

ABSTRAK

**PENGARUH PENERAPAN KEUANGAN HIJAU PADA KINERJA KEUANGAN
BNAK-BANK DI INDONESIA**

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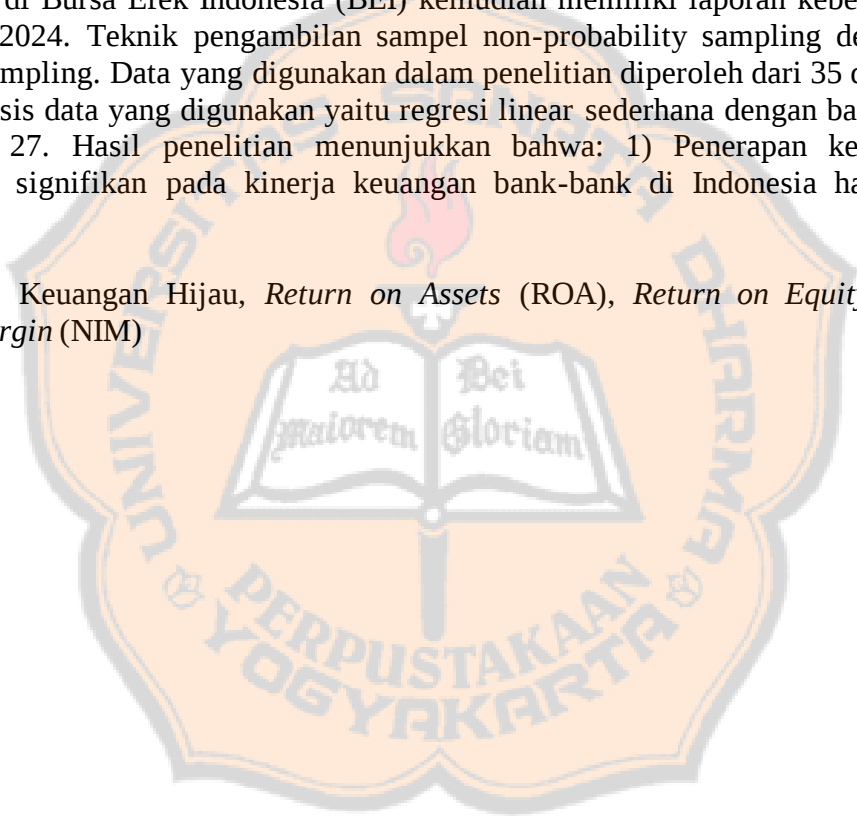
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Penelitian ini bertujuan untuk mengetahui: 1) Apakah penerapan keuangan hijau berpengaruh pada kinerja keuangan bank-bank di Indonesia. Populasi penelitian ini adalah bank-bank di Indonesia yang telah menerapkan praktik keuangan hijau dalam produk atau layanan mereka dan tercatat di Bursa Efek Indonesia (BEI) kemudian memiliki laporan keberlanjutan dari tahun 2020-2024. Teknik pengambilan sampel non-probability sampling dengan metode purposive sampling. Data yang digunakan dalam penelitian diperoleh dari 35 data sekunder. Teknik analisis data yang digunakan yaitu regresi linear sederhana dengan bantuan aplikasi IBM SPSS 27. Hasil penelitian menunjukkan bahwa: 1) Penerapan keuangan hijau berpengaruh signifikan pada kinerja keuangan bank-bank di Indonesia hanya diterima Sebagian.

Kata Kunci: Keuangan Hijau, *Return on Assets* (ROA), *Return on Equity* (ROE), *Net Interest Margin* (NIM)



ABSTRACT

THE EFFECT OF GREEN FINANCE IMPLEMENTATION ON THE FINANCIAL PERFORMANCE OF BANKS IN INDONESIA

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This study aims to examine: 1) whether the implementation of green finance has an effect on the financial performance of banks in Indonesia. The population of this study comprises banks in Indonesia that have incorporated green finance practices into their products or services, are listed on the Indonesia Stock Exchange (IDX), and have published sustainability reports and annual reports for the period 2020–2024. The sampling technique employed was non-probability sampling using the purposive sampling method. The data utilized in this study were derived from 35 secondary data observations. The data analysis technique applied was simple linear regression with the assistance of IBM SPSS Statistics 27. The results of this study indicate that: 1) the hypothesis that green finance implementation has a significant effect on the financial performance of banks in Indonesia is only partially supported.

Keywords: Green Finance, Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM)

