

## **ABSTRACT**

### ***THE EFFECT OF CREDIT RISK, LOAN TO DEPOSIT RATIO, BANK CAPITAL, AND OPERATIONAL EFFICIENCY TO PROFITABILITY OF BANK LISTED IN INFOBANK15 INDEX INDONESIA STOCK EXCHANGE***

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*This research is motivated by the decline in profitability in banks listed in the Infobank15 Index. This study was conducted to determine the description of credit risk with NPL indicators, liquidity with LDR indicators, bank capital with CAR indicators, operational efficiency with BOPO indicators, and profitability with ROA indicators as well as the effect of credit risk, loan to deposit ratio, bank capital and operational efficiency on profitability in banks listed in the Infobank15 Index. The method in this research is quantitative research method with descriptive analysis approach. The data used is secondary data sourced from bank annual reports. The population in this study are banks listed in the Infobank15 Index listed in 2018-2022. Based on the results of data analysis, it is known that credit risk has a positive but insignificant effect, loan to deposit ratio has a significant positive effect, bank capital has a significant negative effect and operational efficiency has a significant negative effect on profitability.*

***Keywords: Profitability, Credit Risk, Loan to Deposit Ratio, Bank Capital, Operational Efficiency.***