

ABSTRACT

Sharia banking industry being one of the drivers of growth potential for a country. It is characterized by the development of Islamic banks in the world have experienced a significant increase. However, the published statistics from the growth of the financial performance during the period of 2014-2016 has decreased while the number of Islamic banking in Indonesia experienced an increase. The purpose of this research is to know the determinants of financial performance on Islamic banking with variable financing, operational efficiency, principles for capital adequacy, profit sharing and social contribution.

The object of the research is Islamic banking that already published by OJK 2011-2016 year. The election period that year in order to be able to give a complete picture and long term related to the performance of Islamic banking. The samples are entirely in accordance with predetermined criteria is a number of 189 data quarterly. Analytical techniques used are multiple regression. The next test done classical assumptions underlying the regression model. Testing the assumption used is the classic test of normality, multicollinearity and heteroskedastisitas.

During the period of observation that has been made, the data research shows that the normal distribution. The results of this study indicate the financing and capital adequacy has no significant influence on performance of finance. Meanwhile for operational efficiency and profit sharing for the results to have an impact on financial performance. As for the influence of alternating between financial performance with social contributions influence each other and have a positive relationship.

Keywords: *Ratio-Financial, Social Contributions, The Financial Performance Of Islamic Banks*