ABSTRACT

This study aims to analyze influence of independent variables which consist of Capital Adequacy Ratio (CAR), Financing To Deposit Ratio (FDR), Biaya Operasional/ Pendapatan Operasional (BOPO), dan Net Core Operating Margin (NCOM) to profitability (ROA).

Selection of sample use purposive sampling technique. Purposive sampling technique is the technique of determining the sample with a certain consideration. The sample that used in this study are four of Islamic bank for period 2008 to 2011. Quantitative data for this study get from Bank Indonesia and quarterly financial report of Islamic bank. The data were analyzed by linear regression analysis using SPSS version 20.0. Data analysis was conducted by using Ordinary Least Square (OLS) Method.

The result of t test shows that CAR variable have different direction with the hypothesis. CAR have negative but not significant influence to profitability (ROA) of Islamic bank. Based on the result of this count, FDR variable and NCOM variable have positive and significant influence to profitability (ROA) of Islamic bank, while BOPO variable have negative and significant influence to profitability (ROA) of Islamic bank. Prediction capability from these four variable toward ROA is 88,6%, where the balance 11,4% is affected to other factor which was not to be entered to research model.This result is expected that Financing To Deposit Ratio (FDR), Biaya Operasional/ Pendapatan Operasional (BOPO), dan Net Core Operating Margin (NCOM) variable can be made reference, either by company management and also by investors in determining investment strategy.

Keyword : Capital Adequacy Ratio (CAR), Financing To Deposit Ratio (FDR), BOPO, Net Core Operating Margin (NCOM), and Return On Asset (ROA)