

## **ABSTRACT**

*This study aims to examine and analyze the effect of RGEC (Risk Profile, Good Corporate Governance, Earnings, Capital) to Return On Assets (ROA) of Sharia Banks in Indonesia. Research data is annual (year 2104 until 2016). The sampling method used is purposive sampling. Of the population of 13 Sharia Banks, 11 Sharia Banks meet the criteria to be sampled. The method of analysis used in this research is panel data regression. The results showed that there is an influence between independent variables on Return On Assets (ROA) Sharia Bank. Capital Adequacy Ratio (CAR) has a significant positive effect on Return On Assets (ROA) of Sharia Bank, while Operating Expenses on Operating Income (BOPO) negatively affect Return on Assets (ROA) of Sharia Bank. Risk Profile (Risk Profile) and Good Corporate Governance (GCG) have no effect on Return on Assets (ROA) of Sharia Bank.*

*Keywords: RGEC (Risk Profile, Good Corporate Governance, Earnings, Capital), Return on Assets (ROA)*



## ABSTRAK

Penelitian ini bertujuan menguji dan menganalisis pengaruh metode RGEC (*Risk Profile, Good Corporate Governance, Earnings, Capital*) terhadap *Return On Asset* (ROA) Bank Umum Syariah di Indonesia. Data Penelitian merupakan data tahunan (tahun 2014 sampai dengan tahun 2016). Metode sampling yang digunakan adalah *purposive sampling*. Dari populasi 13 Bank Syariah Umum, 11 Bank Syariah Umum memenuhi kriteria menjadi sebagai sampel. Metode analisis yang digunakan dalam penelitian ini adalah regresi data panel. Hasil penelitian menunjukkan bahwa terdapat pengaruh antara variabel independen terhadap *Return On Asset* (ROA) Bank Syariah Umum. Untuk *Capital Adequacy Ratio* (CAR) berpengaruh signifikan positif terhadap *Return On Asset* (ROA) Bank Syariah Umum, sedangkan Beban Operasional pada Pendapatan Operasional (BOPO) berpengaruh negatif terhadap *Return on Asset* (ROA) Bank Syariah Umum. *Risk Profile* (Profil Risiko) dan *Good Corporate Governance* (GCG) tidak berpengaruh terhadap *Return on Asset* (ROA) Bank Syariah Umum.

Kata Kunci: RGEC (*Risk Profile, Good Corporate Governance, Earnings, Capital*), *Return on Asset* (ROA)

