Pengaruh Implementasi *Green Banking* terhadap Profitabilitas dengan Efisiensi Operasional Perbankan sebagai Mediator: Studi Empiris pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2015-2023

ABSTRAK

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Di era perubahan iklim yang masif saat ini, perbankan menjadi salah satu sektor yang memegang peranan penting dalam mendukung ekosistem berkelanjutan dengan mengimplementasikan *green banking*. Akan tetapi, implementasi *green banking* kerap dianggap menelan biaya investasi yang besar sehingga menggerus profitabilitas. Oleh karena itu, penelitian ini mengungkap pengaruh antara *green banking* yang diukur melalui *Green Banking Disclosure Index* (GBDI) terhadap profitabilitas yang diukur melalui *Return on Asset* (ROA). Selain itu, efisiensi operasional perbankan yang diukur melalui rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) juga diteliti sebagai variabel mediasi untuk mengetahui apakah terdapat peran mediasi dalam pengaruh antara *green banking* dan profitabilitas. Penelitian ini juga menggunakan beberapa variabel kontrol, yaitu *Non-Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR). Pendekatan yang digunakan dalam penelitian ini adalah pendekatan kuantitatif dengan metode pengambilan data lewat *purposive sampling*. Hasil *sampling* ini menghasilkan 72 data observasi yang terdiri dari 8 perusahaan perbankan dalam rentang waktu 2015-2023 (9 tahun). Data yang telah diperoleh dari laporan tahunan, laporan keberlanjutan, serta basis data OSIRIS kemudian diolah menggunakan *software* EViews 12 dengan metode analisis regresi data panel. Hasil pengujian menunjukkan bahwa *green banking* berpengaruh negatif dan signifikan terhadap profitabilitas, *green banking* tidak berpengaruh secara signifikan terhadap efisiensi operasional perbankan dengan arah negatif, serta efisiensi operasional perbankan berpengaruh positif terhadap profitabilitas. Hasil penelitian juga menunjukkan bahwa tidak terdapat pengaruh peran mediasi efisiensi operasional perbankan terhadap hubungan antara *green banking* dan profitabilitas. Penelitian ini diharapkan dapat menjadi perhatian bagi manajemen perusahaan untuk mengatur strategi yang tepat terkait optimalisasi implementasi *green banking*.

Kata Kunci: *Green Banking Disclosure Index* (GBDI), *Return on Asset* (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Non-Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR)

The Influence of Green Banking Implementation on Profitability with Banking Operational Efficiency as a Mediator: An Empirical Study on Banking Companies Listed on the Indonesia Stock Exchange in 2015-2023

ABSTRACT

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In the current era of massive climate change, banking is one of the sectors that plays an important role in supporting a sustainable ecosystem by implementing green banking. However, the implementation of green banking is often considered to cost a large investment, thus decreasing profitability. Therefore, this study reveals the influence between green banking as measured by the Green Banking Disclosure Index (GBDI) on profitability as measured by Return on Assets (ROA). In addition, banking operational efficiency as measured by the ratio of Operational Costs to Operating Income (BOPO) is also studied as a mediating variable to determine whether there is a mediating role in the influence between green banking and profitability. This study also uses several control variables, namely Non-Performing Loan (NPL) and Loan to Deposit Ratio (LDR). The approach used in this study is a quantitative approach with a data collection method through purposive sampling. The results of this sampling produced 72 observation data consisting of 8 banking companies in the period 2015-2023 (9 years). The data obtained from annual reports, sustainability reports, and OSIRIS databases were then processed using EViews 12 software with the panel data regression analysis method. The test results showed that green banking had a negative and significant effect on profitability, green banking does not have a significant effect on banking operational efficiency in a negative direction, and banking operational efficiency had a positive effect on profitability. The results also showed that there was no influence of the mediating role of banking operational efficiency on the relationship between green banking and profitability. This study is expected to be a concern for company management to set the right strategy related to optimizing the implementation of green banking.

Keywords: Green Banking Disclosure Index (GBDI), Return on Asset (ROA), Operating Costs to Operating Income (BOPO), Non-Performing Loan (NPL), Loan to Deposit Ratio (LDR)