

ABSTRACT

Net income is an important key in the success of a company. The amount of operating costs, deferred taxes and net interest margins in companies is one of the factors that affect net income. The purpose of this study was to examine the Effect of Operational Costs, Deferred Taxes and Net Interest Margin on Net Profit on Sharia Banking Registered on the Indonesia Stock Exchange in the 2014-2018 Period.

The method used in this research is quantitative method. The population in this study is Islamic banking which is listed on the Indonesia Stock Exchange (IDX). The sampling technique used was purposive sampling technique obtained by 5 samples of Islamic banking companies. This study uses secondary data and data analysis used is the classic assumption test and multiple regression analysis and for the hypothesis using the t test and F test.

The results showed simultaneously operational costs, deferred taxes and net interest margins significantly influence net income. While operating costs and deferred taxes have a significant effect on net income. While the net interest margin is not significant to net profit.

Keywords: *Operational Cost, Deferred Tax, Net Interest Margin*