

## **ABSTRACT**

Isyafatul Nur Laily. 2015, *THESIS*. Title “*The Effect of CAR , Turnover Cash ( Cash Turnover ) and NPF on Liquidity Bank Muamalat*”

*Advisor* : Yona Octiani Lestari, SE., MSA

*Keyword* : CAR , Turnover Cash, NPF, Liquidity

---

*Bank is a financial institution which in charge of collecting and distributing funds to the public, the activity obtained benefits should not solely for profit only but more focused on improving people's lives. Banks can improve people's lives can be seen from the soundness of the bank. One of the soundness of the banks can be seen from liquidity. Liquidity is the ability of the banks to pay short-term debt. The level of liquidity of the banks can be measured from some other capital adequacy ratio as measured by the ratio of CAR (Capital Adequacy Ratio), Turnover Cash (Cash Turnover) and NPF (Non Performing Finance).*

*The purpose of this study is determine how the influence of these three ratios for bank liquidity. From that background the authors interested to do research by title "Effect of CAR, Turnover Cash (Cash Turnover) and NPF on the Liquidity Bank Muamalat.*

*This study uses descriptive quantitative research with a case study at PT Bank Muamalat Indonesia, Tbk. The object of research quarterly report 2009-2013. Data obtained from the official website of the bank. Analysis of data through three stages: computation, data presentation and conclusion.*

*The results showed that partial sigf ( $0.777 > 0.05$ ) CAR variable means no significant effect. Sig ( $0.991 > 0.05$ ) Cash Turnover variable means no significant effect. NPF variable sig ( $0.040 < 0.05$ ) means a significant effect. Simultaneously CAR, cash turnover and NPF had no significant effect with sigf ( $0.062 > 0.05$ ).*