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IMPLEMENTATION OF GREEN BANKING AT BSI IN REALIZING SUSTAINABLE DEVELOPMENT GOALS (SDGS)

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Abstract

Introduction: This study aims to analyze the extent to which BSI has implemented green banking indicators in its operational activities, and what are the challenges and opportunities faced by BSI during the implementation of green banking. **Research Methods:** The research method used is a qualitative approach with a document study research type. The data used are sourced from BSI's sustainability report and other sources such as books, journals, scientific articles, modules, and websites. **Results:** BSI has implemented green banking in accordance with the green banking indicators, namely carbon emissions, green building, green reward, reuse/recycle/refurbish, paperless, and green investment. In addition, BSI also implements green banking in accordance with the Sustainable Development Goals (SDGs), and maqashid sharia. **Conclusion:** BSI not only implements green banking technically, but also implements the values of maqashid sharia in maintaining environmental sustainability as part of the mission of sharia banking.

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INTRODUCTION

In recent years, most countries, especially Indonesia, have focused on economic expansion but underestimated ecological improvement. As a result, various environmental problems such as air pollution, climate change, land loss, biodiversity loss, deforestation, and environmental damage have emerged (Zheng et al., 2021) The current environmental

problems have reached a very alarming level and are mostly caused by irresponsible human activities in utilizing natural resources. Therefore, awareness of environmental issues must be raised among the public, academics, bankers, investors, governments, and companies because the increasing complexity of environmental problems has made the phenomenon of climate change and global warming an international phenomenon that attracts mutual attention (Zhixia et al., 2018).

After the emergence of the idea of a green economy, all sectors of the economy began to consider how their operations impact the environment, including the banking sector, which is now adopting the principles of Green banking (Liu et al., 2020). Bank Syariah Indonesia (BSI) is one of the banks that applies green banking in its operational activities, in strategic planning, and in every decision making. BSI's main program in implementing Green banking is by implementing Green banking indicators, namely carbon emissions, green rewards, green building, reuse/recycle/refurbish, paperless, and green investment. The implementation of these indicators is done by increasing efficiency in the use of electricity, paper, water, energy, and waste management (Kismayanti, 2023). However, in the application of Green banking indicators in BSI's operational activities, there are still challenges that cause the implementation of green banking at BSI to not be maximized. The following is the sustainability report of Bank Syariah Indonesia in 2021-2023:

Table 1. BSI Environmental Responsibility Report

Description	2021	2022	2023
Electricity	1.947.119 kWh	5.155.191 kWh	2.117.286 kWh
Water	800,25 m^3	1.905 m^3	1.824 m^3
BBM	96.625 liter	97.672 liter	157.329 liter
Paper	4.228 rim	6.657 rim	7.836 rim

Source: Sustainability Report Bank Syariah Indonesia

Data from BSI's environmental responsibility report shows that the use of water and electricity increased in 2022, but decreased in 2023. Meanwhile, the use of fuel and paper increased until 2023. From all the descriptions above, there are still visible fluctuations in the use of resources that can have an impact on the environment and also on natural resources. Nevertheless, BSI continues to overcome these challenges with various initiatives, one of which is by conducting training and raising awareness to all employees about the importance of environmentally friendly practices in every aspect of their work, thus creating a work culture that supports sustainability. Through these efforts, BSI is determined to face and overcome the existing challenges, while strengthening its position as a pioneer of green banking in Indonesia, which not only prioritizes business profits, but also environmental sustainability (Sari & Fasa, 2024).

From a sustainable finance perspective, green banking should be understood not merely as an internal efficiency agenda, but as a strategic intermediation mechanism

through which banks redirect capital, manage environmental risk, and redesign business models toward low-carbon development. Prior studies indicate that sustainable banking models require the integration of environmental value propositions into products, operational processes, customer relationships, and stakeholder partnerships (Yip & Bocken, 2018). Green banking adoption also depends on top-management commitment, regulatory pressure, institutional readiness, employee capability, and customer acceptance, so its implementation must be assessed through both operational practices and financing decisions (Aslam & Jawaid, 2023; Bukhari et al., 2020). At the macro level, green finance strengthens the coordination between financial development and environmental performance, but such coordination requires credible policy instruments, risk governance, and measurable disclosure mechanisms that can channel capital into sustainable activities (D'Orazio & Popoyan, 2019; Liu et al., 2020; Zhang et al., 2022).

In the context of Islamic banking, green banking has a stronger normative foundation because environmental responsibility is consistent with the objectives of sharia, particularly the protection of life, wealth, public interest, and ecological balance. Previous research argues that green banking and Islamic values are conceptually compatible because both emphasize ethical intermediation, social responsibility, and avoidance of harm (Bukhari et al., 2020). Empirical evidence also shows that Islamic corporate governance can strengthen green banking orientation, while sustainability based on maqashid sharia can influence Islamic bank financing behavior and support broader sustainable development objectives (Sehen Issa et al., 2022). Therefore, analyzing BSI's green banking practices through the SDGs and maqashid sharia framework is relevant not only to describe environmental programs, but also to evaluate whether Islamic banking operationalizes sustainability as part of its ethical and institutional mandate (Sharmeen & Yeaman, 2020).

This study aims to further analyze the implementation of Green Banking in realizing Sustainable Development Goals (SDGs) through the Maqashid Syariah principle. The data used is the BSI sustainability report obtained from the official website of Bank Syariah Indonesia. This research is important because BSI is one of the pioneers of Islamic banking that integrates the principles of sustainability and environmental preservation in its operations. Although BSI has implemented various green banking programs such as paperless banking, green building, and waste management, the data shows that the use of resources such as paper, water, and energy still increases every year, indicating that the implementation of green banking has not been maximized. This research is needed to identify the extent to which BSI implements green banking, and what factors are the barriers and challenges in implementing green banking at BSI.

There are several previous studies that are used as references in this study. In this case, many previous researchers used data on Islamic Banks as a whole, BUMN Banks, and Muamalat Bank. While this research has a novelty that focuses on the implementation of green banking at BSI. Although green banking has become a global trend, this study highlights how BSI, as an Islamic financial institution, can implement sharia values with green banking practices. One significant novelty is the analysis of how BSI can utilize sharia

principles such as environmental responsibility to encourage the adoption of green banking practices among employees and customers. In addition, this study also explores the challenges and opportunities faced by BSI in implementing green banking.

RESEARCH METHOD

This research uses a qualitative approach with document studies. The type of data used is secondary data (Hamali et al., 2023). The data sources in this study were obtained from various relevant sources, with the main focus on the BSI sustainability report which provides in-depth information on the bank's initiatives and achievements in implementing green banking practices. In addition, secondary data obtained from books, journals, scientific articles, modules, websites, and other sources were also used to provide a broader context and also complement the analysis by providing an overview of the challenges and opportunities faced in implementing green banking.

RESULT AND DISCUSSION

A. Implementation of Green Banking at BSI in Realizing Sustainable Development Goals (SDGs)

Bank Syariah Indonesia (BSI) supports Green banking, where BSI realizes that all operational activities it carries out have a direct impact on the environment wherever BSI conducts its business activities. In its sustainability report, BSI is committed to always implementing an environmentally friendly banking system which is demonstrated through the implementation of various programs, which are contained in the GCR indicators, namely:

1. Carbon Emissions

   BSI actively implements various green banking initiatives that focus on reducing carbon emissions as part of its commitment to support sustainable development goals. The following are BSI's steps and achievements related to carbon emissions:

   a. BSI operates 139 units of electric vehicles in its operational activities. This step is included in the green banking indicator of carbon emissions because it can reduce dependence on fossil fuels and reduce carbon emissions from the bank's internal transportation activities (Putri et al., 2025).
   b. BSI launched the Digital Carbon Tracking Platform. This step is included in the green banking carbon emission indicator because this platform serves to measure, manage and report carbon emissions generated from BSI's operational activities, so that the company can identify the largest sources of emissions, evaluate the effectiveness of emission reduction efforts.
   c. Installing solar panels at the BSI office. This step is included in the green banking carbon emission indicator because solar panels are used to streamline energy use and can reduce carbon emissions from conventional electricity use (Hariyanto, 2023).

d. BSI runs a reforestation program by planting 50,000 trees. This step is included in the green banking carbon emissions indicator because by planting many trees, BSI can absorb 4,129 tons of CO_2e and can help reduce the effects of global warming and climate change (Ernisyaah, 2023).

The implementation of measures to reduce carbon emissions at BSI directly supports the achievement of several Sustainable Development Goals (SDGs) related to environmental sustainability and sustainable development, namely SDG 7 encouraging the use of renewable energy, SDG 13 action to address climate change and SDG 15 protect, restore and reverse land degradation and biodiversity loss.

2. Green Reward

BSI implemented a green reward program as part of its efforts to encourage community and customer participation in environmental conservation. The following are the steps taken by BSI related to green reward:

a. BSI provides education on the importance of waste management and sustainability and provides rewards in the form of recycled merchandise for participants who actively participate. This step is included in the green banking indicator, namely green reward because BSI gives awards or prizes to customers who are involved in environmentally friendly activities or programs.
b. Providing points that can be exchanged for merchandise or electronic money to people who collect and redeem used plastic bottles through the Reverse Vending Machine. This step is included in the green banking green raward indicator because BSI gives awards or prizes to customers who have environmentally friendly behavior.

The implementation of steps in the green reward program at BSI directly supports the achievement of several Sustainable Development Goals (SDGs), namely SDG 12 responsible or sustainable consumption and production. This is because BSI educates and facilitates better waste management.

3. Green Building

BSI consistently applies green building concepts in the construction and management of its office buildings as part of its commitment to sustainable development goals. Here are the steps taken by BSI related to green building:

a. Utilizing reflective glass on various parts of the wall to maximize daylighting, thereby reducing the need for electricity for lighting. This step is included in the green banking indicator, namely green building because utilizing glass in various parts of the wall is a development concept designed to reduce negative impacts on the environment by saving energy and resources (Ramadaniati & Ali, 2024).
b. BSI provides green open spaces and plants in the building area. This step is included in the green banking green building indicator because both play an important role in preserving the ecosystem and improving the quality of the surrounding environment.

The implementation of steps in the green building program at BSI directly

supports the achievement of several Sustainable Development Goals (SDGs), namely SDG 7 encouraging the use of renewable energy, and SDG 15 protecting, restoring, and reversing land degradation and biodiversity loss.

4. Reuse/Recycle/Refurbish

BSI applies the Reuse/Recycle/Refurbish principle as part of its green banking commitment and efforts to support sustainable development goals. Here are some steps taken by BSI:

a. Provided 50 plastic waste recycling machines (Reverse Vending Machine) in public areas. This measure falls under the green banking indicator of recycle as the machines directly support plastic waste management by collecting and recycling plastic waste into new reusable raw materials.
b. BSI recycles used water for toilet flush purposes, and utilizes used ablution water for watering plants. This step is included in the green banking indicator, namely reuse because both optimize the reuse of used water resources, thereby reducing the consumption of new clean water (Afrhiani et al., 2020).
c. BSI reuses double-sided paper. This step is included in the green banking indicator, namely reuse because this action maximizes the utilization of paper that has been printed on one side by using the other side for printing or rewriting purposes.
d. Refurbish and reuse electronic devices and office equipment. This step is included in the green banking indicator, namely refurbish because BSI seeks to reduce the need to buy new devices, thus saving natural resources and energy needed for the production of new goods.

The implementation of steps in the Reuse/Recycle/Refurbish program at BSI directly supports the achievement of several Sustainable Development Goals (SDGs), namely SDG 6 clean water and proper sanitation, and SDG 12 encouraging sustainable consumption and production patterns.

5. Paperwork/Paperless

BSI actively supports the implementation of the paperless concept in its operational activities. Here are the steps taken by BSI:

a. BSI developed the digital product BSI Mobile. This step is included in the green banking indicator, namely Paperwork/Paperless because with BSI Mobile digital products, customers can carry out various banking transactions electronically without having to use paper (Milza et al., 2021).
b. Using WebForm for cash withdrawal transactions. This step is included in the Paperwork/Paperless green banking indicator, because with WebForm, customers can fill out cash withdrawal forms digitally via cellphones or electronic devices without using physical paper (Hasibuan & Atika, 2023).

The implementation of steps in the Paperwork/Paperless program at BSI directly supports the achievement of several Sustainable Development Goals (SDGs), namely SDG 12 responsible consumption and production, and SDG 15

terrestrial ecosystems. This is because BSI reduces pressure on forest ecosystems due to the reduction in paper demand.

6. Green Investment

BSI runs various green investment programs that support sustainable development goals. Some steps related to green investment:

a. BSI has a sustainable financing portfolio allocated to Environmentally Sound Business Activities. This step is included in the green banking indicator, namely green investment because this financing is focused on prospective debtors who run environmentally friendly businesses and meet ESG (Environmental, Social, Governance) standards.
b. Developing the concept of Green Zakat. This step is included in the green banking indicator, namely green investment because this concept not only focuses on poverty alleviation, but also actively supports environmental preservation, where this zakat management integrates environmental sustainability values with mustahik empowerment through environmentally friendly programs, such as tree planting, water resource management, waste reduction, and environmentally sound skills training.

The implementation of steps in the green investment program at BSI directly supports the achievement of several Sustainable Development Goals (SDGs), namely SDGs 6 clean water and proper sanitation, SDGs 7 clean and affordable energy, SDGs 9 sustainable industry, innovation and infrastructure, SDGs 11 sustainable cities and communities, SDGs 13 climate change management, and SDGs 15 terrestrial ecosystems.

B. Application of Maqashid Syariah in Green Banking Practice at BSI

The implementation of Green banking with Maqashid syariah principles can be seen as an effort to achieve sustainability goals that are in line with Islamic values. Maqashid sharia emphasizes the importance of protecting and preserving the environment (hifz al- bi'ah) which is divided into four main aspects, namely:

1. *Hifz al-Bi'ah min al-Talaf*: Protect the environment from damage

This principle emphasizes the importance of maintaining and protecting the environment so that it does not experience physical damage or degradation that can threaten the balance of the ecosystem and the survival of living things, including humans. The following are steps taken by BSI related to *Hifz al-Bi'ah min al-Talaf*:

a. Using various green operational initiatives. This step is included in *Hifz al-Bi'ah min al-Talaf* because the initiative plays an active role in protecting the environment from damage and degradation.
b. Using various green operational initiatives. This step is included in *Hifz al-Bi'ah min al-Talaf* because the initiative plays an active role in protecting the environment from damage and degradation.

2. *Hifz al-Bi'ah min al-Talawwuth*: Prevent environmental pollution

   Hifz al-Bi'ah min al-Talawwuth means maintaining and protecting the environment from pollution that can damage the quality of air, water, soil, and the ecosystem as a whole. The following are steps taken by BSI related to *Hifz al-Bi'ah min al-Talawwuth*:

   a. Holding a waste recycling program is included in *Hifz al-Bi'ah min al-Talawwuth* because recycling effectively prevents environmental pollution caused by accumulation and improper waste management.
   b. Mangrove tree planting programs fall under *Hifz al-Bi'ah min al-Talawwuth* because mangrove trees play an important role in preventing pollution and maintaining the quality of the coastal environment naturally (Nandy,2025).
   c. Reducing carbon emissions from vehicle fumes falls into *Hifz al-Bi'ah min al-Talawwuth* because carbon emissions are one of the main sources of air pollution that damages environmental quality and the health of living things.

3. *Hifz al-Bi'ah min fart al-istihlak*: Avoiding waste of natural resources

   This principle emphasizes that humans as khalifah on earth are obliged to use natural resources wisely, efficiently and sustainably so as not to damage the balance of the ecosystem and ensure its availability for present and future generations. The following are steps taken by BSI related to *Hifz al-Bi'ah min fart al-istihlak*:

   a. Implementing electricity savings by turning off electronic equipment such as air conditioners, lights, computers, and dispensers when not in use is included in *Hifz al-Bi'ah min fart al-Istihlak* because this action is a form of avoiding waste of natural resources, especially electrical energy.
   b. Reducing the use of paper falls into *Hifz al-Bi'ah min fart al-Istihlak* because this action is a form of avoiding waste of natural resources, especially wood which is the main raw material for making paper.
   c. Holding a water-saving program by using recycled water falls into *Hifz al-Bi'ah min fart al-Istihlak* because this program aims to avoid wasting natural resources, especially water, by reusing water that has been used so that it can be used again efficiently and sustainably.

4. *Hifz al-Bi'ah bi al-Tanmiyah*: Manage the environment sustainably and productively

   Hifz al-Bi'ah bi al-Tanmiyah refers to the principle of protecting and managing the environment in a sustainable and productive way, so that natural resources can be utilized optimally without damaging the balance of the ecosystem and remain available for future generations. The steps taken by BSI are as follows:

   a. Implementing assisted village and empowered village programs. This program is included in *Hifz al-Bi'ah bi al-Tanmiyah* because it focuses on sustainable and productive environmental management which is in line with the principles of maqashid sharia in maintaining the environment.
   b. Releasing turtle hatchlings is included in *Hifz al-Bi'ah bi al-Tanmiyah* because

this action is an effort to maintain and manage the environment in a sustainable and productive manner. The release of hatchlings aims to preserve the turtle population which is an endangered species, thus maintaining the survival of the species and the coastal ecosystem as a whole.

C. Challenges and Opportunities Faced by BSI in Implementing Green Banking

The application of the Green banking concept at BSI has a good impact on the environment. By considering environmental aspects in decision making, BSI can reduce negative impacts on the environment (Komarni, 2024). However, the implementation of Green banking has its own challenges for BSI. The main challenges faced by BSI in implementing green banking include the following aspects:

1. Low green literacy in society

   The low level of green banking literacy in Indonesian society is one of the main challenges in the development and adoption of environmentally friendly products, such as green banking. Many people, including bank customers, do not understand the importance of green banking and the impact of banking activities on the environment. As a result, demand for environmentally friendly banking products and services is also minimal (Al Fitara & Fasa, 2025).

2. Environmental impact of digital transformation

   While digital transformation such as mobile banking and paperless banking supports the reduction of paper usage, it also has environmental impacts, such as increased energy consumption and e-waste, where the use of digital devices and data centers can contribute to carbon pollution, potentially contradicting the principle of sustainability in maqashid sharia.

3. Efficient management of energy and resources

   Reducing the consumption of electricity, water and other resources in BSI's operational environment is a challenge because it still increases every year. As can be seen from the following table:

Table 2 Efficiency of Energy Utilization

Year	Total Energy Usage
2021	4.614.250 Kwh
2022	5.155.191 Kwh
2023	2.117.286 Kwh

Source: Sustainability Report Bank Syariah Indonesia

Table 2 shows that the total electricity consumption in 2022 has increased and in 2023 has decreased. The increase in 2022 is because BSI has expanded its branch and service network, which contributes to an increase in total energy consumption. With more offices and facilities in operation, the energy demand for lighting, cooling and other operations also increases. In addition, this is also due to BSI implementing new technologies in its operations, which although aimed at

efficiency, also cause an increase in energy consumption in the short term, such as the use of more sophisticated IT systems or modern office equipment that require more energy. However, BSI has taken various steps to reduce energy usage, such as launching the Digital Carbon Tracking platform that monitors electrical energy consumption and carbon emissions from operations. With this system in place, BSI can identify areas where energy efficiency can be improved and reduce its overall carbon footprint. In addition, BSI also builds buildings that are designed with environmentally friendly concepts, including the installation of solar panels to utilize renewable energy (Kismayanti, 2023).

Table 3 Water Utilization

Year	Water Volume PDAM (m^3)
2021	800,25 m^3
2022	1.905 m^3
2023	1.824 m^3

Source: Sustainability Report Bank Syariah Indonesia

Based on Table 3, water consumption recorded an increase in 2022, but decreased in 2023. The increase in 2022 is due to BSI continuing to expand its branch network and services, including an increase in the number of employees, customers, and operational activities. In addition, corporate social responsibility (CSR) programs involving community activities or the construction of public facilities such as mosques and prayer rooms also contributed to the increase in water usage. Despite the increase in water usage, BSI continues to strive to conserve water by conducting regular monitoring and implementing water treatment systems in its office buildings, as well as recycling used water for toilet flush purposes. In addition, water efficiency initiatives are also implemented at the BSI Cipali mosque, where used water from ablutions is utilized to water the plants around the mosque.

Table 4 Paper Usage and Usage Efficiency

Year	Amount of Paper Usage
2021	4.228 rim
2022	6.657 rim
2023	7.836 rim

Source: Sustainability Report Bank Syariah Indonesia

Table 4 shows that the amount of paper usage increased in 2022 and 2023. This increase was due to BSI experiencing an increase in the number of customers and its operational activities. By increasing the number of customers and operational activities, the need for documentation and administration such as account opening, reports, and archives also increases. In some cases, dependence

on technology that is not yet fully optimized can lead to increased paper usage. Such as the difficulty of the registration process and initial activities on the BSI M-Banking application or the lack of digital literacy of customers, so that manual processes that use more paper will still occur (Angelina, 2022). However, BSI continues to take various steps to reduce paper usage, such as utilizing used paper for various purposes, such as printing internal documents that do not require high print quality, implementing new technology in data and transaction management, such as an integrated information management system that allows reducing dependence on physical documents, and committing to implementing paperless financial reports and sustainability reports.

Table 5 Minimizing the Risk of Global Warming

Year	Fuel Consumption
2021	96.625 liter
2022	97.672 liter
2023	157.329 liter

Source: Sustainability Report Bank Syariah Indonesia

Table 5 shows that the fuel consumption rate has increased in 2022 and 2023. This is because BSI continues to expand its branch and service networks so that the need for fuel for vehicles also increases. Although BSI has launched an initiative to use electric vehicles (EVs) for its operational activities, this transition may take time. During the transition period, the use of fossil fuels remains high because there are still conventional vehicles operating. In addition, social activities and CSR programs that involve high mobility such as sending aid or support to the community can also increase fuel use. However, BSI continues to take various steps to reduce fuel use, such as trying to reduce the need for business travel by implementing a more flexible work system, which is done by working from home (WFH), which can reduce vehicle use. BSI also launched a prayer car that is used to support community events without increasing the number of fossil fuel vehicles.

Although BSI faces various challenges, BSI also has great opportunities in implementing green banking. These opportunities include increasing public awareness of environmental issues, so that there is a greater demand for environmentally friendly financial products, this provides an opportunity for BSI to attract more new customers. In addition, BSI also has the opportunity to collaborate with various stakeholders, including the government and non-governmental organizations, in implementing the Green Banking initiative, because through this partnership, BSI can expand the reach and impact of the sustainability programs they implement. By taking advantage of these opportunities and overcoming existing challenges, BSI can not only improve its green banking performance, but also contribute significantly to achieving the sustainable development goals (SDGs) in Indonesia (Alfiansyah & Nisa, 2024).

CONCLUSION

The implementation of green banking at BSI has met the green banking indicators. BSI has successfully adopted various initiatives that support the principles of green banking, such as reducing carbon emissions, using renewable energy, and developing environmentally friendly products. The implementation of green banking at BSI is also in line with the goals of sustainable development. In achieving environmental welfare, BSI has successfully implemented green banking that is in line with the principles of maqashid sharia, namely *Hifz al-Bi'ah min al-Talaf* (Protecting the environment from damage), *Hifz al-Bi'ah min al-Talawwuth* (Preventing environmental pollution), *Hifz al-Bi'ah min fart al-istihlak* (Avoiding waste of natural resources), *Hifz al-Bi'ah bi al-Tanmiyah* (Managing the environment sustainably and productively).

The main challenge in implementing green banking at BSI is the digital transformation needed to support environmentally friendly initiatives. However, BSI is trying to overcome this challenge by increasing education about sustainability and the importance of environmentally friendly banking practices.

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