ABSTRACT

This study aims to examine the effect of operating efficiency BOPO, asset quality (non-performing loans / NPL), capital (Capital Adequacy Ratio / CAR), liquidity (Loan to Deposit Ratio / LDR), and rentability (return on Assets / ROA) to return of stock investment with a study that used a commercial bank in Indonesia in the period 2006-2010.

This research was conducted with purposive sampling. The samples used were 17 commercial banks in Indonesia. The data used in this study were obtained from the Indonesian Banking Directory 2006-2010. Methods of data analysis using multiple linear regression analysis to determine the effect of operating efficiency BOPO, asset quality (non-performing loans / NPL), capital (Capital Adequacy Ratio / CAR), liquidity (Loan to Deposit Ratio / LDR) and rentability (Return on Assets / ROA) to return of stock investment of commercial banks in Indonesia 2006-2010.

Based on the test for normality, multicollinearity test, test heteroskedastisitas and autocorrelation test, there were no deviations from classical assumptions. This indicates that the available data has been qualified to use the model of multiple linear regression equation. From the analysis indicates that the (Capital Adequacy Ratio / CAR) dan (Return On asset / ROA) *have a significant effect on Return of stock investment at the 5% significance level. Predictive capability of the five variables to Return of stock investment 16,1%, while the remaining 83,9% influenced by other factors not included in the research model.*

Keywords : BOPO, Return On Asset (ROA), Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR)Return of stock investment.