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The Implementation of Green Banking Policies in Islamic Banks in Indonesia as an Effort to Support Sustainable Development

Aziza Riski Amanda[1], Fildzah Marini Husna[2], Lidia Desiana[3]
Universitas Islam Negeri Raden Fatah Palembang[1,2,3]
e-mail: azizariskiamanda234@gmail.com

Abstract
This study aims to provide a deeper understanding of the implementation of green banking policies in Islamic banks in Indonesia, as one of the efforts to support Sustainable Development Goals or SDGs. This issue has become more important, given the environmental harm caused by conventional business practices, including in the banking sector. The research method used in this study is a qualitative approach with a descriptive design. The researcher collected data through in-depth interviews and documentation studies to understand the phenomena related to the implementation of green banking in Islamic banks. The main focus of this study is to explore how Islamic banks implement green banking policies and to understand the perceptions, motivations, and challenges faced in this process. The results show that although Islamic banks in Indonesia have begun to adopt green banking principles in their policies and products, its implementation is still limited and faces various operational and regulatory challenges. Several factors hindering the adoption of green banking include limited understanding of the concept among Islamic bank managers and the lack of comprehensive regulatory support from the government. This study recommends that Islamic banks intensify efforts to educate both internal and external parties on the importance of green banking, as well as encourage the government to strengthen regulations that support the implementation of sustainability principles in the banking sector. It is expected that Islamic banks can play a more significant role in realizing a sustainable banking industry and supporting the achievement of SDGs in Indonesia.
Keywords: Sharia Banking, Green Banking, Sustainable Development Goals.

INTRODUCTION
Sustainable development is one of the popular terms frequently heard and appears in many industrial sectors, especially those related to industries that are directly or indirectly involved with environmental issues. Concerns about environmental quality, the availability of natural resources, and global climate change have sparked protests and demands from various parties for more sustainable business practices. In addition, the increasing globalization, which enables countries to interact more closely, means that environmental and social issues in one country can trigger similar impacts in other countries. This has drawn the attention of organizations like the United Nations (UN), which has intervened by urging its member countries to address these issues. This concern manifested in the form of the Sustainable Development Goals (SDGs), which

became globally popular after being agreed upon at the UN summit in 2015. SDGs emerged as a response to the need for a more comprehensive and long-term global development framework, lasting until 2030.

The environmental issues and pressure from many international organizations regarding corporate ethical responsibility have also encouraged companies to change, including in the financial sector such as banking. Today, economic growth must prioritize sustainability, as the financial sector plays a significant role in achieving more inclusive and sustainable economic growth for all. The existence of the Islamic banking sector offers an alternative to the conventional financial system, which is often seen as too profit-oriented and neglects the broader goal of promoting societal welfare. In the Islamic banking industry, there is a negative trend in the impact of economic growth on the environment and the increasingly scarce natural resources. Over time, this issue has grown into a global concern related to the negative environmental impacts caused by the banking industry. On the other hand, economic growth brings negative effects on the environment and natural resources. One of the most frequently discussed and linked issues to sustainable development movements is the high carbon levels caused by environmental pollution, emissions, and the exploitation of natural resources, which ultimately leads to social inequality.

The implementation of green banking is one effort to mitigate the negative effects of the current Islamic banking industry. Green banking is understood as the banking industry's effort to prioritize sustainable business practices. Although the banking industry is not typically categorized as a major environmental polluter, banks have full authority over their financing decisions, particularly regarding activities that do not meet sustainable development criteria. The impact of these activities on the environment will determine whether the bank provides financing. The concept of green banking has influenced the banking sector in Indonesia, especially after Bank Indonesia (BI) required all banks in the country to implement green banking practices in their operations. This was done in response to the issuance of Law No. 32 of 2009 on Environmental Protection and Management, which mandates all economic activities to comply with environmental sustainability efforts, including penalties such as criminal sanctions and the revocation of environmental licenses for violators.

The implementation of green banking is one effort to shift the national development paradigm from a greedy economy to a green economy. The impact of a greedy economy can be seen from the gross domestic product (GDP), which leads to the exploitation of natural resources. In contrast, a green economy focuses on economic growth that considers the 3P (People, Profit, and Planet). The 3P concept is an effort toward sustainable development. Islamic banking plays a significant role in supporting sustainable development because of its alignment with Maqashid Syari'ah (Islamic objectives) and the positive impacts it can bring. Based on the above explanation, the author aims to present a study on the implementation of green banking policies in Islamic banks as an effort to support sustainable development.

Green Banking

According to (Bhardwaj and Malhotra, 2013), green banking refers to banking practices that reduce both internal and external carbon emissions overall. Although banks are not typically seen as industries that directly pollute the environment, they have funded projects that leave a significant carbon footprint due to high energy consumption, excessive paper usage, lack of green buildings, and so on. According to (Lalon and Raad, 2015), green banking is primarily focused on sustainability, aiming to protect the environment by promoting green (sustainable) practices and making socially responsible investments. Research by (Lalon, 2015) states that green banking can be applied in two different methods: first, by creating a clean and healthy operational environment, which includes green buildings, greenery, digital banking, waste management, and using fuel-efficient vehicles. Second, by applying green banking in the business sector by financing projects such as biogas plants, renewable energy projects, waste processing plants, and other environmentally friendly projects.

According to (Ahmad, 2013), green banking is a concept that plays a crucial role in the intersection of environmental policy, financial services, and socio-economic factors. The process starts with considering the environmental friendliness of a project before a bank decides to fund it, ensuring that it is sustainable for the future. Research by (Handajani, 2018) defines green banking as a bank that operates in an environmentally friendly manner, is environmentally conscious, and efficient, while considering environmental aspects in its business activities. According to (Ramila and Gurusamy, 2015), green banking can be divided into two dimensions. The first dimension relates to the bank's operational activities, which are increasingly reliant on technology and the internet, thereby reducing paper usage. The second dimension concerns how banks allocate their funds, focusing on businesses that do not negatively impact the environment.

Sustainable Development (SDGs)

The concept of sustainable development was first introduced during the Stockholm United Nations Conference on Human Environment in 1972, also known as the Stockholm Declaration. It states: "All natural resources on Earth, including air, water, land, flora, and fauna, particularly those that represent parts of natural ecosystems, must be preserved to ensure safety for the benefit of present and future generations through appropriate and careful planning or management." According to (Brundtland, 1987), sustainable development is "development that meets the needs of the present without compromising the ability of future generations to meet their own needs." Sudharta P. Hadi, in his book Opcit (2007), defines sustainable development as a concept that aligns development interests with environmental management.

According to (Rahardiam, 2016), sustainable development is an effort by humans to improve the quality of life while ensuring that they do not exceed the ecological limits that support their existence. According to (Salim, 2023) defines sustainable development as a process of development that optimizes the benefits from natural and human resources while aligning them with the development goals. Ignas Kleden, in his article "Pendahuluan ke Arah Pembangunan Berkelanjutan di Indonesia", states that sustainable development is a planned and conscious effort to integrate social, economic, and environmental aspects into development strategies. The goal is to ensure the integrity of the environment, safety, welfare, and quality of life for both current and future generations.

RESEARCH METHODS

This research is descriptive qualitative, meaning it aims to describe a subject by collecting data through literature studies and summarizing theories or opinions from previous research. Descriptive research is an approach used to systematically describe issues related to the subject or facts being studied. The data collection method used in this research is literature review, utilizing secondary data obtained from news articles, journals, previous research, and other references. The type of data used in this study is qualitative data sourced from previous studies and books, which are obtained from various websites such as http://www.google.scholar.com/, http://www.sciencedirect.com/, Academia Edu, ResearchGate, and Publish or Perish. This research will describe the challenges and opportunities faced by Islamic banking in implementing green banking policies in Islamic banks in Indonesia, as an effort to support sustainable development (SDGs).

Basis for Implementing Green Banking Policies

Banks need to adapt interdependently to the environment, a concept known as green banking, which serves as a way to gain market competition while simultaneously supporting sustainable development. The role of the banking sector in supporting sustainable development (green banking) aligns with laws and is mandated in Article 8 of Law No. 7 of 1992 concerning Banking, as amended by Law No. 10 of 1998, which states that: (1) In providing credit or financing based on sharia principles, commercial banks must have confidence based on a thorough analysis of the debtor's intention, ability, and willingness to repay the debt or return the financing as agreed. Therefore, confidence based on in-depth analysis when providing credit or financing according to sharia principles (Maqashid Sharia) must also consider the results of an

Environmental Impact Assessment (AMDAL) for large-scale or high-risk companies to ensure that the financed projects support sustainable development.

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RESULT AND DISCUSSION

Green Banking as a Principle in Financial Institutions

Green banking refers to the principle of conducting banking activities with a priority on sustainability in every business operation. The concept of sustainable finance is now gaining momentum within the banking sector as a means to achieve sustainable development. In general, sustainable development is based on three main orientations: profit (economic benefits), people (social relations and community welfare), and planet (environmental protection and natural resource management). The Ministry of Environment and Forestry (KLH) and Bank Indonesia (BI) have agreed to collaborate on the implementation of "green banking," which involves increasing the role of the banking sector in environmental protection and management. This agreement stems from the growing global awareness of the importance of sustainable development principles across all industries, including Islamic banking. Banks that declare themselves as green banks should not limit this to their Corporate Social Responsibility (CSR) programs, but rather integrate it deeply into their core business activities. Green banking should not merely be a slogan. The banking sector has the potential to be a role model for other industries in adopting sustainable development principles.

Green banking products help create market-based solutions that are effective and accessible to customers. Banks are developing new products and services to respond to consumer demand for sustainable options. Green banking products include green mortgages (green loans), financing cards, green accounts, green certificates of deposit (CDs), green money markets, mobile banking, and online banking. The strategies for green banking include engaging key stakeholders to raise awareness about environmental issues and their impact on the economy, environment, and society. Banks should communicate the value of both business and environmental benefits and the need to green their processes, products, and services. Banks can conduct energy audits, review procurement policies, and assess environmental impacts and IT costs to identify areas for "greening."

Sustainable Development Goals (SDGs)

The goal of sustainable development, or the Sustainable Development Goals (SDGs), consists of 17 goals and 169 measurable targets with set deadlines, established by the United Nations as a global development agenda for the benefit of humanity and the planet. The SDGs involve all actors in development, including governments, civil society organizations (CSOs), the private sector, and academia. Based on these principles, the SDGs must address two main concerns: Procedural Justice, which ensures that all parties, especially those who have been left behind, can participate in the entire development process, and Substantive Justice, which ensures that policies and programs primarily benefit the marginalized groups.

The Role of Green Banking in Islamic Banks

Green banking, particularly in financing, refers to the practice of providing loans from financial institutions for business activities that do not negatively impact the environment or social conditions. In the banking sector, financing requires an analysis of risks that are not solely based on project performance but also on external costs (benefits and risk analysis), which involves interdisciplinary sciences, including environmental studies. The banking laws in place implement the principles of prudent banking and focus on the health of banks, with environmental concerns becoming an area of attention. If financing is provided to businesses that harm the environment, it becomes a critical issue. Financing activities related to environmental conservation can include renewable energy projects, the creative industry based on organic materials, and waste management.

The application of sustainability principles in financing is part of the loan clauses entrusted by banks, especially for environmental-friendly projects. Financing environmentally-focused projects has proven to enhance competitiveness and provides a unique advantage for banks that apply these principles as part of their business strategies. Therefore, banks are expected to increase their role and attention to improving the quality of the environment. The banking sector's role in financing sustainable development in Indonesia cannot be overlooked. With their capacity as fund providers, banks can support initiatives focused on environmentally friendly projects, such as renewable energy development, waste management, and energy efficiency. Additionally, as advisors and facilitators, banks can serve as centers of knowledge for businesses and governments in designing sustainable strategies and facilitating collaboration among stakeholders involved in sustainable development.

In their role as catalysts for the transition to sustainable development, banks can also create innovative financial products that support environmental practices. Through the issuance of green bonds and special financing programs, banks can encourage sustainable investments by providing financial incentives for companies and projects that have a positive impact on the environment. Therefore, involving banks in financing green economies is an important step toward achieving a more environmentally friendly development transition in Indonesia, as outlined in OJK Regulation No. 15 of 2017.

The Role of Islamic Banks in Green Banking

Islamic banking, as a financial institution governed by Law No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 on Banking, plays a role in supporting business sectors. In the context of green banking within the green economy, it is essential to provide financial support for environmental projects aimed at reducing negative environmental impacts. One example of financing for renewable energy projects includes investments in solar power plants, wind energy, and hydroelectric power. Banks can provide loans or venture capital to companies seeking to develop these projects. This support helps promote environmentally friendly technologies and reduces dependence on fossil fuels that cause air pollution and climate change.

Banks can offer financial incentives to companies that implement environmentally friendly business practices. For instance, banks can offer lower interest rates for companies that reduce greenhouse gas emissions or implement more sustainable business practices. This can encourage companies to pay more attention to their environmental impact and improve their social performance. Banks can also provide financial support for customers wishing to purchase or build green homes or electric vehicles. Green credit programs offer financial incentives for customers to purchase environmentally friendly products and can help accelerate the adoption of green technologies and practices in society.

The Implementation of Green Banking Policies in Islamic Banks in Indonesia

1. Partnership with Renewable Energy Companies

   Islamic banks can collaborate with renewable energy companies in Indonesia to finance and invest in renewable energy projects based on solar, wind, or water power. This partnership can provide a win-win solution, as renewable energy companies need financing, while Islamic banks can support sustainable projects that reduce greenhouse gas emissions.
2. Development of Green Bonds

   Islamic banks can issue green bonds, which are financial instruments used to fund environmentally friendly projects. Green bonds can be used for natural resource conservation, creating a healthy environment (e.g., improving air quality), minimizing pollution, and reducing urban heat. They can also improve the quality of life by providing better access to open natural spaces like parks. Microclimate regulation, especially in urban areas, can also be improved by reducing heat effects and minimizing extreme temperature fluctuations through the vegetation found in green bonds, which absorb carbon dioxide and reduce greenhouse gas emissions.

3. Development of Sustainability-Linked Financing (SLF)
   Islamic banks can offer Sustainability-Linked Financing (SLF) products to their clients. SLF provides incentives for borrowers to achieve sustainability targets by offering lower interest rates or other financial benefits. Islamic banks can link SLF with the SDGs, encouraging borrowers to prioritize sustainability and contribute to the national efforts to meet these goals.
4. Training and Education on Green Banking
   Islamic banks can provide training and education to employees, customers, and policymakers on sustainable finance based on Islamic values, fostering an awareness of environmental issues, climate change, and sustainable development. This training can enhance the understanding of the importance of sustainability in the country. Islamic banks can also collaborate with other countries with similar goals to achieve the SDGs by 2030.
5. Priority Environmental Assistance Programs in CSR
   Environmental assistance programs within the CSR (Corporate Social Responsibility) framework are a green banking strategy to support sustainable development in Indonesia. This strategy involves prioritizing environment-based projects within the bank's CSR activities, such as investing in renewable energy, supporting energy efficiency programs, and promoting sustainable transportation. Islamic banks can collaborate with environmental organizations to identify high-impact projects aligned with sustainable development goals. They can allocate part of their CSR budget to invest in renewable energy and provide financing or technical assistance for energy-efficient renovations.
6. Collaboration with Stakeholders in Green Banking Programs
   This program involves cooperation with customers, partners, and suppliers to reduce carbon footprints while applying sustainable practices within the bank. For example, Islamic banks can collaborate with their clients by providing financing options for renewable energy projects or sustainable housing. They can also incentivize customers to adopt sustainable practices by offering discounts or rewards for reducing their carbon footprints. Additionally, Islamic banks can work with suppliers to obtain sustainable materials for their operations, reduce waste in their supply chains, and encourage suppliers to adopt sustainable practices. Islamic banks can also collaborate with NGOs, government agencies, and other financial institutions to develop and implement sustainable policies and initiatives that benefit the environment and society.

CONCLUSION

The implementation of green banking policies is an innovative approach that promotes sustainable development practices (SDGs) and environmental protection, while adhering to Islamic principles. Its implementation is carried out by encouraging stakeholders to adopt environmentally friendly practices and providing them with the necessary resources to do so. Green banking refers to banking activities that reduce both external and internal carbon emissions. While banks are not typically seen as industries that pollute the environment, they have financed projects that leave a significant carbon footprint due to high energy consumption, paper waste, lack of green buildings, and so on. By collaborating with customers, suppliers, partners, and other stakeholders, the green banking policy can create a collective effort to achieve carbon neutrality and promote sustainable development.

Furthermore, support from various parties is crucial in strengthening the role of Islamic banks in environmental protection. The government, NGOs, and other financial institutions can collaborate with Islamic banks to develop policies and initiatives that promote sustainable practices and environmental protection. In addition, educating the public about the benefits of green banking and the importance of sustainability is essential in encouraging individuals and organizations to adopt eco-friendly practices. The implementation of green banking is a crucial step towards achieving a sustainable future, which requires support from various parties, ranging from the government to society, in order to be realized and to create a sustainable environment. The research conducted in this study aims to provide valuable insights that can be used to refine future research.

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