

## ABSTRACT

### **The Effect of Financial Performance on the *Corporate Social Responsibility* of Banking in Indonesia**

By

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The purpose of this study is to examine the influence of financial performance measured by the capital adequacy ratio, the ratio of non-performing loans, profitability ratio and net interest margin, operational expenditure ratio, liquidity ratio and the ratio of credit coverage to the Corporate Social Responsibility. Data were analyzed using multiple linear regression analysis while data conducted from banking companies listed on the IDX in 2013-2017 on the Indonesia Stock Exchange, with a research sample of 31 companies.

The results of the study prove that of the financial performance variables such as the ratio of return on assets, the ratio of net interest margin, loan to deposit ratio and credit coverage ratio are measured using the Spread of interest rate affects sustainable responsibility companies, while the variable capital adequacy ratio is measured with a capital adequacy ratio, the ratio of non-performing loans measured using a non-performing loan and the ratio of operating costs to operating income does not affect sustainable responsibility Companies.

**Keywords:** *Corporate Social Responsibility, Financial Performance, CAR, NPL, ROA, NIM, BOPO, LDR, SOI.*

## ABSTRAK

### **Pengaruh Kinerja Keuangan Terhadap *Corporate Social Responsibility* Perbankan di Indonesia**

Oleh

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Penelitian ini bertujuan untuk menguji pengaruh kinerja keuangan yang diukur menggunakan rasio kecukupan modal, rasio kredit bermasalah, rasio rentabilitas dan *net interest margin*, rasio belanja operasional, rasio likuiditas dan rasio cakupan kredit terhadap *Corporate Social Responsibility* perbankan. Penelitian dilakukan terhadap perusahaan perbankan yang terdaftar di BEI pada tahun 2013-2017 di Bursa Efek Indonesia, sampel penelitian sebesar 31 perusahaan.

Data dianalisis dengan menggunakan analisis regresi linier berganda. Hasil penelitian membuktikan bahwa dari 7 variabel kinerja keuangan hanya variabel rasio *return on assets*, rasio *net interest margin*, *loan to deposit ratio* dan rasio cakupan kredit yang diukur menggunakan *Spread of interest rate* berpengaruh terhadap *sustainable responsibility*, sedangkan variabel rasio kecukupan modal yang diukur dengan *capital adequacy ratio*, rasio kredit bermasalah yang diukur menggunakan *non performing loan* dan rasio biaya operasional terhadap pendapatan operasional tidak berpengaruh terhadap *sustainable responsibility* perusahaan.

**Kata Kunci:** *Corporate Social Responsibility*, Kinerja Keuangan, CSR, CAR, NPL, ROA, NIM, BOPO, LDR, SOI.