

ABSTRACT

The purpose of this research is to test Capital Adequacy Ratio (CAR), Loan to deposit Ratio (LDR), Operational Cost Ratio to Operational Income (BOPO) to Stock Return with Return On Asset (ROA) as intervening variable on the banking industries that listed on the Indonesia Stock Exchange on 2010-2015 period.

The population of this research is all bank that listed on the Indonesia Stock Exchange on 2010-2015 period. Sampling technique used in this study was purposive sampling method so that in this study the total sample are 25 companies. The analysis technique used is path analysis with AMOS and sobel test.

The analyze shows that ROA, CAR, LDR and BOPO is not significant to stock return. The result on relationship between all independen variables to ROA shows that only BOPO has a negative significant effect. With the significant level less than 5%. The others variabel is not significant to ROA. This research also showed that ROA has not mediating effect on the relationship between all independet variables with stock return.

Keyword : Stock Return, Return On Asset (ROA), Capital Adequacy Ratio (CAR), Loan to deposit Ratio (LDR), Operational Cost Ratio to Operational Income (BOPO), AMOS