

**THE INFLUENCE OF THIRD PARTY FUND (DPK), CAPITAL ADEQUENCY RATIO
(CAR), AND LOAN TO DEPOSIT RATIO (LDR)
TO THE RETURN ON ASSETS (ROA) OF BANKING SECTOR
(STUDI AT BANKING COMPANIES WHICH REGISTERED IN
INDONESIAN STOCK EXCHANGE AMONG PERIOD 2007-2009)**

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ABSTRACT

The objective of this research is to know the influence of third party fund, Capital Adequency Ratio and Loan To Deposit Ratio even partially and simultantly to the profitability of banking sector that were listing in Indonesian Stock Exchange. The population are banking companies which registered in Indonesian Stock Exchange among the period of 2007 until 2009, which there are 31 banks. The research sample are 24 banks, it was done by using simple random sampling method. The data were analized with multiple regressions analysis. The statistic test was done by t-test and F-test (ANOVA), where firstly did the classic assumption test before did the statistic test. T-test is used to know the influence of independent variable to the dependent variable partially, while the F-test is used to know the influence of independent variable to the dependent variable simultantly.

The result of this research showed that partially, independent variable third party fund have significant influence partially, but Capital Adequency Ratio (CAR) and Loan to Deposit Ratio (LDR) have no significant influence partially on Return On Assets (ROA). And the result of this research showed that simultaneously, independent variable third party fund, Capital Adequency Ratio (CAR), and Loan to Deposit Ratio (LDR) have significant influence on Return On Assets (ROA) of banking companies.

Keyword : Third Party Fund, Capital Adequency Ratio, Loan to Deposit Ratio,

Return On Assets, Banking