ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh tingkat kesehatan bank menggunakan metode RGEC terhadap pelaksanaan *Corporate Social Responsibility* (CSR) pada Bank Umum Syariah di Indonesia periode 2019–2024. Tingkat kesehatan bank diukur melalui rasio *Non-Performing Financing* (NPF), *Return on Assets* (ROA), *Capital Adequacy Ratio* (CAR), dan hasil penilaian GCG. Data penelitian diperoleh dari laporan tahunan (*annual report*), laporan keberlanjutan (*sustainability report*), serta publikasi resmi Otoritas Jasa Keuangan (OJK). Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan analisis regresi linier berganda melalui uji asumsi klasik dan uji hipotesis. Hasil penelitian menunjukkan bahwa NPF berpengaruh negatif signifikan terhadap pengungkapan CSR, sedangkan ROA berpengaruh positif signifikan. Sementara itu, GCG dan CAR tidak berpengaruh signifikan terhadap pengungkapan CSR. Temuan ini mengindikasikan bahwa faktor risiko dan profitabilitas menjadi penentu utama pengungkapan CSR, sedangkan aspek tata kelola dan permodalan belum berkontribusi nyata. Oleh karena itu peneliti berharap dapat memperkaya literatur mengenai hubungan kesehatan bank dan CSR di sektor perbankan syariah, sekaligus menjadi acuan bagi bank dalam mengoptimalkan implementasi CSR secara berkelanjutan.

Kata Kunci: Bank Umum Syariah, CSR, Kesehatan Bank, Metode RGEC, Rasio Keuangan

ABSTRAK

This study aims to analyze the influence of bank soundness using the RGEC method on the implementation of Corporate Social Responsibility (CSR) in Islamic Commercial Banks in Indonesia for the period 2019–2024. Bank soundness is measured through the Non-Performing Financing (NPF) ratio, Return on Assets (ROA), Capital Adequacy Ratio (CAR), and GCG assessment results. Research data were obtained from annual reports, sustainability reports, and official publications of the Financial Services Authority (OJK). The research method used is a quantitative approach with multiple linear regression analysis through classical assumption tests and hypothesis testing. The results show that NPF has a significant negative effect on CSR disclosure, while ROA has a significant positive effect. Meanwhile, GCG and CAR have no significant effect on CSR disclosure. These findings indicate that risk and profitability factors are the main determinants of CSR disclosure, while governance and capital aspects have not contributed significantly. Therefore, the researcher hopes to enrich the literature on the relationship between bank soundness and CSR in the Islamic banking sector, as well as serve as a reference for banks in optimizing CSR implementation sustainably.

Keywords: *Islamic Commercial Banks, CSR, Healthcare Banks, RGEC Method, Financial Ratios*