

## **ABSTRACT**

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**The Analize Effect Of Likuidity and Solvability Islamic Bank On The Ability to Profitability in The Period 2010-2014 and reviewed by The Viewpoint of Islam.**  
**174 + xvi, 34 tables, 3 picturesand 20 enclosures**

### **Abstract Description**

*The objective of this research was to study the effect of likuidity, and solvability Islamic Bankon the profitability to produce profit by using Return On Asset. The population in this research is Islamic Bank which are listed in Indonesian Bank from 2010 to 2014. The samples used were 10 Islamic Bank that are determined by using purposive sampling. This research using secondary data. The analysis tool used was multiple regression analysis, Based on the analysis of data it can be concluded that the variable Cash Ratio, Financing to Deposit Ratio, Financing to Asset Ratio, Investing Policy Ratio, Capital Adequacy Ratio, Primary Ratio, dan Fixed Asset Capital Ratiosimultaneously effect on the retun on asset.. Partially Cash Ratio, Capital Adequacy ratio, Investing Policy Ratio, Primary Ratio, dan Fixed Asset Capital Ratio did not have a significant effect on the return on asset, while Financing to Deposit Ratio the Company have a positif and significant influence on the return on asset.andFinancing to Asset Ratiothe Company have a negative and significant influence on the return on asset.*

**Keywords:** *Cash Ratio, Loan to Deposit Ratio, Loan to Asset Ratio, Investing Policy ratio, Capital Adequacy Ratio, Primary Ratio, Fixed Asset Capital Ratio, Return On Asset.*

## **ABSTRAK**

**Fakultas Ekonomi  
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**Analisis Pengaruh Likuiditas dan Solvabilitas Bank Umum Syariah terhadap Rentabilitas Periode tahun 2010 – 2014 dan Tinjauannya dari Sudut Pandang Islam.**

174 + xvi, 34 tabel, 3 gambar dan 20 lampiran

### **Uraian Abstrak**

Penelitian ini bertujuan untuk mengetahui pengaruh likuiditas dan solvabilitas Bank Umum Syariah terhadap rentabilitas yang diukur dengan menggunakan rasio *Return On Asset*. Populasi dari penelitian ini adalah Bank Umum Syariah yang terdaftar di Bank Indonesia periode tahun 2010-2014. Sampel yang digunakan sebanyak 10 Bank Umum Syariah yang ditentukan dengan carapurpositive sampling. Penelitian ini menggunakan data sekunder. Alat analisis yang digunakan adalah analisis regresi berganda. Berdasarkan hasil analisis data dapat disimpulkan bahwa variabel *Cash Ratio*, *Financing to Deposit Ratio*, *Financing to Asset Ratio*, *Investing Policy Ratio*, *Capital Adequacy Ratio*, *Primary Ratio*, dan *Fixed Asset Capital Ratio* secara simultan berpengaruh terhadap *Return On Asset*. Secara parsial *Cash Ratio*, *Investing Policy Ratio*, *Primary Ratio*, *Capital Adequacy Ratio* dan *Fixed Asset Capital Ratio* mempunyai pengaruh negatif dan tidak signifikan terhadap *Return On Asset*. Sedangkan *Financing to Deposit Ratio* mempunyai pengaruh positif dan signifikan terhadap *Return On Asset* dan *Financing to Asset Ratio* mempunyai pengaruh negatif dan signifikan terhadap *Return On asset*.

Kata kunci: *Cash Ratio*, *Loan to Deposit Ratio*, *Loan to Asset Ratio*, *Investing Policy ratio*, *Capital Adequacy Ratio*, *Primary Ratio*, *Fixed Asset Capital Ratio*, *Return On Asset*.