

**ABSTRACT**

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***The Effect of RGEC Components (Risk Profile, Good Corporate Governance, Earning, and Capital) on Banking Stock Returns and Their Overview From an Islamic Perspective.***

***Abstract***

*This study aims to determine the effect of RGEC components (Risk Profile, Good Corporate Governance, Earning, and Capital) on stock returns partially or simultaneously. The research method used is quantitative research method and uses secondary data, from banking companies listed on the Indonesia Stock Exchange. The samples used were 29 companies from 2013-2017 with a purposive sampling method. The analytical method used is the Panel Data Regression analysis using the Eviews 9 Version application. The results of this study indicate that Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Return on Assets (ROA), Net Interest Margin (NIM), and Capital Adequacy Ratio (CAR) ) simultaneously affect stock returns. Furthermore, Non Performing Loan (NPL) partially have a negative effect on Stock Returns, Loans to Deposit Ratio (LDR), Good Corporate Governance (GCG), Return on Assets (ROA), Net Interest Margin (NIM), and Capital Adequacy Ratio (CAR) partially has a positivet effect on Stock Return. In Islamic perspective, the variable Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Return on Assets (ROA), Net Interest Margin (NIM), and Capital Adequacy Ratio (CAR) affect the Stock Return by complying with Islamic law as a whole as stated in the Qur'an and Hadith.*

**Key Words :** *Stock Return, Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Return On Asset (ROA), Net Interest Margin (NIM), Capital Adequacy Ratio (CAR).*

## ABSTRAK

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**Pengaruh Komponen RGEC (*Risk Profile, Good Corporate Governance, Earning, dan Capital*) Terhadap *Return Saham* Perbankan dan Tinjauannya Dari Sudut Pandang Islam.**

### Uraian Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh komponen RGEC (*Risk Profile, Good Corporate Governance, Earning, dan Capital*) terhadap *Return Saham* secara parsial maupun simultan. Metode penelitian yang digunakan adalah metode penelitian kuantitatif dan menggunakan data sekunder dari perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia. Sampel yang digunakan sebanyak 29 perusahaan periode 2013-2017 dengan metode *purposive sampling*. Metode analisis yang digunakan adalah analisis Regresi Data Panel dengan menggunakan aplikasi *Eviews 9 Version*. Hasil dari penelitian ini menunjukkan secara simultan variabel *Non Performing Loan (NPL)*, *Loan to Deposit Ratio (LDR)*, *Good Corporate Governance (GCG)*, *Return on Assets (ROA)*, *Net Interest Margin (NIM)*, dan *Capital Adequacy Ratio (CAR)* berpengaruh secara simultan terhadap *Return Saham*. Selanjutnya, secara parsial *Non Performing Loan (NPL)* berpengaruh negatif terhadap *Return Saham*, *Loan to Deposit Ratio (LDR)*, *Good Corporate Governance (GCG)*, *Return on Assets (ROA)*, *Net Interest Margin (NIM)*, dan *Capital Adequacy Ratio (CAR)* secara parsial berpengaruh positif terhadap *Return Saham*. Dalam perspektif Islam variabel *Non Performing Loan (NPL)*, *Loan to Deposit Ratio (LDR)*, *Good Corporate Governance (GCG)*, *Return on Assets (ROA)*, *Net Interest Margin (NIM)*, dan *Capital Adequacy Ratio (CAR)* berpengaruh terhadap *Return Saham* dengan memenuhi syariat Islam secara menyeluruh sebagaimana yang tertuang dalam Al-Qur'an dan Hadis.

Kata Kunci : *Return Saham, Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Return On Asset (ROA), Net Interest Margin (NIM), Capital Adequacy Ratio (CAR)*.