

ABSTRAK

PENGARUH *GREEN FINANCE*, *RISK MANAGEMENT*, DAN *CORPORATE SOCIAL RESPONSIBILITY* (CSR) TERHADAP *FINANCIAL SUSTAINABILITY* (STUDI PADA PERUSAHAAN PERBANKAN SYARIAH DI ASEAN TAHUN 2019-2023)

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Penelitian ini bertujuan untuk mengetahui pengaruh *Green Finance*, *Risk Management*, dan *Corporate Social Responsibility* (CSR) terhadap *Financial Sustainability*. Latar belakang dari penelitian ini didasari oleh semakin meningkatnya kesadaran akan pentingnya keberlanjutan dalam industri perbankan, khususnya di wilayah ASEAN yang memiliki pertumbuhan ekonomi dan tantangan lingkungan yang signifikan. Perbankan syariah sebagai salah satu entitas keuangan yang berbasis nilai, diharapkan mampu mengintegrasikan aspek lingkungan, sosial, dan tata kelola (ESG) ke dalam strategi bisnisnya guna menjaga *financial sustainability* jangka panjang. Dalam konteks ini, *Green Finance* berperan dalam mendukung pembiayaan yang ramah lingkungan, *Risk Management* diperlukan untuk meminimalisir potensi risiko yang dapat mengganggu stabilitas keuangan, dan *Corporate Social Responsibility* (CSR) mencerminkan tanggung jawab sosial yang dapat memperkuat citra dan kepercayaan publik terhadap perusahaan.

Populasi pada penelitian ini berjumlah 33 perusahaan pada sektor perbankan syariah di ASEAN tahun 2019-2023 dan diperoleh sampel dengan jumlah 11 perusahaan yang ditentukan oleh metode *purposive sampling*. Teknik analisis yang digunakan dalam penelitian ini menggunakan analisis regresi data panel dengan program *E-views* 13 sebagai alat pengolah data. Hasil Penelitian menunjukkan bahwa secara parsial *green finance* berpengaruh signifikan terhadap *financial sustainability*, *risk management* secara parsial tidak berpengaruh signifikan terhadap *financial sustainability*, sedangkan *Corporate Social Responsibility* (CSR) secara parsial tidak berpengaruh signifikan terhadap *financial sustainability*. Dan secara simultan *Green Finance*, *Risk Management*, dan *Corporate Social Responsibility* (CSR) memiliki pengaruh secara simultan dan signifikan terhadap variabel *Financial Sustainability*.

Kata Kunci: *Green Finance*, *Risk Management*, *Corporate Social Responsibility*, dan *Financial Sustainability*.

ABSTRACT

THE INFLUENCE OF GREEN FINANCE, RISK MANAGEMENT, AND CORPORATE SOCIAL RESPONSIBILITY (CSR) ON FINANCIAL SUSTAINABILITY (STUDY ON ISLAMIC BANKING COMPANIES IN ASEAN IN 2019-2023)

By

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This study aims to determine the effect of Green Finance, Risk Management, and Corporate Social Responsibility (CSR) on Financial Sustainability. The background of this study is based on the growing awareness of the importance of sustainability in the banking industry, particularly in the ASEAN region, which faces both significant economic growth and environmental challenges. Islamic banking, as a value-based financial institution, is expected to integrate Environmental, Social, and Governance (ESG) aspects into its business strategies to ensure long-term financial sustainability. In this context, Green Finance plays a role in supporting environmentally friendly financing, Risk Management is necessary to minimize potential risks that may threaten financial stability, and Corporate Social Responsibility (CSR) reflects the company's social commitment, which can enhance public trust and corporate image.

The population in this study amounted to 33 companies in the Islamic banking sector in ASEAN in 2019-2023 and obtained a sample of 11 companies determined by purposive sampling method. The analysis technique used in this study uses panel data regression analysis with the E-views 13 program as a data processing tool. The results showed that partially green finance has a significant effect on financial sustainability, risk management partially has no significant effect on financial sustainability, while Corporate Social Responsibility (CSR) partially has no significant effect on financial sustainability. And simultaneously Green Finance, Risk Management, and Corporate Social Responsibility (CSR) have a simultaneous and significant influence on the Financial Sustainability variable.

Keywords: Green Finance, Risk Management, Corporate Social Responsibility, and Financial Sustainability.