ABSTRACT

This study aims to analyze the influence of Operating Expenses to Operating Income (ROA), Loan to Deposit Ratio (LDR), Equity to Total Assets Ratio (EAR), Firm Size, and the Return on Assets (ROA). This study used four independent variables are ROA, LDR, EAR, and Firm Size with one dependent variable is Return on Assets (ROA).

The population used in this study is a commercial bank in Indonesia during the period 2009 - 2013, The samples used were 20 commercial banks listed on the Indonesia Stock Exchange. Samples were taken by purposive sampling method with the criteria of commercial banks listed in the Indonesia Stock Exchange in 2009 the maximum was registered, as well as banks that publish financial statements for the year 2009 - 2013 The analysis technique used is multiple regression analysis, the classical assumption test, and test the hypothesis that the F test, t test, and test the coefficient of determination.

Based on the results of simultaneous hypothesis test (F test) showed that the ROA, LDR, EAR, and Firm Size has a significant effect on ROA with a significance level of 0.000. While based on the partial results of hypothesis testing (t test) showed that the ROA and LDR significant effect on ROA. While the EAR and Firm Size variable is not significant to the ROA. Adjusted R2 value of the regression model for this study is 0,884. This shows that the influence of the independent variables in this study, namely ROA, LDR, EAR, Firm Size on the dependent variable is ROA of 88.4%, while the remaining 11.6% is influenced by other factors.

Keywords: BOPO, LDR, EAR, Firm Size, and ROA.