

From the table of multiple determination coefficient, it could be obtained that the value of multiple determination coefficient (adjusted  $R^2$ ) was 21,9%. It meant that the ability of four independent variables (CAR, EAQ, OEOI, and LDR) in explaining the dependent variables (Earnings Growth) in Indonesia Regional Development banks was 21,9%. Whereas, 78,1% of earnings growth was influenced by others factors which were not used in this study. This study was only done in Indonesia Regional Development Banks in 2007-2010, so there are many banking companies that have not been included in this study.

#### **5.4. Agenda for Future Research**

In future studies, there are several things that need to be concerned. The small value of the adjusted  $R^2$  which was 21,9% indicated that others bank's financial ratios need to be included as independent variables, such as NPL (Non Performing Loan), NIM (Net Interest Margin), NPM (Net Profit Margin). It is also expected to add a longer time period, thus, it is hoped that the results obtained will be more able to be generalized.

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## CURRICULUM VITAE

### Personals Information