

**ABSTRACT**

*Title : The effect of operating efficiency, credit risk and total deposit on profitability*

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*Study Program: Accounting*

*This study aims to examine the Effect of Operating Efficiency, Credit Risk, and Total Deposit on Profitability in the Banking Industry Registered on the Indonesia Stock Exchange (IDX).*

*This research is in the form of causality, the data source used is secondary data. The sample of this study is the banking industry for the period 2014-2017. The unit of analysis used is the industry in finance. The data analysis technique is purposive sampling. The analytical tool used is Multiple Linear Regression.*

*The results of this study indicate that the Operating Efficiency, Credit Risk, and Total Deposit on Profitability have an effect on simultaneously with a significant value of  $0.005 < 0.05$ . Partially the Operating Efficiency does not affect profitability with a significant value of  $0.100 > 0.05$ . Credit Risk has no significant effect on profitability with a significant value of  $0.095 > 0.05$ , and the total deposit has a negative and significant effect on profitability with a significant value of  $0.027 < 0.05$ .*

*Keywords :*

*Operating Efficiency, Credit Risk, Total Deposit, on Profitability*