ABSTRACT

This research was held to test the influence of CAR, NIM, LDR, NPL, and BOPO toward ROA. The problems in this research gap from the former research and the fenomena bussiness gap from the common bank data over period 2002-2010 in the Indonesian bank statistic. Therefore a deeper research to obrserve the problems which influent ROA with reasonable theory is needed. The factors consist of CAR, NIM, LDR, NPL, BOPO variables.

Sampling technique used is purposive sampling with criteria as General Banking in Indonesia who provide financial report and traded during period 2002 through 2010 and forwarded to Bank Indonesia. The Data is based on publicity Indonesia Banking Directory since 2002 to 2010. Obtained by amount sampel as much 16 company from 26 banking company in Indonesia 2002-2010 period. Analysis technique used is doubled regression with smallest square equation and hypothesis test use t-statistic to test coefficient of regression partial and also f-statistic to test the truth of collectively influence in level of significance 5%. Others also done a classic assumption test covering normality test, multicolinierity test, heteroscedastisity test and autocorrelation test.

During research period show as data research was normally distributed. Based on multicolinierity test, heteroscedasticity test and autocorrelation test variable digressing of classic assumption has not founded, its indicate that the available data has fulfill the condition to use multi linier regression model. From the result of analyse indicate that data LDR, NPL and BOPO in partial significant toward ROA.

Keywords: CAR, NIM, LDR, NPL, BOPO, and ROA