

PENGARUH *ENVIRONMENTAL, SOCIAL, DAN GOVERNANCE* (ESG) TERHADAP *RISK PROFILE, EARNINGS, DAN CAPITAL* PADA PERBANKAN DI ASEAN PERIODE 2016 – 2021

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ABSTRAK

Kesehatan sebuah institusi keuangan, terutama pada sektor perbankan menjadi hal yang sangat penting untuk diperhatikan karena akan berdampak langsung terhadap perekonomian suatu negara. Maka dari itu, penilaian kesehatan perbankan dirasa sangat krusial terutama bagi para investor sebelum melakukan pengambilan keputusan dalam berinvestasi. Jika suatu bank memiliki laporan kinerja keuangan yang buruk, maka dapat dipastikan baik secara bisnis maupun operasional dinilai tidak sehat secara finansial. Otoritas Jasa Keuangan dan Bank Indonesia selaku Bank Sentral terus melakukan inovasi dalam upaya mendeteksi perubahan yang terjadi pada perbankan sehingga muncul metode untuk menilai tingkat kesehatan suatu bank yang dikenal dengan Metode *Risk Profile*, *Good Corporate Governance (GCG)*, *Earnings*, dan *Capital* (RGEC). Seiring berjalannya waktu, aspek lingkungan menjadi daya tarik investor sebelum berinvestasi pada suatu perusahaan. *Environmental, Social, dan Governance* (ESG) hadir sebagai salah satu bentuk mitigasi risiko dimana sebuah perusahaan memiliki skor ESG yang baik, diasumsikan perusahaan tersebut memiliki kinerja keuangan yang baik. Berdasarkan hal tersebut, maka penelitian ini dilakukan dengan tujuan untuk menguji Pengaruh *Environmental, Social, dan Governance* (ESG) terhadap *Risk Profile*, *Earnings*, dan *Capital* pada Industri Perbankan di ASEAN dimana penilaian *Risk Profile* yang diukur melalui indeks *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR), *Earnings* diukur dengan *Return On Assets* (ROA), *Return on Equity* (ROE), dan *Net Interest Margin* (NIM), dan *Capital* yang diukur dengan indeks *Capital Adequacy Ratio* (CAR).

Kata Kunci: ESG, Metode RGEC, NPL, LDR, ROA, ROE, NIM, CAR.

THE EFFECT OF ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG) ON RISK PROFILE, EARNINGS, AND CAPITAL IN ASEAN BANKING INDUSTRY PERIODE 2016- 2021

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ABSTRACT

The health of a financial institution, especially in the banking sector, is very important to pay attention to because it will directly impact a country's economy. Therefore, assessing banking health is considered very crucial, especially for investors before making investment decisions. If a bank has a poor financial performance report, it can be ascertained that both its business and operations are considered financially unhealthy. The Financial Services Authority and Bank Indonesia as the Central Bank continue to innovate to detect changes that occur in banking, resulting in a method for assessing the health level of a bank known as the Risk Profile, Good Corporate Governance (GCG), Earnings and Capital (RGEC) method. Over time, environmental aspects have become an attraction for investors before investing in a company. Environmental, Social, and Governance (ESG) exists as a form of risk mitigation where a company has a good ESG score, it is assumed that the company has good financial performance. Based on this, this research was conducted to examine the influence of Environmental, Social, and Governance (ESG) on Risk Profile, Earnings and Capital in the Banking Industry in ASEAN where the Risk Profile assessment is measured through the Non-Performing Loan (NPL) index and Loan to Deposit Ratio (LDR), Earnings are measured by Return On Assets (ROA), Return on Equity (ROE), and Net Interest Margin (NIM), and Capital is measured by the Capital Adequacy Ratio (CAR) index.

Keyword: ESG, RGEC Method, NPL, LDR, ROA, ROE, NIM, CAR.