

## RINGKASAN

Penelitian ini bertujuan untuk menganalisis dan memberikan rekomendasi kepada pihak-pihak yang menjadi objek dalam penelitian ini mengenai pengaruh penerapan *Corporate Social Responsibility* (CSR) yang diukur menggunakan biaya CSR terhadap kesehatan bank berdasarkan *Risk-Based Bank Rating* (RBBR) yang terdiri dari rasio *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Return On Assets* (ROA), *Net Interest Margin* (NIM), *Capital Adequacy Ratio* (CAR), serta rasio tingkat kesehatan bank secara keseluruhan berdasarkan RBBR yang mana penelitiannya dilakukan di Bursa Efek Indonesia (BEI). Teknik pengambilan sampel yang digunakan yaitu *purposive sampling* yang bertujuan untuk menyortir data yang hanya dibutuhkan oleh peneliti. Sampel penelitian yang diperoleh berjumlah 17 bank. Metode pengumpulan data yang dilakukan yaitu sekunder dan analisis data yang digunakan adalah Analisis Regresi Sederhana pada SPSS versi 26.

Hasil Penelitian ini menunjukkan bahwa *Corporate Social Responsibility* (CSR) yang diukur menggunakan biaya CSR tidak memiliki pengaruh terhadap rasio *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), namun berpengaruh positif terhadap rasio *Return On Assets* (ROA), *Net Interest Margin* (NIM), dan rasio peringkat kesehatan bank secara keseluruhan berdasarkan RBBR.

Implikasi yang ingin disampaikan oleh penulis kepada perusahaan yaitu perusahaan khususnya bank diharapkan dapat lebih meningkatkan rasa peduli terhadap masyarakat dan lingkungan yang dituangkan dalam kegiatan sosial (CSR). Hal ini bertujuan agar semakin banyak masyarakat yang terbantu perekonomiannya dan membantu pemerintah dalam mengatasi masalah sosial serta menciptakan *image* perusahaan yang baik. Selanjutnya, untuk investor diharapkan dapat menentukan dan mempertimbangkan perusahaan mana yang layak untuk dijadikan tempat berinvestasi agar investor bisa mendapatkan keuntungan / laba yang besar.

Kata kunci: *Corporate Social Responsibility* (CSR), *Risk-Based Bank Rating* (RBBR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Return On Assets* (ROA), *Net Interest Margin* (NIM), *Capital Adequacy Ratio* (CAR).

## **SUMMARY**

*This research aims to analyze and provide recommendations to the parties who are the object of this research concerning the effect of the application of Corporate Social Responsibility (CSR) as measured by the cost of CSR on bank health based on the Risk-Based Bank Rating (RBBR) which consists of the ratio of Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), Return On Assets (ROA), Net Interest Margin (NIM), Capital Adequacy Ratio (CAR), and the overall bank soundness ratio based on RBBR, which research was conducted on the Indonesia Stock Exchange (IDX). The sampling technique used was purposive sampling which aims to sort the data that is only needed by the researcher. The research sample obtained was 17 banks. The data collection method used is secondary and the data analysis used is Simple Regression Analysis in SPSS version 26.*

*The results of this study indicate that Corporate Social Responsibility (CSR) as measured by CSR costs has no effect on the ratio of Non Performing Loans (NPL), Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), but has a positive effect on the Return On ratio. Assets (ROA), Net Interest Margin (NIM), and the overall bank soundness rating ratio based on RBBR.*

*The implication that the writer wants to convey to companies, especially banks, is expected to further increase the sense of care for society and the environment as outlined in social activities (CSR). This is intended so their economy will be more helped and assist the government in overcoming social problems and creating a good image for corporate. Furthermore, for investors is investors are expected to be able to determine and consider which companies are suitable to invest in so that investors can get large profits.*

*Keywords: Corporate Social Responsibility (CSR), Risk-Based Bank Rating (RBBR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Return On Assets (ROA), Net Interest Margin (NIM), Capital Adequacy Ratio (CAR).*