Abstract

Islamic Commercial Banks had great potential to growth because in Indonesia it has the most muslim population in the world. The growing of Islamic Bank Industry has made Indonesian start entrusting financial dan businesses acitivites to Islamic Commercial Banks to avoid speculative transactions. With an adequate legal basis, it will encourage the growth of economic activity.

The aim of this study is to examine the influence of Non Performing Financing (NPF), Capital to Adequancy Ratio (CAR), and Financing to Deposit Ratio (FDR) on profitability that proxied with Return on Asset (ROA) in Islamic Commercial Banks in Indonesia 2013-2017 periode. Data that used in this study is acquire from Islamic Commercial Banks Annual Report 2013-2017 periode.

Population in this study is Islamic Commercial Banks in Indonesia. The sample collection technique that used is purposive sampling and acquired ten Islamic Commercial Banks with a 2013-2017 periode. Data analysis method in this study is panel data regression analysis using Eviews version of 9^{th}.

The result showed that NPF, CAR, and FDR simultaneously has significant effect on profitability. While partially CAR had a T test for 0,9492 , which is CAR is has not effect on profitability. Whereas NPF had a T test for 0,0009 and FDR for 0,0052 , which means NPF and FDR had a significant effect on profitability.

Result of the study simultaneously showed that Non Performing Financing, Capital Adequancy Ratio, and Financing to Deposit Ratio had a significant effect on profitability. While partially Non Performing Financing had a significant negative effet on profitability, Capital Adequancy Ratio had no effect on profitability, and Financing to Deposit Ratio had a significant positive effect on profitability.

Keywords : *Non Performing Financing (NPF), Capital Adequancy Ratio (CAR), Financing to Deposit Ratio (FDR), Return on Asset (ROA)*