APPLICATION METHODS OF REGRESSION
AND FUZZY INFERENCE SYSTEM
TO SEE THE PERFORMANCE FACTORS
AFFECTING THE BANKING FINANCIAL
(Case Study Bank in Indonesia for 2005 - 2009)

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ABSTRACT

The existence of the banking sector has a crucial role in the economy as a subsystem. If the bank can keep its performance well, particularly the high level of profitability then it may be one indicator of increasing public confidence in the bank. One measure to look at the financial performance of banks is through the Return On Assets (ROA). The bigger the bank's ROA will show a better performance, because the level of return (return) increases. Bank's financial performance can be judged from the bank's financial ratios, such as Adequacy Capital Ratio (CAR), Non-Performing Loans (NPLs), Net Interest Margin (NIM), Operating Expenses / Operating Income (BOPO), and Loan to Deposit Ratio (LDR).

This thesis uses regression methods and Fuzzy Inference System (FIS) to determine the performance factors that affect the banking financial (ROA). From the results obtained that the NPL and LDR negative effect on ROA, and CAR, NIM, BOPO positive influence on ROA.

Keyword : ROA (Return On Asset), Fuzzy Inference System (FIS), Regression