

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Spread* Bagi Hasil, *Fee Based Income*, dan *Financing to Deposit Ratio* terhadap Profitabilitas yang diproksikan dengan *Return On Assets* (ROA). Sampel dalam penelitian ini berdasarkan *purposive sampling* dari Bank Umum Syariah yang Terdaftar di Bursa Efek Indonesia (BEI) periode 2012-2016 yang terdiri dari 11 bank. Teknik analisis yang digunakan adalah data panel dan uji hipotesis menggunakan uji F dan uji T.

Hasil penelitian secara simultan menunjukkan bahwa *Spread* Bagi Hasil, *Fee Based Income*, dan *Financing to Deposit Ratio* berpengaruh terhadap *Return On Assets* (ROA), sedangkan secara parsial *Spread* Bagi Hasil berpengaruh positif dan signifikan terhadap *Return On Assets* (ROA), *Fee Based Income* berpengaruh positif dan signifikan terhadap *Return On Assets* (ROA), dan *Financing to Deposit Ratio* berpengaruh negatif dan signifikan terhadap *Return On Assets* (ROA).

Kata Kunci : *Spread* Bagi Hasil, *Fee Based Income*, *Financing to Deposit Ratio*, *Return On Assets* (ROA).

ABSTRACT

This study aims to analyze the influence of Spread Profit Sharing, Fee Based Income, Financing to Deposit Ratio to Profitability. The profitability is measured by Return On Assets (ROA). Sample from the study based on purposive sampling from Islamic Bank listed on the Indonesia Stock Exchange Periode 2012-2016 consisting of 11 bank. Technique the analysis used panel data regression model and the hypothesis use test-F and test-t.

The results of the study simultaneously show that Spread Profit Sharing, Fee Based Income, and Financing to Deposit Ratio affect Return On Assets (ROA), while partially Spread Profit Sharing has a positive and significant effect, Fee Based Income has a positive and significant effect, and Financing to Deposit Ratio has a negative and significant effect to Return On Assets (ROA).

Keywords : Spread Profit Sharing, Fee Based Income, Financing to Deposit Ratio, Return On Assets (ROA).