

ABSTRAK

Adanya pandemi tentunya Bank Umum Syariah mengalami beberapa kemungkinan risiko seperti risiko pembiayaan macet (NPF), risiko pasar serta risiko likuiditas. Oleh karena itu, pada akhirnya risiko tersebut akan berdampak pada kinerja dan profitabilitas Bank Umum Syariah. Penelitian ini bertujuan untuk menganalisis pengaruh rasio *Return on Assets* (ROA), *Non Performing Finance* (NPF) dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap Likuiditas pada Bank Umum Syariah di Indonesia.

Penelitian ini merupakan penelitian kuantitatif serta metodologi penelitian yang digunakan yaitu analisis regresi linier berganda dengan menggunakan software IBM SPSS versi 25. Sampel yang digunakan sebanyak 9 Bank Umum Syariah pada periode 2019 kuartal pertama hingga 2021 kuartal keempat.

Hasil Penelitian ini menunjukkan bahwa rasio *Return on Assets* (ROA) berpengaruh dengan arah positif terhadap likuiditas dengan nilai signifikansi $0,008 < 0.05$. *Non Performing Finance* (NPF) berpengaruh dengan arah positif terhadap likuiditas dengan nilai signifikansi $0,002 < 0.05$. Biaya Operasional terhadap Pendapatan Operasional (BOPO) berpengaruh dengan arah positif terhadap likuiditas dengan nilai signifikansi $0,042 < 0.05$.

Kata Kunci: Likuiditas, *Return on Assets* (ROA), *Non Performing Finance* (NPF), Biaya Operasional terhadap Pendapatan Operasional (BOPO), Bank Umum Syariah.

ABSTRACT

With a pandemic, of course, Islamic Commercial Banks experience several possible risks, such as the risk of non-performing financing (NPF), market risk and liquidity risk. Therefore, in the end these risks will have an impact on the performance and profitability of Islamic Commercial Banks. This study aims to analyze the effect of the ratio of Return on Assets (ROA), Non Performing Finance (NPF) and Operating Costs to Operating Income (BOPO) on Liquidity in Islamic Commercial Banks in Indonesia.

This research is a quantitative research and the research methodology used is multiple linear regression analysis using IBM SPSS version 25 software. The samples used were 9 Islamic Commercial Banks in the period 2019 first quarter to 2021 fourth quarter.

The results of this study indicate that the ratio of Return on Assets (ROA) has a positive effect on liquidity with a significance value of $0.008 < 0.05$. Non Performing Finance (NPF) has a positive effect on liquidity with a significance value of $0.002 < 0.05$. Operating Costs on Operating Income (BOPO) has a positive effect on liquidity with a significance value of $0.042 < 0.05$.

Keywords: Liquidity, Return on Assets (ROA Non Performing Finance (NPF), Operating Costs to Operating Income (BOPO), Islamic Commercial Banks.