ABSTRACT

The liquidity analysis is a ratio that USES the company's ability (goods or services) to fulfill short-term obligations. He said the rupiah was expected to strengthen to rp9,100 per dollar in the Jakarta interbank spot market on Tuesday.

In the first semester of this year, the company's net profit in the first half of 2008 fell to rp2.1 trillion from rp2.1 trillion in the same period last year.

This research is empirical research. The population includes Banks listed in the brusa Indonesia effect. Selection of samples USES a sampling method. The ya g   data is based on secondary bank statements published in December 2016-2019 that are based on the Indonesia brusa effect. Research shows (1) a test of non-performing loans (NPL) variables, with a hypothesis 1 measured significantly, and that the probability value of 0.048 being smaller than 0.05 means significant to a degree of 5%. The rupiah's current exchange rate against the us dollar weakened to rp9,100 per dollar, he said. The rupiah rose to rp9,100 per dollar in the Jakarta interbank spot market on Tuesday afternoon as investors bought the local unit on Tuesday. (2) testing on variable return on assets (roa), significant testing with hypotheses 2 is proven significantly, as it is obtained a probability value of 0.006 or smaller than 0.05 which means significant ata degree of 5% significance. Return on assets (roa) on credit for the liquidity of the bank registered in the Indonesian stock exchange gained regression coefficiencies by -131.508. That means that the relationship between return on assets (roa) to liquidity in the banking listed in the Indonesian stock exchange is positive, so a second estimate of return on assets (roa) would have a significant effect on liquidity is evident. (3) testing on the net working capital variable (NWC), significant test of significance with a hypothesis 3 is shown, as the value of a probability of 0,000 less than 0.05 means significant at a degree of 5% significance. The net working capital (NWC) impact on liquidity in the banking listed in the Indonesian stock exchange was obtained by 45.729 regression coefficiencies. The rupiah's current exchange rate was considered stable at 8.25 percent, he said. (4) testing on credit-interest variables, the significance test with a hypothesis of 4 is not proven significantly, as it is obtained a probability value of 0.196 or greater than 0.05 which means it is not significant at 5%. The rupiah's exchange rate was expected to continue to strengthen to rp9,100 per dollar, he said. He said the rupiah was expected to strengthen to rp9,100 per dollar in the Jakarta interbank spot market on Tuesday. (5) testing on variables the size of Banks (size), significant tests with a hypothesis 5 are not proved significantly, as the probability value of 0.255 or greater than 0.05 means not significant at 5%. The estimated size of the bank on liquidity of the bank registered in the Indonesian stock exchange is obtained by a regression coefficient of -0.694. That means that there is no correlation between the liquidity of the Banks registered to the Indonesia stock exchange, and that the fifth preposition of Banks' size to liquidity is not proven.

Keywords: liquidity, non-performing loans, return on assets, net working capital, interest rates, size.

ABSTRAK

Analisis likuiditas adalah suatu rasio yang menggunakan kemampuan perusahaan (barang atau jasa) dalam memenuhi kewajiban (utang) jangka pendek. Artinyaperusahaan ditagih perusahaan akan mampu untuk memenuhi utang tersebut terutama utang yang sudah jatuh tempo.

Tujuan penelitian : Menganalisis Pengaruh Likuditas Terhadap Perbankan di Indonesia dengan menggunakan metode NPL, ROA, NWC, Suku Bunga Kredit dan Size. Populasi meliputi bank-bank yang terdaftar di Brusa Efek Indonesia. Hasil penelitian menunjukan : (1)Pengujian pada variabel *Non-Performing Loans* (NPL),terbukti secara signifikanberpengaruh terhadap likuiditas, (2)Pengujian pada *variabel Return on Asset* (ROA) berpengaruh signifikan terhadap Likuiditas,(3)tidak berpengaruh terhadap likuiditas ,(4)Suku Bunga Kredit tidak berpengaruh terhadap Likuiditas, (5) variabel ukuran bank (SIZE)tidak berpengaruh terhadap likuiditas.

Kata kunci :Likuiditas, *Non-Performing Loans*, *Return on Asset*, *Net Working Capital*, suku bunga kredit, *size*.