

# Green Banking In Sharia Banking: Initiation And Implementation Review

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## Abstract.

*This study aims to determine the initiation and implementation of green banking in relation to the influence of social, environmental, economic, human resources (HR), and ethics, on the initiation and implementation of green banking. This study was conducted by analyzing the results of interviews and questionnaires with 66 policy actors in Islamic banking in Islamic banking in the DIY Province. This study was analyzed using a descriptive quantitative method, in testing the hypothesis using multiple regression. The results of the study indicate that the highest initiation and implementation of green banking in Islamic banking in the Special Region of Yogyakarta (DIY) Province is in the economic aspect, this allows the implementation to still consider the profit and loss aspects in its implementation. While in the HR aspect it is the lowest, so it is still difficult to develop the totality of implementation and become serious homework for Islamic banking in Indonesia.*

**Keywords :** Green Banking; Sharia Banking and Economic.

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## I. INTRODUCTION

Green banking is a bank whose operational activities are environmentally friendly, have environmental responsibility and performance and consider environmental protection aspects in running its business (Johari, S. M. (2024). By considering environmental aspects in making business decisions, it can reduce the negative impacts of financial institutions' operational activities so that it can help corporate social responsibility efforts and achieve sustainability (Shaumya & Arulrajah, 2016). Various methods can be used in adopting green banking such as online banking, internet banking, green checking accounts, green loans, mobile banking, electronic banking outlets and saving energy use that contribute to environmental sustainability programs (Gupta, 2014). Several previous studies have examined the positive impact of implementing green banking, which is a concept of an environmentally conscious bank referring to banking practices that encourage environmentally responsible financing practices and environmentally friendly internal processes. Studies discussing green banking have been conducted in several previous studies with different perspectives. The study of Pariag-Maraye, et. al. (2017) on green banking focused on the customer perspective of banks in Mauritius, finding that most bank customers gave positive perceptions towards the efficiency of "green projects" implemented by banks in the form of green banking products and funding. Several previous studies have examined the positive impact of green banking implementation, which is a concept of environmentally friendly banks referring to banking practices that encourage environmentally responsible financing practices and environmentally friendly internal processes. Studies discussing green banking have been conducted in several previous studies with different perspectives.

The study by Pariag-Maraye, et. al. (2017) on green banking focused on the customer perspective of banks in Mauritius, finding that most bank customers gave a positive perception of the efficiency of "green projects" implemented by banks in the form of green banking products and funding. Another study by Lilik Handajani, et. all. (2018) found that state-owned banks have disclosed green banking information in their annual reports. Reporting in various forms is characterized by an increasing green banking disclosure index. Reporting and indicators of green banking activities are grouped into the domains of green products, green operational, green customer, and green policy reporting which lead to banking efforts to synergize financial business with environmental and social risks. Mohammad Nazim Uddin's (2016) research on Islamic

banking and green financing from Bangladesh revealed that Islamic banking has made a significant contribution to green financing that promotes the preservation of natural resources and the need to respect all living things. Contrary to previous findings, Masukujjaman & Aktar's (2013) study found that green banking practices in developing countries such as Bangladesh are still far behind when compared to other countries, but during the transition period, banks in Bangladesh have made consistent efforts to implement green banking through infrastructure preparation and acceleration of stages towards sustainability.

Other evidence of the implementation of green banking in developing countries, revealed in the study of Rahman and Barua (2016), that the performance of state-owned banks has a low green banking performance rating, while foreign banks have achieved much better, even though a structured phase has been carried out by the Central Bank authorities regarding the stages of its implementation, this is due to the low understanding and acceptance of bank managers towards green banking, high implementation costs, low top management priorities and commitment to the use of resources that have the potential to cause operational complexity in the implementation process. The difference between previous research and this research is that green banking in the previous research only measured one dimension, namely daily operational bank, while in this research green banking is measured using two dimensions, namely daily operational green banking and green banking policy. This research aims to fill the gap in previous research, namely collecting primary data and secondary data by providing questionnaires to employees working in Islamic banking in the Special Region of Yogyakarta (DIY) Province and looking at green banking reporting, and mapping the green banking reporting domain carried out by DIY Islamic banks, during the transition period of green banking implementation regulated in regulations as an initiation of green banking practices in Indonesia. Bank Indonesia Regulation (PBI) Number 14/15/PBI/2012 has included an assessment of environmental management by debtors in the credit distribution requirements. Green banking has also been initiated in the form of a Memorandum of Understanding (MOU) between Bank Indonesia and the Ministry of Environment (KLH) in 2011-2013 through activities such as environmental analyst training to assess the feasibility of credit distribution to debtors such as AMDAL. The latest regulation relevant to green banking practices is the issuance of Financial Services Authority Regulation (POJK) number 51/POJK.03/2017 concerning sustainable finance.

Through this regulation, Financial Services Institutions (LJK), issuers, and public companies are encouraged to provide funding sources for sustainable development and climate-related funding in sufficient amounts. Through social and environmental risk management, financial companies are expected to be able to compete and survive in running a financial business. The implementation of this regulation aims to reduce the level of social inequality, prevent environmental damage, maintain biodiversity, and encourage efficient use of energy and natural resources (Kompas, 2017). Banking as an entity with high visibility tends to reveal issues about community interests and involvement to improve a positive social image in society and attract consumers (Branco and Rodrigues, 2006) so that the concept of green banking is worthy of adoption. Therefore, through the initiation of green banking, banks will introduce the concept of paperless and information technology-based banking services to existing and prospective customers, and on the other hand strive to promote the role of banks to become corporate citizens who are responsible for achieving sustainable development (Fernando and Fernando, 2017). Therefore, the involvement of Islamic banking in formulating policies that consider green banking will be able to improve the reputation of banks so that they are able to maintain their potential as anti-riba banks according to Islamic principles and care about the environment, as well as attract new customers who can contribute to the sustainability of Islamic banking in the future. In international terms, Islamic banking is known as interest-free banking or commonly called Islamic Banking. In Indonesia, regulations regarding Islamic banks are contained in Law No. 21 of 2008 concerning Islamic Banking "Islamic Banks are those that carry out their business activities based on sharia principles and according to their types consist of Islamic Commercial Banks (BUS), Islamic Business Units (UUS), and Islamic People's Financing Banks (BPRS)".

Islamic banking is oriented towards the community and is expected not to rely on meeting the needs of the community, but to be able to prosper through responsibility for the environment. In Islam, all mankind is taught to protect nature and its contents as best as possible, and to always be grateful to Allah SWT for

what He has given. The wealth and riches given by Allah SWT to humans are only trust that is only given the power to utilize it and must be used for good. Maintaining and preserving the environment is a dimension of Islamic business ethics. Islamic business ethics are very important because they are a guide to achieving wider community welfare based on preserving the surrounding environment, therefore business actors should apply Islamic business ethics. One form of implementation of Islamic business ethics and Islamic business principles is by realizing green banking actions in the banking world, both Islamic and conventional banking. Based on the description above regarding green banking and Islamic Banking, it is very interesting to study the "Initiation and Implementation of Green Banking in Islamic Banking in the Special Region of Yogyakarta (DIY)". The orientation of Islamic banking should not only focus on meeting the needs of the community, but also on welfare through responsibility for the environment. Therefore, the question in this study is: How is the initiation and implementation of green banking in Islamic Banking in DIY so far? And how do social, environmental, economic and human resource variables influence the implementation of green banking in Islamic banking in DIY?

## II. METHODS

This study uses quantitative study. Like quantitative research in general, this study involves the process of collecting, analyzing, and interpreting data, as well as writing the research results (Crausel, 2016). The results of this study are described descriptively. This study identifies and describes the initiation and implementation of environmentally friendly banking practices in Islamic banking from the results of interviews and filling out questionnaires by Islamic banking stakeholders. The population used in this study, namely Islamic banking in the Special Region of Yogyakarta Province registered with the Financial Services Authority (OJK), namely Islamic Commercial Banks (BUS), Islamic Business Units (UUS) and Islamic Rural Credit Banks (BPRS).

The independent variables in this study are aspects of green banking, namely:

a. Social (X1)

The definition of social in this study is all matters relating to society or social characteristics that pay attention to the public interest.

b. Environment (X2)

According to Law No. 23 of 1997, the environment is a unity of space with all objects, power, conditions, and living things, including humans and their behavior, which affect the continuity of life and the welfare of humans and other living things.

c. Economics (X3)

Economics is a social science that studies human activities related to the production, distribution, and consumption of goods and services (Rustan, 2019).

d. Human Resources (HR) (X4)

Human resources (HR) are one of the very important factors that cannot be separated from an organization, both institutions and companies. HR is also the key that determines the development of the company. In essence, HR is in the form of humans who are employed in an organization as drivers, thinkers and planners to achieve the goals of the organization (Mamik, 2016).

e. Ethics (X5)

Ethics means customs or patterns of thinking adopted by a group of people called society or patterns of action that are upheld and maintained by the community (Yusephus, 2010). Corporate business ethics is one of the important means for companies that can shape corporate culture in a positive direction. The behavioral guidelines in the form of work ethics guidelines outlined therein, provide a reference for behavior that must be carried out by members of the board of commissioners, members of the board of directors and each employee in facing business dilemmas and in carrying out their daily activities. These work ethics guidelines are an important element in determining standards to prevent corruption and other violations. Meanwhile, the dependent variable which is the variable that is influenced or the result, because of the existence of independent variables in this study is green banking (Y) in Islamic Banking in Indonesia

### III. RESULTS AND DISCUSSION

Respondents in this study consisted of 66 Islamic banking business actors with job positions divided into 5, namely teller, marketing, account officer, and customer service. In this study, employees who served as tellers numbered 17 people or 25.8 percent, marketing numbered 29 people or 43.9 percent, account officers numbered 5 people or 7.5 percent, and customer service numbered 15 people or 22.8 percent.

**Tabel 1.** Frequency Distribution of Respondents Based on Job Position

Category	Number	Percentage (%)
<b>Teller</b>	17	25.8
<b>Marketing</b>	29	43.9
<b>Account Officer</b>	5	7.5
<b>Customer Service</b>	15	22.8
<b>Total</b>	66	100.0

Based on the data that has been collected from respondents has been summarized and then analyzed to determine the Implementation of Green Banking. The following is a descriptive analysis of the research variables.

**Table 2.** Social Variables

Variable Items	Mean	Std. Deviation
Cooperation with small business community	4.79	0.448
Proactively involving community stakeholders	4.64	0.545
Commitment to community development	4.55	0.532
<i>Repurpose for community/environment</i>	4.56	0.530
Contribution to CSR activities	4.61	0.523
Social	23.14	1.616

Based on Table 2 from 66 respondents taken as samples, it is known that most respondents rated Social quite high (Mean 23.14). This shows that Islamic banking cooperates with small business communities, Islamic banking proactively involves community stakeholders, Islamic banking has a commitment to community development, Islamic banking repurposes for the community/environment, and Islamic banking has contributed to CSR activities.

**Table 3.** Environmental Variables

Variable	Mean	Std. Deviation
Energy saving policy	4.73	0.449
Selective credit, negative impact on environment	4.39	0.742
Invest in renewable energy	4.48	0.638
Maximize material and energy efficiency	4.65	0.511
Replace with digital processes	4.62	0.519
Environment	22.88	1.827

Based on Table 3 from 66 respondents taken as samples, it is known that most respondents rated the Environment quite high (Mean 22.88). This shows that Islamic banking has an energy saving policy, Islamic banking has selective credit and does not have a negative impact on the environment, Islamic banking invests in renewable energy, Islamic banking maximizes materials and energy efficiency, and Islamic banking is changing to digital processes.

**Table 4.** Human Resources Variables

Item Variable	Mean	Std. Deviation
Commitment to HRD development	4.64	0.545
Attention to talent in workers	4.42	0.583
Developing professionalism among employees	4.38	0.602
Sending employees abroad for professional training	3.94	0.839
Arrangement of in-house training for employees	4.02	0.850
Human Resources	21.39	2.190

Based on Table 4, from 66 respondents taken as samples, it is known that most respondents assess Human Resources (HR) quite high (Mean 21.39). This shows that Islamic banking has a commitment to HR development, Islamic banking has attention to talent in workers, Islamic banking develops professionalism among employees, Islamic banking sends employees abroad for professional training and arranges in-house training for employees.

**Table 5. Ethics Variables**

Variable	Mean	Std. Deviations
Corporate Honesty and Integrity	4.64	0.572
Good corporate governance	4.68	0.469
Commitment to customers	4.61	0.492
Fair and equitable treatment of consumers	4.59	0.495
Transparency	4.71	0.489
Ethics	23.23	1.952

Based on Table 5, from 66 respondents taken as samples, it is known that most respondents rated Ethics quite highly (Mean 23.23). This shows that Islamic banking has honesty and corporate integrity, Islamic banking has good corporate governance, Islamic banking has a commitment to customers, Islamic banking provides fair and equal treatment for consumers, and Islamic banking carries out transparency.

**Table 6. Descriptive Statistics of Green Banking Variables**

Variable	Mean	Std. Deviations
Social	4.74	0.441
Environment	4.82	0.389
Economy	4.80	0.437
Human resources	4.82	0.389
Ethics	4.88	0.329
Green Banking	24.06	1.456

Based on Table 6, from 66 respondents taken as samples, it is known that most respondents rated green banking quite high (Mean 24.06). This shows that Islamic banking cares about society, cares about the environment, good economy, pays attention to human resources (HR), and has good corporate business ethics. This study uses multiple linear regression analysis aimed at testing the influence of social, environmental, economic, human resources (HR), and ethical variables on green banking variables. Thus, the results of this regression analysis use tests consisting of determination tests (R<sup>2</sup>), F statistical tests, and t statistical tests.

**Table 7. Results of Determination Test (R<sup>2</sup>),**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.674 <sup>a</sup>	0.455	0.409	1.119

From the table above shows the adjusted R square is 0.409, thus meaning 40.9 percent of green banking initiation and implementation in Islamic banking in DIY province is explained by variables, social, environment, economy, human resources, and ethics. While the remaining 59.1 percent is explained by other variables that are not included in the model.

**Table 8. Results of F Statistical Test.**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	62.657	5	12.531	10.012	.000 <sup>b</sup>
	Residual	75.101	60	1.252		
	Total	137.758	65			

Based on the table above, there is a calculated f value of 10,012 and the significance is below 0.05 percent. Thus, it can be said that together independent variables influence green banking.

**Table 9. Results of T Statistic Test.**

Coefficients <sup>a</sup>					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	9.748	2.38		0
	Social (X1)	-0.16	0.14	-0.178	0.255



Environment (X2)	0.197	0.115	0.248	1.713	0.092
Economics (X3)	0.275	0.119	0.318	2.318	0.024
Human Resources(X4)	0.275	0.074	0.414	3.706	0
Ethics (X5)	0.052	0.106	0.08	0.495	0.622

Based on the table above, the results of the t-test show that social, environmental and ethical variables do not have a significant effect on green banking, while economic and HR have a positive and significant effect on green banking in DIY Islamic banking, with a significance level of 0.000 or below 0.05.

### Discussion

This study aims to determine the initiation and implementation of green banking in DIY Islamic banking. From the tests that have been conducted by researchers, to obtain results that variables (aspects) that include social, environmental, economic, human resources, and ethics, have an effect, or do not affect the initiation and implementation of green banking in DIY Islamic banking.

#### 1. Social

The results of the descriptive analysis show that most respondents considered Social quite high (Mean 23.14). This shows that Islamic banking has collaborated with small business communities, Islamic banking is proactive in involving community stakeholders, Islamic banking is committed to community development, Islamic banking repurposes for the community/environment, and Islamic banking has contributed to CSR activities. Based on the results of the hypothesis test that has been carried out regarding social variables on green banking, it has a negative effect on green banking. Judging from the results of the calculated t value of -1.149 which is smaller than the t table, it can be concluded that social variables do not affect green banking. The results of this study are different from the research of Gusti Putu Diva Awatara, Siti Fatonah (2017) on "Factors Influencing the Implementation of Green Banking" that the variable of corporate social responsibility has a significant effect on the implementation of green banking. This shows that if corporate social responsibility is increased, the implementation of green banking will also increase.

#### 2. Environment

The results of the descriptive analysis show that most respondents rated the Environment quite high (Mean 22.88). This shows that Islamic banking has initiated an energy saving policy. Islamic banking has also implemented a selective credit model that does not have a negative impact on the environment. Islamic banking has invested in renewable energy, maximized materials with energy efficiency, and its operational system has changed to a digital process. Based on the results of the hypothesis test that has been carried out regarding the environmental variable, it does not have a significant effect on green banking. This is evidenced by a significance value of 0.092, where the figure is stated as insignificant because it is greater than 0.05. In the results of Uddin's research (2016) on Islamic banking and green financing from Bangladesh, it was revealed that Islamic banking has made a significant contribution to green financing that promotes the preservation of natural resources and the need to respect all living things. The results of Yadav & Viswanadham's research (2016) stated that the implementation of green banking alone is not only able to provide benefits to the surrounding environment but also benefits more efficient banking activities. There are 3 advantages obtained when banks implement green banking, first, with green banking all transactions are carried out with online banking so that they are more paperless and very easy. Second, increasing awareness among business actors of the importance of environmentally friendly and environmentally responsible business practices. Third, banks provide loans with bank policies whose business activities are environmentally friendly and will indirectly make business actors aware of changing their businesses to be more environmentally friendly.

#### 3. Economy

The results of the descriptive analysis show that most respondents rated the Economy quite high (Mean 23.38). This shows that Islamic banking increases margins, Islamic banking carries out capital efficiency, Islamic banking reduces financial risk, Islamic banking has sustainable financial products, and Islamic banking has resilience in providing loans. Based on the results of the hypothesis test research that has been carried out regarding economic variables on green banking, it has a positive influence. This statement

can be seen from the results of its significance value of 0.024 which is smaller than 0.05, so it can be concluded that economic variables have a positive effect on green banking in Islamic banking in the DIY Province of students. The results of the study by Pariag-Maraye et al., (2017) on green banking focused on the customer perspective at banks in Mauritius found that most bank customers gave a positive perception of the efficiency of "green projects" implemented by banks in the form of green banking products and funding.

#### 4. Human Resources (HR)

The results of the descriptive analysis show that most respondents rated Human Resources (HR) quite high (Mean 21.39). This shows that Islamic banking is committed to developing HR, Islamic banking pays attention to talent in workers, Islamic banking develops professionalism among employees, Islamic banking sends employees abroad for professional training and arranges in-house training for employees. Based on the results of the hypothesis test research that has been carried out regarding the human resources (HR) variable on green banking, it has a positive influence. This statement can be seen from the results of its significance value of 0.000 which is smaller than 0.05, so it can be concluded that the HR variable has a positive effect on green banking in Islamic banking in the DIY Province of students.

The results of Rahman and Barua's (2016) research on the implementation of green banking in developing countries, that the performance of state-owned banks has a low green banking performance rating, while foreign banks have much better achievements, even though a structured phase has been carried out by the Central Bank authorities regarding the stages of its implementation, this is due to the low understanding and acceptance of bank managers towards green banking, high implementation costs, low priority of top management and commitment to the use of resources that have the potential to cause operational complexity in the implementation process. Through social and environmental risk management, financial companies are expected to be able to compete and survive in running a financial business. The implementation of this regulation aims to reduce the level of social inequality, prevent environmental damage, maintain biodiversity, and encourage efficient use of energy and natural resources.

#### 5. Ethics

The results of the descriptive analysis show that most respondents rated Ethics quite high (Mean 23.23). This shows that Islamic banking has honesty and corporate integrity, Islamic banking has good corporate governance, Islamic banking is committed to customers, and Islamic banking provides fair and equal treatment for consumers, and Islamic banking is transparent. Based on the results of the hypothesis test that has been carried out, the ethics variable has a negative effect on green banking. Judging from the results of the significance value of 0.622 which is greater than 0.05, it can be concluded that the ethics variable has no effect on green banking. Maintaining and preserving the environment is a dimension of Islamic business ethics. Islamic business ethics are very important because they are a guide to achieving wider community welfare on the basis of preserving the surrounding environment, therefore business actors should apply Islamic business ethics. One form of implementation of Islamic business ethics and Islamic business principles is by realizing green banking actions in the banking world, both Islamic and conventional banking.

### IV. CONCLUSION

Based on the data analysis and discussion in the previous chapter, the following conclusions can be drawn:

1. The results of the study indicate that the initiation and implementation of green banking in Islamic banking in the Special Region of Yogyakarta (DIY) Province from the Social aspect is carried out quite high (Mean 23.14).
2. The results of the study indicate that the initiation and implementation of green banking in Islamic banking in the Special Region of Yogyakarta (DIY) Province from the Environmental aspect is quite high (Mean 22.88).
3. The results of the study indicate that the initiation and implementation of green banking in Islamic banking in the Special Region of Yogyakarta (DIY) Province from the Economic aspect is quite high (Mean 23.38).

4. The results of the study indicate that the initiation and implementation of green banking in Islamic banking in the Special Region of Yogyakarta (DIY) Province from the Human Resources (HR) aspect is quite high (Mean 21.39).
5. The results of the study indicate that the initiation and implementation of green banking in Islamic banking in the Special Region of Yogyakarta (DIY) Province from the Ethics aspect is quite high (Mean 23.23).
6. The results of the study indicate that the initiation and implementation of green banking in Islamic banking in the Special Region of Yogyakarta (DIY) Province from all aspects of green banking is quite high, namely (Mean 24.06)

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