

ABSTRACT

This study aims to analyze the influence of green marketing, corporate social responsibility (CSR), and product innovation on green credit decisions among debtor companies of Bank BRI at the Makassar Regional Office. Green credit refers to a lending policy that supports environmentally friendly projects as part of efforts to achieve the Sustainable Development Goals (SDGs). The study also explores the mediating role of product innovation in the relationship between green marketing, CSR, and green credit decision-making. A quantitative approach was employed using the Structural Equation Modeling Partial Least Square (SEM-PLS) method. The population consisted of all green credit debtor companies at Bank BRI Makassar Regional Office, totaling 127 companies. A stratified random sampling technique was applied to select 110 companies as respondents. Data were collected through a Likert-scale questionnaire. The results show that green marketing and CSR have a positive and significant effect on green credit decisions. Furthermore, both green marketing and CSR significantly influence product innovation, which in turn positively affects green credit decisions. These findings confirm that sustainable marketing strategies and corporate social responsibility initiatives not only foster product innovation but also enhance a company's opportunity to secure sustainability-based financing. This study offers practical implications for banking institutions in strengthening green financing strategies and encourages companies to integrate sustainability aspects into their business practices to meet environmental standards and gain stronger financial support.

Keywords: *Green Marketing, Corporate Social Responsibility, Product Innovation, Green Credit Decision*