

ABSTRAK

Nila Aulina, *Liquidity Risk Management* Perbankan Syariah di Indonesia. Dibawah bimbingan Dr. Rita Yuliana, S.E., MSA., Ak., CA. dan Muhammad Syam Kusufi, S.E., M.Sc.

Penelitian ini bertujuan untuk memberikan bukti empiris mengenai pengaruh kinerja keuangan; SIZE, ROA, ROE dan CAR terhadap Risiko Likuiditas pada bank syariah serta pada bank konvensional yang digunakan sebagai kontrol. Penelitian ini merupakan penelitian kuantitatif dengan teknik *purposive sampling* dan kesetaraan *size* dalam pengambilan data. Data diperoleh dari data sekunder laporan tahunan bank syariah dan bank konvensional yang terdaftar di Direktori Perbankan Indonesia periode 2013-2016. Teknik analisis data dengan regresi linier berganda menggunakan *software* SPSS 20.

Hasil penelitian menunjukkan bukti empiris bahwa SIZE dan ROE berpengaruh negatif terhadap risiko likuiditas bank syariah dan bank konvensional. Temuan ini mengkonfirmasi teori *asset/ liability management*. ROA tidak berpengaruh terhadap risiko likuiditas dan CAR berpengaruh positif terhadap risiko likuiditas bank syariah dan bank konvensional.

Kata Kunci: Risiko Likuiditas, SIZE, ROA, ROE, CAR dan *Asset Liability Management*.

ABSTRACT

Nila Aulina, *Liquidity Risk Management of Sharia Banking in Indonesia. Under the guidance of Dr. Rita Yuliana, S.E., MSA., Ak., CA. and Muhammad Syam Kusufi, S.E., M.Sc.*

This study aims to provide empirical evidence on the influence of financial performance; SIZE, ROA, ROE and CAR on liquidity risk in Islamic banks as well as on conventional banks which is used as controls. This research is a quantitative research using sampling technique and equality of size in taking the data. The data is obtained by the secondary data of annual reports of sharia banks and conventional banks listed in Indonesian Banking Directory for the period 2013 until 2016. The data technique of analysis data used with multiple linear regression applies SPSS 20 software.

The results show that empirical evidence which are SIZE and ROE have a negative effect on liquidity risk of sharia banks and conventional banks. These findings confirm the theory of asset/liability management. ROA has no effect on liquidity risk and CAR has positive effect on liquidity risk of sharia banks and conventional banks.

Key words: Liquidity risk, SIZE, ROA, ROE, CAR, Asset Liability Management.