RINGKASAN

Penelitian ini merupakan penelitian asosiatif yang dilakukan pada Bank Perkreditan Rakyat konvensional yang terdaftar di Otoritas Jasa Keuangan wilayah kerja Purwokerto. Penelitian ini mengambil judul "Analisis Pengaruh Manajemen Kas Modal Rentabilitas dan Kredit Bermasalah terhadap Likuiditas". Tujuan penelitian ini yaitu untuk mengetahui faktor-faktor yang mempengaruhi likuiditas ((yaitu: manajemen kas, modal (*Capital Aqeduacy Ratio*), rentabilitas (*Net Interest Margin*, *Return On Asset*, Biaya Operasional terhadap Pendapatan Operasional), dan kredit bermasalah (*Non Performing Loan*)) terhadap *Loan to Deposit Ratio* Bank Perkreditan Rakyat konvensional yang terdaftar di Otoritas Jasa Keuangan wilayah kerja Purwokerto.

Populasi dalam penelitian ini adalah semua Bank Perkreditan Rakyat konvemsional yang terdaftar di Otoritas Jasa Keuangan wilayah kerja Purwokerto pada periode tahun 2012-2014. Metode pemilihan sampel yang digunakan yaitu *purposive sampling*, dan diperoleh 16 Bank Perkreditan Rakyat sebagai sampel penelitian.

Berdasarkan hasil penelitian dan analisis data dengan mengunakan Regresi Data Panel (dibantu alat analisis *Software Eviews 6*) menunjukkan bahwa: (1) Manajemen Kas berpengaruh positif dan tidak signifikan terhadap *Loan to Deposit Ratio*, (2) *Capital Adequacy Ratio* berpengaruh negatif dan signifikan terhadap *Loan to Deposit Ratio*, (3) *Net Interest Margin* berpengaruh positif dan tidak signifikan terhadap *Loan to Deposit Ratio*, (4) *Return On Asset* berpengaruh positif dan tidak signifikan terhadap *Loan to Deposit Ratio*, (5) Biaya Operasional terhadap Pendapatan Operasional berpengaruh negatif dan signifikan terhadap *Loan to Deposit Ratio*, (6) *Non Performing Loan* berpengaruh negatif dan signifikan terhadap *Loan to Deposit Ratio*.

Implikasi dari kesimpulan di atas yaitu pihak manajemen bank perlu mengoptimalkan penggunaan modal minimum sebagai *financial resource*. Meningkatkan pengelolaan biaya operasional sehingga dapat mengoptimalkan pendapatan dari kredit yang disalurkan. Selain itu, pihak manajemen bank harus meningkatkan prinsip kehati-hatian dan melakukan analisis kredit yang ketat dalam menyeleksi calon kreditur untuk mengantisipasi kredit bermasalah.

Kata kunci: *loan to deposit ratio, manajemen kas, capital adequacy ratio, net interest margin, return on asset, biaya operasional terhadap pendapatan operasional, non performing loan*

SUMMARY

This research is an associative study that done at Rural Bank conventional registered at the Otoritas Jasa Keuangan Purwokerto work area. The title of this research is “ Analysis of Cash Management Capital Profitability and Problem Loan toward Liquidity”. The goal of this research is to find out the effect of liquidity component ((which is cash management, capital (Capital Aqeduacy Ratio), profitability (Net Interest Margin, Return On Asset, Operating Expenses to Operationg Income), and problem loan (Non Performing Loan)) toward Loan to Deposit Ratio Rural Bank conventional registered at the Otoritas Jasa Keuangan Purwokerto work area.

Population of this research is all of Rural Bank conventional registed at Otoritas Jasa Keuangan Purwokerto work area in 2012-2014 period. Purposive sampling is used as sample selection method, and obtained 16 Rural Bank as samples.

According to the result of this research and data analysis using Panel Data Regression (Software Eviews 6) show that: 1) Cash Management have effect toward Loan to Deposit Ratio positively but not significantly, 2) Capital Adequacy Ratio have effect toward Loan to Deposit Ratio negatively and significantly, 3) Net Interest Margin have effect toward Loan to Deposit Ratio positively but not significantly, 4) Return On Asset have effect toward Loan to Deposit Ratio positively but not significantly, 5) Operating Expenses to Operationg Income have effect toward Loan to Deposit Ratio negatively and significantly, 6) Non Performing Loan have effect toward Loan to Deposit Ratio negatively and significantly.

The implications of the above conclusions are bank managemet has to optimize the use of the minimum capital as a financial resource. Increased the management of operational costs so it can optimize the income from loans disbursed. In addition, bank management should improve the precautionary principle and tightening credit analysis when selecting candidates of creditors to anticipate problem loan.

Keyword: loan to deposit ratio, cash management, capital adequacy ratio, net interest margin, return on asset, operating expenses to operationg income, non performing loan.