

## **ABSTRACT**

This study aims to analyze factors which affect on growth revenue. The population of this study were bank companies in Indonesia. Samples determined by using purposive sampling method. The samples obtained were as much 32 companies. Testing the hypothesis using multiple regression analysis method with the help of SPSS Ver. 16.0. The test result showed that the first hypothesis (H1) which states that capital affect on bank growth revenue in the future, accepted. The second hypothesis (H2) which states that asset quality (credit) affect on bank growth revenue in the future, rejected. The third hypothesis (H3) which states that asset quality (productive asset ratio) affect on bank growth revenue in the future, rejected. The fourth hypothesis (H4) which states that liquidity affect on bank growth revenue in the future, rejected. The fifth hypothesis (H5) which states that intellectual capital affect on bank growth revenue in the future, accepted.

**Keywords:** Capital, asset quality (credit), asset quality (productive asset ratio), liquidity, and intellectual capital.