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Analysis of The Implementation of Green Banking in Islamic Banks (Empirical Study On Indonesian Sharia Bank KCP Kabanjahe)

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Abstract: The purpose of this research is to find out how Green Banking is applied to the policies and financing options offered by Bank Syariah Indonesia KCP Kabanjahe and has been utilized to execute the idea of Green Banking. The method used in this research is field research using a qualitative descriptive research approach. Data obtained from researchers' interviews with Bank Syariah Indonesia informants were analyzed in this research. Research findings show that Bank Syariah Indonesia KCP Kabanjahe has adopted a policy of implementing environmentally friendly banking which includes internal training on this matter, modification of the bank's IT infrastructure, and management style. Implementation of green banking in distribution at Bank Syariah Indonesia KCP Kabanjahe, financing is provided by reducing social and environmental hazards as well as evaluating customers' environmental documentation for financing applications. The Small and Medium Enterprises (UKM) market sector receives an environmentally friendly guarantee in the form of ownership of environmental documents from the Indonesian Sharia Bank Office KCP Kabanjahe.

Keywords: Implementation of Green Banking, Bank Syariah Indonesia

INTRODUCTION

Environmental degradation is becoming more evident and severe. Environmental problems are evidence that these weaknesses are causing environmental damage. For example, the main problems today are illegal and careless logging, water pollution due to industrial waste, the quality of biodiversity declining along with the development of protected areas. These problems impact the environment, food supply, energy supply, and the destruction of natural resources. In addition, the use of renewable natural resources further worsens the condition of environmental resources (Nurdin, 2019). The practice of green banking recommends that in terms of banking operations it is much better to apply online banking, mobile banking and green cards that

The material can be recycled again so that it can be more paperless (Mutmainna, 2021). Banks that implement green banking in their work activities will take more advantage of

technological advances and the internet which are now growing rapidly so that banking activities that were previously based on paper become paperless so that it is expected to reduce carbon footprint and carbon emissions.

Green Banking is translated as a banking effort to prioritize the fulfillment of sustainability in the distribution of financing or operational activities. Banks are not directly classified as high contributors to environmental pollution. The use of energy, water, and other natural resources in banking activities is not as severe as the use by other factors such as mining and processing industries. However, banking cannot be separated from the problem of increasing environmental degradation. Through the provision or distribution of loans or financing to their customers, banks can be a trigger for activities that have an impact on the environment. Green banking has two dimensions, the first is how a bank is related to its operations in its activities that utilize technology and the internet so that it is more paperless and the second dimension is green banking related to banks in placing their funds, namely in the activity of funding or providing credit to business activities that do not have a negative impact on the environment BSI adopts green banking, as follows:

1. Online savings accounts, in green banking, include direct deposit settings to receive paychecks, receive electronic statements, and can also be used to pay bills online.
2. Paperless financial statements by registering or opening an account online customers can receive financial statements electronically thus reducing the use of paper and can reduce the possibility of identity laundering.
3. Direct deposit makes it easier for customers without the need to come to the bank to make deposits or transfers between banks.
4. Online bill payments, such as paying phone bills. Electricity bills, credit cards and so on. Net banking, electronic or online banking is when customers perform most banking-related functions without visiting the bank in person. So in this case, each customer must have an internet banking Id and password provided by the bank. BSI KCP Kabanjahe distributes its financing to environmentally friendly organizations such as those engaged in renewable energy, sustainable financial financing with CSR distribution, and in the spiritual field. The commitment of BSI KCP Kabanjahe in implementing an environmentally friendly banking system or green banking is shown in the following programs:
 - a) Distribution of environmentally friendly financing, BSI KCP Kabanjahe has a strict policy that regulates all financing distribution activities, debt, capital, project financing, finance, MSMEs, and financial advisors. As a follow-up, BSI KCP Kabanjahe strengthens its risk management capabilities by conducting a review of all financing customers, as stated in the terms and conditions of financing distribution, one of which examines the results of an environmental impact analysis for large or high-risk companies so that the projects financed maintain environmental sustainability.
 - b) Environmentally Friendly Operational Activities. Every operational activity carried out by BSI BSI KCP Kabanjahe is very concerned about sustainability.
 - c) environment.
 - d) With this, it is expected to be able to provide benefits to the wider community. In the research of Desma Ria, et al. (2023) stated that environmentally friendly operational activities include the following:
 - 1) Paperless is a form of banking technology that utilizes data processing technology called information systems, this transaction is called paperless banking because it minimizes the use of paper and human involvement as a third party. Some common forms of paperless banking used in BSI KCP Kabanjahe are: BSI mobile banking, ATM and internet banking. In this case, banks offer services where individuals can check about their account balances and perform various transactions without having

to go to the hall (Kumari, 2021). With the online account feature on BSI mobile, it is hoped that it can be a tangible form of support that can be done by BSI KCP Kabanjahe in supporting green banking.

- 2) Minimizing the risk of global warming, BSI KCP Kabanjahe ensures that all green open spaces and areas in the office and all BSI KCP Kabanjahe work units are planted with various vegetation that has high CO₂ absorption. In addition, BSI intensifies the environmental program with a tree planting movement.
- 3) Green Building or environmentally friendly office building, namely Bank Syariah Indonesia KCP Kabanjahe saves electricity usage in buildings by maximizing solar lighting. In addition, to optimize water absorption on available land and use solar panel energy at the branch office.
- 4) Waste management and reduction, Bank Syariah Indonesia KCP Kabanjahe by implementing the idea of environmentally friendly banking (green banking) which is reflected in the banking industry in all aspects, including lowering energy use and reducing paper use in operations, by protecting the surrounding environment, the banking industry can also grow sustainably. With the emergence of green banking, Indonesia is expected to have the ability and significance to contribute to environmental preservation.

Here are some previous studies that serve as knowledge materials so that researchers know what has been researched before and what has not been researched:

- 1) (Widyaningrum & Fitrianna, 2020) BRI Syariah KCP Madiun in the research "Analysis of Green Banking Implementation at BRI Syariah Madiun Branch Office." By reducing risks in the money distribution process and taking into account the results of environmental management initiatives, the distribution of financing has implemented environmentally friendly ideas in banking. The policies applied are seen in the various stages of implementing the green banking concept based on POJK NO. 51/POJK.03/2017 concerning sustainable financing.
- 2) In his research "Analysis of the Green Banking Implementation Model in Islamic Banks: Empirical Study on Banks" (Puspita, 2021) The green banking concept is applied to 6 customer services in the form of credit, marketing, and BSI KC Bandar services. It can be seen from the Indonesian Sharia Branch Office Bandar Lampung that the government has implemented the regulations contained in POJK No. 51 / POJK.03 / 2017 concerning the implementation of sustainable finance for financial services institutions, issuers, and public companies.

Both this research and previous research have similarities and Differences. Specifically, the discussion area of this research is the same as previous studies, namely green banking. The research variable is where this research and previous research are located. The formulation of the problem How can Bank Syariah Indonesia utilize Green Banking in providing or channeling financing? What policies does Bank Syariah Indonesia carry out to implement the Green Banking concept? Based on the above background, the authors intend to conduct deeper research on the issue with the title "Analysis of the Green Banking Implementation Model at Islamic Banks (Empirical Study at Bank Syariah Indonesia KCP Kabanjahe)".

METHODS

Field research, or qualitative data collection techniques when researchers visit the field to conduct research, is the type of research used in this study. observation of a phenomenon in a scientific setting (Abdussamad, 2021). In essence, this research provides a clearer explanation and description of the facts and conditions that occur. The researcher visited the research location personally for this research. When conducting direct research, the

researcher directly enters into the subject of his investigation, namely the organization he is studying. The purpose of this study was to determine how the Green Banking Implementation Model Analysis at Islamic Banks (Empirical Study at Bank Syariah Indonesia KCP Kabanjahe). This study uses qualitative methodology, focusing on how people overcome problems related to the methods they review. field of scientific study. Researchers chose qualitative techniques because of their focus on field phenomena, specifically how Bank Syariah Indonesia KCP Kabanjahe applies green banking in practice. Data collection techniques: For this qualitative research, several approaches or Suitable strategies for collecting data include the following: observation, interviews, documents.

RESULTS AND DISCUSSION

Bank Syariah Indonesia supports the government's efforts to shift to a more environmentally friendly economic structure and climate, namely those undertaken by the Ministry of Environment (MOE), Bank Indonesia (BI), and the Financial Services Authority (OJK). Bank Syariah Indonesia made the decision to comply with Law No. 32 of 2009 in order to achieve long-term environmental sustainability and sustainability in relation to environmental management and protection. All economic activities must comply with the provisions of this legislation. In this case, the financial and banking operations of Bank Syariah Indonesia KCP Kabanjahe may be more vulnerable to credit risk, legal risk, and reputational risk if they realize that these regulations are not being complied with. Research on this subject is interesting because it can explain the difficulties faced by BSI KCP Kabanjahe when implementing planned sustainability measures and how these issues affect banking performance. According to SOEs, there are a number of variables that need to be considered in determining green banking. In addition:

1. Environmentally Friendly Goods, an indicator of the work done by banks in planning financial services and goods that use fewer materials and can save energy. These activities include using e-billing and digital banking, introducing banking products using information technology, and being transparent about the features, prices, and advantages of the goods offered. In addition, there are initiatives that promote renewable energy sources or the environment, as well as impact assessment document requirements (Handajani, 2019). "For the utilization of information technology, we certainly use the BSI Mobile application, most of the products already exist, customers can make any transactions ranging from transfers, top ups, academic payments, and others. In addition, there is the BSI webform, which is usually for cash deposits, cash withdrawals, etc. opening savings before being processed by a teller or CS". said Mr. taufik Bank Syariah Indonesia KCP Kabanjahe, during an interview with researchers. "The features are complete and open and honest about administrative costs. Information on the advantages of each savings account can also be accessed. In addition, we introduce products through social media platforms such as Instagram and WhatsApp." The explanation above shows that Bank Syariah Indonesia KCP Kabanjahe utilizes social information technology to launch items that can be directly accessed through the creation of social media and company websites. Customers can use BSI Mobile to make transactions without having to go to the teller. This is in line with research conducted in 2022 by Cania Anggita Putri et al., who found that electronic transactions provide benefits to banks and consumers because of their convenience and contribute to sustainability. The use of electronic banking e-banking, or green banking, in Islamic banking services as a way to improve customer service, maintain environmental standards, and facilitate consumer access to needs through electronic banking is a way to help operations. In addition, Bank Syariah Indonesia KCP Kabanjahe also applies environmental document standards and process financing as an indication of the application of green products. In

an interview with staff, he stated the following: "the environmental impact is related to the business financing process, related to the environmental performance monitoring area does not yet exist. Usually we only see the efforts made because hazardous chemical waste is rarely found in Bank Syariah Indonesia KCP Kabanjahe itself. Will it be able to pay in installments or not. What matters is when you take it out. Future action may be required because environmental impact assessments are very important". In addition, there is very little funding in Kabanjahe that is directly related to ecology. The implementation of green investment is believed to increase the reputation and value of the company because investors believe that by making green investment, the company's performance will increase even though the costs incurred for green investment activities are large. This statement is confirmed by Tanasya and Handayani's (2020) research which states that green investment can have a positive effect on profitability. The reason for this influence is that if the company implements a green investment strategy better, then every activity made by the company will get support from the community so that this can affect the company's profitability.

2. Green Operations, the Bank strives to be an environmentally conscious bank by conducting commercial business that is pro-environment. Green operational banking considers the environment when conducting daily business. Building environmentally friendly offices or buildings, reducing paper consumption, processing and using recycled waste materials, and providing infrastructure that allows operations to save energy and reduce greenhouse gas emissions are examples of indicators of green operations (Handajani, 2019). Regarding the use of the green building concept at Bank Syariah Indonesia KCP Kabanjahe, the researcher conducted an interview with one of the operational staff. The results of the interview are as follows: "There must be plants here too, such as trees or trees in orchid flower pots next to CS. "BSI uses LED lights in the office as an effort to save energy." The teller workplace does not only provide aesthetic value to the space. But it also produces oxygen and absorbs carbon dioxide, resulting in healthier air. Each room also has a trash room. This is also in accordance with what was revealed in the interview with the Manager of Bank Syariah Indonesia KCP Kabanjahe. "Every room has a trash can, and the SOP regulates that there must be plants in the office, orchids at the teller's desk, and the CS desk." From the interview, it can be seen that Bank Syariah Indonesia KCP Kabanjahe utilizes LED lights. Since these are energy-efficient lights, their use can help implement the concept of environmentally friendly construction and use less electricity. In addition, space Various types of plants that release oxygen and absorb carbon dioxide are used to decorate the Bank Syariah Indonesia branch. In addition, Bank Syariah Indonesia KCP Kabanjahe provides trash bins in each office space so that customers and staff can dispose of waste properly. "From here, the flow of waste will be collected somewhere, such as document waste, we destroy the ATM card first which is disposed of, so we destroy the SOP documents first, so that later when we leave the office there is no data scattered around", continued regarding the waste disposal program "If we take out the money, hand it over to BI, and spend it again so that it becomes fresh funds." This makes sense given the explanation given by one of the operations staff who participated in the study interview. The results of the interview were as follows: "We pay the garbage levy on time every month to ensure our garbage is disposed of properly. The back is where the garbage is picked up, there is no garbage lying around for two to three days from the time the cleaners pick it up in the afternoon. Similarly, with paper waste in the future, to stop the paper from being read by the data, we first crush it in the machine before disposing of it. In addition, we comply with the law's additional requirement to cover environmental costs, to reduce plastic waste" according to this interview. Bank Syariah

Indonesia KCP Kabanjahe is well known for its waste product management. The bank's daily activities include collecting waste, which is then picked up by the sanitation department, to prevent waste from being left in the office for several days. Bank Syariah Indonesia KCP Kabanjahe further asserts that no information is disseminated as paper waste is already eliminated before disposal. Bank Syariah Indonesia KCP Kabanjahe cooperates with the environmental agency to achieve environmental balance by making monthly waste levy payments. In addition, Bank Syariah Indonesia KCP Kabanjahe is dedicated to reducing plastic waste through the use of office kitchens and tumbler water bottles. In addition, the paper reduction policy in administrative operations especially in the banking industry is also another sign of environmentally friendly operational activities. The purpose of this policy is to improve the efficiency of paper consumption and reuse. Paper is being used more and more frequently these days. One of the operations staff, was interviewed by the researcher about the proper handling of paper in the bank. Here are some of the interview findings: "We use web forms for transactions such as deposits and withdrawals, and we use the BSI Mobile app for paperless practices, so consumers no longer need paper forms. For us, we have a burekol when opening a savings account, so that later users will open their accounts through the BSI Mobile app. From there, it's just a trip to customer service for the builder or ATM. Because it uses less paper, the consent form when starting an account is only two pages. A normal depository can be up to six sheets, but sometimes we Xerox only two pages to improve paper efficiency for a consent sheet that would otherwise be four. We were there too. BSI's mobile phone is used for the first deposit, and digital bills will be sent subsequently. In addition, BSI embraces the paperless concept by promoting the use of electronic gadgets such as BSI Mobile and online forms for client interaction. The use of green banking instruments and paperless transactions is encouraged by Bank Syariah Indonesia KCP Banjaregara. In addition to supporting efforts to save forests, Bank Syariah Indonesia encourages its employees to reduce paper use through an initiative called the paper efficiency program". According to Bank Syariah Indonesia KCP Kabanjahe not only conducts paper efficiency but also reuses paper. "The effort made is to reuse paper that has been used into two sides for internal needs as a form of company cost efficiency, because the more expenses for paper needs means the cost of purchasing paper is also getting bigger, automatically with an emphasis on use," said the Branch Manager of Bank Syariah Indonesia KCP Kabanjahe. Used paper will also reduce office costs. To prevent unnecessary disposal of brochures, we distribute brochures in the banking room. Information is also available through WhatsApp and BSI's official website. The interview findings show that Bank Syariah Indonesia KCP Kabanjahe uses outdated paper (duplex print) as an effort to reduce the amount of paper used that is not filled for internal data needs. In addition, Bank Syariah Indonesia also conducts socialization regarding active projects through information media. Based on the thought of efficacy and efficiency, Bank Syariah Indonesia KCP Kabanjahe's policy of regulating the use of energy and resources is one of the suggested 3R (Reduce, Reuse, Recycle) approach in the context of handling solid waste. This concept ensures that waste materials are utilized for new and beneficial uses. The researcher spoke with one of the operational staff, to learn more about how energy is now being used and consumed to save energy. The interview findings are as follows: "As part of our operational operations, we have implemented green banking, which is essential for standardizing office hygiene, utilizing energy-efficient lighting, turning off electricity in infrequently used spaces, such as conference rooms, contract rooms, musala, and corridors used by priority clients, and turning off air conditioning in those areas. In addition, everyone was affected by power outages throughout the holidays, including laptops and other smart

devices, only for regular water use, mostly for toilets, kitchens, and musalas." This is in line with the explanation conveyed by the Branch Manager of Bank Syariah Indonesia KCP Kabanjahe "Here we use electricity, and certainly outside working hours," he said. If everything is finished, turn off the lights, computers, and energy-saving AC energy-saving devices with environmentally friendly statements. It can be seen from the explanation above that Bank Syariah Indonesia KCP Kabanjahe implements environmentally friendly practices in daily operations, such as energy efficiency. This initiative uses less water and electricity by implementing an environmentally friendly banking structure. Regarding energy management, Bank Syariah Indonesia KCP Kabanjahe only uses three forms of energy to support its operations, fuel oil (BBM) for vehicle operations to support employee mobility in interacting with customers and prospective customers; water from PDAM, and electricity supplied exclusively by PLN. Bank Syariah Indonesia KCP Kabanjahe saves electricity by turning off computers, lights, and rooms. Turn on lights when not in use. All BSI branch offices adopt LED lighting, LED and energy-efficient air conditioning. Bank Syariah Indonesia reduced regional meetings to reduce gasoline waste. Instead, it utilizes Zoom Meeting software which is held two or three days a week.

3. Green Customer, This type of green banking involves the use of technology to improve customer service while having a favorable environmental impact. Examples include the use of digital banking to quickly address customer concerns and the use of technology to offering information to clients. Teaching clients how to do business online is one of the initiatives taken by green consumers (Handajani, 2019). Bank Syariah Indonesia KCP Kabanjahe implements green consumer practices by encouraging users to transact online. For example, users will be instructed to use BSI Mobile for payments and transfers to and from school. About the services provided by SMS banking. Currently, there is no KCP Banjarnegara in Bank Syariah Indonesia. However, Bank Syariah Indonesia KCP Kabanjahe distributes booklets online using platforms such as WhatsApp and Instagram. In addition, the Customer Care menu of the BSI Mobile application has an online complaint section. To encourage sustainable growth and environmental protection, the banking industry has adopted a strategy known as "green banking", which tries to incorporate environmental considerations into commercial choices. At Bank Syariah Indonesia KCP Kabanjahe, the implementation of green banking is a calculated step to combat climate change and encourage environmentally friendly and sustainable economic growth. This study uses SOE-defined metrics to assess banking performance in terms of social, environmental, and economic elements of the economy to assess the impact of implementing green banking.

BSI booked a net profit of IDR5.70 trillion throughout 2023, growing 33.82% on an annual basis. BSI is committed to continuously optimizing Islamic financial inclusion literacy in all potential sectors. A flexible and digitally-connected business model also plays a strategic role in driving performance growth. BSI is able to access people in all segments, both individual or retail communities, MSME players, and corporations. In terms of assets, BSI recorded an increase in assets until December 2023 by 15.67% to Rp354 trillion. With this financial position, BSI is included in the list of the top 10 largest banks in Indonesia in terms of assets. Director of Finance & Strategy of Bank Syariah Indonesia Ade Cahyo Nugroho said that his party is trying to boost the green economy in the realm of Islamic banking. This is because the green economy is in line with sharia principles. "There is something called maqashid sharia, which we hope that at the end, the practice of Islamic banking can bring goodness," said Ade. As is known, maqashid sharia is the observance of sharia principles whose purpose is to realize the benefit of the people. The application of maqashid sharia involves a number of human

activities related to protecting religion, protecting the soul, protecting the mind, protecting property, and protecting offspring. Therefore, the implementation of maqashid sharia requires human resources (HR) involved to really understand and understand the principles of sharia itself so as not to plunge users into prohibited activities. "So number one, for example, maqashid sharia, despite the existence of any murabahah, there should not be anything that damages the environment, that's one basic rule, we cannot carry out activities that damage the environment, damage offspring, damage the mind," he said. Thus, BSI may not provide credit or financing to sectors that are not in accordance with these regulations. "BSI does not provide financing to alcohol, not because alcohol is haram because alcohol is considered to be able to damage the mind, the human mind and can damage offspring as well. So, we have to separate this philosophy, indeed this Islamic bank in addition to carrying out the regulated contract but the essence must also be obtained," he added.

From the results of the analysis that I see that the green banking implementation model in Indonesian Islamic banks, namely the Indonesian Islamic Bank KCP Kabanjahe which is located at Jl. Selamat Ketaren, Lau Cimba, Kec. Kabanjahe, Karo Regency, North Sumatra 22111 implements environmentally friendly consumer practices by encouraging the use of online transactions, such as the use of using BSI mobile to conduct online transaction payment.

CONCLUSION

Bank Syariah Indonesia KCP Kabanjahe is dedicated to reducing plastic waste through the use of office kitchens and tumbler water bottles. In addition, the paper reduction policy in administrative operations, especially in the banking industry, is also another sign of environmentally friendly operations. The aim of this policy is to improve the efficiency of paper consumption and reuse. Paper is used more frequently these days. For opening a savings account we have burekol, so that later users will open their accounts through the BSI Mobile application. From there it is just a trip to the builder's customer service or an ATM. Because it uses less paper, the consent form when starting an account is only two pages long. A typical depository can be up to six pages, but sometimes we have only two pages to improve paper efficiency for a consent form that would otherwise be four. We were there too. BSI's mobile phone is used for the first deposit, and then digital invoices will be sent. In addition, BSI implements the paperless concept by prioritizing the use of electronic gadgets such as BSI Mobile and online forms for client interaction. The use of green banking instruments and paperless transactions is encouraged by Bank Syariah Indonesia KCP Banjaregara. Bank Syariah Indonesia KCP Kabanjahe implements green consumer practices by encouraging users to conduct online transactions. For example, users will be instructed to use BSI Mobile for payments and transfers to and from school. However, Bank Syariah Indonesia KCP Kabanjahe distributes booklets online using platforms such as WhatsApp and Instagram. In addition, on the Customer Care menu of the BSI Mobile application there is an online complaint section. To encourage sustainable growth and environmental protection, the banking industry has adopted a strategy known as "green banking," which seeks to incorporate environmental considerations into commercial choices. At Bank Syariah Indonesia KCP Kabanjahe, the implementation of green banking is a calculated step in combating climate change and encouraging environmentally friendly and sustainable economic growth. This study uses metrics established by SOEs to assess banking performance in terms of social, environmental, and economic elements of the economy to assess the impact of implementing green banking.

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