

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

**PROGRAM STUDI : EKONOMI ISLAM  
NO. DAFTAR : .....**

**ABSTRAK**

**SKRIPSI SARJANA EKONOMI ISLAM**

NAMA : Firdhaus Gresya Thea Wardhani  
NIM : 041511433006  
TAHUN PENYUSUNAN : 2019

**JUDUL :**

Pengaruh Dana Pihak Ketiga (DPK), *Non Performing Financing* (NPF), dan *Capital Adequacy Ratio* (CAR) terhadap Likuiditas pada Bank Pembiayaan Rakyat Syariah (BPRS) di Indonesia Periode 2013 - 2018.

**ISI :**

Penelitian ini bertujuan untuk mengetahui pengaruh variabel Dana Pihak Ketiga, *Non Performing Financing*, dan *Capital Adequacy Ratio* terhadap Likuiditas pada Bank Pembiayaan Rakyat Syariah di Indonesia periode Januari 2013 hingga Desember 2018. Penelitian ini menggunakan pendekatan kuantitatif. Teknik analisis yang digunakan adalah analisis regresi linear berganda. Penelitian ini menggunakan metode sampel jenuh, data didapatkan dari Statistik Perbankan Syariah (SPS) yang diterbitkan dari Otoritas Jasa Keuangan (OJK).

Hasil penelitian menunjukkan bahwa secara parsial Dana Pihak Ketiga berpengaruh negatif dan signifikan terhadap Likuiditas. Pada variabel *Non Performing Financing* berpengaruh positif dan signifikan terhadap Likuiditas. Sedangkan, pada variabel *Capital Adequacy Ratio* berpengaruh negatif dan signifikan terhadap Likuiditas. Secara simultan variabel Dana Pihak Ketiga, *Non Performing Financing*, dan *Capital Adequacy Ratio* berpengaruh terhadap Likuiditas.

**Kata Kunci : Dana pihak ketiga, *Non Performing Financing*, *Capital Adequacy Ratio*, Likuiditas, Bank Pembiayaan Rakyat Syariah.**

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

**STUDY PROGRAM : ISLAMIC ECONOMICS  
LIST OF NO : .....**

**ABSTRACT  
THESIS OF ISLAMIC ECONOMICS BACHELOR**

NAME : Firdhaus Gresya Thea Wardhani  
STUDENT ID : 041511433006  
YEAR OF DRAFTING : 2019

**TITTLE :**

Influence of Third Party Funds, Non Performing Financing (NPF), and Capital Adequacy Ratio (CAR) on Liquidity in Sharia Rural Bank in Indonesia Period 2013 - 2018.

**CONTENT :**

This research aims to determine the influence of variables of Third Party Funds, Non Performing Financing, and Capital Adequacy Ratio on Likuidity in Sharia Rural Bank in Indonesia for the period January 2013 to December 2018. This research use quantitative approach. The analysis technique used is multiple linear regression analysis. This research used saturation sampling method. Sample that use in this research were taken from Islamic Bank Statistic issued by Financial Seviles Authority (OJK).

The result showed that Third Party Funds variable has negative and significant effect on Liquidity. Non Performing Financing variable has positive and significant effect in Liquidity. Capital Adequacy Ratio variable has negative and signifikan effect on Liquidity. Simultaneously the variables of Third Party Funds, Non Performing Financing, and Capital Adequacy Ratio has significant effect on Liquidity.

**Keywords : Third Party Funds, Non Performing Financing, Capital Adequacy Ratio, Liquidity, Sharia Rural Bank.**