

ABSTRAK

ANALISIS PENGARUH *GREEN BANKING* DAN KINERJA KEUANGAN TERHADAP PROFITABILITAS BANK ANGGOTA INISIATIF KEUANGAN BERKELANJUTAN INDONESIA

Oleh

JULIUS NURDINSI UTAMA

Pergeseran kegiatan perbankan normal ke aktivitas *green banking* didorong oleh tanggung jawab perbankan terhadap masyarakat dan lingkungan. Penerapan *Green Banking* tentu mempengaruhi profitabilitas yang juga didorong oleh kinerja keuangan perbankan dalam pembentukan laba. Penelitian ini bertujuan untuk meneliti apakah Green Banking (Green Banking Index), Capital Adequacy (CAR), Non Performing Loan (NPL), Bank Efficiency (BOPO), Liquidity Level (LDR) terhadap Profitabilitas Bank Anggota Indonesia Inisiatif Keuangan Berkelanjutan. Penelitian ini mengkaji data perbankan berdasarkan data panel, berdasarkan hasil regresi yang dilakukan untuk melihat pengaruh antar variabel, diperoleh bahwa rasio perbankan berupa kecukupan modal (CAR) dan tingkat likuiditas (LDR) secara parsial berpengaruh positif dan signifikan terhadap peningkatan Profitabilitas Bank (ROA) Anggota Inisiatif Bank Berkelanjutan Indonesia, sedangkan rasio Kredit Bermasalah (NPL), Efisiensi Bank (BOPO) dan variabel Perbankan Hijau (Green Banking Index) berpengaruh negatif dan signifikan terhadap (ROA) Anggota Inisiatif Bank Berkelanjutan Indonesia.

Keywords : Profitabilitas, Perbankan Hijau, Kinerja Keuangan

ABSTRACT

ANALYSIS OF THE EFFECT OF GREEN BANKING AND FINANCIAL PERFORMANCE ON THE PROFITABILITY OF MEMBER BANKS OF THE INDONESIAN SUSTAINABLE FINANCE INITIATIVE

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The shift from normal banking activities to green banking activities is driven by banking responsibilities towards society and the environment. The implementation of Green Banking certainly affects profitability which is also driven by banking financial performance in generating profits. This research aims to examine whether Green Banking (Green Banking Index), Capital Adequacy (CAR), Non Performing Loans (NPL), Bank Efficiency (BOPO), Liquidity Level (LDR) affect the Profitability of Indonesian Member Banks of the Sustainable Finance Initiative. This research examines banking data based on panel data, based on the results of regressions carried out to see the influence between variables, it is found that banking ratios in the form of capital adequacy (CAR) and liquidity levels (LDR) partially have a positive and significant effect on increasing Bank Profitability (ROA) of Members. Indonesian Sustainable Bank Initiative, while the Non-Performing Credit ratio (NPL), Bank Efficiency (BOPO) and the Green Banking Index variable have a negative and significant effect on (ROA) Members of the Indonesian Sustainable Bank Initiative.

Keywords : Profitability, Green Banking, Financial Performance