

BAB V

PENUTUP

5.1 Kesimpulan

Berdasarkan hasil penelitian yang telah dilakukan dengan melakukan uji regresi pengaruh *green banking* terhadap *bank performance*, didapatkan hasil bahwa *green bond*, jumlah unit ATM, dan jumlah pengguna *mobile banking* tidak mempengaruhi *Non-Performing Loan (NPL)*.

5.2 Implikasi Manajerial

Perbankan dapat menerapkan *green banking* secara maksimal melalui upaya memaksimalkan layanan yang diberikan kepada nasabah dan secara konsisten melakukan program berkelanjutan agar dapat memberikan dampak positif bagi *bank performance* di masa mendatang.

5.3 Keterbatasan Penelitian

Dalam penelitian ini terdapat beberapa keterbatasan, yaitu:

- a. Sampel penelitian terbatas, penelitian ini hanya meneliti bank yang tergabung dalam KBMI IV.

- b. Bank performance dinilai hanya menggunakan rasio *Non-Performing Loan*.

5. 4 Saran

Saran yang dapat diberikan untuk penelitian kedepannya adalah:

- a) Memastikan bank yang akan diteliti sudah menerapkan *green banking*, seperti menerbitkan *green bond* serta menggunakan aplikasi untuk transaksi online.
- b) Menggunakan data dalam jangka waktu yang lebih panjang, contohnya data 10 tahun terakhir.
- c) Menganalisis penerapan *green banking* pada bank yang termasuk dalam Kelompok Bank dengan Modal Inti III.
- d) Menggunakan rasio keuangan lainnya untuk mencerminkan *bank performance*

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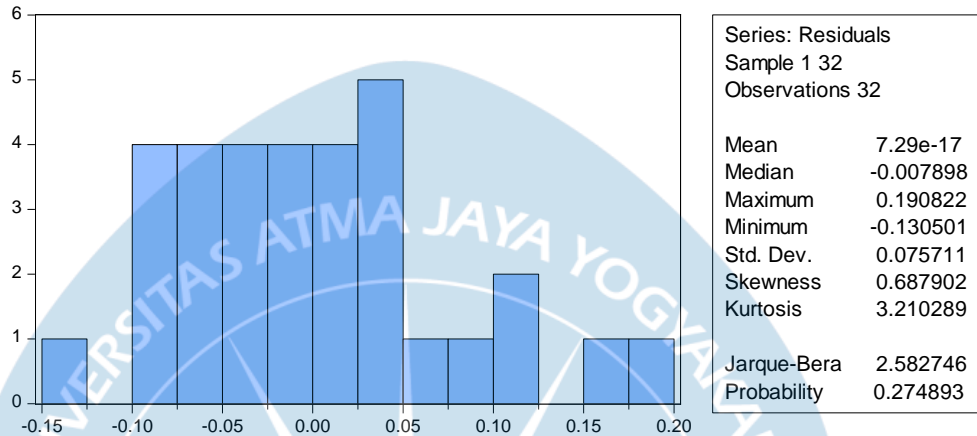
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LAMPIRAN

Hasil Uji Normalitas



Hasil Uji Multikolinearitas

Variance Inflation Factors
 Date: 05/02/24 Time: 12:43
 Sample: 1 32
 Included observations: 32

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.000233	1.174902	NA
X1	0.004105	1.055102	1.050360
X2	0.037854	1.351560	1.228064
Z	4.35E-05	1.391579	1.249149

Hasil Uji Heterokedastisitas

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	0.381882	Prob. F(3,28)	0.7668
Obs*R-squared	1.257845	Prob. Chi-Square(3)	0.7392
Scaled explained SS	1.064296	Prob. Chi-Square(3)	0.7857

Hasil Uji Autokorelasi

Test Equation:
 Dependent Variable: RESID
 Method: Least Squares

Date: 05/02/24 Time: 12:45
 Sample: 1 32
 Included observations: 32
 Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.002479	0.014022	0.176795	0.8611
X1	-0.010350	0.061809	-0.167458	0.8684
X2	0.127194	0.185624	0.685221	0.4995
Z	0.000185	0.006072	0.030472	0.9759
RESID(-1)	0.536529	0.204873	2.618838	0.0148
RESID(-2)	-0.040796	0.235378	-0.173322	0.8638
RESID(-3)	0.041790	0.209788	0.199199	0.8437
R-squared	0.257001	Mean dependent var	7.29E-17	
Adjusted R-squared	0.078682	S.D. dependent var	0.075711	
S.E. of regression	0.072671	Akaike info criterion	-2.215097	
Sum squared resid	0.132028	Schwarz criterion	-1.894467	
Log likelihood	42.44155	Hannan-Quinn criter.	-2.108817	
F-statistic	1.441239	Durbin-Watson stat	1.902979	
Prob(F-statistic)	0.238743			

Hasil Regresi X1, X2, dan X3 terhadap Y

Dependent Variable: Y
 Method: Panel Least Squares
 Date: 05/08/24 Time: 11:02
 Sample: 2016 2023
 Periods included: 8
 Cross-sections included: 4
 Total panel (balanced) observations: 32

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.229562	0.015265	15.03880	0.0000
X1	-0.049524	0.064072	-0.772948	0.4460
X2	-0.337209	0.194561	-1.733177	0.0941
Z	0.003125	0.006598	0.473655	0.6394
R-squared	0.146508	Mean dependent var	0.241406	
Adjusted R-squared	0.055063	S.D. dependent var	0.081952	
S.E. of regression	0.079664	Akaike info criterion	-2.105536	
Sum squared resid	0.177697	Schwarz criterion	-1.922319	
Log likelihood	37.68857	Hannan-Quinn criter.	-2.044804	
F-statistic	1.602137	Durbin-Watson stat	0.913255	
Prob(F-statistic)	0.211156			

Data Jumlah Green Bond Tahun 2016-2023

Tahun	BNI	BRI	Mandiri	BCA
2016	3.000.000.000.000	0	0	0
2017	3.000.000.000.000	0	0	0
2018	3.000.000.000.000	8.086.925.000.000	0	0
2019	3.000.000.000.000	8.086.925.000.000	0	0
2020	3.000.000.000.000	8.086.925.000.000	0	0
2021	3.000.000.000.000	8.086.925.000.000	4.851.000.000.000	0
2022	5.000.000.000.000	5.000.000.000.000	4.851.000.000.000	0
2023	5.000.000.000.000	6.000.000.000.000	5.000.000.000.000	0

Data Jumlah Unit ATM Tahun 2016-2023

unit (total dalam dan luar negeri)				
Tahun	BNI	BRI	Mandiri	BCA
2016	17.056	24.292	17.461	17.207
2017	17.966	24.684	17.766	17.658
2018	18.311	22.684	17.376	17.778
2019	18.659	191.84	18.291	17.928
2020	18.230	16.880	13.217	17.623
2021	16.385	14.463	13.087	18.034
2022	16.125	13.863	13.027	18.268
2023	13.390	12.263	12.906	19.047

Data Jumlah Pengguna Mobile Banking Tahun 2016-2023

Tahun	BNI	BRI	Mandiri	BCA
2016	506 ribu	15,3 juta	7.330.684	15 juta
2017	1,368 ribu	18,5 juta	7.533.248	17 juta
2018	2,9 juta	22,7 juta	13.065.508	19 juta
2019	4.878 ribu	26,2 juta	8.767.435	21 juta
2020	7.787 ribu	2,9 juta	6,53 juta	24 juta
2021	10,8 juta	7,2 juta	9,77 juta	22,8 juta
2022	13,6 juta	23,85 juta	16 juta	20,8 juta
2023	16 juta	31,6 juta	22,8 juta	30,3 juta

Data Rasio NPL Tahun 2016-2023

Tahun	BNI	BRI	Mandiri	BCA
2016	3,00%	2,03%	3,97%	1,3%

2017	2,3%	2,10%	3,45%	1,5%
2018	1,9%	2,14%	2,79%	1,4%
2019	1,6%	2,62%	2,39%	1,3%
2020	4,3%	2,94%	3,29%	1,8%
2021	3,7%	3,08%	2,81%	2,2%
2022	2,8%	2,82%	1,88%	1,7%
2023	2,1%	3,12%	1,02%	1,9%

