

ABSTRACT

Sharia Bank in Indonesia has emerged since the early 1990s with the establishment of Bank Muamalat Indonesia. From there, slowly sharia banks are able to meet the needs of people who want banking services in accordance with Islamic sharia principles. The banking sector is one of the important sectors in advancing the economy in the real sector. However, it still can not be maximized by Syariah Commercial Bank in Indonesia in obtaining higher profitabilitas.

This study was conducted to determine the effect of inflation, Bank Indonesia interest rate, and growth of Gross Domestic Product, to profitability of Sharia Commercial Bank in Indonesia period 2011-2016 projected through Return on asset (ROA). The method used in this research is quantitative method with multiple regression analysis techniques. The data used is secondary data, with purposive sampling technique. The object of this research is the Sharia Bank in Indonesia for the period of 2011-2016, namely PT Bank Syariah Muamalat Indonesia, PT Bank Syariah Mandiri, PT Bank Syariah Mega Indonesia, PT Bank Syariah BRI, PT Bank Syariah Bukopin, PT Bank Panin Syariah, PT Bank Victoria Syariah, PT BCA Syariah, PT Bank Jabar and Banten Syariah, PT Bank Syariah BNI and PT Maybank Indonesia Syariah.

The result is that simultaneously variable of inflation, interest rate, and GDP growth do not have significant influence to profitability level of Sharia Commercial Bank registered in Bank Indonesia period 2011-2016. Furthermore, the partial variable of inflation and interest rate has no significant effect on profitability level of Sharia Commercial Bank. However, partial GDP growth significantly affects the profitability level of Sharia Commercial Banks registered at Bank Indonesia 2011-2016 period.

Keywords: profitability, ROA, Inflation, BI rate, GDP