



Analysis of The Green Banking Implementation Model on Banking Performance at Bank Syariah Indonesia

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ABSTRACT

This study aims to examine the implementation of green banking practices at Bank Syariah Indonesia, KCP Banjarnegara, and their impact on banking performance. This study uses a descriptive qualitative approach with a field research method through direct observation and interviews with the Branch Manager, Operational Staff, teller, and microstaff of Bank Syariah Indonesia, KCP Banjarnegara. Indicators of green banking activities used in this study include green Product, green Operation, green customer, and green Policy. The results of this study indicate that Bank Syariah Indonesia KCP Banjarnegara implements green banking practices based on research indicators, such as Green Product, Green Operation, Green customer, and green policy. Bank Syariah Indonesia, KCP Banjarnegara, has implemented all indicators well. This has a positive impact on the image and reputation of Bank Syariah Indonesia, KCP Banjarnegara, as a bank that cares about the environment and social responsibility. In addition, the existence of Operational Efficiency in banking has helped Bank Syariah Indonesia KCP Banjarnegara increase efficiency and reduce costs. The use of technology also speeds up the transaction process and services for customers and increases customer satisfaction.

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Introduction

The ever-increasing rate of climate change is attracting attention from various stakeholders around the world. The world has made continuous efforts to measure and mitigate the risks of human-induced climate change. This then attracts attention, especially for economic actors, where every organization is required to act according to regulations in order to respond to various pressures from the environment and society. In fact, the ethical

behavior of an organization does not only focus on profit but also pays more attention to environmental (planet) and social (people) aspects to be able to maintain long-term sustainability, or what is called Sustainable Development (Handajani, 2019). Sustainable Development is a development that requires harmony between economic, social, and environmental interests, or what is commonly referred to as the triple bottom line, in every development decision (Awatara & Fatonah, 2017).

According to Zuhail (2013), Indonesia is a superior country with great opportunities, especially in sustainable economic development efforts, where Indonesia itself is included in the maritime continent category. The green economy is one form of response to global warming that, in its efforts, focuses more on how to reduce carbon emissions. The concept of a green economy has long been rolled out by various international institutions, especially UNEP. The principle of green economy complements the concept of sustainable development, where it is known that the main principle of sustainable development is to meet the needs of the present without sacrificing the fulfillment of the needs of future generations. The goal of the Green economy is to create an effective environment for economic and social progress by minimizing adverse effects on the environment and making efficient use of natural resources while maintaining a decent standard of living.

The Green Economy, whose legitimacy encourages every economic activity to minimize its environmental impact, inspires and is also adopted in the banking world. Banking is a business that contributes greatly to the country's economy. While banks are considered environmentally friendly and do not have a major impact on the environment through their own operations, the 'external' impact on the environment through customer activities is huge. The role of banking is to channel and save funds by mobilizing the economy of the community or the business world in general (Anggraini, 2020). Therefore, banks also have an indirect role in environmental depreciation, which can be seen through the distribution of loans and financing to their customers. Banking can play a role in economic development and protection.

According to the opinion of Shaumya and Arulrajah (2016), it is confirmed that Islamic banks, in carrying out their operations, are required to pay attention to and consider environmentally friendly aspects, in addition to reducing the adverse effects of the operating activities of financial institutions. It is also able to support the social responsibility efforts of a company in a sustainable manner.

Bank Indonesia also considers the importance of sustainable development contained in Law No. 32 of 2009 concerning environmental protection and management, which requires all economic activities to comply with encouraging environmental

sustainability by providing both criminal sanctions for perpetrators and revocation of environmental licenses. The application of principles that pay attention to the environment in a sustainable manner is called green banking. Green banking translates to banking that emphasizes the application of sustainability in financial distribution or operational activities. In this case, it means that the bank seeks to create environmentally friendly practices by reducing the carbon footprint of banking operations.

Allah says in Surah Ar-rum (41) :

ظَهَرَ الْفَسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ أَيْدِي النَّاسِ لِيُذِيقَهُمْ بَعْضَ الَّذِي عَمِلُوا لَعَلَّهُمْ يَرْجِعُونَ

There is corruption on the land and in the sea because of the deeds of men, that Allah may give them some of the consequences of their deeds, that they may return to the right path. (QS Ar-Rum : 41)

The content of QS Ar-Rum verse 41 explains that Allah SWT created humans not only as servants who worship Him, but humans are also tasked with being leaders of the universe, where they must be able to take advantage of everything on earth, maintain everything that Allah SWT created, and manage existing resources as well as possible so that one day the existing natural wealth can be used and utilized for the benefit of all creatures on earth. But in reality, it is not uncommon for humans to do damage and act out of greed when they cannot protect the environment on earth properly, as Islam teaches.

Indonesia's commitment to green Banking or sustainable Finance in the terminology of the Financial Services Authority (OJK) is evidenced by the publication of the Sustainable Finance Roadmap in December 2014 and the existence of a green banking regulatory framework. Precisely on 27 July 2017, OJK has issued Regulation Number 51/POJK.03/2017 concerning the Financial Services Authority (POJK) which is confirmed in article 2 (1) where the Application of Sustainable Financing for Financial Services Institutions, Issuers, and Public Companies is required to implement sustainable finance and business and OJK Regulation 60/POJK.04/2017 concerning Control and Application of Environmentally Sound Debt Instruments. According to data from OJK (2021), there are eight national banks, both State-Owned Enterprises (BUMN) and private companies, that are ready to implement a sustainable finance system (Ojk.go.id).

The green banking report can be classified into the green Product, green Operation, green customer, and green Policy systems, where banks focus more on handling financial businesses with environmental and social risks (Handajani, 2019). The concept of green Banking contains the concept of green finance, which is implemented as the provision of credit by financial institutions to corporate debtors that does not have an impact on environmental quality or social conditions. Islamic banking financial provision can be said

to be a thing if the financing of its utilization has an adverse impact on environmental damage (Nasution, 2018). Based on Government regulations, to receive financing with the concept of green financing, fund borrowers or business actors must try to minimize energy use in carrying out their business activities and must meet the 3R (reduce, reuse, recycle) requirements.

The above has also been discussed in a previous journal article written by Anggraini (2019) entitled "Analysis of Green Banking Implementation and Financial Performance on Bank Profitability in Indonesia", claiming that application-based green banks are in the grant application process. She emphasized the focus on profitability, lending, and banking responsibility in implementing green banking. According to Ardiansari (2012) in his concept, banks in Indonesia also require a clearer "green" point from banks when considering companies that propose loans. For the future, banks must comply with Law No. 10 of 1998 on improving banking operations. The regulation states that banks must pay attention to the results of AMDAL (Environmental Impact Analysis) and also choose the right color for risky companies and large corporations so that the projects financed remain ecologically sustainable.

The meaning of appropriate colors is proper colors or five colors that describe the company's performance in environmental management, as in the following table:

Table 1. Color of environmental management PROPER assessment

Color	Information
Gold	For businesses that successfully carry out management efforts and are very satisfying
Green	For businesses that have implemented environmental management efforts and achieved better results than the requirements specified in the law
Blue	For businesses that have implemented environmental management efforts and in accordance with statutory requirements.
Red	For businesses and/or activities that have implemented environmental management efforts but have not reached the minimum requirements as regulated by law
Black	For businesses that have not made environmental management efforts and have the potential to pollute the environment.

Many companies regard corporate environmental management as an unnecessary and ineffective investment or even misunderstand that it is harmful to the company's development. Some experts assert that pollution results from inefficient use of resources, and companies that pioneer environmental management or sustainable innovation will have a "first mover advantage" that allows them to enhance their green image as well as

their competitive advantage (Chen, 2011). By considering environmental aspects in business decisions, it will be able to reduce the negative impact of financial institutions operating activities so as to help corporate social responsibility and achieve sustainability.

According to Salsabila (2022), in his research entitled *Trend Green Banking: Productive Financing in Realizing Sustainable Development*, banks should not participate in financing projects that are expected to have a detrimental impact on the ecosystem. In the Islamic banking system, taking environmental balance factors into account will eliminate the risks of providing financing to debtor customers. For this reason, it is necessary to develop the ability to analyze environmental risks in an ecologically accountable manner. Therefore, efforts are needed to build awareness among internal and external stakeholders about the importance of implementing green banking by committing to prioritize green banking activities in bank decision-making and policies (Rahma & Barua, 2016).

In line with the previous argument, research conducted by Cania et al. (2022) entitled *"Green Banking Innovation in Sharia Banking Services"* explains that this study implemented Green Banking through its operational activities and improved customer service. The results of this study are addressed to bank operators who want or have implemented green banking, with the assumption that knowledge of green banking improves service quality.

Islamic banks, as financial institutions that operate based on Islamic sharia principles, have a commitment to sustainability and social justice. Therefore, the implementation of green banking in Islamic banks is becoming increasingly relevant in order to fulfill Islamic ethical values that support environmental preservation and community welfare. Some of the green banking initiatives undertaken by Islamic banks include financing sustainable projects, investing in environmentally friendly sectors, managing environmental risks, and using green technology in bank operations. The adoption of these green banking practices has an impact not only on the environment and society but also on overall banking performance. However, in implementing green banking, Islamic banks are faced with a number of unique challenges and considerations, including ensuring that all activities are compliant with Shariah principles and taking into account social awareness among customers and stakeholders. Therefore, an in-depth analysis of the impact of green banking on banking performance in Islamic banks is important to understand the contribution of the financial sector to achieving sustainable development goals.

Bank Syariah KCP Banjarnegara is a financial services institution in the city of Banjarnegara. Before becoming Bank Syariah Indonesia KCP Banjarnegara, this bank was Bank Mandiri Syariah; precisely on February 1, 2021, it was inaugurated as Bank Syariah Indonesia KCP Banjarnegara. This bank is located in the middle of Banjarnegara city, where the location is quite strategic, close to the center of trade and industry. Based on information obtained by researchers, Bank Syariah Indonesia KCP Banjarnegara was established due to the unification or collaboration of three banks at once, namely Bank Syariah Mandiri, Bank BRI, and Bank BNI.

From the description above, the researcher feels the need to analyze whether the implementation of green banking is well implemented or not. There needs to be further study related to the application of Green Banking regarding implementation and impact on banking performance, especially at Bank Syariah Indonesia KCP Banjarnegara. Thus, researchers are interested in conducting further research related to "Analysis of the Green Banking Implementation Model on Banking Performance at Bank Syariah Indonesia KCP Banjarnegara".

Literatures Review

Implementation

The Big Indonesian Dictionary says "implementation or implementation" means "execution or application". However, according to Majid (2014), According to Joko Susila (2019), implementation is defined as the application of concepts, policies or innovations in real action with the aim of producing changes in attitudes, knowledge and skills. The implementation process involves a number of important components, including:

- a. There is a program or policy being implemented,
- b. There is a target group, which is the group of people who will benefit from the program
- c. There are implementers, either from organization or individuals, who are responsible for obtaining implementation and overseeing the implementation process, as well as the implementers.

Sharia Banking

According to (Ismail, 2016) the meaning of Islamic banking is a bank that in its work system makes Islamic law the main reference where the bank does not charge usury to its customers. As for the return received by the bank, it will usually be given after going through the mudharabah contract process between the customer and the bank. For agreements

(contracts) in Islamic banks are also guided and adhere to the pillars and conditions regulated in Islamic sharia.

Islamic banks are very different from conventional banks in terms of pricing their products. This is based on a yield agreement between the bank and the depositor based on the type and term of the deposit, which determines which part of the proceeds the depositor will receive. According to Muhamad (2020) Islamic banks are banks based on partnership, justice, transparency, and universality.

Green Banking

According to Lako (2015) In particular, green banking means that banking corporations must focus their efforts on efforts to preserve the environment and the universe (planet) and improve welfare for the community (social), in addition to focusing on financial responsibility, which includes managing the business as effectively as possible to generate maximum profit for shareholders (people) or can be called the triple bottom line.

The triple bottom line itself is the concept of measuring company performance in a "holistic" manner by including 3 simultaneous performance measures, namely 3P (profit, planet, people), or also called economic, environmental, social (EES). Furthermore, the economic variable is related to business efforts to generate financial profits, while the environment variable is focused on how company management considers social issues (Suteja, 2018). There are 4 indicators of green banking according to SOEs, namely Green Product, Green Operation, Green Customer, and Green Policy.

Banking Performance

Banking performance includes a number of metrics that evaluate the efficiency, profitability, liquidity, and risk of financial institutions. In general, banking performance is a measure of the extent to which a bank can achieve its business objectives and provide added value to its shareholders and other stakeholders. Performance is an important thing that must be achieved by every company, because performance is a reflection of the company's ability to manage and allocate its resources. In addition, the main purpose of performance appraisal is to motivate employees in achieving organisational goals and in meeting predetermined standards of behaviour, in order to produce expected actions and results (Dendawijaya, 2009).

Previous Study

1. A journal written by Cania Anggita Putri (2022) entitled "*Inovasi Green Banking Pada Layanan Perbankan Syariah*". This study aims to analyse the relationship between

electronic banking as an operational support and customer service improvement. Banks can also facilitate and be more environmentally friendly for example by reducing paper in every transaction or using recycled materials. Thus, this improves the quality of bank services that will be perceived by customers. The results of this study are intended for banks that will implement or have implemented green banking, where this green banking knowledge is believed to improve service quality.

2. A journal written by Diah Anggraini, Dwi Nita Aryani, Irawan Budi Prasetyo (2022) entitled "Analisis Implementasi Green Banking dan Kinerja Keuangan terhadap Profitabilitas Bank di Indonesia". This study analyses the implementation of green banking, and financial performance on bank profitability in Indonesia for the period 2016-2019. The results showed that green banking policy has a significant positive effect on profitability.
3. A journal written by G Nandhini Prabhu and P. S aithal (2022) entitled "A New Model on Customers' Attraction, Retention, and Delight (CARD) for Green Banking Practices". The purpose of this study is to examine the conceptual model that effectively represents the characteristics of green banking operations and their relationship with total green banking customer satisfaction. The result of this study is that this review-based analysis identifies the current state of green banking practices. The influence of green initiatives by public and private banks, such as internet banking.
4. A journal written by Muhammad Hussain Qureshi and Talat Hussain (2020), entitled "Green Banking Products: Challenges and Issues in Islamic and Traditional Banks of Pakistan". Muhammad Hussain Qureshi and Talat Hussain's research explores issues and challenges in green banking products in Islamic and traditional Pakistani banks. The results show that lack of skills, knowledge, identification of target markets with appropriate financing modes and convincing the public are some of the main obstacles in the formulation and implementation of green banking products.
5. A journal written by Herath H.M.A.K. & Herath H.M.S.P (2019) entitled "Impact of Green Banking Initiatives on Customer Satisfaction: A Conceptual Model of Customer Satisfaction on Green Banking". The results of this study indicate that for the implementation of green banking to be more effective. The Indian government and RBI must play a proactive role and formulate green policy guidelines and financial incentives. The survival of the banking industry is inversely proportional to the level of global warming. Therefore, for green banking in India, it should be promoted as a business model.

6. A journal written by Vani Febiola, Muhammad Iqbal Fasa, and Suharto (2023) entitled *"Analisis Implementasi Green Banking pada Bank Umum Syariah: Studi Bank Syariah Indonesia"*. The result of this research is that in the environmentally friendly financing distribution programme, BSI has terms and conditions by reviewing the results of the environmental impact analysis (AMDAL). In the environmentally friendly operational activities programme, BSI is able to create a paperless bank, minimise the risk of global warming, green building, and waste management and reduction.

Journal written by Nazamul Haque, Md. Masrurul Mowla, Mohammad Shahab Uddin, Abdullahil Mamun, & Mohammad rahim Uddin (2019) "Green banking practice in bangladesh: A Critical investigation". The wave of green banking has touched banks and non-bank institutions in Bangladesh. However, they are still not maximised in implementing green banking practices. They implement green banking by following the guidelines set by the central bank of bangladesh.

Methods

The research conducted uses descriptive qualitative research, because it is more likely to classify an existing symptom and reality, which aims to describe how the implementation of green banking and its impact on banking performance at Bank Syariah Indonesia KCP Banjarnegara. This research is located at Bank Syariah Indonesia KCP Banjarnegara. This research was conducted from January to June 2023. The research subjects taken were Branch Manager, Operational Staff, Micro Staff. As for the data sources used in this discussion, namely from primary and secondary data sources obtained through a process of documentation and in-depth interviews with the object of research at Bank Syariah Indonesia KCP Banja which is one of the Islamic banks located in Banjarnegara Regency.

Results

The criteria to support sustainable banking include efficient and effective use of natural resources as well as mitigation and adaptation to climate change. The Bank recognises that to encourage communities to develop business activities that consider environmental impacts, banks must change the way they operate. POJK No.51/POJK.03/2017 regulates the Sustainable Finance Action Plan (SFAP) which includes policy and governance adjustments, development of sustainable financial products and services, and internal bank capacity building.

The RAKB is built on three pillars: business focus, enabling factors, and addressing basic issues. All operational departments of the Bank refer to the RAKB to manage environmental, social and governance (ESG) related risks. Building a culture of environmental awareness within the Bank is important so that operational activities consider the impact on the environment.

Bank Syariah Indonesia KCP Banjarnegara branch office is under the supervision of Purwokerto region and Semarang Regional. SOEs state that there are important indicators that must be considered in determining green banking, namely.

Green Product

Indicators of activities carried out by banks related to the planning of banking products and services that can save energy and reduce material usage. Bank Syariah Indonesia KCP Banjarnegara uses social information technology to introduce products that can be directly accessed by opening the company's website and social media accounts. In order to make transactions, customers can access BSI Mobile without going to the teller. This is in line with the research of Cania Anggita Putri et.al (2022) which says that electronic transactions not only help towards sustainability but also provide convenience for customers and banks. By implementing green banking in electronic Islamic banking services (e-banking) as a means of operational support with improved customer service, making environmental conditions better maintained and also making it easier for consumers to access their needs with electronic banking.

Bank Syariah Indonesia KCP Banjaregara does not have special procedures for environmentally friendly financing, but with requirements such as SKU, the bank fully trusts the village verification. In addition, financing directly related to ecology in Banjarnegara is still very minimal. Therefore, there are not many financing requests from large companies that can harm the environment.

The use of technology has had a significant positive impact on the banking performance of Bank Syariah Indonesia KCP Banjarnegara. Operational efficiency is increased, customer service quality is improved, and product and service innovation is stimulated. Data and transaction security are also well maintained, and the bank is able to increase the accessibility and inclusiveness of banking services for all levels of society. The use of technology is an important factor in achieving competitive advantage and maintaining customer satisfaction in the Islamic banking industry.

Green Operasional

Bank Syariah Indonesia KCP Banjarnegara is a bank that is committed to becoming an environmentally sound bank by conducting pro-environmental business activities. The

bank's efforts include various steps in carrying out its environmentally friendly operations. Some of the green operational initiatives implemented by Bank Syariah Indonesia KCP Banjarnegara include:

- 1) Use of LED Lights: The bank uses LED energy-saving lamps, thereby reducing electricity consumption in the implementation of the green building idea.
- 2) Planting of Plants in the Office: Bank Syariah Indonesia's office space is planted with various types of plants that produce oxygen (O₂) and absorb carbon dioxide (CO₂), thus helping to improve air quality in the office environment.
- 3) Waste Management: The Bank manages its operational waste by collecting it in a designated area and regularly sending it to the cleaning service. Potentially scattered data in the waste (such as paper) is destroyed before disposal.
- 4) Payment of Waste Levies: The Bank cooperates with the environmental agency to pay waste retribution every month, as part of its commitment to create a balance with the environment.
- 5) Paper Use Reduction: The Bank implements a paper reduction policy in administrative activities by encouraging paperless transactions and using green banking tools.
- 6) Energy Efficiency: The Bank utilises energy efficiency techniques, including switching off lights and computers when not in use, as well as using energy efficient LED lights and air conditioners.
- 7) Sustainable Energy Use: The Bank only uses three types of energy, namely electricity from PLN, water from PDAM, and fuel oil for operational vehicles. The Bank also saves fuel waste by reducing the number of regional meetings and using the zoom meeting application as a substitute.

By implementing these measures, Bank Syariah Indonesia KCP Banjarnegara strives to be an environmentally friendly and responsible bank in carrying out its operations.

Greenhouse effect mitigation efforts, including carbon emission reduction, energy reduction, and paper use reduction, have had a significant positive impact on banking performance at BSI KCP Banjarnegara. Carbon emission reductions help the bank achieve environmental targets and contribute to mitigating climate change globally. In addition, energy efficiency and reduced paper usage have resulted in operational cost savings and improved bank efficiency. The implementation of these measures also enhances the bank's image and reputation as a socially and environmentally responsible financial institution. The growing importance of awareness of environmental issues demands the continued

development of mitigation efforts and sustainable measures in the banking sector, including Bank Syariah Indonesia KCP Banjarnegara.

Green Cunsomer

Green banking activities are concerned with providing the best service to customers while maintaining a positive impact on the environment, such as the use of information technology in customer service and quick response to customer complaints through digital banking. One of the other green consumer actions is teaching customers how to transact online (Handajani, 2019).

Bank Syariah Indonesia KCP Banjarnegara by educating customers to transact online, for example, customers will make transfers and school payments directed to use BSI Mobile. There is no SMS Banking service at Bank Syariah Indonesia KCP Banjarnegara, but Bank Syariah Indonesia KCP Banjarnegara uses online media such as Instagram and WhatsApp to distribute pamphlets online. In addition, there are online complaints in the Customer Care Menu contained in the BSI Mobile application.

This shows that the implementation of green customers has strengthened the image and reputation of Bank Syariah Indonesia KCP Banjarnegara as a socially and environmentally responsible bank. The implementation of green customers at Bank Syariah Indonesia KCP Banjarnegara has had a significant positive impact on banking performance. Increased customer awareness of environmental issues, the use of sustainable products and services, as well as a reduction in the carbon footprint and environmental impact of customers are indications of the success of the green customer strategy. These positive impacts include strengthening the bank's image and reputation, increasing customer loyalty, supporting sustainable development, providing sustainable services, and positive community engagement.

Green Policy

Green policy is a bank policy that aims to reduce the negative impact caused by banking operations on the environment through strategic planning and implementation of environmentally friendly policies. One of the policies made is the provision of environmental development funds and partnership programmes (green partnership) for activities related to the environment. Bank Syariah Indonesia KCP Banjarnegara also collaborates with partners and other stakeholders in supporting the implementation of green banking. The bank itself also pays attention to social risk with an environmental permit.

Bank Syariah Indonesia KCP Banjarnegara also cooperates with the Ministry of Religion and other government institutions. The implementation of green policies in Islamic

banks in Indonesia is an important step in ensuring economic, social and environmental sustainability. By providing environmentally-based financing, implementing comprehensive environmental policies, and collaborating with external parties, Islamic banks play an active role in supporting efforts to mitigate climate change and preserve the environment.

The involvement of external parties, including the government, the Ministry of Religious Affairs, and the Environmental Agency, has had a significant positive impact on banking performance at BSI KCP Banjarnegara. Collaboration in social and environmental programmes, support for government programmes, engagement with the Ministry of Religious Affairs, support for environmental programmes, and awards and recognition from external parties are evidence of the effectiveness of external party involvement in supporting Islamic banking efforts to implement sustainable practices and social responsibility. These positive impacts include strengthening the bank's image and reputation, increasing customer trust, supporting sustainable development, providing sustainable services, and positively engaging with the community.

Discussion

Criteria for supporting sustainable banking include efficiency and effectiveness in the use of natural resources as well as mitigation and adaptation to climate change. Banks realize the importance of encouraging people to develop business activities that consider environmental impacts, so banks must change the way they operate. POJK No.51/POJK.03/2017 regulates the Sustainable Finance Action Plan (RAKB) which includes policy and governance adjustments, development of sustainable financial products and services, as well as increasing the bank's internal capacity. RAKB is built on three pillars, namely business focus, supporting factors, and handling basic issues. All Bank operational departments refer to RAKB to manage risks related to the environment, social and governance (ESG). It is important to build a culture of environmental awareness within the Bank so that operational activities consider the impact on the environment.

The Bank Syariah Indonesia sub-branch office KCP Banjarnegara operates under the supervision of the Purwokerto and Semarang Regional areas. Based on preliminary interviews, there is no implementation yet implemented at the BSI sub-branch KCP Banjarnegara, but BSI's annual sustainability report shows that there are differences between the plans or policies stated in the report and their implementation in the field. This is interesting to research because it can provide insight into the challenges or obstacles

faced by sub-branches in implementing planned sustainability practices as well as the impact of implementation on banking performance.

At Bank Syariah Indonesia KCP Banjarnegara, the implementation of green banking includes several important indicators:

Green Product

The Bank presents banking products and services that save energy and reduce material consumption. The use of social information technology has helped introduce products with direct access via the company's website and social media accounts. Additionally, transactions can be accessed via BSI Mobile, which increases efficiency and customer satisfaction.

Researchers conducted an interview with Mrs. Alpryanca Pinshi Salsabil as a teller, she said that:

"To use information technology, we definitely use the BSI Mobile application, where most of the products are available, customers can carry out any transactions ranging from transfers, top ups, academic payments and so on, apart from that there is also a BSI webform, usually for cash deposits, withdraw cash, and open savings before being processed by the teller or CS. The features are complete and transparent regarding admin fees, there is also information available regarding the benefits of each savings account. Apart from that, we also use social media such as Instagram and WhatsApp for product introduction."

From the explanation above, it is clear that Bank Syariah Indonesia KCP Banjarnegara uses social information technology to introduce products that can be directly accessed by opening the company's website and social media accounts. To carry out transactions, customers can access BSI Mobile without going to a teller. This is in line with research by Cania Anggita Putri et.al (2022) which says that electronic transactions not only help towards sustainability but also provide convenience for customers and banks. By implementing green banking in electronic sharia banking services (e-banking) as a means of supporting operations by improving customer service, environmental conditions are better maintained and also make it easier for consumers to access their needs with electronic banking.

Picture 1 BSI Mobile display



Apart from that, indicators for implementing green products through the financing process and environmental document requirements are also implemented by Bank Syariah Indonesia KCP Banjarnegara according to an interview with Mr. Ferdinan Indra S as micro staff, Belau said that:

"In the process of distributing financing to business actors there is an environmental impact analysis, but only visible checks, there is also no monitoring of environmental performance, in the Banjarnegara area itself we rarely have hazardous chemical waste, on average we only analyze the business whether in the future we can pay in installments or not. The important thing is that if you borrow, the basis is 5C+1H and we fulfill the minimum of three, OK. The SKU must come from the village. "There may be future steps, because environmental impact analysis is important too."

Based on the results of the interview, it can be seen that Bank Syariah Indonesia KCP Banjaregara does not have special procedures for environmentally friendly financing, however, with requirements such as SKUs, the bank has full confidence in village verification. Apart from that, financing directly related to ecology in Banjarnegara is still very minimal. Therefore, there is not much demand for financing from large companies that could harm the environment.

Green Operational

The Bank takes environmentally friendly steps in its operations, such as using energy-saving LED lights, planting plants in the office to improve air quality, and managing waste well. The Bank is also committed to reducing paper use by implementing a paperless policy.

Researchers interviewed Mrs. Heni Susiowati, an operational staff member at Bank Syariah Indonesia KCP Banjaregara, regarding the implementation of environmentally friendly building ideas there. The following are the results of the interview:

"BSI uses LED lights in the office as an effort to save energy. Yes, there must also be plants here, like trees in pots and orchids near the CS and teller desks, apart from beautifying the banking hall, they also produce O₂ and absorb CO₂ so the banking hall is fresher. We also provide trash cans in every room."

This is also in line with the results of an interview with Mr. Coky Sandra Pradana AG as Branch Manager of Bank Syariah Indonesia KCP Banjarnegara.

"We provide trash cans in every room, and in the office there must be plants, on the teller desk and CS desk there must also be orchids, that's the SOP"

Based on the results of the interview, it can be seen that Bank Syariah Indonesia KCP Banjarnegara uses LED lights which are energy saving lights so that they can reduce electricity consumption in implementing the idea of environmentally friendly buildings. Apart from that, Bank Syariah Indonesia's office space is arranged with various types of plants that emit O₂ and absorb CO₂. Trash bins are also provided in every room of the Bank Syariah Indonesia KCP Banjarnegara office so that customers and employees can dispose of rubbish in the right place.

Picture 2. Banking hall



This is in line with the explanation of Mrs. Heni Susilowati, an operational staff member, who participated in the research interview. The following are the results of the interview:

"BSI also collaborates with the environmental service, we are diligent in paying waste levies every month, so our waste disposal is appropriate. The rubbish will be collected at the back, picked up by the cleaning service in the afternoon, so no rubbish will sit

for 2-3 days. For paper waste it is the same, we will first crush the paper in a machine to avoid reading the data, then we throw it away. We also comply if there are additional fees from the law to pay environmental costs. During the morning briefing, we are often reminded to always keep each room and table clean. Employees are also advised to use tumbler bottles or use office glasses if they want to drink. to reduce plastic waste”.

Based on this interview. It is known that Bank Syariah Indonesia KCP Banjarnegara manages waste from daily bank operations by collecting the waste on site and then the waste will be taken by the cleaning service. So that the waste does not sit in the office for days. Bank Syariah Indonesia KCP Banjarnegara also ensures that no data is spread because waste in the form of paper has been destroyed before being thrown away. In achieving balance with the environment, Bank Syariah Indonesia KCP Banjarnegara collaborates with the environmental service by paying waste levies every month. Bank Syariah Indonesia KCP Banjarnegara is also committed to reducing plastic waste by using tumbler water bottles and utilizing office pantries.

Green Customer

The Bank provides the best service by utilizing information technology and responding quickly to customer complaints through digital banking. Education about online transactions is also carried out to increase customer awareness of environmental issues.

Based on participatory observation carried out by researchers, where researchers were directly involved and participated in the implementation of green customer. Implementation of green customer at Bank Syariah Indonesia KCP Banjarnegara by educating customers to make online transactions, for example customers who will make transfers and school payments are directed to use BSI Mobile. There is no SMS banking service at Bank Syariah Indonesia KCP Banjarnegara yet, but Bank Syariah Indonesia KCP Banjarnegara uses online media such as Instagram and WhatsApp to distribute pamphlets online. Apart from that, there are online complaints in the Customer Care Menu contained in the BSI Mobile application.

Green Policy

The Bank presents environmentally friendly policies, such as environmental development funds and partnership programs to support environmental activities. Collaboration with external parties, including the government, Ministry of Religion, and the Environmental Service, is also part of the green banking strategy.

Based on observations, Bank Syariah KCP Banjarnegara collaborates with several stakeholders such as the Environmental Service. The bank itself also pays attention to social risks with environmental permits.

"Regarding environmental permits, of course there are, BSI also allows government environmental agencies to enter bank areas to view and monitor the environment and we will also provide a positive response if environmental agencies inform us about any irregularities in environmental cleanliness."

Apart from the Environmental Service, Bank Syariah Indonesia KCP Banjarnegara also collaborates with the Ministry of Religion and other government institutions. Implementing green policy in Islamic banks in Indonesia is an important step in ensuring economic, social and environmental sustainability. By providing environment-based financing, implementing comprehensive environmental policies, and collaborating with external parties, Islamic banks play an active role in supporting efforts to mitigate climate change and preserve the environment.

The involvement of external parties has had a significant positive impact on banking performance, including strengthening the image and reputation of Bank Syariah Indonesia KCP Banjarnegara. Green banking is an important basis for banks to contribute to environmental preservation and support sustainable development. Operational efficiency and cost reduction, technology adoption, and involvement of external parties are key elements in the successful implementation of green banking at Bank Syariah Indonesia KCP Banjarnegara.

Conclusion

The implementation of green banking at Bank Syariah Indonesia KCP Banjarnegara is to face the challenges of climate change and encourage environmentally sound economic growth. Bank Syariah Indonesia has implemented indicators set by BUMN, namely green product, green operations, green customer, and green policy. The implementation of green banking at Bank Syariah Indonesia KCP Banjarnegara has successfully implemented green banking which includes reducing carbon emissions, using environmentally friendly technology, involving external parties, and reporting environmental performance. Green banking is an important basis for banks to contribute to environmental preservation and support sustainable development. Apart from that, green banking has had a positive impact on the image and reputation of Bank Syariah Indonesia KCP Banjarnegara as a bank that cares about the environment and social responsibility. This increases customer trust and loyalty and increases attractiveness for investors and business partners.

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