

ABSTRACT

Sharia banking plays important role in conventional banking in serving the customer needs for financial service. The research objective was to find out the influence of profit sharing financing, financing to deposito ratio, and capital adequacy ratio to the profitability of sharia banking.

This research was an explanatory research. The sample of this research was all sharia bank releasing financial report in 2010-2015. The sampling technique used was population sampling. The data was collected through documentation method and was analyzed by using multiple linear regression.

The research found out that (1) profit sharing financing, FDR, and CAR significantly influence the profitability of sharia banking simultaneously in 2010-2015, (2) profit sharing financing negatively influenced the profitability of sharia banking simultaneously in 2010-2015, (3) FDR did not give significant influence to profitability of sharia banking simultaneously in 2010-2015, and (4) CAR did not give significant influence to profitability of sharia banking simultaneously in 2010-2015.

Keywords : Profit Sharing Financing, Financing to Deposit Ratio, Capital Adequacy Ratio, Profitability