ABSTRAK

Skripsi dengan judul "Pengaruh *Green Banking* Terhadap Profitabilitas Bank Umum Syariah di Indonesia Periode 2022-2024" ditulis oleh Erna Fitriana NIM 12401183056, dengan pembimbing Dr. Amalia Nuril Hidayati, S.E., M.Sy.

Kata Kunci: *Green Banking, Carbon Emission, Green Rewards, Green Building, 3R, Paperless, Green Investment,* ROA

Rendahnya pemahaman masyarakat, pelaku usaha, maupun pemerintah dalam menjaga keberlangsungan alam menjadi sebab terjadinya kerusakan lingkungan hidup di Indonesia. *Green banking* adalah cara menjalankan bisnis perbankan yang mempertimbangkan aspek sosial dan dampak lingkungan dari kegiatan yang dilakukannya. Tujuan dari penelitian ini adalah 1) Untuk menguji pengaruh *Carbon Emission* terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2022-2024. 2) Untuk menguji pengaruh *Green Rewards* terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2022-2024. 3) Untuk menguji pengaruh *Green Building* terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2022-2024. 4) Untuk menguji pengaruh 3R terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2022-2024. 5) Untuk menguji pengaruh *Paperless* terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2022-2024. 6) Untuk menguji pengaruh *Green Investment* terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2022-2024. 7) Untuk menguji pengaruh *Carbon Emission, Green Rewards, Green Building,* 3R, *Paperless* dan *Green Investment* terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2022-2024.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan tahunan dan laporan berkelanjutan Bank Umum Syariah di Indonesia periode 2022-2024. Sampel yang terpilih sebanyak 10 Bank Umum Syariah menggunakan teknik *purposive sampling.* Teknik analisis data menggunakan analisis regresi data panel menggunakan bantuan aplikasi Eviews 12.

Berdasarkan hasil penelitian yang telah dilakukan, maka dapat ditarik kesimpulan bahwa: 1) *Carbon Emission* tidak berpengaruh signifikan terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2022-2024. 2) *Green Reward* tidak berpengaruh signifikan terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2022-2024. 3) *Green Building* tidak berpengaruh signifikan terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2022-2024. 4) 3R tidak berpengaruh signifikan terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2022-2024. 5) *Paperless* tidak dapat dianalisis dalam penelitian ini karena terjadi near singular matrix atau terjadi autokorelasi. 6) *Green Investment* berpengaruh negatif signifikan terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2022-2024. 7) Secara simultan *Carbon Emission, Green Reward, Green Building,* 3R, dan *Green Investment* berpengaruh signifikan terhadap Profitabilitas Bank Umum Syariah di Indonesia Periode 2022-2024.

ABSTRACT

This thesis, entitled "The Effect of Green Banking on the Profitability of Islamic Commercial Banks in Indonesia for the 2022-2024 Period," was written by Erna Fitriana, Student ID Number 12401183056, with the supervisor being Dr. Amalia Nuril Hidayati, S.E., M.Sy.

Keywords: Green Banking, Carbon Emissions, Green Awards, Green Buildings, 3R, Paperless, Green Investment, Return on Assets

The low level of public, business, and government understanding of environmental sustainability is a contributing factor to environmental degradation in Indonesia. Green banking is a method of conducting banking business that considers the social and environmental impacts of its activities. The objectives of this study are: 1) To examine the effect of Carbon Emissions on the Profitability of Islamic Commercial Banks in Indonesia for the 2022-2024 period. 2) To examine the effect of Green Rewards on the Profitability of Islamic Commercial Banks in Indonesia for the 2022-2024 period. 3) To test the effect of Green Building on the Profitability of Islamic Commercial Banks in Indonesia for the period 2022-2024. 4) To test the effect of 3R on the Profitability of Islamic Commercial Banks in Indonesia for the period 2022-2024. 5) To test the effect of Paperless on the Profitability of Islamic Commercial Banks in Indonesia for the period 2022-2024. 6) To test the effect of Green Investment on the Profitability of Islamic Commercial Banks in Indonesia for the period 2022-2024. 7) To test the effect of Carbon Emission, Green Rewards, Green Building, 3R, Paperless and Green Investment on the Profitability of Islamic Commercial Banks in Indonesia for the period 2022-2024.

This study uses a quantitative approach with associative research. The data used are secondary data obtained from the annual financial statements and continuing reports of sharia commercial banks in Indonesia for the period 2022-2024. Samples selected as many as 10 sharia commercial banks use purposive sampling techniques. Data Analysis Techniques Using Data Panel Regression Analysis Using the help of the EViews application 12.

Based on the research results, it can be concluded that: 1) Carbon Emission does not significantly affect the Profitability of Islamic Commercial Banks in Indonesia for the period 2022-2024. 2) Green Reward does not significantly affect the Profitability of Islamic Commercial Banks in Indonesia for the period 2022-2024. 3) Green Building does not significantly affect the Profitability of Islamic Commercial Banks in Indonesia for the period 2022-2024. 4) 3R does not significantly affect the Profitability of Islamic Commercial Banks in Indonesia for the period 2022-2024. 5) Paperless cannot be analyzed in this study due to a near singular matrix or autocorrelation. 6) Green Investment has a significant negative effect on the profitability of Islamic Commercial Banks in Indonesia for the period 2022-2024. 7) Carbon Emission, Green Reward, Green Building, 3R, and Green Investment simultaneously have a significant effect on the profitability of Islamic Commercial Banks in Indonesia for the period 2022-2024.