ABSTRACT

This research was conducted to examine the influence of macroeconomic factors, as measured by inflation and GDP growth, market share as measured by the share of bank financing and the characteristics measured by CAR, FDR, NPF, ROA, SIZE to Return On Assets (ROA) Islamic Banking in Indonesia.

Data used in this study was obtained from the Financial Report of Bank Indonesia publications, and bank reports through the website. The sampling technique used was purposive sampling. The sample in this study 16 Islamic banks. Data analysis techniques used in this study is multiple regression analysis where previously the data had been tested with the classical assumptions include normality test data, heteroscedasticity, multicollinearity and autocorrelation.

During the period pangamatan research data shows that the normal distribution. Under the normality test, multicollinearity, heteroscedasticity test, and test variables autokorelasitidak found that deviate from the classical assumptions. This shows the available data has been qualified using multiple linear regression equation model. The results of this study indicate that the variable inflation growth and GDP growth, shows no significant impact on ROA. FDR variables, market share, CAR has a significant positive of ROA, while NPF variables, BOPO, and SIZE significant negative effect on ROA. Predictive ability of the eight variable on the ROA in this study amounted to 12, 9%, while the rest is not influenced by other factors included in the research model.

Keywords: Macroeconomics, Market Share, Characteristics of the Bank, Profitability, Regression.