

Analisis pengaruh indikator makroekonomi dan karakteristik specific firm sebagai determinan profitabilitas perbankan Syariah di ASIA = Analysis the effect of macroeconomics indicators and specific firm characteristic as determinant profitability of Islamic banks in ASIA/  
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Abstrak

**ABSTRAK**

Tujuan penelitian ini adalah untuk menguji pengaruh indikator makroekonomi dan karakteristik spesifik-firm terhadap profitabilitas bank syariah di Asia periode 2008-2012. Indikator makroekonomi berupa GDP growth dan Inflasi, sedangkan karakteristik specific firm berupa leverage, capitalization, operating expense, asset quality, number of branch, dan firm size. Profitabilitas bank diukur dengan ROA dan ROE. Metode regresi menggunakan Least Squares Method (LSM) untuk mengolah jenis data unbalanced panel dan balanced panel. Hasil penelitian menunjukkan determinan yang mempengaruhi ROA secara positif signifikan adalah capital, firm size, GDP growth, dan inflasi, sementara determinan yang mempengaruhi ROA secara negatif signifikan adalah leverage dan operating expense. Asset quality dan number of branch tidak berpengaruh signifikan terhadap ROA. Faktor determinan yang mempengaruhi ROE secara positif signifikan adalah capital, number of branch, GDP growth, dan inflasi, sementara determinan yang mempengaruhi ROE secara negatif signifikan adalah operating expense, dan asset quality. Leverage dan firm size tidak berpengaruh signifikan terhadap ROE.

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**ABSTRACT**

The purpose of this study is to examine the effect of macroeconomic indicators and firm-specific characteristics on the profitability of Islamic banks in Asia for period 2008-2012. Macroeconomic indicators using variables GDP growth and inflation, while the firm-specific characteristics using variables leverage, capitalization, operating expense, asset quality, number of branches, and firm size. Bank profitability measured by ROA and ROE. Research method using Least Squares Method regression (LSM) to process the data types unbalanced panels and balanced panels.

The result of this research shows that capital, firm size, GDP growth, and inflation are determinants affecting ROA with positive and significant influence, while operating expense and leverage are significantly negative determinants that affect ROA. Asset quality and number of branches doesn't have significant influence to ROA. The research also shows that determinant factors that affect

ROE with positive and significant influence are capital, number of branch, GDP growth, and inflation. While operating expense, and asset quality are determinants that affect significantly negative to ROE. Leverage and firm size doesn't have a significant influence to ROE.