ABSTRACT

This research is performed in order to test the influence of the variable Δ Capital Adequacy Ratio (CAR), Δ Loan to Deposit Ratio (LDR), Δ Biaya Operasi Pendapatan (BOPO), and Δ Giro Wajib Minimum (GWM), toward Earning Changes.

Sampling technique used is purposive sampling with criteria as General Banking in Indonesia who provide financial report and traded during period 2004 through 2007 and forwarded to Bank Indonesia. The Data is based on publicity Indonesia Banking Directory since 2004 to 2007. Obtained by amount sampel as much 118 company from 133 banking company in Indonesia 2004-2007 period. Analysis technique used is doubled regression with smallest square equation and hypothesis test use t-statistic to test coefficient of regression partial and also f-statistic to test the truth of collectively influence in level of significance 5%. Others also done a classic assumption test covering normality test, multicolinierity test, heteroscedastisity test and autocorrelation test.

During research period show as data research was normally distributed. Based on multicolinierity test, heteroscedasticity test and autocorrelation test variable digressing of classic assumption has not founded, its indicate that the available data has fulfill the condition to use multi linier regression model. From the result of analyse indicate that data Δ CAR, and Δ BOPO in partial significant toward earning changes foreign bank, while only Δ BOPO have an significant effect to Earning Changes domestic bank.

Keywords: Δ Capital Adequacy Ratio (Δ CAR), Δ Biaya Operasi Pendapatan (Δ BOPO), Loan to Deposit Ratio (Δ LDR), Giro Wajib Minimum (Δ GWM), and Earning Changes