

ABSTRACT

INFLUENCE OF RISK MANAGEMENT AND ESG DISCLOSURE ON FINANCIAL PERFORMANCE (A STUDY IN THE BANKING SECTOR LISTED ON THE INDONESIA STOCK EXCHANGE PERIOD 2020-2022)

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Financial performance analysis measures a company's management practices and finances to determine its performance. This quantitative analysis uses secondary data. Collection, recording, and analysis of firm records and archives is the data collection approach used in this research. The study examined 17 companies' 2020–2022 financial reports. This study examines how risk management and ESG disclosure affect Indonesian banks' financial performance. Panel Data Regression was employed in this investigation. This research found that Operational Costs (BOPO) severely effect banking organizations' financial performance, but NPL, NIM, and ESG Disclosure do not.

Keywords: NPL, NIM, BOPO and *ESG Disclosure*.