ABSTRACT

The purpose of this research is to analyze some factors which affect of Return On Asset Banks as Market Structure, Bank Size, Inflation and Gross Domestic Product (GDP).

This study uses secondary data from 25 banks annual report, change of inflation and GDP ASEAN 5, those are: Indonesia, Malaysia, Singapore, Philipina and Thailand in years period 2007 to 2014. The sampling method used Purposive Sampling based on a country with banks released a financial report financial. Therefore theresearch obtained are 40 data observation.Data analysis used a panel data regression test that was a combination of data cross section and time series with fixed effect model. Include classical assumption test consisting of multikoliniearity test, normality test, autocorrelation test and heterokedasticity test.While the hypothesis testing is conducted through F test, t test and determination test.

The results of test found that in partial market structure which is measured using Herfindahl Hirschman Index and GDP have a positive and significant impact. While bank size and inflation do not affect significantly on ROA (Return On Assets) .Adjusted R-square value is 0,887 which means 88.7%Return On Asset (ROA) variation explained by Market Structure, Bank Size, Inflation and GDP. Whereas 69,3% explained by another variables which was not being tested.

Keywords: Return On Asset (ROA), Market Structure, Bank Size, Inflation and Gross Domestic Product (GDP).