

ABSTRACT

This research was held to test the influence of SBI, LDR, NPL and BOPO toward ROA. The problems in this research gap from the former research and the phenomena bussiness gap from the BPR data over period 2009-2010 in the BPR Tegal Regency. Therefore a deeper research to obrserve the problems which influent ROA with reasonable theory is needed. The factors consist of SBI, LDR, NPL and BOPO variables.

Sampling technique used is the census. Data obtained by the publication of BPR as Tegal regency period from 2009 until 2010. Number of samples obtained from 9 by 9 companies BPR in Tegal regency period 2009-2010. Analysis technique used is multiple regression by the least squares equations and hypothesis testing using the t-statistic for testing the partial regression coefficients and the f-statistic for testing the effect together of mean with the level of significance of 5%. It also tested the classical assumptions that included tests of normality, multicollinearity test, test of heteroscedasticity 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 LDR, NPL and BOPO in partial significant toward ROA, while SBI have no significant effect to ROA.

Keywords: SBI, LDR, NPL, BOPO, and ROA