



TABLE OF CONTENTS

- 1-14 The Effect of Work Ethic and Discipline on Employee's Productivity at Village Business Office (BUMDES) in Lutur Village South North Aru District

Shella Kriekhoff

- 15-31 Employee Performance Affected by Work from Home (WFH) and Creativity During the Pandemic in YPKPM Ambon Foundation

Maartje Paais, Samuel Souhoka

- 32-43 Current Ratio and Debt to Equity Ratio to the Profitability of Food and Beverage Companies Listed on Indonesia Stock Exchange (IDX)

Lilian Loppies, Maria J.F Esomar, Angel Entatoning

- 44-61 BOPO Analysis, Non-Performing Loan (NPL), and Loan to Deposit Ratio (LDR) to Profitability
A Case Study at PT Bank Maluku, Ambon

Jozef R. Pattiruhu

- 62-73 The Effect of Service Quality and Customer Relationship Management (CRM) on Customer Loyalty

Nur Farida, Anisa Virdatul Jannah