ABSTRACT

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Study Program : Accounting

Title   : Analysis of the Impact of Return on Assets, Capital Adequacy Ratio, Third Party Funds, Non Performing Loans, and Statutory Reserves on Bank Liquidity

This study aims to analyze what factors affect bank liquidity (LDR). The sample used in this research is secondary data of general banking sector companies listed on the Indonesia Stock Exchange (IDX) in the period from 2018 to 2021. Using SPSS (statistical package for social sciences), the analytical methods used in this study include tolerance test and VIF, multivariate cointegration test: Test, SRESID and ZPRED estimates, t-statistical test, F statistical test, coefficient of determination (R2), and Pearson Correlation Product of Moments. The results show that ROA, CAR, DPK, NPL, GWM have a significant effect on bank liquidity. All independent variables are simultaneously from a good model toexplain bank liquidity since the magnitude of the effect value is 72.4% while 27.6% is explained by other variables outside this study. The formula that was found from this research could be used as a tool in predicting a banking company's ability to manageits liquidity.

Keywords : CAR, DPK, GWM, LDR, NPL, ROA