

ABSTRACT

In the banking sector every bank should be able to survive and strive to keep its bank always in good condition and healthy bank ratio factor seen. This study aims to determine the effect of capital adequacy ratios ratio, loan to deposit ratio, simultaneously and partially to return on asset ratio in Conventional Commercial Banks Go Public. This research, besides that also aim to analyze strategy at conventional commercial bank go public. The sample used in this research are 25 Conventional Public Banks Go Public Period 2011-2015. With analytical tool used in this research are descriptive analysis, panel data regression analysis, classical assumption test and hypothesis test. Based on the result of research, simultaneously capital adequacy ratio, loan to deposit ratio have significant effect to return on asset ratio. While the partial loan to deposit ratio has no significant effect but the capital adequacy ratio significantly influences the return on assets ratio to formulate the strategy used AHP method by making AHP expert questionnaire and SWOT analysis. Bank Mandiri (Persero) Tbk was selected to represent conventional public banks going public based on the average of the best ROA ratio, and the total capital of large banks. Strategies are selected growth oriented strategies that can take advantage of existing opportunities and strengths.

Keywords: Capital Adequacy Ratio, Loan to Deposit Ratio, Return on Assets Ratio, SWOT Analysis