

Abstrack

This study aims to analyze the effect of Third Party Funds (DPK), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) and Return On Assets (ROA) on the Liquidity of Indonesian Islamic Banks in 2010-2021. The data analysis method used in this research is multiple linear analysis using Eviews and Microsoft Excel. Based on the results of the study, it is known that partially, Third Party Funds (TPF) have a negative and significant effect on Liquidity (FDR) with a value of $0.0000 > 0.05$. Capital adequacy Ratio (CAR) has a positive and significant effect on Liquidity (FDR) with a sig value of $0.0400 < 0.05$. Non Performing Financing (NPF) has a negative and significant effect on Liquidity (FDR) with a sig value of $0.0025 < 0.05$. Return on Assets (ROA) has a positive and significant effect on Liquidity (FDR) with a sig value of $0.000 < 0.05$. Meanwhile, simultaneously or together, Third Party Funds (DPK), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) and Return On Assets (ROA) have an influence on Liquidity.

Keywords: Third Party Funds (DPK), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Return On Assets (ROA) and Liquidity (FDR).

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF) dan *Return On Asset* (ROA) terhadap Likuiditas Bank Syariah Indonesia tahun 2010-2021. Metode analisis data yang digunakan dalam penelitian ini adalah analisis linier berganda dengan menggunakan *Eviews* dan *Microsoft Excel*. Berdasarkan hasil penelitian diketahui bahwa secara parsial, Dana Pihak Ketiga (DPK) berpengaruh negatif dan signifikan terhadap Likuiditas (FDR) dengan nilai $0,0000 > 0,05$. *Capital adequacy Ratio* (CAR) berpengaruh positif dan signifikan terhadap Likuiditas (FDR) dengan nilai $\text{sig } 0,0400 < 0,05$. *Non Performing Financing* (NPF) berpengaruh positif dan signifikan terhadap Likuiditas (FDR) dengan nilai $\text{sig } 0,0025 < 0,05$. *Return On Asset* (ROA) berpengaruh positif dan signifikan terhadap Likuiditas (FDR) dengan nilai $\text{sig } 0,000 < 0,05$. Sedangkan secara simultan atau bersama-sama, Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF) dan *Return On Asset* (ROA) mempunyai pengaruh terhadap Likuiditas.

Kata Kunci : Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Return On Asset* (ROA) dan Likuiditas (FDR).