

ANALISIS PENGARUH ESG DAN EFISIENSI OPERASIONAL TERHADAP KINERJA PERUSAHAAN: PERUSAHAAN SEKTOR PERBANKAN YANG TERDAFTAR DI BEI PERIODE 2020-2023

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ABSTRAK

Penerapan prinsip *Environmental, Social, and Governance* (ESG) dalam sektor perbankan semakin penting di tengah tuntutan keberlanjutan dan efisiensi. Namun, integrasi ESG tanpa efisiensi operasional berpotensi menurunkan kinerja keuangan. Penelitian ini bertujuan untuk menganalisis pengaruh ESG dan efisiensi operasional terhadap kinerja keuangan perbankan di Indonesia periode 2020–2023. Data diperoleh dari 10 bank yang dipilih secara purposive, dianalisis dengan regresi linier berganda. Hasil menunjukkan bahwa ESG berpengaruh positif dan signifikan terhadap kinerja perusahaan, sementara efisiensi operasional berpengaruh negatif signifikan. Interaksi antara ESG dan efisiensi juga berpengaruh signifikan terhadap kinerja perusahaan. Temuan ini menegaskan pentingnya integrasi ESG dan efisiensi untuk meningkatkan kinerja keuangan bank secara berkelanjutan.

Kata Kunci : ESG, Efisiensi Operasional, Kinerja Keuangan, Perbankan



***ANALYSIS OF THE INFLUENCE OF ESG AND OPERATIONAL
EFFICIENCY ON COMPANY PERFORMANCE: BANKING SECTOR
COMPANIES LISTED ON THE BEI FOR THE 2020-2023 PERIOD***

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ABSTRACT

This study explored the influence of Environmental, Social, and Governance (ESG) practices and operational efficiency on the financial performance of banking companies in Indonesia during the 2020–2023 period. The research was motivated by the growing emphasis on sustainable finance and the critical role of efficiency in ensuring long-term profitability. A quantitative approach was employed, involving ten banks selected through purposive sampling. Secondary data were analyzed using multiple linear regression. The findings reveal that ESG has a positive and significant impact on company performance, while operational efficiency—measured by the operational efficiency ratio—has a significant negative effect. Furthermore, the interaction between ESG and operational efficiency also significantly affects financial performance. These results suggest that aligning ESG initiatives with cost efficiency is essential to enhance bank profitability and long-term performance in a sustainable manner.

Keywords: ESG, operational efficiency, financial performance, banking.

