ABSTRACT

This research aims to analyze the influence of Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Operating Expenses to Operating Income (OEOI), Firm Size toward Return On Asset (ROA). The object of this research are Islamic Bank in Indonesia and Islamic Bank in Malaysia in 2010-2015. Another aim of this research is to determine whether there are differences in effects of FDR, NPF, OEOI and size toward ROA between Islamic Bank in Indonesia and Islamic Bank in Malaysia.

Multiple linear regression analysis was used to test the hypothesis in this study. On the Goodness of fit assessment model, this study uses the measurement of coefficient of determination, significance F test and significance t test. Chow test is used to determine the differences in the effect of FDR, NPF, and Size OEOI to ROA at Indonesian Islamic Bank and Malaysian Islamic Bank. Different t test is used to determine which variables are causing the difference of influence, so it can strengthen the results of chow test.

The results of this study concluded that FDR, NPF, OEOI and Size effect on ROA simultaneously, both at Indonesian Islamic Bank and Malaysian Islamic Bank. In Indonesian Islamic Bank, independent variables that influence toward ROA are FDR, OEOI and Size. In Malaysia Islamic Bank, only OEOA wich affecting toward ROA significantly. Based on the chow test, can be concluded that there is a significant difference between the Indonesian Islamic Bank and Malaysian Islamic Bank. Results of independent t test showed that the average variable that has a different effect between Bank Syariah Bank Syariah Indonesia and Malaysia is Size.

Keywords: Islamic Bank, Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Operating Expenses Operating Income (OEOI), firm size (Size), Return On Asset (ROA), Chow test.