

ABSTRACT

Izatun Nafsi. The Influence of Risk Profile, Good Corporate Governance, Earning, Capital and Type of Bank to Financial Performance of General Bank, Case Studies on Conventional and Sharia Bank Listed in OJK Period 2012-2016. (Supervised by Drs. Sugiyanto, MM).

This research aimed to know and analyze the influence of risk profile, good corporate governance, earnings, and capital to financial performance of conventional and sharia bank listed in OJK. In this research financial performance measured by ROA. Whereas the ratio used in this research to represent the components of RGEC are risk profile measured by NPL/NPF and LDR/FDR, implementation of GCG by Disclosure Corporate Governance Index (DCGI), earnings by NIM/NOM and BOPO, and capital by CAR. The sampling used is purposive sampling method with number of research samples are 40 bank consisting of 31 conventional bank and 9 sharia bank listed in OJK from 2012 to 2016. The data analysis techniques used in this research is multiple linear regression.

The results of this research show that all independent variabel have collectively significant efecct to ROA. Partially, NPL/NPF and NIM/NOM have positive significant effect to ROA. LDR/FDR, GCG and BOPO have negative significant effect to ROA. However, CAR don't affect ROA significantly. And from the results of data analysis show that ROA in conventional bank is lower than in sharia bank.

Key Words : RGEC, ROA, NPL/NPF, LDR/FDR, GCG, NIM/NOM, BOPO, CAR, Type of Bank, OJK.