

ABSTRACT

This research is performed in order to test the influence of the variable Biaya Operasi Pendapatan (BOPO), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR) and Non Performing Loan (NPL) toward Return on Asset (ROA).

Sampling technique used is purposive sampling with criteria as General Banking in Indonesia who provide financial report and traded during period 2006 through 2009 and forwarded to Bank Indonesia. The Data is based on publicity Indonesia Banking Directory since 2007 to 2010. Obtained by amount sampel as much 42 company from 133 banking company in Indonesia 2006-2009 period. Analysis technique used is doubled regression with smallest square equation and hypothesis test use t-statistic to test coefficient of regression partial and also f-statistic to test the truth of collectively influence in level of significance 5%. Others also done a classic assumption test covering normality test, multicolinierity test, heteroscedastisity test 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 BOPO, NIM and NPL in partial significant toward ROA domestic bank, while only NPL have an significant effect to ROA foreign bank.

Keywords: Biaya Operasi Pendapatan (BOPO), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL) and Return on Asset (ROA)