

TABLE OF CONTENT

ABSTRAK	iii
ABSTRACT	iv
DECLARATION	v
APPROVAL OF SUPERVISOR.....	vi
DECISION OF TEAM	vii
PROPOSAL THESIS EXAMINATION.....	vii
THESIS EXAMINATION COMMITTEE APPROVAL	viii
APPROVAL OF DEAN.....	ix
MOTTO.....	x
DEDICATION.....	xi
ACKNOWLEDGEMENT	xii
TABLE OF CONTENT	xiv
LIST OF TABLE	xvi
LIST OF FIGURE	xvii
TRANSLITERATION GUIDANCE	xviii
CHAPTER I INTRODUCTION	1
A. Research Background	1
B. Research Questions.....	8
C. Research Objectives.....	8
D. Research Benefits	8
1. Academic Benefit	8
2. Practical Benefit.....	8
3. Public Benefit	9
CHAPTER II THEORETICAL FRAMEWORK.....	10
A. Previous Research.....	10
B. Conceptual Framework.....	20
1. Profitability of Sharia Commercial Banks	20
2. ICSR (Islamic Corporation Social Responsibility)	24
3. Environmental, Social, and Governance (ESG) in Islamic Perspective	26
C. Research Framework	31
D. Hypothesis Research.....	32
CHAPTER III RESEARCH METHOD	33
A. Research Type.....	33
B. Data Source and Type	33

C. Sample and Populations.....	34
D. Data Collection Technique.....	35
E. Operational Variable Definition	36
F. Data Analysis Technique.....	37
CHAPTER IV RESULT AND DISCUSSION.....	45
A. Research Overview	45
1. Overview of Bank Muamalat Indonesia.....	45
2. Overview of GRI (Global Report Initiative) Standard	46
3. Development of ROA Bank Muamalat Indonesia	55
4. Development of Sustainability Report Bank Muamalat Indonesia.....	57
B. Discussion Analysis	67
1. Classical Assumption Test	67
2. Multiple Linear Regression Test	72
3. Hypothesis Test.....	74
4. Coefficient of Determination Test (R^2)	76
C. Discussion.....	77
1. The Effect of Environmental on the Return on Assets (ROA) of Bank Muamalat Indonesia.....	77
2. The Effect of Social on the Return on Assets (ROA) of Bank Muamalat Indonesia	79
3. The Effect of Governance on the Return on Assets (ROA) of Bank Muamalat Indonesia.....	81
4. Simultaneous Effect of Environmental, Social, and Governance on Profitability (ROA) of Bank Muamalat Indonesia	83
CHAPTER V CONCLUSION AND SUGGESTION.....	84
A. Conclusion.....	84
B. Suggestion	85
REFERENCES	86
APPENDIX.....	94

LIST OF TABLE

Table 1 ROA Rating Criteria.....	23
Table 2 ROE Rating Criteria.....	24
Table 3 Islamic Commercial Banks in Indonesia	35
Table 4 GRI Standar Index 2021	50
Table 5 ROA Bank Muamalat Indonesia Tahun 2017-2023	56
Table 6 Bank Muamalat Indonesia Sustainability Reports 2017-2023.....	60
Table 7 Environmental, Social, and Governance Interpolated Quarterly	66
Table 8 F Test Result (Simultaneous)	76
Table 9 T Test Result (Partial).....	74
Table 10 Coefficient of Determination Test Result.....	76



LIST OF FIGURE

Figure 1 Research Framework	32
Figure 2 ESG Rating Criteria.....	55
Figure 3 Normality Test.(1)	67
Figure 4 Normality Test (2)	68
Figure 5 Result of The Normality Test using the Q-Q Plot Method.....	68
Figure 6 Result of the Normality Test using The Histogram Method	69
Figure 7 Multicollinearity Test Result	69
Figure 8 Heteroscedasticity Test Result.....	70
Figure 9 Autocorrelation's Formula	71
Figure 10 Autocorrelation Test Result (1).....	71
Figure 11 Autocorrelation Test Result (2).....	72
Figure 12 Multiple Linear Regression Test Result	73
Figure 13 T-table Result.....	75

