

THE ROLE OF DIGITAL BANKING FOR SUSTAINABILITY BUSINESS OF ISLAMIC RURAL BANKS IN INDONESIA

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ABSTRACT

The purpose of this study is to present a green business model for Islamic rural banks in Indonesia through the role of digital banking in moderating the influence of corporate governance on the sustainable business of Islamic rural banks in Indonesia. The total population in this study was 164 (one hundred and sixty four) Islamic rural banks spread across Indonesia, while the sample used in this study was 30 (thirty) Islamic rural banks located in the areas of Jakarta, Tangerang, Depok, Bekasi and Bandung. The data used is secondary data taken from financial reports and annual reports for the 2016-2021 period. Furthermore, the data is processed using smart PLS. The results of the study state that corporate governance has a significant positive effect on the sustainable business of Islamic rural banks in Indonesia. Digitas banking moderates the influence of corporate governance on the sustainable business of Islamic rural banks in Indonesia.