

**ABSTRAK**

Judul : **PENGARUH *CAPITAL ADEQUACY RATIO (CAR)*, *NON PERFORMING FINANCING (NPF)*, *RETURN ON ASSETS (ROA)* DAN BEBAN OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) TERHADAP LIKUIDITAS PADA BANK UMUM SYARIAH PERIODE 2014 – 2018**

Nama : Fajar Saepul Bahri

Program Studi : S-1 Akuntansi

Tujuan dari penelitian ini adalah untuk mengetahui tentang faktor-faktor yang mempengaruhi likuiditas. Variabel independen yang digunakan dalam penelitian ini adalah *Capital Adequacy Ratio (CAR)*, *Non Performing Financing (NPF)*, *Return On Assets (ROA)* dan Beban Operasional Pendapatan Operasional (BOPO). Ruang lingkup dalam penelitian ini adalah Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan periode tahun 2014-2018. Populasi dalam penelitian ini sebanyak 12 bank. Penelitian ini menggunakan 12 perusahaan dengan total data 60 sebagai sampel dan prosedur pemilihan sampel dilakukan dengan menerapkan metode purposive sampling. Hasil dari penelitian ini menunjukkan bahwa variabel CAR, NPF, ROA dan BOPO secara simultan memiliki pengaruh terhadap Profitabilitas. Variabel CAR tidak berpengaruh terhadap likuiditas, NPF berpengaruh negatif dan signifikan terhadap likuiditas, ROA tidak berpengaruh terhadap likuiditas, BOPO tidak berpengaruh terhadap likuiditas.

**Kata Kunci** : *Capital Adequacy Ratio (CAR)*, *Non Performing Financing (NPF)*, *Return On Assets (ROA)*, Beban Operasional Pendapatan Operasional (BOPO), likuiditas

**ABSTRACT**

**Title : THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR), NON PERFORMING FINANCING (NPF), RETURN ON ASSETS (ROA), AND OPERATIONAL COSTS OPERATING FINANCING (BOPO) ON LIQUIDITY IN SHARIA GENERAL BANKS PERIOD 2014 - 2018**

**Name : Fajar Saepul Bahri**

**Study program : S-1 Accounting**

*The purpose of this study is to find out about the factors that affect profitability. The independent variables used in this study are Capital Adequation Ratio (CAR), Non Performing Financing (NPF), Return On Assets (ROA) and Operational Costs Operating Financing (BOPO). The scope of this study is a Sharia Commercial Bank registered with the Financial Services Authority for the period 2014-2018. The population in this study were 12 banks. This study used 12 companies with a total of 60 data as samples and the sample selection procedure was carried out by applying the purposive sampling method. The results of this study indicate that the CAR, NPF, ROA and BOPO variables simultaneously have an influence on Liquidity. CAR variable has no effect on liquidity, NPF has a negative and significant effect on liquidity, ROA has no effect on liquidity, BOPO has no effect on liquidity.*

**Keywords:** *Capital Adequation Ratio (CAR), Non Performing Financing (NPF), Return On Assets (ROA), Operational Costs Operating Financing (BOPO), liquidity*