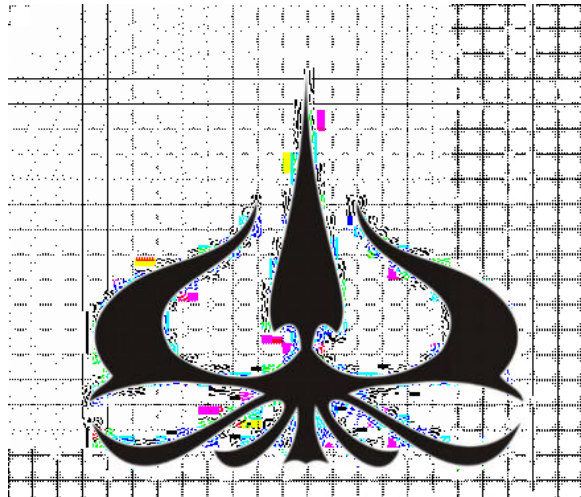


# TESIS

## **PENGARUH *GREEN BANKING*, INVESTASI TEKNOLOGI, DAN *OPERATIONAL COST EFFICIENCY* TERHADAP KINERJA BANK DENGAN *SIZE FIRM* SEBAGAI MODERASI**

Untuk memenuhi sebagian persyaratan  
Guna mencapai gelar Magister Akuntansi



DISUSUN OLEH:

Indah Hasna Shafa Nadhira

123012211017

**PROGRAM STUDI MAGISTER AKUNTANSI  
FAKULTAS EKONOMI DAN BISNIS  
UNIVERSITAS TRISAKTI**

2025





PROGRAM MAGISTER AKUNTANSI  
FAKULTAS EKONOMI DAN BISNIS  
UNIVERSITAS TRISAKTI

TANDA PERSETUJUAN TESIS

1. Nama : Indah Hasna Shafa Nadhira
2. NIM : 123012211017
3. Konsentrasi : Sistem Informasi Akuntansi
4. Judul Tesis : Pengaruh *Green banking*, Investasi Teknologi, dan *Operational cost efficiency* Terhadap Kinerja Bank Dengan *Size firm* Sebagai Moderasi

Jakarta, 30 Januari 2025

Mengetahui,

Ketua Program Magister Akuntansi

(Dr. Sekar Mayangsari, Ak., MSi., CA., CMA.)

Menyetujui,

Pembimbing Tesis

(Dr. Hasnawati, SE, M.Kom, Ak, CA)



MAGISTER OF ACCOUNTING PROGRAM  
FACULTY OF ECONOMICS AND BUSINESS  
TRISAKTI UNIVERSITY

THESIS APPROVAL

1. Name : Indah Hasna Shafa Nadhira
2. NIM : 123012211017
3. Concentration : Accounting Information Systems
4. Thesis Title : The Effect of Green banking, Technology Investment, and Operational cost efficiency on Bank Performance with Size firm as Moderation

Jakarta, Januari 30<sup>th</sup> 2025

Acknowledge by,


Head of The Magister of Accounting

(Dr. Sekar Mayangsari, Ak., MSi., CA., CMA.)

Approved by,

Thesis Advisor

(Dr. Hasnawati, SE, M.Kom., Ak, CA)

	FORMULIR PERSETUJUAN	No. Dokumen :FRM-ALM-11-07
	REVISI LAPORAN SIDANG	Revisi : 00
	TUGAS AKHIR	Tanggal Efektif: 01 Januari 2019

**PROGRAM MAGISTER AKUNTANSI**  
**FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS TRISAKTI**  
**SEMESTER GASAL T.A 2024/2025**

**TANDA PERSETUJUAN TESIS**

1. Nama : Indah Hasna Shafa Nadhira
2. NIM : 123012211017
3. Konsentrasi : Sistem Informasi Akuntansi
4. Judul Tesis : Pengaruh *Green banking*, Investasi Teknologi, dan *Operational Cost Efficiency* Terhadap Kinerja Bank Dengan *Size firm* Sebagai Moderasi

**PANITIA PENGUJI TESIS**

Tanggal Ketua : .....  
30 Januari 2025 (Dr. Wiwi Idawati, Ak., Msi., CA., ACPA)

Tanggal Pembimbing : .....  
30 Januari 2025 (Dr. Hasnawati, SE, M.Kom., Ak, CA)

Tanggal Penguji : .....  
30 Januari 2025 (Dr. Afrizon, Ak., M.Si., CA)

Telah disetujui dan diterima untuk memenuhi sebagian dari persyaratan guna mencapai gelar  
Magister Akuntansi.


Jakarta, 30 Januari 2025

Mengetahui,

Ketua Program Magister Akuntansi



(Dr. Sekar Mayangsari, Ak., MSi., CA., CMA.)

	FORMULIR PERSETUJUAN	No. Dokumen :FRM-ALM-11-07
	REVISI LAPORAN SIDANG	Revisi :00
	TUGAS AKHIR	Tanggal Efektif: 01 Januari 2019

**MAGISTER OF ACCOUNTING**  
**FACULTY OF ECONOMIC AND BUSINESS TRISAKTI UNIVERSITY**  
**SEMESTER ODD T.A 2024/2025**

**THESIS VALIDATION**

1. Nama : Indah Hasna Shafa Nadhira
2. NIM : 123012211017
3. Concentration : Accounting Information Systems
4. Thesis Title : The Effect of Green banking, Technology Investment, and Operational Cost Efficiency on Bank Performance with Size firm as Moderation

**THESIS EXAMINERS**

Date Chief Examiner : .....  
30 Januari 2025 (Dr. Wiwi Idawati, Ak., Msi., CA., ACPA)

Date Thesis Advisor : .....  
30 Januari 2025 (Dr. Hasnawati, SE, M.Kom, AK, CA)

Tanggal Examiner : .....  
30 Januari 2025 ( Dr. Afrizon, Ak. M.Si. CA)


Has been approved and accepted to meet most of the requirements in order to achieve the title of Master of Accounting.

Jakarta, Januari 30th 2025

Acknowledge by,

Head of Accounting Magister Program

(Dr. Sekar Mayangsari, Ak., MSi., CA., CMA.)

	FORMULIR PENGESAHAN	No. Dokumen :FRM-ALM-13-10
	REVISI LAPORAN SIDANG	Revisi :00
	TUGAS AKHIR	Tanggal Efektif:01 Januari 2019

**PROGRAM MAGISTER AKUNTANSI**  
**FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS TRISAKTI**  
**SEMESTER GASAL T.A 2024/2025**

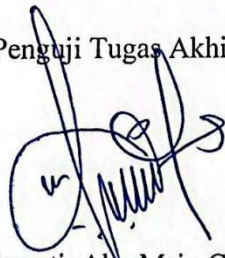
**TANDA PENGESAHAN TESIS**

1. Nama : Indah Hasna Shafa Nadhira
2. NIM : 123012011018
3. Konsentrasi : Sistem Informasi Akuntansi
5. Judul Tesis : Pengaruh *Green banking*, Investasi Teknologi, dan *Operational Cost Efficiency* Terhadap Kinerja Bank Dengan *Size firm* Sebagai Moderasi
4. Tanggal Ujian : 30 Januari 2025

Jakarta, 30 Januari 2025

Mengetahui,


Ketua Penguji Tugas Akhir



(Dr. Wiwi Idawati, Ak., Msi., CA., ACPA)

Menyetujui,

Pembimbing Tesis



(Dr. Hasnawati, SE, M.Kom., Ak, CA)







**REPORT  
THESIS EXAMINATION  
FORM**

No Dokumen : FRM-KBM-13-05  
Revisi : 00  
Tanggal Efektif : 01 Januari 2019

**THESIS EXAMINATION**

Thursday 30, January 2025, the Final Assignment Examination (thesis) for the Master of Accounting Program, Faculty of Economics and Business, Universitas Trisakti, Odd Semester 2024/2025 has been carried out. For students :

Name : Indah Hasna Shafa Nadhira  
Nim : 123012211017  
Thesis Subject : Pengaruh Green Banking, Investasi Teknologi, dan Operational Cost Efficiency Terhadap Kinerja Bank Dengan Size Firm Sebagai Moderasi

With result : *A*

1. Graduated, with:  a. Unconditional

b. Fixed Thesis in .....weeks

(submitted no later than ....., ..... 20..25..)

2. Failed :  Repeat and improve the presentation within.....days/week

With value : *80*

Thus the Minutes of Final Examination is made to be used as necessary

Examiner Team Sign :

Head of Examiner : Dr. Wiwi Idawati..... *✓ online*

Thesis Advisor : Dr. Hasnawati, SE, M.Kom, AK, CA..... *[Signature]*

Examiner : Dr. Afrizon, Ak. M.Si. CA..... *[Signature]*

Student Sign

*[Signature]*

Indah Hasna Shafa Nadhira



**ATTENDANCE THESIS  
EXAMINATION  
FORM**

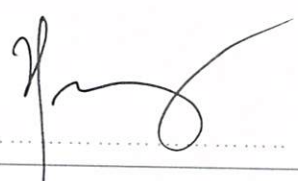

No Dokumen : FRM-KBM-13-06  
Revisi : 00  
Tanggal Efektif : 01 Januari 2019

**MASTER OF ACCOUNTING PROGRAM  
UNIVERSITAS TRISAKTI**

Day / Date : Thursday, January 30, 2025  
Room : Secretariat Master of Accounting

Name of Student Participating in Session :

Name : Indah Hasna Shafa Nadhira  
Nim : 123012211017

No.	POSITION	NAME OF EXAMINING LECTURERS	SIGNATURE
	TEAM:		
1	Head of Examiner	Dr. Wiwi Idawati	1.....
2	Thesis Advisor	Dr. Hasnawati, SE, M.Kom, AK, CA	2..... 
3	Examiners	Dr. Afrizon, Ak. M.Si. CA	3..... 




# Thesis - Examination

Student's Name : Indah Hasna Shafa Nadhira  
 Nim : 123012211017  
 Day / Date : Thursday 30, January 2025  
 Room : Secretariat Master of Accounting

No	Component	Criteria	The score for Each Component		
			PLO	Score (0-100)	Nilai (skor x bobot)
1	<b>Research Gap and Fenomena Gap</b>	Students can clearly define the phenomena of Gap and Research Gap. And students can develop the research novelty	PLO 3 (Weight= 20)	80	A
2	<b>Theory and Hypothesis</b>	Students can: 7. Find a Grand theory that is in line with the research 8. Develop a research framework based on sound arguments 9. Do mapping research with a minimum of 20 papers including national dan international papers  Develop a hypothesis based on empirical and theoretical arguments.	PLO 6 (Weight= 20)		
3	<b>Results</b>	Students can: 9. Give arguments for each hypothesis result 10. Explain the nonsignificant results in line with descriptive statistics	LO: PLO 2 (Weight= 20)		
4	<b>Conclusion</b>	Students are able to conclude the thesis in line with the research questions. They also can show the limitation and research contribution	LO: PLO 1 (Weight=10)		
5	<b>Presentation</b>	Students are able to present the thesis effectively, confidently, attractively, orderly, clearly, and easily understood.	LO: PLO 7 (Weight=10)		
6	<b>Language and Grammar</b>	Students are able to compose proposal texts using good and correct grammar and spelling in Indonesian/English, following the rules and guidelines for writing the final project, such as citation methods, literature writing, explanations of pictures, tables, and so on.	LO: PLO 5 (weight=8)		
7	<b>Comprehensive Competence</b>	Students have mastery of practice issues as indicated by the ability to answer the examiner's questions	LO: PLO 4 (weight=12)		
<b>TOTAL SCORE</b>					

\*) Originality comes from the differentiation between this study and with the previous study. It can not just be different in sample or years, the student must find other important factors or variables that might influence the current issue or condition.

signed

  
 (.....)  
 Head of Examiner




# Thesis - Examination

Student's Name : Indah Hasna Shafa Nadhira  
Nim : 123012211017  
Day / Date : Thursday 30, January 2025  
Room : Secretariat Master of Accounting

No	Component	Criteria	The score for Each Component		
			PLO	Score (0-100)	Nilai (skor x bobot)
1	<b>Research Gap and Fenomena Gap</b>	Students can clearly define the phenomena of Gap and Research Gap. And students can develop the research novelty	PLO 3 (Weight= 20)		
2	<b>Theory and Hypothesis</b>	Students can: 7. Find a Grand theory that is in line with the research 8. Develop a research framework based on sound arguments 9. Do mapping research with a minimum of 20 papers including national dan international papers  Develop a hypothesis based on empirical and theoretical arguments.	PLO 6 (Weight= 20)		
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4	<b>Conclusion</b>	Students are able to conclude the thesis in line with the research questions. They also can show the limitation and research contribution	LO: PLO 1 (Weight=10)		
5	<b>Presentation</b>	Students are able to present the thesis effectively, confidently, attractively, orderly, clearly, and easily understood.	LO: PLO 7 (Weight=10)		
6	<b>Language and Grammar</b>	Students are able to compose proposal texts using good and correct grammar and spelling in Indonesian/English, following the rules and guidelines for writing the final project, such as citation methods, literature writing, explanations of pictures, tables, and so on.	LO: PLO 5 (weight=8)		
7	<b>Comprehensive Competence</b>	Students have mastery of practice issues as indicated by the ability to answer the examiner's questions	LO: PLO 4 (weight=12)		
<b>TOTAL SCORE</b>					80

*\*) Originality comes from the differentiation between this study and with the previous study. It can not just be different in sample or years, the student must find other important factors or variables that might influence the current issue or condition.*

*signed*

  
(.....)  
Examiner



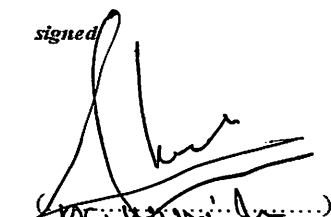
## Thesis - Examination


Student's Name : Indah Hasna Shafa Nadhira  
Nim : 123012211017  
Day / Date : Thursday 30, January 2025  
Room : Secretariat Master of Accounting

No	Component	Criteria	The score for Each Component		
			PLO	Score (0-100)	Nilai (skor x bobot)
1	<b>Research Gap and Fenomena Gap</b>	Students can clearly define the phenomena of Gap and Research Gap. And students can develop the research novelty	PLO 3 (Weight= 20)		
2	<b>Theory and Hypothesis</b>	Students can: 7. Find a Grand theory that is in line with the research 8. Develop a research framework based on sound arguments 9. Do mapping research with a minimum of 20 papers including national dan international papers  Develop a hypothesis based on empirical and theoretical arguments.	PLO 6 (Weight= 20)		
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4	<b>Conclusion</b>	Students are able to conclude the thesis in line with the research questions. They also can show the limitation and research contribution	LO: PLO 1 (Weight=10)		
5	<b>Presentation</b>	Students are able to present the thesis effectively, confidently, attractively, orderly, clearly, and easily understood.	LO: PLO 7 (Weight=10)		
6	<b>Language and Grammar</b>	Students are able to compose proposal texts using good and correct grammar and spelling in Indonesian/English, following the rules and guidelines for writing the final project, such as citation methods, literature writing, explanations of pictures, tables, and so on.	LO: PLO 5 (weight=8)		
7	<b>Comprehensive Competence</b>	Students have mastery of practice issues as indicated by the ability to answer the examiner's questions	LO: PLO 4 (weight=12)		
<b>TOTAL SCORE</b>					A

\*) Originality comes from the differentiation between this study and with the previous study. It can not just be different in sample or years, the student must find other important factors or variables that might influence the current issue or condition.

signed

  
Thesis Advisor

	<b>REVISION FORM</b> <b>THESIS EXAMINATION</b>	No Dokumen : FRM-KBM-13-08 Revisi : 00 Tanggal Efektif : 01 Januari 2019
---	---	--

**MASTER OF ACCOUNTING**  
**FACULTY OF ECONOMICS AND BUSINESS, UNIVERSITAS TRISAKTI**  
**ODD SEMESTER YEAR. 2024/2025**

NAME : Lucia Hasna Nadhira

NIM : 123012211017


TITLE OF THESIS : .....

REVISION : *(Please provide notes for revised points)*

NO.	NOTES	CHAPTER
1.	Format Penulisan agar diperbaiki.	
2.	Pembahasan hasil penelitian agar ditambahkan untuk lebih memperjelas hasil statistik dan hubungannya dengan Teori dan hasil penelitian yang lain.	
3.	Implication penelitian agar lebih detail lagi terutama untuk hasil yg telah signifikan dan berbeda.	

Jakarta, .....

  
 (.....AFFRIWAL.....)

	<b>REVISION FORM THESIS EXAMINATION</b>	No Dokumen : FRM-KBM-13-08 Revisi : 00 Tanggal Efektif : 01 Januari 2019
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**MASTER OF ACCOUNTING  
 FACULTY OF ECONOMICS AND BUSINESS, UNIVERSITAS TRISAKTI  
 ODD SEMESTER YEAR. 2024/2025**

NAME : Indah Hasna Shafa Nadhira


NIM : 123012211017

TITLE OF THESIS : .....

REVISION : *(Please provide notes for revised points)*

NO.	NOTES	CHAPTER

Jakarta, 30 / 1 / 2025

  
 (.....  
 Hasnawati.....)