

ABSTRACT

This research aims to examine the effect of CAR (Capital Adequacy Ratio), NPF (Non-Performing Financing), FDR (Financing To Deposit), BOPO (Operational Income Opportunity) on Return on Assets (ROA) of Islamic banking in the period January 2013-October 2018. The method used in this study is Multiple Linear Regression Analysis by carrying out the Classical Assumption Test, which includes the Normality test, Autocorrelation Test, Heterocapacity Test, and Multicollinearity Test. Based on the results of the Multiple Linear Regression Test, simultaneously the variables NPF, FDR, CAR, BOPO have a significant effect. in partial the NPF, FDR variable. CAR, and BOPO have a significant negative effect on the variable of ROA in Islamic banking in Indonesia, so syariah banking most increasing peformance and decrease the kredi risck to increas profitability.

Keywords: ROA, NPF, FDR, CAR, and BOPO

