ABSTRAK

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Program Studi	:	Ekonomi Syariah
Judul	:	Pengaruh Penerapan Green Banking, Financing To Deposit Ratio Dan Non Perfoming Financing Terhadap Penyaluran Pembiayaan Bank Umum Syariah (Studi Kasus Pada Bank Umum Syariah Yang Terdaftar Di OJK Tahun 2020-2024)

Penelitian ini bertujuan untuk mengetahui pengaruh *Green Banking*, *Financing to Deposit Ratio* (FDR), dan *Non Performing Financing* (NPF) terhadap Penyaluran Pembiayaan pada Bank Umum Syariah di Indonesia periode 2020–2024. Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder yang diperoleh dari laporan tahunan dan keberlanjutan Bank Umum Syariah, serta dianalisis menggunakan regresi data panel melalui software EViews 12. Hasil penelitian menunjukkan bahwa secara parsial Green Banking berpengaruh positif dan signifikan terhadap penyaluran pembiayaan, sedangkan FDR dan NPF tidak berpengaruh signifikan. Secara simultan, ketiga variabel independen tersebut berpengaruh signifikan terhadap Penyaluran Pembiayaan Bank Umum Syariah.

Kata Kunci: *Green Banking, Financing To Deposit Ratio (FDR), Non Perfoming Financing (NPF)*, Penyaluran Pembiayaan, Bank Umum Syariah.

ABSTRACT

Name : *Briliana Nasution*
Study Program : *Islamic Economics*
Title : *The Effect of Green Banking Implementation, Financing to Deposit Ratio, and Non-Performing Financing on Financing Distribution of Islamic Commercial Banks (A Case Study on Islamic Commercial Banks Registered with OJK in 2020–2024)*

This study aims to examine the effect of Green Banking, Financing to Deposit Ratio (FDR), and Non-Performing Financing (NPF) on the Financing Distribution of Islamic Commercial Banks in Indonesia during the 2020–2024 period. This research employs a quantitative approach using secondary data obtained from the annual and sustainability reports of Islamic Commercial Banks, and it is analyzed using panel data regression through EViews 12 software. The results show that, partially, Green Banking has a positive and significant effect on financing distribution, while FDR and NPF have no significant effect. Simultaneously, the three independent variables significantly influence the financing distribution of Islamic Commercial Banks.

Keywords: *Green Banking, Financing to Deposit Ratio (FDR), Non-Performing Financing (NPF), Financing Distribution, Islamic Commercial Banks.*