ABSTRAK

Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder dari laporan keuangan dan laporan keberlanjutan 23 bank yang terdaftar di Bursa Efek Indonesia periode 2021–2023, yang dipilih melalui metode purposive sampling. Analisis data dilakukan dengan regresi linier berganda untuk menguji pengaruh Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), dan Green Accounting terhadap Return on Assets (ROA) sebagai indikator kinerja keuangan. Hasil penelitian menunjukkan bahwa CAR berpengaruh negatif terhadap ROA, NPL berpengaruh positif dan signifikan, sedangkan Green Accounting tidak menunjukkan pengaruh yang signifikan. Nilai adjusted R^2 sebesar 0,529 mengindikasikan bahwa ketiga variabel bebas secara simultan menjelaskan 52,9% variasi dalam kinerja keuangan. Untuk mengetahui seberapa besar pengaruh CAR, NPL, dan Green Accounting terhadap kinerja keuangan perbankan merupakan tujuan dari penelitian ini.

Kata Kunci: CAR, NPL, Green Accounting, Kinerja Keuangan, ROA

ABSTRACT

This study employed a quantitative approach using secondary data from financial and sustainability reports of 23 banking companies listed on the Indonesia Stock Exchange during the 2021–2023 period, selected through purposive sampling. Data were analyzed using multiple linear regression to examine the effect of Capital Adequacy Ratio (CAR), Non-Performing Loans (NPL), and Green Accounting on Return on Assets (ROA) as a measure of financial performance. The results show that CAR has a negative effect on ROA, NPL has a positive and significant effect, while Green Accounting does not show a significant effect. The adjusted R^2 *value of 0.529 indicates that the three independent variables simultaneously explain 52.9% of the variation in financial performance. The aim of this research is to determine the extent to which CAR, NPL, and Green Accounting influence the financial performance of banking companies.*

***Keywords**: CAR, NPL, Green Accounting, Financial Performance, ROA*