

Pengaruh Diversifikasi Pendapatan, Praktik ESG, dan Faktor Spesifik terhadap Financial Sustainability Bank di ASEAN-5 selama Periode 2012-2021 = The Effect of Income Diversification, ESG Practices, and Specific Factors on Financial Sustainability of Banks in ASEAN-5 during the Period 2012-2021

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Abstrak

Studi ini meneliti hubungan antara diversifikasi pendapatan, praktik ESG (Environmental, Social, dan Governance) dan faktor spesifik bank terhadap financial sustainability di ASEAN-5 selama periode 2012-2021. Sampel penelitian yang digunakan adalah 25 bank publik yang terdaftar pada lembaga bursa masing-masing negara. Penelitian ini menggunakan Pertumbuhan Return on Assets untuk mengukur financial sustainability serta metode Random Effect Models untuk analisis pengaruh di dalam variabel penelitian. Hasil penelitian menunjukkan diversifikasi pendapatan secara signifikan meningkatkan keberlanjutan keuangan bank. Namun, ditemukan bahwa praktik ESG tidak berpengaruh signifikan terhadap keberlanjutan keuangan bank. Terakhir, faktor spesifik NIM (Net Interest Margin) juga secara signifikan meningkatkan keberlanjutan keuangan. Selanjutnya, Cap (Capitalization) berpengaruh negatif signifikan terhadap keberlanjutan keuangan bank.

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This study examines the relationship between income diversification, ESG (Environmental, Social, and Governance) practices and bank's specific factors on the financial sustainability in ASEAN-5 over the period 2012-2021. The sample consists a total of 25 public listed banks from the sample country. This study uses the growth of Return on Assets to measure financial sustainability and the Random Effect Models to analyse the influence of ESG practices and bank's specific factors on financial sustainability. The results showed that income diversification significantly increases bank's financial sustainability. However, ESG practices do not have a significant effect on the financial sustainability of banks. Finally, the specific factor of NIM (Net Interest Margin) significantly increases bank's financial sustainability. However, Capitalization significantly decreases bank's financial sustainability.