ABSTRACT

Hidayat, Anas, 2013, The Effect Of Financial Ratios Profitability In Commercial Bank and Sharia Year 2010-2012
Preceptor : Fitriyah., S.Sos., MM

Keyword : Financial Ratios and Profitability

This study aims to 1) To analyze the effect of partial financial ratios on profitability in conventional and Islamic banks and 2) To analyze the effect of simultaneous financial ratios on profitability in conventional and Islamic banks. The population in this study were all Islamic banks, Islamic and conventional business units in Indonesia. While the sample in this study as many as 46 companies. Data analysis is a quantitative analysis expressed with numbers and calculations using standard methods that assisted with the program Statistical Package Social Sciences (SPSS) version 16.00. Analysis of the data used in this study is a multiple linear regression analysis of previously conducted tests and escape from the classical assumption test

From the results of this research is that the conventional banks Capital Adequacy Ratio (CAR), Non-Performing Loans (NPLs), Operating Costs and Operating Income (ROA), net interest margin (NIM) and the Loan to Deposit Ratio (LDR) have a significant effect on profitability which are projected in the return on assets (ROA) with significant value <0.05. While the results of the analysis of financial ratios to profitability in Islamic banks can be explained that the Capital Adequacy Ratio (CAR), Non-Performing Loans (NPLs), loan to deposit ratio (LDR) and Operating Expenses and Operating Income (ROA) have a significant effect on profitability. As for the variable Net Interest Margin (NIM) has no significant effect on profitability degan significant values > 0.05. The results for the simultaneous analysis of conventional and Islamic banks can be seen that the Capital Adequacy Ratio (CAR), Non-Performing Loans (NPLs), Operating Expenses and Operating Income (ROA), net interest margin (NIM) and the Loan to Deposit Ratio (LDR) effect significant impact on profitability.