ABSTRACT

Dian Oktaria 21206032, The Influence of Capital Adequacy Ratio (CAR) To Profitability (ROA) at PT. Bank Tabungan Pensiun Nasional, Ltd. Bandung, Department of Management Faculty of Economics, University Computer Indonesia Under Guidance: Prof. Dr. Hj. Hj. Ria Ratna Ariawati, SE,MS. Ak.

Capital Adequacy Ratio (CAR) will be needed to calculate the capital adequacy of a bank and find out which loans can be disbursed. Gain on interest earned from loans extended to increase bank profitability. This research aims to determine the development of the Capital Adequacy Ratio (CAR), know the developmental level of profitability (ROA), and to investigate the effect of the Capital Adequacy Ratio (CAR) to the level of profitability (ROA) at the PT Bank Tabungan Pensiun Nasional, Ltd. Bandung.

The method used in this research is descriptive method with quantitative approach. To determine the effect of the Capital Adequacy Ratio (CAR) to the level of profitability (ROA) used statistical tests. The test statistic used is the use of linear regression, Pearson correlation coefficient, determination coefficient, hypothesis test and also using SPSS 15.0 for Windows applications to strengthen calculation manually .

Results of data analysis using SPSS 15 for windows indicate that the Capital Adequacy Ratio (CAR) has a significant effect on the level of profitability (ROA). Effect of the Capital Adequacy Ratio (CAR) to the level of profitability (ROA) of 28.7%, while the remainder is equal to 71.3%, influenced by factors other than the Capital Adequacy Ratio (CAR) as the realization of credit, third party funds and interest and public confidence.

Keywords: Capital Adequacy Ratio (CAR), Profitability