

**KEMENTERIAN RISET, TEKNOLOGI, DAN PENDIDIKAN TINGGI
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS AIRLANGGA**

PROGRAM STUDI : EKONOMI ISLAM

DAFTAR NO :

ABSTRAK

SKRIPSI SARJANA EKONOMI ISLAM

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TAHUN PENYUSUNAN : 2018-2019

JUDUL

Pengaruh *Non Performing Financing, Capital Adequacy Ratio*, Biaya Operasional Pendapatan Operasional dan *Bank Size* Terhadap Likuiditas pada Bank Umum Syariah di Indonesia Periode 2013-2017

ISI

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh secara parsial maupun simultan *Non Performing Financing, Capital Adequacy Ratio*, Biaya Operasional Pendapatan Operasional dan *Bank Size* Terhadap Likuiditas Bank yang diukur dengan *Financing to Deposit Ratio* (FDR) pada Bank Umum Syariah di Indonesia selama periode penelitian. Penelitian ini menggunakan metode *purposive sampling*, dan dari kriteria yang ditetapkan diperoleh 11 Bank Umum Syariah yang memenuhi kriteria dan dapat digunakan sebagai sampel. Data yang digunakan adalah data sekunder berupa laporan keuangan tahunan yang diperoleh dari masing-masing website bank yang digunakan sebagai sampel penelitian dan data statistik perbankan syariah yang ada di website resmi Otoritas Jasa Keuangan (OJK). Penelitian ini menggunakan pendekatan kuantitatif dengan teknik analisis regresi data panel.

Hasil dari penelitian ini menunjukkan secara parsial variabel *Capital Adequacy Ratio* berpengaruh negatif dan signifikan terhadap FDR, variabel Biaya Operasional Pendapatan Operasional berpengaruh negatif dan signifikan terhadap FDR. Sedangkan *Non Performing Financing* dan *Bank Size* secara parsial tidak berpengaruh terhadap FDR. Secara simultan, variabel *Non Performing Financing, Capital Adequacy Ratio*, Biaya Operasional Pendapatan Operasional dan *Bank Size* berpengaruh signifikan terhadap FDR.

Kata Kunci : *Non Performing Financing, Capital Adequacy Ratio*, Biaya Operasional Pendapatan Operasional, *Bank Size, Financing to Deposit Ratio*

**MINISTRY OF RESEARCH, TECHNOLOGY AND HIGHER EDUCATION
FACULTY OF ECONOMICS AND BUSINESS AIRLANGGA UNIVERSITY**

**STUDY PROGRAM: ISLAMIC ECONOMIC
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ABSTRACT

THESIS OF ISLAMIC ECONOMIC BACHELOR

**NAME : ANGGI APRILLI CAHYANI
STUDENT ID : 041511433097
YEAR OF WRITING : 2018-2019**

TITLE:

The Influence of Non Performing Financing, Capital Adequacy Ratio, Operating Costs of Operating Income and Banks Size toward Liquidity at Sharia Commercial Banks in Indonesia during 2013-2017

CONTENT:

The purpose of this study is to determine the effect of Non Performing Financing, Capital Adequacy Ratio, Operating Costs of Operating Income and Banks Size toward Bank Liquidity partially or simultaneously measured by Financing to Deposit Ratio (FDR) at Sharia commercial banks in Indonesia during the study period. This study uses purposive sampling method and from the specified criteria the researcher obtained 11 Islamic banks that met the criteria and used them as the samples. The data used were secondary data in the form of annual financial reports obtained from each bank's website as the research samples and sharia banking statistics on the official website of the Financial Services Authority (OJK). This study uses quantitative approach with panel data regression analysis technique.

The results of this study show that Capital Adequacy Ratio variable partially affect negatively and significantly towards the FDR. In addition, the Operating Cost of Operating Income variable has a negative and significant effect on FDR. Meanwhile, Non Performing Financing and Banks Size partially do not affect the FDR. Simultaneously, Non Performing Financing, Capital Adequacy Ratio, Operating Costs of Operating Income and Banks Size have significant effect on FDR.

Keywords: Non Performing Financing, Capital Adequacy Ratio, Operating Costs of Operating Income, Banks Size, Financing to Deposit Ratio