

**Analisis perubahan variabel internal dan variabel eksternal makroekonomi terhadap kinerja keuangan Bank Syariah di Indonesia (financial performance of Islamic banking) : periode tahun 2006-2011 = Analysis of changes in internal variables and external macroeconomic variables financial performance of Islamic banking in Indonesia : period 2006-2011**

Aini Imaniar, author

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**Abstrak**

Penelitian ini bertujuan untuk menganalisis perubahan variabel internal dan eksternal terhadap kinerja keuangan Bank Syariah di Indonesia dengan variabel dependen berupa ROA (Return on Asset) dan ROE (Return On Equity) dan LTA/Size, LEV/Leverage, Financing, CAR, GDP sebagai variabel independen serta terdapat variabel dummy berupa dummy crisis (periode selama krisis) dan dummy tran (periode setelah krisis).

Untuk menganalisis data, digunakan regresi berganda data panel. Hasil dari penelitian ini menunjukkan bahwa terdapat pengaruh yang signifikan dari perubahan variabel internal dan eksternal makroekonomi terhadap kinerja keuangan Bank Syariah di Indonesia.

.....This study aimed to analyze the changes on the financial performance of Islamic banks in Indonesia with the dependent variable in the form of ROA (Return on Assets) and ROE (Return On Equity), as well as LTA / Size, LEV / Leverage, Financing, CAR, GDP as a variable independent and there is also a dummy variable in the form of dummy crisis (during the crisis period) and a dummy tran (the period after the crisis).

To analyze the data used panel data regression. The results of this study indicate that there is a significant effect of changes in the internal variables and external variables makroemonomi on the financial performance of Islamic banks in Indonesia.