ABSTRACK

MIA RAHMAWATI. Analysis of Factor Effects Approach Return On Equity (ROE) period 2010-2015.

This thesis is prepared with the aim to determine whether or not the influence of the independent variables with the dependent variable partially and simultaneously.

The independent variable in this study is EM, TATO, OPM, IB, TB, LDR dan NPL (BPD Bank) while the dependent variable is the ROE. The data studied is quarterly data (perjanuary 2010 until December 2015)

The sample used in this study is the banking industry BPD by using a saturated sample / non probability sampling method, it is obtained as many as 26 bank a study sample. The method analysis used in this study is multiple linier regression. In this research also include the classical assumption that multycollinearity test and heteroscedasticity test. Result this study indicate that the Equity Multiplier (EM), Total Asset Turnover (TATO), Operating Profit Margin (OPM), Interest Burden (IB), Loan To Deposit Ratio (LDR), has significant positive effect to Return On Equity (ROE). Tax Burden (TB) hasn't significan negative effect to Return On Equity (ROE). And Non Performing Loan (NPL) has significant negative effect to Return On Equity (ROE). The value of R-square is 0,2655 and it means independent variables can explain the dependent variable as much as 26.55% while the remaining amount of 73.45% is influenced by other factors which not included in the model.

Keyword: ROE, EM, TATO, OPM, IB, TB, LDR dan NPL