

TABLE OF CONTENT

STATEMENT OF ORIGINALITY	i
THESIS ENDORSEMENT	ii
ABSTRACT	iii
ABSTRAK	iv
ACKNOWLEDGEMENT	v
TABLE OF CONTENT	vii
LIST OF TABLE	x
LIST OF FIGURE	xi
LIST OF APPENDIX	xii

CHAPTER I INTRODUCTION

A. Research Background.....	1
B. Research Questions	8
C. Research Objectives	9
D. Research Contributions	9

CHAPTER II LITERATURE REVIEW, CONCEPTUAL FRAMEWORK AND HYPOTHESIS

A. Literature Review	11
1. Signaling Theory.....	11
2. The Definition of Bank	12
3. The Types of The Banks.....	15
4. The Function of Bank	17
5. Financial Statements	18
6. Financial Ratios	19
7. Return on Aset (ROA)	21
8. Capital Adequacy Ratio (CAR)	22
9. Loan to Deposit Ratio (LDR)	23
10. Operating Expense to Operating Income.....	24
11. Previous Research.....	25
B. Conceptual Framework	29
C. Hyphothesis Development	30

CHAPTER III RESEARCH METHODOLOGY

A.	Research Time and Place	33
B.	Research Design.....	33
C.	Definition and Operationalization of Variables	33
1.	Dependent Variable	34
2.	Independent Variable.....	34
D.	Research Population and Sample	35
1.	Population.....	35
2.	Sample	36
E.	Data Collection Techniques	36
F.	Analysis Method	37
1.	Descriptive Statistics.....	37
2.	Stationary Test	37
3.	Panel Data Regression Model.....	38
4.	Selection Model of Panel Data Regression.....	41
5.	Goodness of Fit Model Analysis	43
6.	Partial Test with T-test.....	46

CHAPTER IV RESULT AND DISCUSSION

A.	Company Background.....	48
1.	PT Bank Negara Indonesia (Persero) Tbk.	48
2.	PT Bank Rakyat Indonesia (Persero) Tbk.	48
3.	PT Bank Tabungan Negara (Persero) Tbk.....	49
4.	PT Bank Mandiri (Persero) Tbk.	50
B.	Descriptive Statistics Result.....	50
C.	Stationary Test Result	53
D.	Selection Model of Panel Data Regression Result.....	56
1.	Chow Test Result.....	56
2.	Hausman Test Result	57
E.	Panel Data Regression Analysis Model Result.....	58
F.	Goodness of Fit Model Analysis.....	60
1.	Coefficient Determination Test Result	60
2.	Simultan Test with F-test Result.....	60
G.	Partial Test with T-test Result.....	61

H. Discussion of Research Result.....	63
CHAPTER V CONCLUSION AND SUGGESTION	
A. Conclusion	66
B. Suggestion.....	66
 BIBLIOGRAPHY.....	69
APPENDIX.....	74