

ABSTRACT

The study about influence of specific or internal factors on profitability of Islamic banks were tested for detect the factors concerning profitability of Islamic bank. The Internal factors are bank capital adequacy, bank size, credit risk, liquidity risk, and bank age.

The data on this study was got from the published financial statements of each Islamic bank website. Samples were taken by purposive sampling. Samples in this study obtained 8 sharia banks in Indonesia for 2011-2014 period. Data analysis in this study is multiple linear regression analysis that had previously been tested with the classical assumption.

The test results showed that the bank capital adequacy, bank size and bank age does not affect to the profitability of islamic bank, credit risk and liquidity risk has a negative influence significantly to the profitability of Islamic banks.

Keywords: Islamic Bank, Profitability, Capital Adequacy, Size, Credit Risk, Liquidity Risk, and Age.