

PENGARUH KECUKUPAN MODAL TERHADAP PROFITABILITAS BANK (STUDI KASUS PADA PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BEI
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ABSTRACT

Bank was financial institution which become place for company, both public and private institution or personal property. The problems of this research was banking company which listed in BEI in last five years can be seen that fluctuated profitability of (ROA) that tend to inclined. If profitability (ROA) were keep left therefore will influence to profitability achievement (ROA) in the future. Determining of CAR as the variable which influences profitability based on the bank risk level. Research result shows that there were the significance and positive influence between CAR to ROA (Ln ROA) partially. Determination coefficient value (Adjusted R²) about 0,131. It means that CAR Varian in order to predict ROA was about 13,10% Whereas 86,90% explained by other factors be sides above variable likes: financial ratio, economical condition, bank rate and other external factor. Suggestion in this research was the investor ought to investing their share in the company should pay attention profitability ratio value (ROA).