

The Effect Of Bank Health Level On Profitability Using The RGEC Method: Comparative Study On BCA Banks and BCA Syariah Banks

Anita Tri Milza¹, Moh.Bahrudin²,

Weny Rosilawati³, Iva Faizah⁴

anitatriMilza08@gmail.com¹, mohbahrudin@radenintan.ac.id²,
wenyrosilawati@radenintan.ac.id³, ivafaizah@metrouniv.ac.id

Universitas Islam Negeri Raden Intan Lampung ¹²³

IAIN Metro Lampung⁴

ABSTRACT

This study used a comparative quantitative approach with purposive sampling as the sampling technique. The sample used is the quarterly financial performance for 2017-2021 with a total of 20 samples. Data is obtained secondary through quarterly reports published on the website of each bank in 2017-2021. Data analysis in this study used the help of eviews 10.

The results of this study revealed that at Bank BCA all variables were at a very healthy composite-I (PK-I) rating. For Bank BCA Syariah, only the NPF and CAR components in composite-I (PK-I), partially there are significant differences in the two banks related to the variables that affect their profitability, namely NPL and BOPO at Bank BCA while for Bank BCA Syariah, namely BOPO and CAR, simultaneously there is no difference, where all level variables together have a significant effect on profitability, namely at Bank BCA (Sig 0.00 < 0.05) and Bank BCA Syariah (Sig 0.00 < 0.05) so that with a high RGEC value it will give good results healthy on the profitability of a bank.

Keywords: NPF, GCG, BOPO, CAR, ROA

A. INTRODUCTION

In 2020 the world was shaken by a disease caused by a virus, WHO calls it Covid-19. This disease started with reports from China in an area, namely Wuhan City, Hubei Province, on the last day of 2019. Until there were reports from other provinces in China that spread to various countries. One of the countries affected by the Covid-19 virus, namely Indonesia, On Monday 2 March 2020 President Joko Widodo announced the first positive case of Covid-19 in Indonesia, there was an announcement from the government regarding an increase in cases of Covid-19 (Idxchannel.go.id, 2021).

The existence of this pandemic has had a huge impact on various sectors, not only in the health and education sector, but also has an impact on the economic sector, one of which is banking, the impact felt by the banking sector is the disruption of banking operational activities which disrupts the soundness of the bank. Alone. Where maintaining a bank's health is part of the necessity of every bank and is very important.

In assessing the soundness of a bank, what must be done is by assessing capital, asset quality, management, profitability, liquidity and sensitivity to market risk. Initially, the assessment of the soundness level of a bank used the CAMELS method, but over time it was refined to the RGEC method as stipulated in the Decree of the BI Directors (PBI) No. 13/1/PBI/2011 concerning the assessment of the soundness level of commercial banks, namely Risk Profile, Good Corporate Governance, Earnings, and Capital. The RGEC method is used in this case because in the regulation of the Financial Services Authority No.4/POJK.03/2016 Article 6 it is explained that "Banks are required to assess the soundness of individual banks using a

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risk approach (Risk Based Bank Rating) as referred to in Article 2 paragraph (3) with the scope of assessment of factors: risk profile, good corporate governance, earnings and capital (Islamiyati, 2018).

Financial performance is an illustration of the achievements that can be achieved by a bank in its operations, both in terms of financial aspects, marketing, raising and distributing funds, technology and human resources. Based on the Banking Act of the Republic of Indonesia No. 10 of 1998, Banking is everything related to banks, institutions, business activities, as well as procedures and practices on how to run an operational business. In addition, a bank is a business entity that performs functions related to collecting money, handling cash, and providing assistance to other banks that have different types of currencies. Indonesian banking is currently experiencing quite rapid growth. Ratification of Law no. 7 concerning Banking in 1992 provides a very important opportunity to advance and support the Indonesian economy. In addition, Bank Indonesia was ordered to comply with the provisions of Law no. 23 of 1999 concerning the Establishment of a National Sharia Bank. The two laws listed are the basis for establishing a dual banking system in Indonesia (Permana et al., 2020).

Private banks in Indonesia continue to grow rapidly to compete for large assets. Now private banks can compete with government banks Conventional BCA and BCA Syariah are one of the private banks that have been able to compete with several state-owned banks in recent years, even though during the Covid-19 pandemic, the researchers were interested and chose the research object to study, namely Bank BCA and Bank

BCA Syariah apart from having significant asset growth every year coupled with the many achievements and awards that have been obtained by both conventional BCA Banks and BCA Syariah Banks such as The Best Financial Performance 2021 and Indonesia Best Bank Award 2021.

This study uses the Return On Assets (ROA) ratio indicator, to measure profitability as the dependent variable, the ROA ratio measures a company's effectiveness in generating profits by utilizing all assets owned by Islamic banks. the reason researchers chose ROA to represent profitability in this study is because ROA is a calculation of the bank's management ability to gain profit or profitability. In addition, Return on Assets is used to measure bank profitability because Bank Indonesia as a banking supervisor and supervisor prioritizes the value of bank profitability as measured by assets where most of the funds come from public deposits. The greater the Return on Assets of a bank, the greater the level of profit obtained by the bank and the better the position of the bank (Jakfar, 2008).

B. LITERARURE REVIEW AND HIPOTESIS

Signal Theory (Signalling Theory)

Signal theory according to Arkelof, The hope is to provide a proper assessment of the company from the stakeholders. Based on this, signal theory states that business actors must be the party that provides (Feri, 2019).

Agency Theory (Agency Theory)

According to Jensen and Mecklin agency theory (agency theory) is a concept that describes the agency relationship

between the owner (principal) and the manager (agent) as a contract under one or more principals that involves agents to carry out some services for them by delegating decision-making authority. (Prof. Dr. R.A Supriyono, M.Sc., Ak., 2016).

Effect of NPL/NPF on Profitability (ROA)

According to the results of research conducted by Syukron Sazly, Fera Nelfianti, and Herudini Subariyanti in 2022, it was stated that calculations using the NPL/NPF ratio show the bank's ability to manage problem loans given by banks to debtors. In providing credit, banks are required to conduct an analysis in advance in assessing the debtor's ability to repay their obligations (credit). The smaller the NPL/NPF value, the smaller the credit risk borne by the bank, the greater the return earned and the ROA, so it can be concluded that NPL has a negative effect on ROA.

In the research conducted by Muhammad Yusuf in 2017 stated that Non Performing Loans (NPL) have no significant effect on Return On Assets (ROA). Based on the theory and the 2 studies that have been carried out above, the following hypothesis is proposed:

H1: NPL (XI) has a negative effect on ROA (Y) at Bank BCA

H2: NPF (XI) has no effect on ROA (Y) at BCA Syariah

The Effect of GCG on Profitability (ROA)

In research conducted by Enicar Nangoy, Maryam Mangantar and Paulina Van Rate in 2019 argued that Good Corporate Governance (GCG) on Profitability (ROA) had no significant effect on ROA (Nangoy et al., 2022).

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Furthermore, according to a study conducted by Mila Wanti Solekhah in 2020, the results of research on Good Corporate Governance (GCG) on Profitability (ROA), namely managerial ownership (board of commissioners and directors) have no significant effect on profitability (Solekhah Mila Wanti, 2020). Based on the hypothesis made above it can be concluded that:

H3: GCG (X2) has no effect on ROA (Y) at Bank BCA

H4: GCG (X2) has no influence on ROA (Y) at BCA Syariah Bank

Effect of BOPO on Profitability (ROA)

In research conducted by Syukron Sazly, Fera Nelfianti, and Herudini Subariyanti in 2022 argued that Operating Expenses against Operating Income (BOPO) had a significant negative effect on Return On Assets (ROA) (Sazly et al., 2022).

Research conducted by Hendrawan Rahrjo, Anita Wijanti and Riana R Dewi in 2020 suggested that BOPO at BCA Syariah Banks had a significant negative effect on ROA (Raharjo et al., 2020).

Based on the hypothesis from the research conducted above, it can be concluded that:

H5: BOPO (X3) has a significant negative effect on ROA at Bank BCA (Y)

H6: BOPO (X3) has a significant negative effect on ROA at BCA Syariah Banks (Y)

Effect of CAR on Profitability (ROA)

In research conducted by Enicar Nangoy, Maryam Mangantar and Paulina Van Rate in 2019 argued that Capital on Profitability (ROA has a significant negative effect on ROA (Nangoy et al., 2022).

Furthermore, in research conducted by Syukron Sazly, Fera Nelfianti, and Herudini Subariyanti in 2022 argued that the Capital Adequacy Ratio (CAR) has no significant effect on Return On Assets (ROA) (Sazly et al., 2022).Based on the hypothesis of the study so that the hypothesis can be drawn that:

H7 :CAR (X4) has a negative effect on ROA (Y) at Bank BCA

H8 :CAR (X4) has no effect on ROA (Y) at BCA Syariah Bank.

Effect of Risk Profile, Good Corporate Governance, Earnings, and Capital on profitability

According to research that has been conducted by Andy Setiawan suggests that Risk Profile, Good Corporate Governance, Earnings, and Capital affect profitability in several Conventional Banks on the object of his research (Setiawan, 2017).Furthermore, research conducted by Syukron Sazly, Fera Nelfianti and Herudini Subariyanti suggested that Risk Profile, Good Corporate Governance, Earnings, and Capital affect profitability at BCA Syariah Banks (Sazly et al., 2022). So it can be concluded from the 2 studies that the hypothesis is as follows:

H9: RGEC has an effect on ROA (Y) at Bank BCA

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HI0: RGEC has an effect on ROA (Y) at BCA Syariah Banks.

C. RESEARCH METHOD

Approach and Type of Research

This study uses a comparative quantitative research approach. According to Sugiyono what is meant by quantitative is a method of measuring population or number of samples, random sampling techniques, data collection with instrumentation, and quantitative/statistical data analysis associated with the time needed to test the hypothesis. The term comparison refers to the type of writing that is intended to be used in conjunction with other writing (Sugiyono, 2015).

Population and Research Sample

Purposive sampling and convenience sampling techniques are just two examples of sampling techniques that are carried out through repeated testing in accordance with the research objectives (Sugiyono, 2021).

Data Types and Sources

The source of data used in this research is the quarterly financial reports issued and published on the official website of each bank. The data used in this study uses secondary data.

Data collection technique

The type of research conducted in this research is library research. In this library research in the form of data taken from several literature such as books, journals, modules and website quarterly financial reports relating to the problems to be studied.

The data collection technique in this study is documentation, and involves collecting data from various sources, such as

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books, magazines, articles or journals. As a support for the continuity of research, in this study using documentation techniques, namely retrieving information from the web of each bank's financial reports.

D. RESULTS AND DISCUSSION

I. Multiple Regression Analysis

Table 2. Bank BCA Multiple Regression Test

Variabel	Coefficient
C	7.932152
NPL	-0.751921
GCG	0.197764
BOPO	-0.033386
CAR	-0.087285

Source: Data Processed by Researchers, 2023

So based on the results of the research above, if the equation is distributed based on the research variables, then the results are as follows:

$$\text{ROA} = 7.932152 - 0.751921 \text{ NPL} + 0.197764 \text{ GCG} - 0.033386 \text{ BOPO} - 0.087285 \text{ CAR} + \epsilon$$

Table 3. Multiple Regression Test of Bank BCA Syariah

Variabel	Coefficient
C	3.517236
NPL	-0.022011
GCG	-0.064094

BOPO	-0.023708
CAR	-0.009188

Source: Research Processed Data, 2023

So based on the results of the research above, if the equation is distributed based on the research variables, then the results are as follows:

$$ROA = 3.517236 - 0.022011 \text{ NPF} - 0.064094$$

$$GCG - 0.023708 \text{ BOPO} - 0.009188 \text{ CAR} + \epsilon$$

2. Hypothesis testing

T test (Partial Significance Test)

Table 4. BCA Bank T Test

Variable	Coefficient	Std. Error	t-Statistic	Prob
NPL	-0.751921	0.243079	-3.093318	0.0074
GCG	0.197764	0.091470	2.162062	0.0472
BOPO	-0.033386	0.007984	-4.181476	0.0008
CAR	-0.087285	0.042786	-2.040048	0.0594

Source: Data Processed by Researchers, 2023

Table 5. BCA Syariah Bank T Test

Variable	Coefficient	Std. Error	t-Statistic	Prob
NPF	-0.022011	0.122496	-0.179688	0.8598
GCG	-0.064094	0.100524	-0.637603	0.5333
BOPO	-0.023708	0.010470	-2.264374	0.0388
CAR	-0.009188	0.002767	-	0.0047

			3.320952	
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Source: Data Processed by Researchers, 2023

Based on the results in table I6 on the BCA Bank T Test above, it can be concluded that the variables Non Performing Loans (NPL) (0.00) Good Corporate Governance (GCG) (0.04) and Operating Income Operating Expenses (0.00), Capital Adequacy Ratio (CAR) (0.05) have a significant effect on profitability as measured using Return On Assets (ROA) because it has the level of the variable probability value is less than 0.05 (probability value < 0.05).

Next on the table. 17 T test on BCA Syariah Bank concluded that the variable Operating Income Operating Expenses (0.03) and Capital Adequacy Ratio (CAR) (0.00) has a significant effect on profitability as measured using Return On Assets (ROA) because it has a variable probability value level which is smaller than the probability value, namely < 0.05 . while on the variable Non Performing Financing (NPF) (0.85), Good Corporate Governance (GCG) (0.53) has no significant effect on profitability (ROA) because the significant value of each variable is greater than 0.05.

Statistical Test F

Table 6. Statistical Test F of Bank BCA

F-statistic	14.95884
Prob (F-statistic)	0.000041

Source: Data Processed by Researchers, 2023

Table 7. Statistical Test F of BCA Syariah Banks

F-statistic	4.696638
Prob (F-statistic)	0.011712

Source: Data Processed by Researchers, 2023

Based on table 7, the results of the F statistic are 13.4 with a probability value of 0.00. because the probability value is $0.00 < 0.05$, it can be said that H9 is accepted and it can be concluded that the independent variables (NPL, GCG, BOPO and CAR) together have a significant influence on profitability (ROA), it can be concluded that H9 is accepted.

Furthermore, in table, the results of the F statistic are 5.8 with a probability value of 0.00 because the probability value is $0.01 < 0.05$, it can be said that H10 is accepted and it can be concluded that the independent variables (NPF, GCG, BOPO and CAR) together have a significant influence significant to profitability (ROA), it can be concluded that H10 is accepted.

Determination Test (R^2)

The determination test (R^2) basically measures the extent to which the model's ability to explain variations in the dependent variable (Ghozali, 2011). The following is the calculation on the determination test:

Table 8. Bank BCA Determination Test (R^2).

Adjusted R-squared	0.746109	S.D dependent var	0.315169
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Source: Data Processed by Researchers, 2023

Based on the results of the determination test in the table above, it can be seen that the Adjusted R-Squared value is 0.746109 or 74.61%, which means it has sufficient correlation. This shows that the variation of the dependent variable (ROA) together can be explained by the variation of the independent variables (NPL, GCG, BOPO, and CAR) of 74.61% while the remaining 25.39% is explained by other variables outside the variables studied.

**Table 9. Determination Test (R^2)
of Bank BCA Syariah**

Adjusted R-squared	0.437646	S.D dependent var	0.103953
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Source: Processed Data Source, 2023

Based on the results of the determination test in the table above, it can be seen that the Adjusted R-Squared value is 0.437646 or 43.76%, which means that the correlation is very sufficient. This shows that the variation of the dependent variable (ROA) together can be explained by the variation of the independent variables (NPL, GCG, BOPO, and CAR) of 43.76% while the remaining 56.24% is

explained by other variables outside the variables studied.

Discussion

The Effect of Risk Profile on Profitability at Bank BCA

Based on the results of the t-test statistical test at Bank BCA concluded that NPL had a negative and significant effect on profitability (ROA). This shows that the NPL value of Bank BCA which is less than 2% is in accordance with the healthy NPL standard set by Bank Indonesia.

The results of the research on the t statistical test regarding the effect of risk profile on profitability at Bank BCA are negative and significant, this is in line with research conducted by Syukron Zasly, Nelfianti and Subariyanti which explains that NPL has a negative effect on profitability (Sazly et al., 2022), However, this is contrary to the research conducted by Andy Setiawan which stated the results that NPL had no significant effect on ROA (Setiawan, 2017)

The Effect of Risk Profile on Profitability at BCA Syariah Bank

Based on the statistical test results of the t test at BCA Syariah Bank, it is concluded that NPF has no significant effect on profitability (ROA). According to Muh. Sabir et al

This result is in line with hypothesis 2, namely that there is no significant effect of NPF on ROA, which is explained in the results of research conducted by Muhammad Yusuf (Yusuf, 2017). And also supported by the research conducted by Rohimah and Rifki Khoirudin who argued that NPF had no

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significant effect on ROA (Dan et al., 2016). However, it is different from the results of research conducted by Oni Mirfa Cantia Lambada, Lindrianasari, Ade Widiyanti and Kiagus Andi which can conclude that NPF has a significant effect on profitability (Oni Mirfa et al., 2022).

The Effect of Good Corporate Governance (GCG) on Profitability at Bank BCA

Based on the results of the t statistical test at Bank BCA, it can be concluded that GCG has a positive and significant effect on profitability (ROA). This shows that the existence of good corporate governance will result in good company performance as well and will have an impact on increasing the profitability of a company, therefore this will have an impact on increasing stakeholder confidence to make transactions at the bank concerned, because by looking GCG value of a bank stakeholders can know the risks that may occur when conducting transactions with the bank.

The results of this study are in line with previous research. This research is also in line with the results of research conducted by Putra and Fidiana which state that Good Corporate Governance (GCG) has a positive effect on financial performance (Putra, 2019). And also supported by research conducted by Ekshandy which put forward the same results (Ekshandy, 2019)

The Effect of Good Corporate Governance (GCG) on Profitability at Bank BCA Syariah

Based on the results of the t statistical test at Bank BCA Syariah, it was stated that GCG had no effect on profitability (ROA). This might be caused by the inconsistent results of Return On Asset (ROA) performance, then for the GCG ratio it is also long-term in nature while the ROA ratio is short-term and the results are immediately used as a reference in decision making. At Bank BCA Syariah, the number of boards of directors in 2017-2022 is 3-5 people. The size of the board of directors will benefit the company because it creates a network with parties outside the company and ensures the availability of resources (Darwis, 2019).

These results are in line with research conducted by Mila Wanti Solekhah in 2020 showing the results of research on Good Corporate Governance (GCG) on Profitability (ROA), namely managerial ownership (board of commissioners and directors) does not have a significant effect on profitability because the high or low GCG of a bank does not affects the profitability of a bank (Solekhah Mila Wanti, 2020).

However, in contrast to the research conducted by Fitriah and Yushita which stated that the board of directors has a positive effect on financial performance. Which shows that the greater the number of the board of directors, the more it will influence decision making and will improve financial performance (Fitri, R.L & Yushita, n.d)

The Effect of Earnings on Profitability at Bank BCA

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Based on the results of the t statistical test suggests that BOPO has a significant negative effect on profitability (ROA). Which means, if a bank is able to streamline its operational costs, then the bank can minimize losses and the profit that will be obtained will be as desired (M. D. Lestari, 2021). This is in line with research conducted by Syukron Sazly, Fera Nelfianti, and Herudini Subariyanti in 2022 which stated that Operating Expenses against Operating Income (BOPO) had a significant negative effect on Return On Assets (ROA) (Sazly et al., 2022). And it is also supported by the results of research conducted by Meliana Dwi Lestari which suggests that BOPO has a negative effect on profitability (ROA) (D. Lestari et al., 2022), however, it is different from research conducted by Heri Susanto and Nur Kholis which suggests results that BOPO has no significant effect on Profitability (ROA) (Susanto, Heri & Kholis, 2016).

The Effect of Earnings on Profitability at Bank BCA Syariah

Based on the results of the t statistical test, the research results showed that BOPO had a negative effect on profitability (ROA). this means that the greater the value of BOPO will hamper or reduce the acquisition of profitability in Islamic commercial banks. The BOPO ratio is calculated by dividing the total operating costs by the bank's operating income, so the greater the value of the BOPO ratio indicates that the bank is not efficient in controlling its operational costs. The factor that makes the BOPO ratio bigger is the operational costs incurred by the bank, so the greater the costs or expenses incurred will affect a bank's income.

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The results of this study are consistent with the results of research conducted by Rofiul Wahyudi which stated that BOPO had a negative effect on profitability (ROA) (Wahyudi, 2020). profitability (ROA) (Muhammad Syakhrur, 2019).

The Influence of Capital on Profitability at Bank BCA

Based on the research results in table 16 it is concluded that CAR has a significant negative effect on profitability (ROA). In theory, if the CAR value is high, the bank's performance will be better because a healthy CAR will have an impact on profits and will increase profitability. Therefore this study also supports this theory by strengthening existing research In research conducted by Deden Edwar Yokeu Bernardin who argued that CAR has a significant effect on profitability (ROA) (Deden Edwar, 2019).

However, this result was refuted by research conducted by Dewi which stated that the size of the bank's capital adequacy (CAR) does not necessarily cause the size of the bank's profits. Banks that have large capital but cannot use their capital effectively to generate profits, even large capital does not significantly affect bank profitability (Dewi, 2020)

The Effect of Capital on Profitability at Bank BCA Syariah

Based on the results of the t statistical test, it was found that CAR has a negative effect on ROA, meaning that there is a negative relationship between CAR and ROA. Where if the CAR value increases it will cause a decrease in the ROA value (Yusuf, 2017). The results of this study are in line with

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research conducted by Dina Amalia and Nana Diana which argued that CAR affects ROA because CAR greatly influences public trust in banks, where public trust is the basic capital for the continuity of this financial institution. The ideal CAR level will be very profitable for banks and can increase public trust as owners of funds, so that people will have more desire to save their funds in banks (Amalia & Diana, 2022)

The Effect of Risk Profile, Good Corporate Governance, Earnings and Capital on Profitability at Bank BCA

The test results on the RGEC variable on the profitability of Bank BCA in table 4.25 statistical test f conclude that Risk Profile, Good Corporate Governance, Earnings and Capital together have a significant effect on profitability at Bank BCA. The results of this study support and are in line with research conducted by Hustna Dara Sarra, Mikrad and Sunanto which argued that Risk Profile, Good Corporate Governance, Earning and Capital have a significant effect on profitability (ROA) (Sarrah et al., 2022), Likewise on research conducted by Andy Setiawan suggests that Risk Profile, Good Corporate Governance, Earnings, and Capital affect profitability in several Conventional Banks on the object of his research (Setiawan, 2017).

The Effect of Risk Profile, Good Corporate Governance, Earnings and Capital on Profitability at Bank BCA Syariah

The test results in table 17 statistical test f at BCA Syariah Bank suggest that the variables Risk Profile, Good Corporate

Governance, Earnings, and Capital together have a significant effect on profitability (ROA) at Islamic Banks.

The results of this study are in line with research conducted by Surya Ningsi, Muhlis and Muslimin Kara which suggests that the variables Risk Profile, Good Corporate Governance, Earnings, and Capital jointly affect profitability (ROA) (Ningsi et al., 2022).

E. CONCLUSION

Based on the results of the research on the t statistical test at Bank BCA concluded that NPL had a negative and significant effect on profitability (ROA). GCG has a negative and not significant effect on profitability (ROA). Bank BCA, it was stated that BOPO had a significant negative effect on profitability (ROA). CAR had no significant effect on profitability (ROA). RGEC variable on the profitability of Bank BCA in the t statistical test concluded that Risk Profile, Good Corporate Governance, Earnings and Capital together have a significant effect on profitability at Bank BCA.

Bank BCA Syariah gave the result that GCG had no effect on profitability (ROA). CAR has a negative effect on ROA. Variables Risk Profile, Good Corporate Governance, Earnings, and Capital together have a significant effect on profitability (ROA) in Islamic Banks. If the RGEC value of a bank is high, it will provide healthy results on the profitability of that bank.

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