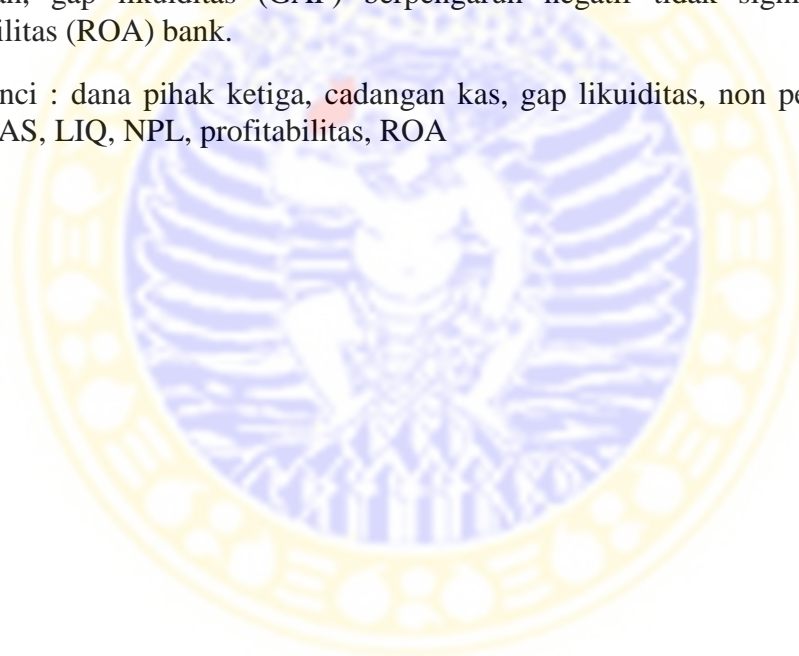


## ABSTRAK

Penelitian ini bertujuan untuk meneliti apakah terdapat pengaruh dari resiko likuiditas terhadap profitabilitas bank di Indonesia. Sampel yang digunakan adalah bank umum konvensional yang terdaftar dalam Bursa Efek Indonesia (BEI) tahun 2010 – 2014. Jumlah sampel dalam penelitian ini sebanyak 31 perusahaan yang sudah diseleksi sesuai dengan metode *purpose sampling*. Penelitian ini menggunakan metode analisis regresi linier berganda dengan  $\alpha = 5\%$  yang digunakan untuk menguji variabel penelitian yaitu dana pihak ketiga (DPK), cadangan kas (KAS), gap likuiditas (GAP), dan *non performing loan* (NPL) terhadap profitabilitas (ROA) bank. Hasil temuan dari penelitian ini yaitu terdapat pengaruh negatif signifikan dari dana pihak ketiga (DPK) dan *non performing loan* (NPL), cadangan kas memiliki pengaruh positif tidak signifikan, gap likuiditas (GAP) berpengaruh negatif tidak signifikan terhadap profitabilitas (ROA) bank.

Kata kunci : dana pihak ketiga, cadangan kas, gap likuiditas, non performing loan, DPK, KAS, LIQ, NPL, profitabilitas, ROA



## ABSTRACT

This study aims to examine whether there is an influence of liquidity risk to the profitability of banks in Indonesia. The sample used was a conventional commercial bank listed on the Indonesia Stock Exchange (BEI) in 2010 - 2014. The number of samples in this study were 31 companies that have been selected in accordance with the purpose sampling method. This study uses multiple linear regression analysis with  $\alpha = 5\%$  is used to test the research variables that third party funds (DPK), cash reserves (KAS), gap liquidity (GAP), and non performing loan (NPL) to profitability (ROA) of bank. The results from this research that there is a significant negative influence of third party funds (DPK) and non performing loan (NPL), the cash supply has a positive effect but not significant, liquidity gap (GAP) non significant negative effect on profitability (ROA) of bank.

**Keywords:** third party funds, the cash reserves, liquidity gap, non performing loans, DPK, CASH, LIQ, NPL, profitability, ROA

