

**THE EFFECT OF CAPITAL STRUCTURE, OPERATIONAL  
EFFICIENCY, NON-INTEREST INCOME, AND GREEN BANKING ON  
BANK PROFITABILITY**

**(Empirical Study on Banking Companies Listed on the IDX  
Year 2016-2022)**

**THESIS**

**Presented as Partial Fulfilment of the Requirements of the Degree of Sarjana  
Akuntansi (S1) in International Undergraduate Program of Business  
Accounting Universitas Atma Jaya Yogyakarta**



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**FACULTY OF BUSINESS AND ECONOMICS  
ATMA JAYA UNIVERSITY YOGYAKARTA**

**2023**

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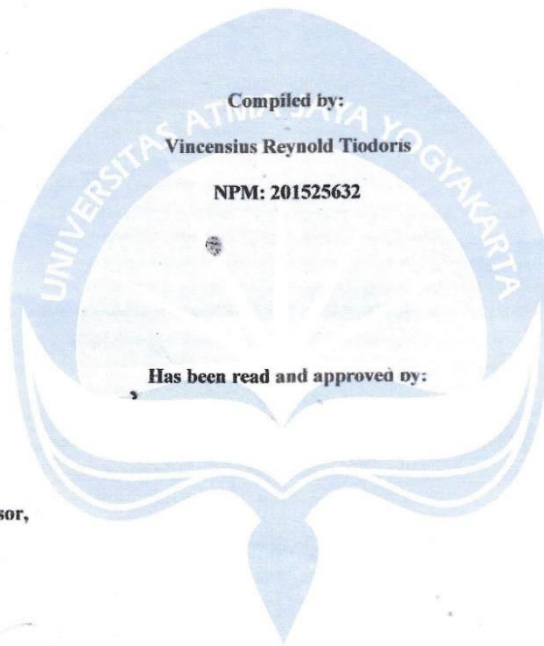
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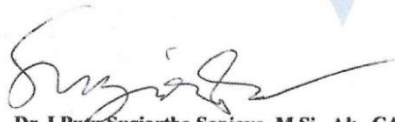


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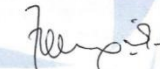
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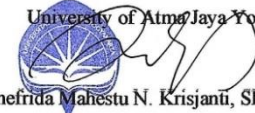
  
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## **AUTHENTICITY ACNOWLEDGEMENT**

I hereby declare that the thesis with the title:

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Is truly the result of my own thoughts and writing, I am fully aware that my writing does not contain other parts or writings of other people, except those that have been quoted and mentioned in the references. If in the future I am proven to have committed plagiarism in this research, the degree I received will be canceled and returned to Atma Jaya University Yogyakarta.

Yogyakarta, July 10, 2024



Vincensius Reynold Tiodoris

## **ACKNOWLEDGEMENT**

The author would like to express his gratitude to the Lord Jesus Christ who has guided him throughout this life's journey and provided blessings while working on his thesis entitled "The Effect of Capital Structure, Operational Efficiency, Non-Interest Income and Green Banking on Bank Profitability". The author also expresses his gratitude for receiving support and assistance from various parties in working on this thesis. Therefore, the author would like to thank:

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8. Other parties who cannot be mentioned one by one have provided prayers, assistance, and encouragement to the author so that he can complete the thesis.

The author realizes that writing this thesis is still far from perfect, therefore constructive criticism and suggestions are accepted. Finally, I hope that writing this thesis can provide contributions and benefits for readers.

Yogyakarta, 10 June 2024

Researcher,



Vincensius Reynold Tiodoris

## **MOTTO AND DEDICATION**

“Don't judge me by my success, but judge me by how often I fall and get back up”

– **Nelson Mandela**

“The future belongs to those who believe in the beauty of their dreams”

– **Eleanor Roosevelt**

“Never give up on your dreams, dreams can come true if you believe in them with  
all your heart”

- **Walt Disney**

**I dedicate it to my father, mother, sister, brother and myself**



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**ABSTRACTS**

This research aims to provide empirical evidence regarding the influence of capital structure, operational efficiency, non-interest income, and green banking on profitability in banks listed on the Indonesia Stock Exchange (BEI) in 2016-2022. The type of data used is secondary data sourced from annual reports and sustainability reports obtained from company websites and/or the Indonesian Stock Exchange website. The proxy used to calculate capital structure is the ratio of debt to total assets, operational efficiency is the ratio of non-interest expenses to total assets, non-interest income is the ratio of non-interest income to total assets, and green banking is the ratio of green banking disclosure indicators. The sample in this study was taken using a purposive sampling method consisting of 211 samples processed using SPSS version 25. The results of the study showed that capital structure had no effect on profitability, operational efficiency had a negative effect on profitability, non-interest income had a positive effect on profitability, and green banking had a positive effect on profitability.

**Keywords:** Profitability, Capital Structure, Operational Efficiency, Non-Interest Income, Green Banking