

ABSTRAK

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Pengaruh Inflasi, Suku Bunga, *Capital Adequacy Ratio*, Rasio Likuiditas Dan Rasio Solvabilitas Terhadap Kinerja Keuangan Serta Tinjauan Dari Sudut Pandang Islam (Studi Pada Perusahaan Subsektor Perbankan Swasta Yang Terdaftar di Bursa Efek Indonesia Periode 2010 - 2019)

175 halaman + vi halaman, 10 tabel, 4 gambar dan 8 lampiran

Uraian Abstrak

Tujuan penelitian ini adalah untuk mengetahui pengaruh Inflasi, Suku Bunga, *Capital Adequacy Ratio*, Rasio Likuiditas Dan Rasio Solvabilitas Terhadap Kinerja Keuangan secara parsial maupun simultan. Penelitian ini menggunakan metode kuantitatif. Sumber data yang digunakan dalam penelitian ini adalah data sekunder yaitu laporan keuangan tahunan perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Sampel yang digunakan sebanyak 19 perusahaan perbankan dengan periode waktu 2010-2019 melalui metode *purposive sampling*. Metode analisis yang digunakan adalah teknik analisis regresi data panel dengan tingkat signifikansi 5%. Hasil dari penelitian ini menunjukkan secara simultan variabel Inflasi, Suku Bunga, *Capital Adequacy Ratio*, Rasio Likuiditas Dan Rasio Solvabilitas berpengaruh signifikan terhadap kinerja keuangan. Selanjutnya secara parsial variabel inflasi berpengaruh positif dan signifikan terhadap kinerja keuangan, dan variabel suku bunga dan *Capital Adequacy Ratio* tidak berpengaruh terhadap kinerja keuangan, sedangkan rasio likuiditas dan rasio solvabilitas berpengaruh negatif dan signifikan terhadap kinerja keuangan. Menurut tinjauan Islam, variabel Inflasi, Suku Bunga, *Capital Adequacy Ratio*, Rasio Likuiditas Dan Rasio Solvabilitas sudah memenuhi syariat Islam dimana perusahaan menggunakan system syirkah dalam melakukan kerja sama sebagaimana dijelaskan dalam Al-Qur'an dan Hadist.

Kata Kunci : Inflasi, Suku Bunga, *Capital Adequacy Ratio*, Rasio Likuiditas, Rasio Solvabilitas

ABSTRACT

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The Influence of Inflation, Interest Rates, Capital Adequacy Ratio, Liquidity Ratio and Solvency Ratio on Financial Performance as well as Reviews from an Islamic Point of View (Studies on Private Banking Subsector Companies Listed on the Indonesia Stock Exchange Period 2010 - 2019)

175 pages + vi pages, 10 tables, 4 pictures and 8 attachments

Abstract Description

The purpose of this study was to see the effect of inflation, interest rates, capital adequacy ratios, liquidity ratio and solvency ratio on financial performance partially or simultaneously. This research uses quantitative methods. The data source used in this study is secondary data, namely the annual financial statements of banking companies listed on the Indonesia Stock Exchange. The sample used was 19 banking companies with a time period of 2010-2019 through purposive sampling method. The analysis method used is the panel data regression analysis technique with a significance level of 5%. The results of this study show that simultaneously the variables of inflation, interest rates, capital adequacy ratio, liquidity ratio and solvency ratio have a significant effect on financial performance. Furthermore, partially the inflation variable has a positive and significant effect on financial performance, and Interest rate variables and Capital Adequacy Ratio have no effect on financial performance, while the liquidity ratio and solvency ratio have a negative and significant effect on financial performance. According to the Islamic review, the variables of inflation, interest rates, capital adequacy ratios, liquidity ratios and solvency ratios have met Islamic law, where companies use the syirkah system in collaborating using the Al-Qur'an and Hadiths.

Keywords : *Inflation, Interest Rates, Capital Adequacy Ratio, Liquidity Ratio, Solvency Ratio*