# ABSTRACT

***Good Corporate Governance Moderating the Effect of Green Financing, Financing to Deposit Ratio, and Total Financing on Profitability***
*(An Empirical Study of Sharia Commercial Banks in Indonesia* 2020-2024*)*

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*This study aims to analyze the effect of Green Financing, Financing to Deposit Ratio (FDR), and Total Financing on Profitability, as well as to examine the role of Good Corporate Governance (GCG) in moderating the effect of these variables on Sharia Commercial Banks (BUS) in Indonesia for the 2020-2024 period. The approach used in this research is quantitative, employing a comparative and verification causal method. The sampling technique used was purposive sampling, resulting in a sample of 8 banks with a total of 40 observation data. The data analysis technique used is panel data regression and Moderate Regression Analysis (MRA) using Eviews 13 software. The results indicate that simultaneously, Green Financing, Financing to Deposit Ratio, and Total Financing have a significant effect on profitability. Partially, Green Financing has a positive and significant effect on profitability. However, the Financing to Deposit Ratio and Total Financing partially have no significant effect on profitability. Furthermore, the MRA test reveals that Good Corporate Governance is able to moderate (Weaken) the effect of Green Financing on profitability, but is unable to moderate the effect of the Financing to Deposit Ratio and Total Financing on profitability*.

*Keywords : Green Financing, Financing to Deposit Ratio (FDR), Total Financing, Good Corporate Governance (GCG), Profitability (ROA).*

# ABSTRAK

**GOOD CORPORATE GOVERNANCE MEMODERASI PENGARUH GREEN FINANCING, FINANCING TO DEPOSIT RATIO DAN TOTAL PEMBIAYAAN TERHADAP PROFITABILITAS**
(Studi Empiris pada Bank Umum Syariah di Indonesia periode 2020-2024)


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Penelitian ini bertujuan untuk menganalisis pengaruh *Green Financing*, *Financing to Deposit Ratio* (FDR), dan Total Pembiayaan terhadap Profitabilitas, serta menguji peran *Good Corporate Governance* (GCG) dalam memoderasi pengaruh variabel-variabel tersebut pada Bank Umum Syariah (BUS) di Indonesia periode 2020-2024. Pendekatan yang digunakan dalam penelitian ini adalah pendekatan kuantitatif dengan metode kausal komparatif dan verifikatif. Pengambilan sampel menggunakan teknik *purposive sampling*, yang menghasilkan 8 bank sebagai sampel dengan total pengamatan sebanyak 40 data observasi. Analisis data yang digunakan adalah analisis regresi data panel dan *Moderate Regression Analysis* (MRA) melalui perangkat lunak Eviews 13. Hasil penelitian menunjukkan bahwa secara simultan, *Green Financing*, *Financing to Deposit Ratio*, dan Total Pembiayaan berpengaruh signifikan terhadap profitabilitas. Secara parsial, *Green Financing* berpengaruh positif dan signifikan terhadap profitabilitas. Namun, *Financing to Deposit Ratio* dan Total Pembiayaan secara parsial tidak berpengaruh signifikan terhadap profitabilitas. Selain itu, pengujian MRA menunjukkan bahwa *Good Corporate Governance* mampu memoderasi (memperlemah) pengaruh *Green Financing* terhadap profitabilitas, tetapi tidak mampu memoderasi pengaruh *Financing to Deposit Ratio* maupun Total Pembiayaan terhadap profitabilitas.



Kata Kunci : *Green Financing*, *Financing to Deposit Ratio* (FDR), Total Pembiayaan, *Good Corporate Governance* (GCG), Profitabilitas (ROA).