

## INTISARI

Penelitian ini bertujuan untuk menganalisis Pengaruh *Risk Profile, Good Corporate Governance, Earning, Dan Capital* Terhadap Profitabilitas Perbankan Umum Syariah di Indonesia. Objek penelitian ini adalah seluruh perbankan umum syariah di Indonesia. Dalam penelitian ini terdapat 11 bank yang dipilih dengan menggunakan metode purposive sampling. Alat analisis yang digunakan adalah Regresi Linier Berganda.

Berdasarkan analisis yang telah dilakukan diperoleh hasil bahwa Risiko Kredit yang diukur menggunakan *Non Performing Finance* berpengaruh negatif dan signifikan terhadap profitabilitas bank, Risiko Likuiditas yang diukur menggunakan *Financing to Deposit Ratio* tidak mempengaruhi profitabilitas, *Good Corporate Governance* juga tidak mempengaruhi profitabilitas dan Earning yang diukur menggunakan Beban Operasional dibanding Pendapatan Operasional berpengaruh negatif signifikan terhadap profitabilitas serta Rasio kecukupan modal yang diukur menggunakan *Capital Adequacy Ratio* berpengaruh negatif signifikan terhadap profitabilitas perbankan syariah.

Kata kunci: RGEC, Profitabilitas, Perbankan Syariah

## ABSTRACT

*This study aims to analyze the Influence of Risk Profile, Good Corporate Governance, Earning, and Capital on Sharia Banking Profitability in Indonesia. The object of this research is all general Islamic banking in Indonesia. In this study there are 11 banks selected by using purposive sampling method. The analysis tool used is Multiple Linear Regression.*

*Based on the analysis, the results showed that Credit Risk as measured by Non Performing Finance has a negative and significant impact on bank profitability. The risk of liquidity measured using Financing to Deposit Ratio does not affect on profitability, Good Corporate Governance also does not affect on profitability and Earning measured by Expense Operational compared to Operational Revenues have a significant negative effect on profitability and Capital Adequacy Ratio as measured by Capital Adequacy Ratio has a significant negative effect on the profitability of sharia banking.*

*Keywords: RGEC, Profitability, Sharia Banking*