ABSTRAK

Penelitian ini bertujuan untuk menguji analisis beberapa faktor yang berpengaruh terhadap pertumbuhan laba bank syariah di Indonesia. Adapun faktor-faktor tersebut permodalan, non performing finance, dana masyrakat, biaya operasional dan financing to deposit ratio.

Populasi yang digunakan adalah bank syariah yang beroperasi di Indonesia dari tahun 2010-2012. Pengambilan sampel dilakukan dengan metode purposive sampling dan diperoleh sebanyak 10 bank syariah sebagai sampel, sehingga terdapat 30 pengamatan. Alat analisis yang digunakan adalah regresi linier berganda.

Berdasarkan hasil penelitian menunjukkan bahwa secara simultan permodalan, non performing finance, dana mayarakat, biaya operasional dan financing to deposit ratio berpengaruh signifikan terhadap pertumbuhan laba. Secara parsial permodalan, dana masyarakat berpengaruh positif terhadap pertumbuhan laba. Sedangkan, non performing finance, biaya operasional dan financing to deposit ratio berpengaruh negatif terhadap pertumbuhan laba.

Kata Kunci *: permodalan, non performing finance (NPF), dana masyarakat, biaya operasional, financing to deposit ratio (FDR), dan pertumbuhan laba.*

ABSTRACT

This study aims to examine the analysis of several factors that affect the profit growth of islamic banks in Indonesia. The factors are capital, non performing finance, public funds, operational cost and financing to deposit ratio.

The population is islamic banks operating in Indonesia from 2010-2012. Sampling was conducted with a purposive sampling method and obtained as much as 10 islamic banks in the sample, so that there are 30 observations. The analytical tool used is multiple linear regression.

The result of the study shows that simultaneous capital, non performing finance, public funds, operational cost and financing to deposit ratio have a significantly effect on earning growth. Partially, capital, public funds a positive effect on earnings growth. Meanwhile, non performing finance, operating cost and financing to deposit ratio negative effect on earning growth.

Keywords*: capital, non performing finance, public funds, operational cost, financing to deposit ratio and earning growth.*