ABSTRACT

"The Influence Level Of Capital Adequacy Ratio And Operational Efficiency To Profitability At Bank BUMN Listed In Indonesia Stock Exchange". Compiled by Cica Aryanti under the guidance Prof. Dr. Hj. Ria Ratna Ariawati, MS., Ak.

This study aims to determine and analyze the development, as follows: Capital Adequacy Ratio at Bank BUMN listed in the Stock Exchange, Operational Efficiency at Bank BUMN listed in the Stock Exchange, Profitability at Bank BUMN listed in the Stock Exchange, and the magnitude of the effect level of Capital Adequacy and Efficiency operations to profitability.

The research method used is descriptive (qualitative) and verifikatif (quantitative), data used in this study of secondary data, namely the annual financial statement of income of the bank 4 period 2003-2010.

This study also used a statistical test that is multiple regression, Pearson correlation, coefficient of determination, t test and f test. The results of analysis using a t test to test partially indicates that the effect Level Of Capital Adequacy Ratio to Profitability is not significant, because it has little effect, while the influence of significant Operational Efficiency on Profitability. Based on the analysis of the f test to simultaneously test showed that the Level of Capital Adequacy Ratio and Efficiency of Operations showed a significant effect on Profitability.

(Keyword: The Capital Adequacy, Operational Efficiency, Profitability)