

ABSTRACT

Profitability is the most appropriate indicators to measure the performance of Islamic banks. The problem in this research is the inconsistency of the growth of Islamic Banks financial ratios that can be seen from the instability of the profitability of the non-performing financing. So that the formulation of the problem in this study is what factors will affect the profitability of the instability of the financing quality. Factors profitability and quality of financing is influenced by information technology, the amount of financing and the status of the bank. The purpose of this study was to analyze the influence of information technology, the amount of financing and the status of the bank to profitability and financing quality of sharia banks in Indonesia.

The number of respondents that used in this study were 11 sharia banks in Indonesia. The sampling technique in this research is purposive sampling method. Data analysis methods used structural equation modeling.

Based on research, information technology and bank status has no effect on financing quality. While the amount of financing has positive effect on financing quality. The results showed that the amount of financing and information technology status does not affect the profitability of banks. While the financing quality has positive effect on profitability. Based on calculations, it can be seen that the quality of the credit is able to function as an intervening variable.

Keywords: information technology, the amount of financing, bank status, profitability, financing quality

