

ABSTRACT

The purpose of this study aims to analyze the effect of Systematic Risk, Third Party Funds, Efficiency Levels, and Interest Rates on the Financial Performance of Sharia Commercial Banks listed on the Indonesia Stock Exchange (IDX) for the 2014-2017 period. The data analysis technique in this study is descriptive analysis and verification analysis which uses panel data regression which is assisted by software E-Views 10.

The population used in this study are all Sharia Commercial Banks listed on the Indonesia Stock Exchange for the period 2014-2017. The sample used was 13 Islamic Commercial Banks. Sampling used in this study is based on non probability sampling method with a purposive sampling approach.

Based on the results of testing using panel data regression, it can be noted that systematic risk (PDN), third party funds (DPK), level of efficiency (BOPO), and interest rates have a significant positive effect on the financial performance (ROA) of sharia commercial banks. This can be seen from the results of simultaneous significant test (F-test). While based on the results of the partial test (t-test) shows that systematic risk (PDN) has a significant negative effect, third party funds (DPK) has no significant positive effect, the level of efficiency (BOPO) has a significant positive effect, and the interest rate has a not significant positive effect on performance financial (ROA) of sharia commercial banks.

Keywords: Bank financial performance, PDN, DPK, BOPO, and interest rates.