

Intisari

Penelitian berjudul Pengaruh Penerapan *Green Banking* Terhadap Performa Bank di Indonesia bertujuan untuk menganalisis pengaruh penerapan *green banking* terhadap performa bank di Indonesia. Penelitian ini juga menguji perbandingan pengaruh penerapan *green banking* terhadap performa bank pemerintah dan bank swasta di Indonesia. Metode analisis data menggunakan regresi linier berganda dengan data sekunder dari laporan keuangan tahunan bank, *environmental, social, and governance (ESG) report*, dan laporan praktik keberlanjutan yang diterbitkan oleh bank. Sampel penelitian terdiri dari 4 bank pemerintah dan 19 bank swasta di Indonesia.

Hasil penelitian menunjukkan bahwa penerapan *green banking* berpengaruh positif terhadap performa bank di Indonesia. Penerapan *green banking* secara signifikan dapat meningkatkan *ROA* dan *ROE* bank. Hal ini menunjukkan bahwa penerapan *green banking* dapat memberikan efisiensi dalam pengelolaan operasional perbankan dan pengelolaan modal.

Namun, tidak ditemukan pengaruh signifikan dari interaksi antara penerapan *green banking* dan kepemilikan bank. Ini menunjukkan bahwa penerapan *green banking* relevan baik untuk bank pemerintah maupun bank swasta di Indonesia. Studi ini memberikan kontribusi bagi praktisi perbankan, akademisi, dan regulator dalam mendorong penerapan optimal *green banking*.

Kesimpulan penelitian ini adalah penerapan *green banking* memiliki pengaruh positif terhadap performa bank di Indonesia. Bank di Indonesia perlu mengembangkan penerapan *green banking* untuk meningkatkan profitabilitas dan mengurangi biaya operasional. Rekomendasi penelitian termasuk mendorong keikutsertaan bank swasta yang belum menerapkan *green banking* dan mengembangkan Taksonomi Hijau Indonesia sebagai panduan yang lebih mengikat. Keterbatasan penelitian ini termasuk keterbatasan data dan pengukuran penerapan *green banking* sebagai variabel dummy.

Kata kunci: *green banking*, performa bank, *ROA*, *ROE*, praktik keberlanjutan.

Abstract

The research entitled "The Impact of Green Banking Implementation on Bank Performance in Indonesia" aims to analyze the influence of green banking implementation on bank performance in Indonesia. The study also examines the comparison of the effects of green banking implementation on the performance of government-owned banks and private banks in Indonesia. The data analysis method involves multiple linear regression using secondary data from banks' annual financial reports, environmental, social, and governance (ESG) reports, and sustainability practice reports published by banks. The research sample consists of four government-owned banks and 19 private banks in Indonesia.

The results of the study indicate that the implementation of green banking has a positive impact on bank performance in Indonesia. Green banking implementation significantly improves banks' return on assets (ROA) and return on equity (ROE). This suggests that the implementation of green banking can provide efficiency in banking operational management and capital management.

However, no significant interaction effect is found between green banking implementation and bank ownership. This indicates that green banking implementation is relevant for both government-owned and private banks in Indonesia. This study contributes to practitioners in the banking industry, academics, and regulators in promoting optimal green banking implementation.

In conclusion, the research findings confirm that the implementation of green banking has a positive influence on bank performance in Indonesia. Banks in Indonesia need to further develop green banking practices to enhance profitability and reduce operational costs. Research recommendations include encouraging the participation of private banks that have not implemented green banking and developing the Green Taxonomy Indonesia as a more comprehensive guideline. The limitations of this study include data limitations and the measurement of green banking implementation as a dummy variable.

Keywords: green banking, bank performance, ROA, ROE, sustainability practices.