

ABSTRACT

This study aims to analyze the impact of macroeconomics variable on Islamic banking profitability in Indonesia which is measured by Return On Assets (ROA). The variables of macroeconomic in this study include inflation, exchange rate, and gross domestic product. This research used secondary monthly data from 2012-2015, and analyze using multiple regression model. The research findings was indicate, through 3 independent variables used, there were 1 variables that significantly influence to performance of Islamic bank. That is exchange rate. While the variable of inflation and gross domestic product was not significantly influence to the performance of Islamic bank.

Keywords: *Islamic Bank Performance, Return On Asset (ROA), Exchange Rate, Inflation, GDP.*

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh variabel makroekonomi terhadap profitabilitas perbankan syariah di Indonesia yang diukur dengan Return On Asset (ROA). Variabel makroekonomi dalam penelitian ini termasuk inflasi, gross domestic product, dan nilai tukar, dengan menggunakan data bulanan dari tahun 2012-2015 dengan menggunakan model regresi berganda. Hasil penelitian ini menunjukkan bahwa dari 3 variabel independen, ada 1 variabel yang mempunyai pengaruh signifikan terhadap kinerja perbankan syariah, yaitu nilai tukar. Variabel tingkat inflasi dan gross domestic product tidak mempunyai pengaruh signifikan terhadap kinerja bank syariah di Indonesia.

Kata Kunci: Kinerja Bank Syariah, Return On Asset (ROA), NilaiTukar, Inflasi, Produuk domestic bruto.