

ABSTRAK

PENGARUH *GREEN FINANCE*, PROFITABILITAS, *LEVERAGE* DAN UKURAN PERUSAHAAN TERHADAP *FINANCIAL SUSTAINABILITY RATIO* PADA BANK UMUM SYARIAH DI INDONESIA PERIODE 2019-2023

Oleh

CATUR NOVI ANGGARA

Perbankan syariah memainkan peran penting dalam perekonomian Indonesia dengan mengedepankan prinsip keberlanjutan dan etika keuangan Islam. Namun, dalam menghadapi tantangan global seperti perubahan iklim dan ketidakpastian ekonomi, bank umum syariah perlu mengadopsi strategi keberlanjutan yang lebih efektif untuk menjaga stabilitas keuangannya. Tujuan penelitian ini adalah untuk mengetahui pengaruh *green finance*, profitabilitas, *leverage* dan ukuran perusahaan terhadap *financial sustainability ratio* pada bank umum syariah di Indonesia periode tahun 2019-2023. Pengambilan sampel pada penelitian ini menggunakan metode *purpose sampling*. Sampel yang masuk kriteria terdapat 8 perusahaan perbankan syariah. Teknik analisis data menggunakan regresi linear berganda dengan pendekatan data panel yang menggunakan alat *Eviews 10.0*. Hasil uji signifikansi parsial uji t pada penelitian ini adalah variabel *green finance* berpengaruh tidak signifikan terhadap *financial sustainability ratio*. Sedangkan, variabel profitabilitas, *leverage* dan ukuran perusahaan berpengaruh signifikan terhadap *financial sustainability ratio*. Hasil dari uji signifikansi simultan uji F menunjukkan bahwa variabel *green finance*, profitabilitas, *leverage* dan ukuran perusahaan secara simultan berpengaruh signifikan terhadap *financial sustainability ratio*. Penelitian ini memberikan kontribusi bagi industri perbankan syariah dalam meningkatkan strategi keberlanjutan keuangan serta bagi investor dalam menilai kinerja keuangan bank umum syariah dari perspektif keberlanjutan.

Kata kunci: *Financial Sustainability Ratio*, *Green Finance*, Profitabilitas, *Leverage*, Ukuran Perusahaan

ABSTRACT

THE INFLUENCE OF GREEN FINANCE, PROFITABILITY, LEVERAGE AND COMPANY SIZE ON THE FINANCIAL SUSTAINABILITY RATIO OF ISLAMIC COMMERCIAL BANKS IN INDONESIA FOR THE PERIOD 2019-2023

By

CATUR NOVI ANGGARA

Islamic banking plays an important role in the Indonesian economy by promoting sustainability principles and Islamic financial ethics. However, in the face of global challenges such as climate change and economic uncertainty, Islamic commercial banks need to adopt more effective sustainability strategies to maintain their financial stability. The purpose of this study was to determine the effect of green finance, profitability, leverage and company size on the financial sustainability ratio of Islamic commercial banks in Indonesia for the period 2019-2023. Sampling in this study using the purpose sampling method. The sample that entered the criteria was 8 Islamic banking companies. The data analysis technique uses multiple linear regression with a panel data approach using the Eviews 10.0 tool. The results of the t test partial significance test in this study are green finance variables have an insignificant effect on the financial sustainability ratio. Meanwhile, profitability, leverage and company size variables have a significant effect on the financial sustainability ratio. The results of the simultaneous significance test of the F test show that the variables of green finance, profitability, leverage and company size simultaneously have a significant effect on the financial sustainability ratio. This research contributes to the Islamic banking industry in improving financial sustainability strategies and for investors in assessing the financial performance of Islamic commercial banks from a sustainability perspective.

Keywords: *Financial Sustainability Ratio, Green Finance, Profitability, Leverage, Company Size*