

## ABSTRACT

*The fact that there is an increase in the market share of Islamic banking made sharia banking have a big role to the Indonesian economy. Therefore, sharia banking contributes about 17.36% to the profit of sharia banking industry. Moreover, the significant role of sharia banking also followed by the risk even though the development of sharia banking can survive and continue to growth amid the exposure of the crisis. In order to prevent the problem that might arise from the management, it is necessary to do a series of financial analysis in advance to detect the bankruptcy bank risk.*

*Banking performance can be seen from its profitability. This study aims to see factors that affect the profitability of sharia banks during 2012-2016. Whereas in this study the writer use Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), and Operational Efficiency (BOPO) as independent variable and Return On Asset (ROA) as the dependent variable.*

*This study examined 7 sharia commercial banks that have been selected based on the criteria of purposive sampling namely PT. Bank BNI Syariah, PT. Bank BRI Syariah, PT. Bank Mega Syariah, PT. Bank Panin Syariah, PT. Bank Syariah Bukopin, PT. Bank BCA Syariah, and PT. Bank Mandiri Syariah. Thus, method used in this research is panel data regression. In order to analyze the study, the writer use secondary data which obtained from the quarterly published financial reports that are listed on the official website of each sharia bank in Indonesia.*

*According to the result of the analysis, which analyzed using the t-test method, it shows that BOPO shows partially significant effect towards the profitability. Whereas CAR, NPF and FDR show there are no significant effects towards profitability. In addition, through the FAR test, the NPF, FDR, and BOPO, all of them have a significant effect on profitability.*

*The writer hope that the result of this study can make sharia banking industry can manage capital that they owned more effectively and placed on investment that finance operational activities and contribute to the profitability of sharia banking industry in Indonesia yet also can reduce the operating cost in order to achieve higher level of efficiency.*

**Keywords:** *Profitability (ROA), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), efesien operasional (BOPO)*