The Third Party Funds (TPF) And Capital Adequacy Ratio (CAR) To Return On Asset (ROA) At Bancking Sector Are Listed In Indonesia Stock Exchange

ABSTRACT

The research was conducted in the banking sector, which is listed in Indonesia Stock Exchange. The Phenomena is going on an increase in third party Funds (DPK) and a decrease in Return On Asset (ROA) caused less funding results of optimization of Community funds committed by the Bank. While Capital Adequency Ratio (CAR) reflects the existence of a provision of a capital a bank if the value of Capital Adequency Ratio (CAR) is too large, but it is considered inefficient big capital will direct stockholders are acting prudently in managing bank Capital Adequency Ratio instead if (CAR) are too small will reduce public confidence.

The method used in this research was the descriptive metohed and verivikatif with quantitative apporoch. Samples used the annual financial report of balance sheet, income statement and notes over five company financial report its banking sector in 2005-2010. Testing statistical analysis, multiple use is linear test hypotheses by the aid program application spss 18.0 for windows.

Third-party funds (DPK) partially effect significantly to Return On Asset (ROA) while the Capital Adequacy Ratio (CAR) partially has no effect against a significant Return On Assets (ROA). Jointly third-party Funds (DPK) and Capital Adequacy Ratio (CAR) of significant impact on Return On Assets (ROA).

Keyword : Third Party Funds (TPF), Capital Adequacy Ratio (CAR), Return On Assets (ROA).