

CHAPTER V

CONCLUSIONS

5.1. Conclusion

Based on the results of research to see the influence of capital structure, operational efficiency, non-interest income, and green banking on the profits of banks listed on the Indonesia Stock Exchange (BEI) in 2016-2022. Based on the analysis and discussion that has been carried out, it can be concluded that:

1. Capital structure has no effect on banking profitability
2. Operational efficiency has a negative effect on banking profitability
3. Non-interest income has a positive effect on banking profitability
4. Green banking has a positive effect on banking profitability

5.2. Research Limitations

The limitation of this research lies in the use of content analysis in measuring green banking disclosure. There is an element of subjectivity in research in determining the disclosure of green banking. This subjectivity arises because there are differences in interpretation between researchers.

5.3. Suggestion

Suggestions for further research are that further research can use different independent variables, looking at the coefficient of determination,

which is still low shows that there are still other variables that can influence profits such as liquidity and inflation.



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APPENDIX

Appendix 1: Bank List Samples

NO	Bank's Name	Code
1	PT Bank Raya Indonesia Tbk	AGRO
2	PT Bank IBK Indonesia Tbk	AGRS
3	PT Bank Amar Indonesia Tbk	AMAR
4	PT Bank Jago Tbk	ARTO
5	PT Bank MNC Internasional Tbk	BABP
6	PT Bank Capital Indonesia Tbk	BACA
7	PT Bank Central Asia Tbk	BBCA
8	PT Allo Bank Indonesia Tbk	BBHI
9	PT Bank KB Bukopin Tbk	BBKP
10	PT Bank Mestika Dharma Tbk	BBMD
11	PT Bank Negara Indonesia (Persero) Tbk	BBNI
12	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI
13	PT Bank Tabungan Negara (Persero) Tbk	BBTN
14	PT Bank Neo Commerce Tbk	BBYB
15	PT Bank Jtrust Indonesia Tbk	BCIC
16	PT Bank Danamon Indonesia Tbk	BDMN
17	PT Bank Pembangunan Daerah Banten Tbk	BEKS
18	PT Bank Ganesha Tbk	BGTG
19	PT Bank Ina Perdana Tbk	BINA
20	PT Bank Pembangunan Daerah Jawa Barat Tbk	BJBR
21	PT Bank Pembangunan Daerah Jawa Timur Tbk	BJTM
22	PT Bank QNB Indonesia Tbk	BKSW
23	PT Bank Maspion Indonesia Tbk	BMAS
24	PT Bank Mandiri (Persero) Tbk	BMRI
25	PT Bank Bumi Arta Tbk	BNBA
26	PT Bank CIMB Niaga Tbk	BNGA
27	PT Bank Maybank Indonesia Tbk	BNII
28	PT Bank Permata Tbk	BNLI
29	PT Bank Sinarmas Tbk	BSIM
30	PT Bank of India Indonesia Tbk	BSWD
31	PT Bank BTPN Tbk	BTPN
32	PT Bank Victoria International Tbk	BVIC
33	PT Bank Oke Indonesia Tbk	DNAR
34	PT Bank Artha Graha Internasional Tbk	INPC
35	PT Bank Multiarta Sentosa Tbk	MASB

36	PT Bank Mayapada Internasional Tbk	MAYA
37	PT Bank China Construction Bank Indonesia Tbk	MCOR
38	PT Bank Mega Tbk	MEGA
39	PT Bank OCBC NISP Tbk	NISP
40	PT Bank Nationalnobu Tbk	NOBU
41	PT Bank Pan Indonesia Tbk	PNBN
42	PT Bank Woori Saudara Indonesia Tbk	SDRA

