ABSTRACT

This research was conducted to analyze the influence of of bank-spesific are measured by capital adequacy, financing deposit ratio (FDR), nonperforming financing (NPF), deposito, and leverage to profitability (ROA) of islamic Bank in Indonesia.

Data that used as objek in this research are islamic banks who have listed on the Financial Service Authority and the financial statement published on the website of each Islamic banks in periode 2012-2016. Based on sample selection technique is used purposive sampling, there are only 11 Islamic banks that fulfilled the criteria. The analytical method used in this research is multiple regression analysis with approaches of ordinary least square panel data that have fulfilled classical asumption (normality, multicolinearity, heteroscedasticity, and autocorrelation) and after that can do the t test and F test.

During the period of observation showed that the data in this research have fulfilled the classical assumptions so that it can be processed by regression analysis. From the results of hypothesis test as simultaneously (F test) showed that the capital adequacy, financing deposit ratio (FDR), nonperforming financing (NPF), deposito, and leverage a significant effect on profitabilityas reflected by ROA Islamic Banks with a significant level of 0,000. Based on the partialresult of hypothesis testing indicate that a significant effect with negative direction between NPF to ROA. While of capital adequacy, leverage, financing deposit ratio (FDR) and deposito variables found unsignificant effect with ROA of Islamic Banks.

Keyword : Capital adequacy, deposito, Financing Deposit Ratio, islamic banks, leverage, nonperforming Financing, profitability.