ABSTRACT

This research is performed in order to test the influence of the variable, Loan Deposit Ratio (LDR), Giro Wajib Minimum (GWM), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan Net Interest Margin (NIM) toward Return On Asset (ROA) banking company.

Methodology research as the sample used simple random sampling with criteria as General Banking who provide financial report during period 2004 through 2006 and forwarded to Bank Indonesia. Sample was acquired 50 of 130 banking company for persero banking, devisa banking, non devisa banking, mixed banking and foreign banking. Data analysis with multi linear regression of ordinary least square and hypotheses test used t-statistic and F-statistic at level of significance 5%. A classic assumption examination which consist of data normality test, multicolinierity test, heteroskedasticity test and autocorrelation test is also being done to test the hypotheses.

During research period show' as variable and data research was normal distributed. Based on multicolinierity test, heteroskedasticity test and autocorrelation test classic assumption deviation has not founded, this indicate that the available data has fulfill the condition to use multi linear regression model. Empirical evidence show as GWM, BOPO and NIM toward ROA banking company in Indonesia over period 2003-2006 at level of significance less than 5% (as 2.9%, 0.0% and 0.0% each) while independent variables LDR, CAR and NPL not influence toward ROA at level of significance more than 5% at 76.5%, 28.4% and 14.3%.