ABSTRAK

Erick Strada, 2013; *Pengaruh Capital Adequacy Ratio dan Loan To Deposit Ratio terhadap Return On Assets pada Industi Perbankan yang terdaftar di Bursa Efek Indonesia Periode 2006-2010. Dosen Pembimbing; M. Yasser Arafat, SE. Akt, MM, Marselissa Nindito SE. Akt., M.Sc*

Secara garis besar tujuan penelitian ini adalah: 1) Melihat ada tidaknya pengaruh antara rasio keuangan (capital adequacy ratio dan loan to deposit ratio) terhadap return on assets. Metode penelitian adalah metode kuantitatif. Hasil pengujian hipotesis menunjukkan: a) variabel capital adequacy ratio memiliki hubungan negatif dan tidak signifikan dengan return on assets. Adapun tingkat keeratan hubungan sebesar 0,310 yang berarti hubungan capital adequacy ratio dengan return on assets adalah sangat rendah. Pengujian hipotesis, menunjukkan terdapat tidak adanya pengaruh secara parsial antara variabel Capital Adequacy Ratio terhadap return on assets. Hal ini ditunjukkan dari nilai t_{hitung} yang berada di daerah penerimaan H_0 dan uji signifikansi yang di atas nilai alpha. b) variabel loan to deposit ratio memiliki hubungan positif dan signifikan dengan return on assets. Adapun tingkat keeratan hubungan sebesar 0,016 yang berarti hubungan loan to deposit ratio dengan return on assets adalah sangat rendah. Pengujian hipotesis, menunjukkan terdapat pengaruh secara parsial antara variabel loan to deposit ratio terhadap return on assets. Hal ini ditunjukkan dari nilai t_{hitung} yang berada di daerah penolakan Ho dan uji signifikansi yang di bawah nilai alpha. c) variabel Capital Adequacy Ratio dan loan to deposit ratio secara simultan memiliki hubungan positif dan signifikan dengan return on assets. Adapun tingkat keeratan hubungan sebesar 0,21 yang berarti hubungan Capital Adequacy Ratio dan loan to deposit ratio secara simultan dengan return on assets adalah rendah. Pengujian hipotesis, menunjukkan terdapat pengaruh secara simultan antara variabel Capital Adequacy Ratio dan loan to deposit ratio terhadap return on assets. Hal ini ditunjukkan dari nilai F_{hitung} yang berada di daerah penolakan Ho dan uji signifikansi yang di bawah nilai alpha

Kata Kunci: Capital Adequacy Ratio, Loan to deposit ratio, Return on assets, Industri Perbankan.

ABSTRACT

Erick Strada, 2013; The influences of capital adequacy ratio and loan to deposit ratio to the return on asset at the company of bank that list in Indonesia stock exchange period of 2006-2010. Counselor lecturer; M. Yasser Arafat, SE. Akt, MM, Marselissa Nindito SE. Akt., M.Sc

The target of this research is to analyze influence of finance ratio (capital adequacy ratio and loan to deposit ratio) to return on asset. The methods of this research is quantitative method. The results of hypothesis examination show that : a) capital adequacy ratio variable has negative correlations and not significant to return on asset. The level of correlation factor is 0.310, that means the correlation between capital adequacy ratio and return on asset is very low. Hypothesis examinations show that there is no correlations partially between capital adequacy ratio variable and return on asset. This is shown by t_{hitung} , where it is in H_0 acceptance area and significance examination is above of alpha value. b) loan to deposit ratio variable has positive correlations and significant to return on asset. The level of correlation factor is 0.016, that means the correlation between loan to deposit ratio and return on asset is very low. Hypothesis examinations shows there is correlation partially between loan to deposit ratio variable and return on asset. This is shown by t_{hitung} , where it is in H_0 rejection area and significance examination is below of alpha value. c) capital adequacy ratio and loan to deposit ratio variables simultaneously have positive correlations and significant to return on asset. The level of correlation factor is 0.21, that means the correlation between capital adequacy ratio and loan to deposit ratio simultaneously is low. Hypothesis examinations shows there is correlation simultaneously between capital adequacy ratio variable and loan to deposit ratio into return on asset. This is shown by F_{hitung} , where it is in H_0 rejection area and significance examination is below of alpha value.

Key Words : Capital adequacy ratio, Loan to Deposit Ratio, return on asset, BankingIndustry.