

## ABSTRACT

*The capital market is a market for various long-term financial instruments that can be traded, whether bonds, equities (stocks), mutual funds, derivative instruments or other instruments. The banking industry collects Third Party Funds which are deposits of non-bank third parties in the form of savings, demand deposits and valuable deposits, which are then redistributed in the value of making a profit. Return on Assets (ROA) is used to measure bank profitability, since Bank Indonesia as a supervisor and supervisor of banking prioritizes the profitability of a bank as measured by assets with funds mostly from public savings funds. The greater the ROA of a bank, the greater the level of profit the bank will achieve, and the better the bank's position in terms of asset use.*

*This study aims to obtain empirical evidence on the influence of BOPO, NPF and FDR on Return On Assets (ROA). The object of research used is the Sharia Commercial Bank in Indonesia in 2012 - 2015.*

*The population of this research is Sharia Banking company in Indonesia period 2012-2015. Determination of the number of samples used in this study is based on the purposive sampling method, that is the sampling technique with consideration and certain criteria adjusted for the purpose of research and obtained 8 companies with a period of 4 years research so that obtained 32 units of samples in this study. Data analysis method in this research is multiple regression analysis using SPSS software.*

*Based on the results of testing using SPSS software, simultaneously independent variables have an influence on Return On Assets (ROA). While the test partially, shows the results that BOFO and NPF have a significant influence on Return On Assets (ROA), but FDR has no significant effect on Return On Assets (ROA). BOPO has a significance value of 0.042 and NPF has a significance value of 0.014, while the FDR has a significance value of 0.656. So BOPO and NPF have a significant influence on ROA, whereas FDR has no effect on ROA. Simultaneously, three variables have significant effect on ROA*

*The results showed that firm size, BOPO, NPF, and FDR had significant effect simultaneously on ROA. Partially BOPO and NPF have a significant influence on ROA, whereas FDR has no effect on ROA.*

*Keywords: BOPO, NPF, FDR, Return On Assets (ROA)*