

Abstrak

Sustainable Development Goals (SDGs) adalah sebuah aksi global untuk menghapus kemiskinan dan kesenjangan sosial, serta melindungi lingkungan. Bank memiliki peran penting dalam mewujudkan SDGs, oleh karena itu Bank harus terus mempromosikan produk dan layanannya untuk diarahkan pada kegiatan ekonomi masyarakat yang berkelanjutan dan tidak mendukung pada eksploitasi sumber daya melalui penerapan strategi Green Banking.

Penelitian ini bertujuan untuk mengkaji hubungan penerapan strategi *green banking* dengan *competitive advantage* dan kinerja perbankan diukur dengan menggunakan Earning Per Share dari segi pasar untuk melihat keberlanjutan perusahaan pada masa mendatang. Penelitian ini mengambil populasi Bank di Indonesia yaitu 12 Bank kategori BUKU (Bank Umum Kategori Usaha) 3 dan 4 yang terdaftar Bursa Efek Indonesia yang memiliki *Annual Report* dengan melampirkan *Sustainability Report* sejak tahun 2016 – 2020. Selanjutnya dilakukan analisis statistik menggunakan pendekatan *Structural Equation Model* (SEM) berbasis *Partial Least Square* (PLS).

Penelitian ini memberikan hasil bahwa penerapan strategi *green banking* melalui *green product*, *green operation* dan *green policy* berpengaruh positif terhadap *competitive advantage cost leadership* yang secara signifikan meningkatkan kinerja Bank.

Kata kunci: Green Banking, Green Product, Green Operation, Green Finance, Green Policy, Competitive Advantage, Earning Per Share

Abstract

The Sustainable Development Goals (SDGs) are global actions to eradicate poverty and social inequality, and protect the environment. Banks have an important role in realizing the SDGs, therefore Banks must continue to promote their products and services to be directed at sustainable community economic activities and not support resource exploitation through the implementation of the Green Banking strategy.

This study aims to examine the relationship between implementing the Green Banking strategy with competitive advantage and banking performance measured using Earning Per Share from a market perspective to see the company's sustainability in the future. This study takes the population of Banks in Indonesia, namely 12 Banks in the BUKU (Bank Umum Kategori Usaha) 3 and 4 which are listed on the Indonesia Stock Exchange which have an Annual Report by attaching a Sustainability Report from 2016 – 2020. Furthermore, statistical analysis is carried out using the approach Structural Equation Model (SEM) based on Partial Least Square (PLS).

This study shows that the implementation of the green banking strategy through green product, green operation and green policy has a positive effect on competitive advantage cost leadership which significantly improves the Bank's performance.

Keywords: Green Banking, Green Product, Green Operation, Green Finance, Green Policy, Competitive Advantage, Earning Per Share