.Pd.

Kata Kunci: *Likuiditas, Solvabilitas, dan Profitabilitas*

Profitabilitas menjadi pokok pembahasan dalam skripsi ini, profitabilitas merupakan kemampuan koperasi untuk menghasilkan keuntungan dari operasinya. Profitabilitas adalah indikator penting untuk menilai kinerja keuangan Koperasi Simpan Pinjam Perempuan di Badan Usaha Milik Desa Bersama (BUMDesMa), karena mencerminkan keberhasilan dalam mengelola dana dan usaha. Kondisi likuiditas dan solvabilitas memengaruhi tingkat profitabilitas, pengelolaan keuangan yang baik dapat meningkatkan keuntungan, sedangkan masalah seperti tunggakan pinjaman dapat menurunkan profitabilitas. Oleh karena itu, penelitian ini berfokus pada masalah Pengaruh Likuiditas dan Solvabilitas terhadap Profitabilitas Koperasi Simpan Pinjam Perempuan di Badan Usaha Milik Desa Bersama (BUMDesMa).

Penelitian ini bertujuan untuk menguji kedua faktor likuiditas dan solvabilitas secara simultan terhadap profitabilitas koperasi simpan pinjam perempuan di Badan Usaha Milik Desa Bersama (BUMDesMa), terlebih dahulu menguji pengaruh likuiditas terhadap profitabilitas koperasi simpan pinjam perempuan di Badan Usaha Milik Desa Bersama (BUMDesMa), dan kemudian menguji pengaruh solvabilitas terhadap profitabilitas koperasi simpan pinjam perempuan di Badan Usaha Milik Desa Bersama (BUMDesMa).

Penelitian ini menggunakan metode kuantitatif sampling jenuh dengan data sekunder dan jenis penelitian asosiatif. Selanjutnya, data yang telah dikumpulkan dianalisis melalui uji asumsi klasik, multikolinearitas, dan analisis regresi linier berganda.

Hasil penelitian pada Uji f menunjukkan bahwa variabel likuiditas dan solvabilitas berpengaruh positif dan signifikan secara keseluruhan terhadap profitabilitas Koperasi Simpan Pinjam Perempuan di Badan Usaha Milik Desa Bersama (BUMDesMa). Sementara uji t menunjukkan bahwa (1) likuiditas berpengaruh positif dan signifikan terhadap profitabilitas Koperasi Simpan Pinjam Perempuan di Badan Usaha Milik Desa Bersama (BUMDesMa), dan (2) solvabilitas berpengaruh positif dan signifikan terhadap profitabilitas Perempuan di Badan Usaha Milik Desa Bersama (BUMDesMa).

ABSTRACT

The thesis entitled “The Effect of Liquidity and Solvency on Profitability Based on the Perspective of Sharia Accounting (A Study of Women's Savings and Loan Cooperatives in Village-Owned Enterprises (BUMDesMa) Bandung)” was written by Fadhila Harlis Saputri, NIM 1860403223130, supervised by Eni Susilowati, M.Pd.

Keywords: Liquidity, Solvency, and Profitability

Profitability becomes the main discussion in this thesis; profitability is the cooperative's ability to generate profit from its operations. Profitability is an important indicator to assess the financial performance of the Women's Savings and Loan Cooperative in the Village-Owned Business Entity (BUMDesMa), as it reflects success in managing funds and business. The conditions of liquidity and solvency affect the level of profitability, good financial management can increase profits, while issues such as loan arrears can reduce profitability. Therefore, this study focuses on the problem of the influence of liquidity and solvency on the profitability of the Women's Savings and Loan Cooperative in the Village-Owned Business Entity (BUMDesMa).

This study aims to test both liquidity and solvency factors simultaneously on the profitability of women's savings and loan cooperatives in Village-Owned Enterprise Cooperation (BUMDesMa), first by testing the effect of liquidity on the profitability of women's savings and loan cooperatives in Village-Owned Enterprise Cooperation (BUMDesMa), and then by testing the effect of solvency on the profitability of women's savings and loan cooperatives in Village-Owned Enterprise Cooperation (BUMDesMa).

This research uses a quantitative method with saturated sampling using secondary data and an associative type of study. Furthermore, the data that has been collected is analyzed through classical assumption tests, multicollinearity, and multiple linear regression analysis.

The results of the F-test show that the variables of liquidity and solvency have a positive and significant influence overall on the profitability of the Women's Savings and Loan Cooperative in the Village-Owned Business Entity (BUMDesMa). Meanwhile, the t-test shows that (1) liquidity has a positive and significant effect on the profitability of the Women's Savings and Loan Cooperative in the Village-Owned Business Entity (BUMDesMa), and (2) solvency has a positive and significant effect on the profitability of Women in the Village-Owned Business Entity (BUMDesMa).