

## ABSTRAK

Tujuan penelitian ini menguji pengaruh Inflasi dan *Islamicity Performance Index* terhadap *Profitabilitas* pada bank umum syariah periode 2011-2014. Metode pemilihan dengan teknik purposive sampling terhadap 11 Bank Umum Syariah yang terdiri atas 44 observasi laporan keuangan periode 2011-2014.

Hasil penelitian dengan analisis regresi linear berganda menyatakan bahwa variabel *Profit Sharing Ratio*, dan *Islamic income vs non islamic income* berpengaruh positif signifikan terhadap *Profitabilitas*. Variabel *Directors-employees welfare ratio* berpengaruh negatif signifikan terhadap *Profitabilitas*. Variabel Inflasi berpengaruh negatif terhadap *Profitabilitas* namun tidak signifikan dan variabel *Zakat performance ratio* berpengaruh positif namun tidak signifikan. Hasil R Square ( $R^2$ ) menunjukkan angka 0,963 atau sebesar 96,3 % *profitabilitas* dapat dijelaskan melalui variabel *Profit Sharing Ratio*, *Islamic income vs non islamic income*, *Directors-employees welfare ratio*, Inflasi dan *Zakat performance ratio*.

Kata Kunci : *Profitabilitas*, *Inflasi*, *Profit Sharing Ratio*, *Islamic income vs non islamic income* , *Directors-employees welfare ratio* dan *Zakat performance ratio*

## ABSTRACT

The purpose of this study examines the effect of Inflation dan *Islamicity Performance Index* to *Profitabilitas* of Islamic Banks on 2011-2014. The method of selecting the purposive sampling technique against 11 Islamic Banks consisting of 44 observations financial statements period 2011-2014.

The results of the study with multiple linear regression analysis states that in *Profit Sharing Ratio and Islamic income vs non islamic income* significant positive to *Profitabilitas*. *Directors-employees welfare ratio* significant negative to *Profitabilitas*. Inflation insignificant negative to *Profitabilitas* and *Zakat performance ratio insignificant positive to Profitabilita*. Results of R Square ( $R^2$ ) indicates that number 0,963 or 96,3% of *profitabilitas* can be explained by the variables *Profit Sharing Ratio, Islamic income vs non islamic income, Directors-employees welfare ratio, Inflation and Zakat performance ratio*.

Key Words : *Profitabilitas, Inflasi, Profit Sharing Ratio, Islamic income vs non islamic income, Directors-employees welfare ratio dan Zakat performance ratio*