ABSTRACT

Ayu, Kartika. Thesis. 2012. "Analysis of Effect of CAR, NPL, PPAP, NIM, LDR and BOPO of ROA (Study on Conventional Banks Listed on the Stock Exchange in the Period 2007-2011)".
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Keywords : CAR, NPL, PPAP, NIM, LDR, BOPO, ROA.

Performance of a bank is determined by how well the Bank manage its business so as to obtain maximum profitability. In an attempt to gain profit, can be viewed through an indicator that will determine the soundness of the Bank's performance in obtaining the maximum profit. The indicators are CAR, NPL, PPAP, NIM, LDR and BOPO, while for the level of profitability measured by ROA variable. The purpose of this study was to measure the effect of the level of health that can be seen from the CAR, NPL, PPAP, NIM, LDR and BOPO to the level of profitability as measured by ROA.

The data used in this study is secondary data obtained from the Bank's annual financial report is listed on the Stock Exchange Conventional in the period 2007-2011. The method of analysis used in this study using multiple regression analysis with SPSS to consider testing the assumptions of classical test the multicollinearity, heterokedastisitas, autocorrelation and normality. Based on the test multicollinearity, heterokedastisitas, autocorrelation and normality are not found variables that deviate from the classical assumptions. This indicates that the available data has been qualified using multiple linear regression equation model.

From the analysis jointly or simultaneously with a significance level of 5% shows that variable CAR, NPL, PPAP, NIM, LDR and BOPO significantl affect the ROA variable in a conventional bank listed on the Stock Exchange. It is seen from the calculated value of 155.970 F-greater than F-table value of 2.10. The dominant variable is the CAR effect on ROA is calculated with a value of 3.372 T greater than T-table value of 1.960 with a significance level of 0.00. The positive sign means that CAR has a straight impact on ROA as the dependent variable.