

## **ABSTRAK**

*Penelitian ini bertujuan untuk menguji analisis beberapa faktor yang berpengaruh terhadap profitabilitas bank syariah di Indonesia. Adapun faktor-faktor tersebut Capital Adequacy Ratio (CAR), Financing To Deposit Ratio (FDR), Non Performing Finance (NPF), Biaya Operasional Terhadap Pendapatan Operasional (BOPO) dan Return On Asset (ROA).*

*Populasi yang digunakan adalah bank syariah yang beroperasi di Indonesia dari tahun 2011-2013. Pengambilan sampel dilakukan dengan metode purposive sampling dan diperoleh sebanyak 11 bank umum syariah sebagai sampel. Metode analisis yang digunakan adalah regresi linier berganda.*

*Berdasarkan hasil dari uji t menunjukkan bahwa rasio CAR, FDR, dan NPF tidak berpengaruh terhadap ROA, sedangkan BOPO berpengaruh negatif terhadap ROA. Hasil secara simultan dengan uji F menunjukkan bahwa semua variabel berpengaruh signifikan terhadap ROA. Nilai adjusted R square sebesar sebesar 0,626 yang menunjukkan bahwa 62,60% ROA dapat dijelaskan oleh variabel independen CAR, FDR, NPF, dan BOPO. Sedangkan sisanya 37,4% kemungkinan dipengaruhi oleh variabel lainnya yang tidak dimasukkan dalam model regresi.*

**Kata Kunci** : *Capital Adequacy Ratio, Financing To Deposit Ratio, Non Performing Finance, Biaya Operasional Terhadap Pendapatan Operasional dan Return On Asset.*

## **ABSTRACT**

*This research aims to examine the analysis of several factors that affect the profit growth of Islamic banks in Indonesia. The factors are Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Finance (NPF), Operational Cost to Operational Income and Return On Asset (ROA).*

*The population is Islamic banks operating in Indonesia from 2011 to 2013. Sampling was conducted with a purposive sampling method and obtained as much as 10 Islamic banks in the sample. The analysis method is multiple linear regression.*

*The result of the research using *t* test that Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR) and Non Performing Finance (NPF) have no significant effect to Return On Asset (ROA), while Operational Cost to Operational Income have significant effect to Return On Asset (ROA). The result of the research using *F* test, shows that all of the independent variables have significant effect to Return On Asset (ROA). The coefficient determinant is 0,626 which means 62,60% Return On Asset (ROA) variation explained by independent variables, whereas 37,4% explained by another variables which is not followed.*

**Keywords:** *Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Finance (NPF), Operational Cost to Operational Income and Return On Asset (ROA).*