

**THE INFLUENCE ANALYSIS OF THIRD PARTY FUND (DPK) AND NET
INTEREST MARGIN (NIM) TOWARDS THE RETURN ON ASSETS (ROA)
(THE STUDY ON LISTED BANK IN INDONESIA STOCK EXCHANGE 2010-2014)**

Rifqi Umar¹, Khairunnisa²

^{1,2S} S1 Accounting Major, Faculty of Economics and Business, Telkom University

¹rifkiumarm@students.telkomuniversity.ac.id, ²khairunnisa@telkomuniversity.ac.id

Abstract

The development of Return On Assets (ROA) on banks in Indonesia has fluctuated each year. It is caused by several factors that affect the Return On Assets. The purpose of this research is to analyze the predicted factors that affect Return On Assets (ROA) of banks, namely: Third Party Fund (DPK) and Net Interest Margin (NIM).

The population in this research are common/commercial banks that are listed on the Indonesia Stock Exchange (BEI) in 2011 to 2014. The technique used for sample selection is purposive sampling and obtained from 28 banks that were included with 5 years of period, as a result 140 samples were processed. The Method of data analysis used in this research is panel data regression with Fixed Effect Model (FEM) as a method.

The results of the research showed that there is a significant influence simultaneously between the Third Party Funds (DPK) and Net Interest Margin (NIM) towards the Return On Assets (ROA). Partially, the Third Party Fund (DPK) has no effect on Return On Assets (ROA), in the other hand Net Interest Margin (NIM) does effect on Return On Assets (ROA).

Keywords: Third Party Fund (DPK), Net Interest Margin (NIM), Return on Assets (ROA).