

Abstract

The purpose of this study was to determine the Effect of Lending ($LnX1$) Working Capital ($LnX2$) on Operating Profit (LnY) in Banking Companies listed on the IDX in 2020-2023, this study uses a quantitative type. The data source applied is secondary data and even the method used the panel data multiple linear regression analysis with the support of the SPSS 25 program. The population in this study is Banking Companies listed on the IDX in 2020-2023, of which there are 47 in total and 42 companies that have very detailed reports. According to the results of the t test, Lending ($LnX1$) has a value of $(3.813 > 1.6549)$ with a sig value of $(0.001 < 0.5)$. This means that Lending has a sig effect on Operating Profit (LnY) in Banking Companies listed on the IDX in 2020-2023. Working Capital ($LnX2$) has a score $(4.096 > 1.6549)$ with a significant value $(0.001 < 0.5)$, so partially the capital structure has a significant effect on Operating Profit (LnY).

Keywords: Effect of Lending, Working Capital, Operating Profit, Indonesia Stock Exchange