

ABSTRAKSI

Penelitian ini bertujuan untuk meneliti faktor-faktor spesifik yang mempengaruhi volatilitas *earning* bank. Fokus dalam penelitian ini adalah untuk mengetahui apakah *income composition* yang terdiri dari *net interest revenue*, *net commission revenue*, dan *loan loss provisions*, serta variabel *bank size* mempengaruhi volatilitas *earning* bank. Sampel yang digunakan adalah 22 bank *go public* yang terdaftar di BEI selama periode 2003-2007. Penelitian ini menggunakan variabel kontrol *leverage*, *blockholder ownership*, dan BOPO. Hasil regresi linier berganda menunjukkan bahwa *net interest revenue* dan *net commission revenue* mempunyai pengaruh positif signifikan terhadap volatilitas *earning*, sedangkan *loan loss provisions* berpengaruh negatif signifikan terhadap volatilitas *earning*. Variabel *bank size* bernilai negatif namun tidak signifikan pengaruhnya terhadap volatilitas *earning*. Dengan demikian dapat dikatakan bahwa hanya komposisi pendapatan bank yang berpengaruh terhadap volatilitas *earning*-nya. Sedangkan ukuran bank ternyata tidak ikut berperan dalam menentukan tingkat laba bank yang *volatile*.

Kata kunci: *income composition*, *bank size*, volatilitas *earning*

ABSTRACT

This research aimed to analyze the specific factors influencing earning volatility. The main purpose of this research is to examine whether income composition which consists of net interest revenue, net commission revenue, and loan loss provisions, also bank size influence earning volatility. The samples used in this research are 22 bank go public and listed in Indonesia Stock Exchange between 2003 and 2007. Using three controlled variables, which are leverage, blockholder ownership, and BOPO, the multiple linear regressions shows that net interest revenue and net commission revenue posses positive significant impact on earning volatility, while loan loss provisions posses negative significant impact on earning volatility. Furthermore, bank size posses negative but not significant impact. From this result, it can be concluded that only income composition influence earning volatility, for bank size doesn't poss any significant influence to earning volatility.

Keywords: *income composition, bank size, volatilitas earning*

