

Pengaruh Kinerja Environmental, Social, and Governance (ESG) Terhadap Rasio Non-Performing Loan (NPL): Studi Kasus pada Perusahaan Perbankan di ASEAN-5 Periode 2016-2022 = The Influence of Environmental, Social, and Governance (ESG) Performance on Non-Performing Loan (NPL): A Case Study of Banking Companies in the ASEAN-5 Region During the Period 2012-2022

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Abstrak

Studi meneliti pengaruh kinerja Environmental, Social, and Governance (ESG) terhadap rasio Non-performing Loan (NPL) bank dengan periode penelitian dari tahun 2012-2022 dengan 23 bank di ASEAN-5. Dengan menggunakan variabel Non-performing Loans (NPL) sebagai indikator untuk mengukur tingkat risiko kredit dan kinerja ESG yang diukur menggunakan ESG combined score, Environmental Pillar Score, Social Pillar Score, dan Governance Pillar Score. Penelitian menggunakan jenis regresi data panel dengan metode estimasi robust fixed-effect model. Hasil menemukan bahwa kinerja ESG signifikan negatif mempengaruhi NPL bank. Hasil juga menunjukkan bahwa semakin besar nilai dari kinerja ESG bank maka mampu menurunkan risiko kredit suatu bank.

.....The study examines the effect of Environmental, Social, and Governance (ESG) performance on the ratio of Non-performing Loans (NPL) of banks with a research period from 2012-2022 with 23 banks in the ASEAN-5. By using the Non-performing Loans (NPL) variable as an indicator to measure the level of credit risk and ESG performance as measured using the ESG combined score, Environmental Pillar Score, Social Pillar Score, and Governance Pillar Score. This study uses Panel data regression with a robust fixed-effect model estimation method. The results find that ESG performance significantly negatively affects the bank's NPL. The results also show that the greater the value of a bank's ESG performance, the lower the credit risk of a bank.