

TABLE OF CONTENTS

ENDORSEMENT PAGE.....	ii
STATEMENT PAGES.....	iii
FOREWORD.....	iv
ABSTRACT.....	v
ABSTRAK.....	vi
TABLE OF CONTENTS.....	vii
LIST OF TABLES.....	ix
LIST OF FIGURE.....	x
CHAPTER 1 INTRODUCTION.....	13
1.1 Overview of Research Object.....	13
1.2 Research Background.....	17
1.3 Problem Formulation.....	27
1.4 Research Purposes.....	28
1.5 Research Benefits.....	29
1.5.1 Academic Aspects.....	30
1.5.2 Practical Aspects.....	30
1.6 Systematics of Final Project Writing.....	30
CHAPTER 2 LITERATURE REVIEW.....	32
2.1 Previous Theory and Research.....	32
2.1.1 <i>Agency Theory</i>	32
2.1.2 <i>Legitimacy Theory</i>	32
2.1.3 <i>Stakeholder Theory</i>	33
2.1.4 ESG Concept.....	34
2.1.5 Profitability.....	35
2.2 Previous Research.....	36
2.3 Research Framework.....	46
2.3.1 The Affect of Green Loan on Return on Assets.....	46
2.3.2 The Affect of CSR Funds on Return on Assets.....	46
2.3.3 The Affect of Deposit Insurance Premium on Return on Assets.....	47

2.3.4	The Affect of Total Assets on Return on Assets	47
2.3.5	The Affect of Green Loan on Net Profit Margin.....	47
2.3.6	The Affect of CSR Funds on Net Profit Margin.....	48
2.3.7	The Affect of Deposit Insurance Premium on Net Profit Margin.....	48
2.3.8	The Affect of Total Assets on Net Profit Margin	49
2.4	Research Hypothesis	50
CHAPTER 3 RESEARCH METHODS.....		51
3.1	Types of Research	51
3.2	Operationalization of Variables.....	53
3.3	Research Stages.....	55
3.4	Population and Samples.....	57
3.4.1	Population	57
3.4.2	Samples	57
3.5	Data Collection	58
3.6	Data Analysis Technique.....	59
3.6.1	Descriptive Statistical Analysis	59
3.6.2	Data Analysis Technique	60
3.6.2.1	Panel Data Regression Model Estimation	60
3.6.2.2	Panel Data Regression Model Selection	63
3.6.3	Panel Data Regression Analysis.....	64
3.6.4	Classic Assumption Test	65
3.6.4.1	Normality Test.....	65
3.6.4.2	Multicollinearity Test	65
3.6.4.3	Autocorrelation Test	65
3.6.4.4	Heteroscedasticity Test	65
3.6.5	Hypothesis Testing	66
3.6.5.1	t test	66
3.6.5.2	F test	67
3.6.5.3	Coefficient of Determination	68
CHAPTER 4 RESEARCH METHODS.....		70

4.1	Data Description	70
4.2	Research Results	76
4.3	Classic Assumption Test	78
4.3.1	Multicollinearity Test for Dependent Variable ROA and NPM..	79
4.3.2	Heteroscedasticity Test for Dependent Variable ROA.....	79
4.3.3	Heteroscedasticity Test for Dependent Variable NPM.....	80
4.4	Hypothesis Testing	81
4.4.1	Partial Hypothesis Testing (t-test) for Dependent Variable ROA	81
4.4.2	Partial Hypothesis Testing (t-test) for Dependent Variable NPM	82
4.4.3	F-test for Dependent Variable ROA.....	83
4.4.4	F-test for Dependent Variable NPM.....	83
4.4.5	Coefficient of Determination	83
4.5	Research Discussion	84
4.5.1	Green Loan and ROA.....	84
4.5.2	CSR Funds and ROA.....	84
4.5.3	DIP and ROA	84
4.5.4	Total Assets and ROA	86
4.5.5	Green Loan and NPM	86
4.5.6	CSR Funds and NPM.....	87
4.5.7	DIP and NPM	87
4.5.8	Total Assets and NPM	88
4.5.9	Green Loan, CSR Funds, DIP, Total Assets and ROA	88
4.5.10	Green Loan, CSR Funds, DIP, Total Assets and NPM	89
	CHAPTER 5 CONCLUSION AND RECOMMENDATIONS.....	90
5.1	Conclusion.....	90
5.2	Recommendations	91
	REFERENCES	93
	APPENDIX	99