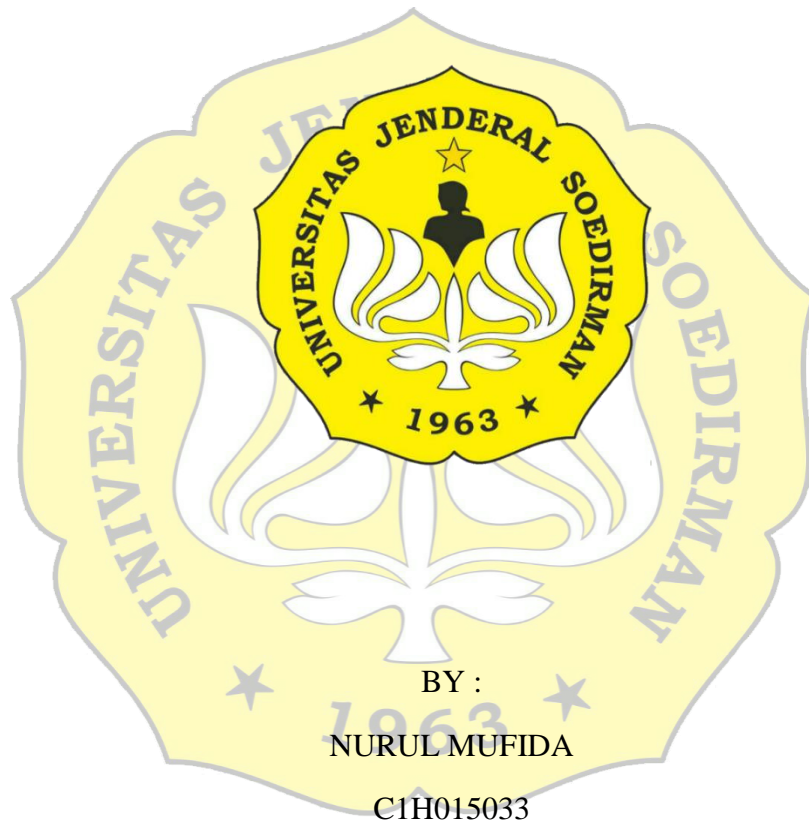


THESIS

**THE EFFECT OF CAPITAL ADEQUACY RATIO, LOAN TO DEPOSIT
RATIO, NON PERFORMING LOAN, OPERATING EXPENSE TO
OPERATING INCOME, INFLATION, AND INTEREST RATE
TO RETURN ON ASSET : Study in Conventional
Commercial Bank listed in IDX Period 2014-2018**



**MINISTRY OF RESEARCH, TECHNOLOGY, AND HIGHER EDUCATION
JENDERAL SOEDIRMAN UNIVERSITY
FACULTY OF ECONOMICS AND BUSINESS
PURWOKERTO
2019**