

RINGKASAN

Penelitian ini bertujuan untuk mengetahui *corporate social responsibility* berpengaruh terhadap kinerja keuangan, stabilitas keuangan, dan inklusi keuangan. *Leverage*, *tangibility*, usia perusahaan, ukuran perusahaan, dan *non-performing loan* sebagai variabel kontrol. Pengambilan sampel dalam penelitian ini adalah teknik *purposive sampling*. Jumlah sampel dalam penelitian ini adalah 33 perusahaan perbankan konvensional yang terdaftar di Bursa Efek Indonesia.

Hasil dari penelitian ini menunjukkan bahwa *corporate social responsibility* berpengaruh positif terhadap kinerja keuangan. *Corporate social responsibility* berpengaruh positif terhadap stabilitas keuangan. *Corporate social responsibility* berpengaruh positif terhadap inklusi keuangan.

Implikasi dari penelitian ini adalah investasi pada aktivitas *corporate social responsibility* diharapkan terus stabil dan ditingkatkan agar menciptakan citra perusahaan yang baik dan pada akhirnya akan menghasilkan peningkatan pada kinerja keuangan. Perusahaan selalu berinvestasi dalam kegiatan *corporate social responsibility* agar dapat menciptakan suatu hubungan kuat antara bank dengan nasabah sehingga terciptanya peningkatan stabilitas keuangan dan berkurangnya risiko keuangan. Investasi dalam kegiatan *corporate social responsibility* harus selalu stabil dan ditingkatkan lagi agar jumlah cabang bank dan jumlah atm meningkat. Hal ini dapat melayani dan menjangkau nasabah dengan baik.

Kata Kunci : *Corporate Social Responsibility*, Kinerja Keuangan, Stabilitas Keuangan, Inklusi Keuangan, *Leverage*, *Tangibility*, Usia Perusahaan, Ukuran Perusahaan, *Non-Performing Loan*.

SUMMARY

This study aims to determine the effect of corporate social responsibility on financial performance, financial stability, and financial inclusion. Leverage, tangibility, firm age, firm size, and non-performing loan as control variables. Sampling in this study is a purposive sampling technique. The number of samples in this study were 33 conventional banking companies listed on the Indonesia Stock Exchange.

The results of this study indicate that corporate social responsibility has a positive effect on financial performance. Corporate social responsibility has a positive effect on financial stability. Corporate social responsibility has a positive effect on financial inclusion.

The implication of this research is that investments in corporate social responsibility activities are expected to be stable and improved in order to create a good corporate image and ultimately result in an increase in financial performance. The company always invests in corporate social responsibility activities in order to create a strong relationship between banks and customers so as to create increased financial stability and reduce financial risk. Investment in corporate social responsibility activities must always be stable and increased again so that the number of bank branches and the number of ATMs increases. This can serve and reach customers well.

Keywords : *Corporate Social Responsibility, Financial Performance, Financial Stability, Financial Inclusion, Leverage, Tangibility, Firm Age, Firm Size, Non-Performing Loan.*