ANALISIS PENGARUH *SUSTAINABILITY REPORTING* TERHADAP KESEHATAN BANK DENGAN METODE RGEC PADA BANK UMUM PERIODE 2013-2017

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh pengungkapan *Sustainability Reporting* terhadap kesehatan bank dengan menggunakan metode *Risk*, *Good Corporate Governance, Earning*, *Capital* (RGEC). Populasi yang digunakan dalam penelitian ini adalah perusahaan keuangan sub sektor perbankan yaitu Bank Umum periode 2013-2017. Metode pengambilan sampel yang digunakan adalah metode *purposive sampling*. Variabel dalam penelitian ini meliputi variabel dependen yaitu kesehatan bank menggunakan *Risk Profile* diproksikan dengan rasio *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR), G*ood Corporate Governance* (GCG), *Earning* diproksikan dengan rasio *Return On Asset* (ROA) dan *Capital* diproksikan dengan rasio *Capital Adequacy Ratio* (CAR) sedangkan variabel independennya yaitu *Sustainability Reporting* meliputi dimensi ekonomi, lingkungan dan sosial. Argumen dari pengaruh *Sustainability Reporting* (dimensi ekonomi, lingkungan, sosial) terhadap kesehatan bank dalam penelitian ini dikembangkan berdasarkan teori legitimasi yang menyatakan bahwa perusahaan akan terus berupaya memastikan bahwa kegiatan usaha yang dilakukan sesuai dengan norma yang ada dalam masyarakat atau lingkungan dimana perusahaan tersebut berada. Uji analisis yang digunakan adalah uji analisis regresi berganda. Hasil penelitian menggunakan Uji statistik F menunjukan variabel *Sustainability Reporting* dimensi ekonomi, lingkungan, sosial berpengaruh terhadap kesehatan bank dengan nilai signifikansi 0,001 < 0,05. Hasil penelitian menggunakan Uji Statistik t menunjukan bahwa *Sustainability Reporting* dimensi ekonomi berpengaruh negatif secara signifikan terhadap kesehatan bank, sedangkan *Sustainability Reporting* dimensi lingkungan dan sosial berpengaruh positif secara signifikan terhadap kesehatan bank.

Kata Kunci : *Sustainability Reporting, Risk*, *Good Corporate Governance, Earning*, *Capital*

THE INFLUENCE ANALYSIS OF THE SUSTAINABILITY REPORTING ON BANK HEALTH WITH RGEC METHODS ON COMMERCIAL BANKS IN THE PERIOD OF 2013-2017

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Abstract

Bank health is a bank's ability to carry out banking operations normally and ability to fulfill all its obligations properly and in accordance with applicable banking regulations. This study aims to analyze the effect of Sustainability Reporting disclosures on bank health using the Risk, Good Corporate Governance, Earning, Capital (RGEC) methods. The population used in this study is financial company of banking sub-sector, that is the Commercial Bank in 2013-2017 period. The sampling method used is purposive sampling method, that is a method of taking certain predetermined criteria with a total of 15 commercial banks and 61 samples obtained. The indicators in this study include the dependent variable, that is, the health of the bank using Risk Profile, proxied by the ratio of Non Performing Loans (NPL) and Loan to Deposit Ratio (LDR), Good Corporate Governance (Earning), proxied to Return on Assets (ROA) and Capital proxied by the Capital Adequacy Ratio (CAR) ratio and the independent variables are Sustainability Reporting economic, environmental and social dimensions. The argument about the influence of Sustainability Reporting (economic, environmental, social dimensions) on bank health in this study is developed based on legitimacy theory which states that companies will continue to strive to ensure that business activities are carried out in accordance with the norms in the community or the environment in which the company is located . The results of the study using the F statistical test show that the Sustainability Reporting variables of the economic, environmental, social dimensions affect the health of the bank with a significance value of 0.001 <0.05. The results of the study using the t test statistic show that the Sustainability Reporting economic dimension has a negative significant effect on the health of the bank, while the Sustainability Reporting environment and social dimensions have a positive significant effect on the health of the bank.

Keywords: *Sustainability Reporting, Risk, Good Corporate Governance, Earning, Capital*