

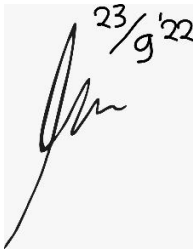
**PENGARUH *GREEN BANKING* DAN *NON PERFORMING LOAN*
TERHADAP PROFITABILITAS BANK BUMN DI INDONESIA (2013-
2021)**

Yunita Anggraeni Eka Susanti

Abstrak

Penelitian ini bertujuan untuk menguji pengaruh *green banking* dan *non performing loan* terhadap profitabilitas Bank BUMN di Indonesia. Data penelitian ini menggunakan laporan tahunan dan laporan keberlanjutan tahun 2013-2021 yang diperoleh dari www.idx.com dan website resmi masing-masing perusahaan. Berdasarkan *purposive sampling*, sampel penelitian ini berjumlah 36 observasi. Pengujian hipotesis dilakukan dengan menggunakan analisis regresi linear berganda. Secara parsial *green banking* tidak berpengaruh terhadap profitabilitas, sedangkan NPL berpengaruh negatif signifikan terhadap profitabilitas.

Kata Kunci: *Green Banking*, *Non Performing Loan*, dan Profitabilitas



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**THE EFFECT OF GREEN BANKING AND NON-PERFORMING LOANS
ON PROFITABILITY OF STATE-OWNED BANKS IN INDONESIA
(2013-2021)**

Yunita Anggraeni Eka Susanti

Abstract

This study aims to examine the effect of green banking and non-performing loans on the profitability of state-owned banks in Indonesia. This research data uses the annual report and sustainability report for 2013-2021 obtained from www.idx.com and the official website of each company. Based on purposive sampling, the sample of this study amounted to 36 observations. Hypothesis testing is done by using multiple linear regression analysis. Partially, green banking has no effect on profitability, while NPL has a significant negative effect on profitability.

Keywords: *Green Banking, Non-Performing Loans, and Profitability*