

ABSTRACT

The aim of this reseearch is to identify and analyze the determinant of Profitability in sharia banking of Indonesia in the period of 2011-2015. Profitability is dependent variabel in this research. There are three independent variables that used, wich are Third Party Funds, Capital Adequacy Ratio, Non Performing Financing, and an intervening variabel which is Financing.

Sampling technique used is pruposive sampling, obtained by amount 5 sharia banking for sample from 11 syariah banking in Indonesia period 2011-2015. The data analyzed with path analysis using SPSS program.

The result of this research show that Non Performing Financing (NPF) and Capital Adequacy Ratio (CAR) has negative influence significant to financing, Third Party Funds have positive influence and not significant to financing. Third Party Funds and Financing has positive influence significant to Profitability, Non Performing Financing (NPF) have negative influence significant to profitability, and then Capital Adequacy Ratio (CAR) have negative influence not significant to Profitability. But, Financing can not mediate influence beetwen variable independent Third Party Financing, Capital Adequacy Ratio (CAR), and Non Performing Financing (NPF) to Profitability.

Keywords : Third Party Financing, Capital Adequacy Ratio, Non Performing Financing, Financing, Profitability