

Pengaruh Implementasi *Green Banking*, Risiko Likuiditas, dan Risiko Kredit, Terhadap Kinerja Keuangan Sektor Perbankan

Alya Ghania Rahma¹, Marita²

^{1,2} Universitas Pembangunan Nasional "Veteran" Yogyakarta
alyaghania2310@gmail.com¹, marita@upnyk.ac.id²

ABSTRACT.

This study aims to analyze the impact of Green Banking implementation, Liquidity Risk, and Credit Risk on the financial performance of banks in Indonesia in the period 2023–2024, taking into account the increase in sustainable practices and existing global challenges. This study uses a quantitative method with secondary data obtained from sustainability reports and financial reports, with a total of 89–92 data points after removing outliers. The analysis was conducted using multiple linear regression on three financial performance indicators, namely Return on Assets (ROA), Return on Equity (ROE), and Capital Adequacy Ratio (CAR). The results show that, simultaneously, all independent variables have a significant effect on the three financial performance indicators. Partially, green banking has a positive effect on financial performance. Liquidity risk also has a positive effect on financial performance. On the other hand, credit risk has a negative effect on financial performance. Overall, this study concludes that green banking practices and risk management can affect financial performance, although their contribution to financial performance variation is still limited, so more optimal sustainability and risk control strategies are needed in the future.

Keywords: Financial Performance, Green Banking, Credit Risk, Liquidity Risk

ABSTRAK.

Penelitian ini bertujuan untuk menganalisis pengaruh implementasi *Green Banking*, Risiko Likuiditas, dan Risiko Kredit terhadap kinerja keuangan perbankan di Indonesia pada periode 2023–2024, melihat meningkatnya praktik berkelanjutan dan tantangan global yang ada. Penelitian menggunakan metode kuantitatif dengan data sekunder yang diperoleh dari laporan keberlanjutan dan laporan keuangan sebanyak 89–92 data setelah penghapusan outlier. Analisis dilakukan menggunakan regresi linier berganda terhadap tiga indikator kinerja keuangan, yaitu *Return on Assets* (ROA), *Return on Equity* (ROE), dan *Capital Adequacy Ratio* (CAR). Hasil penelitian menunjukkan bahwa secara simultan seluruh variabel independen berpengaruh signifikan terhadap ketiga indikator kinerja keuangan. Secara parsial, *green banking* memberikan pengaruh positif terhadap kinerja keuangan. Risiko likuiditas juga berpengaruh positif terhadap kinerja keuangan. Di sisi lain, risiko kredit menunjukkan pengaruh negatif terhadap kinerja keuangan. Secara keseluruhan, penelitian ini menyimpulkan bahwa praktik *green banking* dan manajemen risiko mampu memengaruhi kinerja keuangan, meskipun kontribusinya terhadap variasi kinerja keuangan masih terbatas, sehingga dibutuhkan strategi keberlanjutan dan pengendalian risiko yang lebih optimal di masa depan.

Kata kunci: Kinerja Keuangan, *Green Banking*, Risiko Kredit, Risiko Likuiditas