



# Analysis of Green Finance Implementation at BCA Syariah

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**Keywords:**

*Green Banking; Islamic Banking; Corporate Social Responsibility*

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**ABSTRACT**

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Today, the overuse of technology has posed severe challenges to economies around the world. The purpose of this study was to determine the concept of Green finance and measurement indicators used and to determine the policies that have been applied in the implementation of the concept of Green finance at Bank BCA Syariah. This article uses the literature review method which uses a qualitative approach to review various literature sources, including scientific journals, reports from related institutions or companies, and Green finance related policies. This study uses descriptive analysis method on various research related to the concept and implementation of Green finance. The results of the study show that bank BCA Syariah has implemented several Green Finance programs from 2019 to 2023, including the implementation of green principles with green financing, the use of water, paper, waste treatment, strategic cooperation in the scope of Sustainability, Policy and planning related to environmental-based sustainability.

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**ABSTRAK**

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**Kata Kunci:**

*Green Banking; Bank Syariah; Corporate Social Responsibility*

Saat ini penggunaan teknologi yang berlebihan telah memberikan tantangan berat bagi perekonomian di seluruh dunia. Tujuan dari penelitian ini adalah untuk mengetahui konsep *Green finance* dan indikator pengukuran yang digunakan dan untuk mengetahui kebijakan-kebijakan yang telah diterapkan dalam implementasi konsep *Green finance* di Bank BCA Syariah. Artikel ini sendiri menggunakan metode *literature review* yang menggunakan pendekatan kualitatif untuk meninjau berbagai sumber literatur, termasuk jurnal ilmiah, laporan dari lembaga atau perusahaan terkait, dan kebijakan terkait *Green finance*. Penelitian ini menggunakan metode analisis deskriptif terhadap berbagai penelitian yang berkaitan dengan konsep dan implementasi *Green finance*. Hasil kajian menunjukkan bahwa bank BCA Syariah telah mengimplementasikan beberapa program-program *Green Finance*

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dari tahun 2019 sampai 2023 antara lain penerapan prinsip hijau dengan pembiayaan hijau, penggunaan air, kertas, pengolahan limbah, kerja sama strategis dalam lingkup keberlanjutan, kebijakan dan juga perencanaan yang berkaitan dengan keberlanjutan berbasis lingkungan.

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## **INTRODUCTION**

Wise development for society is sustainable development. Environmental concern is increasing in all types of businesses, but banking occupies a special part due to its ability to influence the economic growth and development of the country (Sharma & Choubey, 2022). Economic development is often not in harmony with environmental sustainability. Just as the world's economy faces two significant problems; environmental impact and the urgency of money. Thus, there is a need for alternative financing to address two worrisome challenges that, if not changed, will worsen (Hutasoit, 2024).

The transition to environmentally sustainable economic development requires increased investment in low-carbon production, energy efficiency and improved infrastructure (Aynun Zubaydah et al., 2024). To invest in environmentally sound projects, especially in energy efficiency and renewable energies, it is necessary to have an environmentally sound form of banking system (Shershneva & Kondyukova, 2020). Based on this, green finance is considered as a solution to environmental degradation. Steps taken by the government with the issuance of OJK Regulation No. 51 of 2017 on the implementation of Sustainable Finance for Financial Services Institutions, issuers and public companies to clarify the implementation of sustainable finance in Indonesia. This regulation also encourages the establishment of a system of financial services that are contributive and inclusive in the provision of sustainable development funding.

Previously, Bank Indonesia as the Central Bank has issued a regulation that contains the obligation of national banks to consider environmental feasibility factors in BI regulation (PBI) No. 14/15/PBI / 2012 on asset valuation of commercial banks. The banking sector has a role as a direct economic stimulus provider, because it plays an important role in distribution and production activities for all sectors of the economy. Along with the increasing global attention to environmental problems, banks are transforming their behavior and activities (CINDI, 2023). The concept of Green economy, which basically encourages that every economic activity should minimize its impact on the environment and improve welfare, is also adopted by the banking world (Hydayat, 2025). One of them is the concept of Green Banking. To achieve structural transformation, the investment funds required are very large. Banking has an important role in meeting the financial needs of the private sector and providing credit to households as well as individuals (Hasanah & Hariyono, 2022).

Green financing or Green Finance refers to environmentally friendly investments and projects that address sustainability. Today the overuse of technology has posed severe challenges to economies around the world (Indah Sari et al., 2024). Green finance combines nature with economics, and broadly addresses development and ecological sustainability.

That is why most companies invest their shares as green bonds or green sukuk. Green finance has similarities with ethical finance, ethical finance refers to investment based on certain values and principles, there is a deep relationship between green finance and ethical finance; the points are the same, for example, both support responsible investment (Sunil & Momany, 2020).

Basically Green finance is an approach that integrates environmental considerations in investment decisions, with the aim of mitigating environmental risks while promoting sustainable development (Vania Yumna Ardita & Mirzam Arqy Ahmadi, 2024). Green financing is one of the products of green banking that requires banks to conduct their business in accordance with environmental regulations and support nature protection programs (Bayu & Novita, 2023). Green finance itself includes various financial activities directed to support environmentally friendly projects, including renewable energy, green infrastructure, and sustainable resource management. Green financing encourages the development of green industries, technological innovation, and new financial instruments such as green loans and bonds (Sulaksana, 2022). The initiative has been recognized as one of the key instruments for achieving global climate targets, as mandated in the Paris Agreement.

Green Financing is one of the products of green banking that requires banks to conduct their business in accordance with environmental regulations and support nature protection programs (Widyaningrum, 2020). Then Green Financing in Indonesia is defined as a financing scheme or lending to environmentally friendly business actors. Where in realizing sustainable development programs, green financing policies are applied for alternative financing or business loans in Indonesia (Yuliawati et al., 2017). Green Financing is an effort in the implementation of the Sustainable Development Goals (SDGs), namely the implementation or implementation of the 17 SDGs tasks. One of them is the task of providing decent work and economic growth (SDGs task number 8). In this case, Financial Services Institutions participate in providing decent jobs for the community. In addition to creating jobs, Financial Services Institutions must provide the rights and obligations of a worker so that they achieve prosperity. If that happens, it will make a country's unemployment rate will decrease and lead to a country's poverty level is reduced drastically. The contribution to economic growth is by creating good jobs. This will make the competition of Financial Services Institutions even better which makes the economy in a country better than before and is expected to develop a sustainable country's economy. There is also the application of another task, namely, Responsible Consumption and production (SDGs task number 12). Although Financial Services Institutions do not have goods for production, Financial Services institutions offer services in the financial sector that are considered able to prosper the community and preserve the environment at the same time (Hariyanto & Humaidy, 2019).

The development of Green finance is driven by the urgent need to fund the global transition to a low-carbon economy (Lutfiatun Qoriah et al., 2025). Various reports indicate that large investments are needed to achieve significant greenhouse gas emission reduction targets, as well as to build sustainable infrastructure in various sectors, such as energy, transport and construction. Study by (Lee, 2020) it shows that in emerging markets, Green

finance is starting to gain attention with an increase in demand for instruments such as green bonds and other green investment products, although adoption is still constrained by regulations, lack of access to Green Capital, and financial limitations.

BCA Syariah continues to encourage green and sustainable financing. Throughout 2024, total financing to the sustainable business activities (KUB) sector reached Rp 2.8 trillion, growing 4.3 percent on an annual basis (YoY). In addition to financing, BCA Syariah also increased investment in sustainable instruments. Until December 2024, investment in this sector reached Rp 436.79 billion, up 21.8 percent YoY in terms of sustainability, BCA Syariah also actively supports energy efficiency and Environmental Protection. "We have distributed Rp 595.5 billion for eco-efficient activities, including energy efficiency Rp 215.3 billion and Biological Resource Management Rp 188.5 billion. BCA Syariah also demonstrated its commitment to Environmental, Social, and Governance (ESG) by educating 36,803 participants in financial literacy, an increase of 269 percent compared to the previous year. In addition, the company also contributed to social programs by planting 1,500 mangrove seedlings in Tanjung Pakis and increasing student account ownership to 48,817 accounts.

The purpose of the study which raised the title "Analysis of Green Finance Implementation at Bank BCA Syariah" include:

1. To determine the concept of Green finance and measurement indicators used.
2. To find out the policies that have been implemented in the implementation of the concept of Green finance at Bank BCA Syariah

## **LITERATURE REVIEW**

According to Andreas Lako, green finance (Banking) is an environmentally friendly operational activities in maintaining environmental quality, as well as providing credit or financing to customers who do not damage the environment is one of the most important things to be done by all Bank personnel according to Glen Croston, green banking is inseparable from the term green business, green business which is a profitable (Suharto, 2023). The difference between Green Finance compared to other economic ideas is the direct assessment of natural capital and ecological services as economic value and cost accounting where the costs realized to the community can be traced back and calculated as liabilities, unity that does not harm or ignore assets (Rusdianto et al., 2024).

Bank BCA Syariah is one of the largest private Islamic banks in Indonesia, which has experienced rapid growth among other Islamic banks. Originally named Bank Utama Internasional, it was acquired by Bank BCA in 2009 and later changed to Bank BCA Syariah, which commenced operations on 5 April 2010. To become one of the largest Islamic banks in Indonesia and be able to compete with state-owned Islamic banks, Bank BCA Syariah always strives to improve performance and provide optimal services. This is evident from the financial performance ratings of banks each year. However, in 2020 the Covid-19 pandemic had an impact on the financing sector of Bank BCA Syariah so that it experienced a decline equal to the previous year.(Sari & Wijaya, 2024)

## **METHOD**

This article uses the literature review method which uses a qualitative approach to review various literature sources, including scientific journals, reports from related institutions or companies, and Green finance related policies. This study uses descriptive analysis method on various research related to the concept and implementation of Green finance. The main criteria in the selection of literature is the relevance to the topic and indicators of Green finance as well as the contribution to the discussion of economic sustainability with the object of research used this time is the Bank BCA Syariah with observations from 2019 to 2023.

Research methods, also known as scientific methods, are the steps taken to gather scientific information. Because of this, the research method is a systematic way of collecting scientific information. In order to present an in-depth analysis of Green finance as a supporter of economic sustainability, systematic and comprehensive research methods are the main keys.

Subsequently, the selection of sources becomes a crucial stage. The sources of relevant information should be chosen carefully, taking into account such criteria as the reliability of the source, the year of publication, relevance to the topic, as well as the research methodology used. The data collection process was done through literature search in academic databases such as Google Scholar, ScienceDirect, Annual Report and Sustainability Report. Once the literature is collected and the appropriate sources are identified, the data collection process begins. Relevant data from various sources are collected systematically. It includes findings, statistical data, supporting theories, and best practices in sustainable business development in the energy sector. This approach allows the preparation of comprehensive data, which becomes the basis for in-depth analysis in the literature review article. The data collected from various sources are carefully analyzed. the data were analyzed based on the main themes: Green finance definitions and concepts, green finance instruments, related policies, and challenges and opportunities in their implementation.

## **RESULT AND DISCUSSION**

### **Understanding Green finance**

Green finance is the process of capital resource allocation or investment activities that prioritize environmental protection, climate change mitigation, environmentally friendly energy development, and responsible management in various sectors (Urban & Wójcik, 2019). The concept aims to integrate environmental awareness into financial decision making in order to create a sustainable positive impact. The history of Green finance dates back to 1992, when the United Nations Conference on Environment and Development (UNCED) produced a global agreement to raise awareness of the importance of sustainable development. This agreement emphasizes the need to maintain environmental balance and sustainability, so that all activities, including economic activities, are directed to minimize negative impacts on the environment while encouraging collective responsibility for a better future (Chandra, 2024).

The main objective of Green finance is to support the transition to a more sustainable and environmentally friendly green economy. It also allows market participants, companies, and governments to contribute to the protection of the natural environment while creating

economic value (Kumajas et al., 2022). Several countries and financial institutions have adopted strategies and regulations to promote Green finance as part of their efforts in facing environmental and social challenges (Kontesa et al., 2023).

### **Green Finance Indicator**

The following indicators according to the assessment of Green finance (Shaumya & Arulrajah, 2016):

#### **1. Training and education**

This indicator assesses banking companies based on their efforts in raising environmental awareness among employees. Banks that conduct special training programs to instill understanding of environmental issues, provide continuing education in the workplace, and encourage the creation of a culture of caring for change and environmental conservation, are considered to meet the criteria in this aspect of training and education.

#### **2. Environmental Performance Evaluation**

This indicator is designed to assess the extent to which banking companies evaluate and report on their performance on the environment. The environmental performance includes various efforts made by the bank, such as environmental conservation initiatives, waste management, to concrete steps to reduce carbon emissions resulting from its operations. Banks that transparently present information regarding the evaluation of their environmental performance not only meet the criteria for this indicator, but also demonstrate a strong commitment to sustainability. This step is also a proof of corporate social responsibility in supporting environmental protection and creating a positive impact on society as a whole.

#### **3. Environment-Based Reward System**

This indicator explains that banking companies can be assessed based on the awards that companies have achieved related to contributions to environmental conservation. In addition, awards can also be given by the bank to parties who play an active role in supporting environmental initiatives. A bank will meet these criteria if it has or provides awards that focus on environmental sustainability aspects.

#### **4. Use Of Paper (Paperless)**

This indicator explains the company in excessive use of paper has a negative impact on the environment because it encourages massive logging of trees, which ultimately worsens the level of carbon in the atmosphere and disrupts the balance of ecosystems. Therefore, banking companies that are committed to reducing paper use can meet sustainability criteria. This step can be done by adopting digital-based services and implementing digital operational systems, so that the need for paper can be eliminated or minimized.

#### **5. Use Of Energy-Saving Equipment**

This indicator emphasizes that banking companies must be able to adopt equipment designed to save energy, so that its use is more efficient and does not waste resources excessively. Examples include the implementation of energy-efficient lighting systems, such as LEDs, as well as the organization of the use of air conditioning as

needed. The Bank will meet this criteria if it has actively used energy-saving devices and integrated energy efficiency practices in its daily operations to support environmental sustainability.

6. Waste Management/Recycling

This indicator describes the ability of banking companies to manage waste responsibly, while ensuring the application of the 4R principle (Reduce, Reuse, Recycle, and Recovery) in the management of waste produced. Wise waste management, including recycling practices and reuse of resources that are still of value, is an important step to support environmental sustainability. Companies that successfully implement this strategy will consistently meet the criteria as institutions that care about environmental conservation.

7. Eco-Friendly Bank

This indicator describes the overall picture of the level of concern of banking companies for environmental sustainability. A bank can be categorized as environmentally friendly if the services offered, the operational processes carried out, and the spatial design of its branch offices are designed to support environmental conservation. This includes the efficient use of technology, reducing the environmental impact of day-to-day operations, to office layouts that maximize the sustainable use of resources, such as natural lighting and good waste management.

8. Green Loan

Green loan is one of the innovative loan products offered by banking companies that adopt the principles of green banking. This product not only provides financing facilities, but also sets specific conditions, under which borrowed funds must be used for purposes that support sustainability and do not have a negative impact on the environment. By ensuring that the use of funds is done wisely, such as for environmentally friendly or renewable energy projects, banking companies that provide green loans directly meet the criteria as institutions that care about preserving the environment.

9. Green Project

This indicator explains the role of banking companies in supporting green projects, both through funding and direct implementation. This support can be in the form of granting loan or financing facilities to projects oriented towards environmental sustainability, such as renewable energy, conservation of natural resources or green technologies. In addition, bank companies can also run environmentally friendly projects independently, such as carbon emission reduction initiatives or sustainable infrastructure development. A Bank that manages to meet either of these two forms of contribution will be considered to meet the criteria as an institution that supports the preservation of the environment in a real way.

10. Green Enterprise Facilities

Green enterprise refers to a company that not only focuses on profit aspects, but also integrates environmental empowerment and preservation into its business model. This kind of company not only demonstrates a commitment to sustainability, but also develops various facilities that support the implementation of environmentally friendly principles. These facilities can include providing services and technologies that facilitate

the implementation of sustainability practices, as well as providing easier access for potential customers from the green business sector. Banking companies that consistently carry out this commitment will meet the criteria as institutions that support the creation of a balance between profitability and environmental conservation.

#### 11. Green-Based Credit Evaluation

This indicator describes how banking companies that provide credit facilities not only consider the risk of financial losses, but also pay attention to the environmental impact of the activities carried out by customers during the use of credit funds. This green-based credit evaluation adds special requirements, where customers are required to ensure that the use of borrowed funds does not cause environmental damage. By integrating these sustainability criteria into the lending process, bank companies can meet credit evaluation standards that are oriented to environmentally friendly principles and support the creation of sustainable development.

#### 12. Green Branch Office

Bank companies that usually have an extensive branch office network, banking company operations can directly affect the environment. Therefore, bank companies that build environmentally friendly branch offices are able to reduce the negative impact on the environment. The branch office, designed with sustainability principles, optimizes the use of renewable resources, such as solar energy or energy-saving technologies, and is equipped with supporting facilities that support environmental preservation, such as waste management systems and green spaces. By implementing this concept, the bank company meets the criteria as an institution committed to environmental sustainability in its operations.

#### 13. Environment-Based Policy

This indicator explains the importance of corporate banking policies that are designed with an orientation to environmental conservation. The policy covers the process of preparation, setting work targets, to implementing commitments that are in line with sustainability principles. Every step taken, from operational strategies to long-term goals, is designed to minimize negative impacts on the environment. Banking companies that are able to establish environmental-based policies not only demonstrate social responsibility, but also meet the criteria as institutions committed to Ecosystem Sustainability.

#### 14. 8. Environment-Based Partnership (Green Partnership)

Bank companies in carrying out their business operations, often establish cooperation or partnership with various parties. Banks that prioritize environmentally-based partnerships will meet this criterion, as the collaboration not only supports environmental sustainability but also reflects a commitment to sustainability. These partnerships can cover a wide range of aspects, from providing requirements related to environmental concerns to supporting green projects. This form of collaboration is not limited to B2B (business to business) or B2C (business to consumer) relationships, but also includes cooperation with governments, non-governmental organizations, and local communities. With this holistic approach, bank companies can contribute significantly in creating a more sustainable and environmentally friendly environment.



### 15. Green Strategic Planning

This indicator describes how banking companies design comprehensive strategies to respond to sustainability issues. The strategy can include setting specific targets, evaluating the performance to be achieved, as well as concrete steps that support environmental conservation. Examples include the issuance of green bonds to finance environmentally friendly projects, the development of long-term sustainability programs, or other initiatives that contribute to the preservation of Natural Resources.

### 16. Green Procurement

Green procurement is the process of procuring goods or services designed to minimize negative impacts on the environment. In implementing this concept, banking companies will be more careful and selective in choosing suppliers who can meet the needs of the company without harming the environment. In addition, the bank's companies also set specific requirements focused on preserving the environment, such as the use of environmentally friendly materials, energy efficiency and sustainable production processes.

## Green Finance Implementation at Bank BCA Syariah

On the results of observations through the Annual Report and also Sustainability Report or sustainable report issued by the object of research this time, namely Bank BCA Syariah, it can be concluded that the implementation of Green Finance at Bank BCA Syariah is as follows:

**Table 1. Application of Green Finance indicator Bank BCA Syariah**

Indicators Of Green Finance	Application of Green Finance indicator Bank BCA Syariah				
	2019	2020	2021	2022	2023
Training and education	BCAS conducts employee training and development related to various aspects, including sustainable finance. Training programs organized include: 1. Sustainable Finance understanding training and Sustainable Finance Action Plan (October 17, 2019). 2. Internal training on risk management and business	BCAS implemented training using the SMILE IB platform mentioned to reduce carbon emissions and paper use.	BCAS provides a digital platform called Syariah Mobile Learning iB (SMILE iB) as an internal training medium. The Platform improves training efficiency and provides materials related to sharia principles as well as sustainability.	BCAS organizes e-learning training on Sustainable Finance to 100% of employees. There were 12 trainings on topics such as introduction to Sustainable Finance, analysis of sustainable palm oil sector financing, and implementation of Indonesian Green taxonomy (THI). Employees have access to the internal portal "Smile-iB" for online learning.	BCAS reports internal training on sustainable finance to all employees (100%). The number of trainings reached 71,904 hours in 2023, showing a significant increase compared to the previous year.

	development strategies.				
Environmental Performance Evaluation	BCAS began implementing environmental evaluation by ensuring that customers who have an impact on the environment have a valid permit or certification. The use of more environmentally friendly operational resources, such as paper and energy efficiency.	BCAS is studying the method of recording energy efficiency, water, and paper, so there is no report on the results of the evaluation.	The BCAS calculates the carbon emission footprint and energy intensity of electricity use. Head office operational carbon emissions are recorded and presented in the annual report	BCAS takes measurements of electrical energy usage, water consumption, and paper usage at headquarters and branches. In 2022, electricity consumption will reach 551,889.7 kWh, energy intensity 124.7 kWh/m2, and water use 173,793 m3. BCAS also recorded a carbon footprint equivalent to 263 tonnes of CO2 eq as part of its sustainability commitments.	BCAS reports electrical energy consumption, GHG emissions, and energy intensity. In addition, data on the use of water and paper in the Home Office is also provided.
Environment-Based Reward System	No ward awards for branches or individuals were found in this report. An environmentally based reward Program is not mentioned as part of BCAS' sustainability strategy.	No ward awards for branches or individuals were found in this report. An environmentally based reward Program is not mentioned as part of BCAS' sustainability strategy.	No ward awards for branches or individuals were found in this report. An environmentally based reward Program is not mentioned as part of BCAS' sustainability strategy.	No ward awards for branches or individuals were found in this report. An environmentally based reward Program is not mentioned as part of BCAS' sustainability strategy.	No ward awards for branches or individuals were found in this report. An environmentally based reward Program is not mentioned as part of BCAS' sustainability strategy.
Use Of Paper (Paperless)	BCAS apply through: 1. Implementation of e-statement on deposit products. 2. Development of digital services such as BCA Syariah Mobile and Klik BCA Syariah. 3. Printer Pooling Management (PPM) to reduce the number of	BCAS implements e-statement, BCA Syariah Mobile, and printer integration.	BCAS implements e-filing for internal documents, uses digital signatures, and encourages digital transactions. As an effort to reduce the use of paper and improve operational efficiency.	BCAS apply through: 1. Implementation of digital signing, digital approval, e-filing, and digital transactions to reduce paper usage. 2. Optimization of digital banking through an increase in BCA Syariah Mobile	BCAS use digital technology to reduce paper consumption, through: 1. Implementation of electronic signature. 2. Digitization of documents for internal transactions and operations. 3. Reduction in the use of plastic bottles in the Home Office.

	printing devices in the office. 4. Campaign for efficient use of paper for employees.			users by 30% in 2022. 3. Reduction of paper-based transactions by increasing the use of digital banking services.	
Use Of Energy-Saving Equipment	BCAS conducts internal campaigns for the efficient use of electricity in Headquarters and branches and the use of more energy-efficient equipment in the work environment.	BCAS is changing lamps to LEDs gradually in the Home Office.	BCAS implements the use of LED lighting in Headquarters and branches as well as the use of energy-efficient devices to support operations.	BCAS apply through: 1. The use of energy-saving LED lamps in Headquarters and branches for electrical efficiency. 2. Energy and water saving campaigns to increase employee awareness. 3. Reduction in electricity consumption by 2.7 tons compared to the previous year.	BCAS use energy-efficient devices in office operations. By using energy-saving products are used to reduce electricity consumption. Example: the use of energy-saving lamps and efficient office equipment.
Waste Management /Recycling	No specific information on recycling policies or structured waste management was found	There is no specific information on waste management or recycling	Banks separate organic and inorganic waste. Paper waste management is managed and recycled according to procedures.	BCAS apply through: 1. Separation of organic and inorganic waste in Headquarters and branches. 2. Waste recycling creativity competition as a form of education for employees. 3. Reduction of plastic waste through reusable goods use campaigns.	BCAS implements a waste management system with waste separation. Form Of Implementation: 1. Provision of separate bins for recyclable and non-recyclable waste. 2. Green lifestyle in the office.
Eco-Friendly Bank	BCAS implements more environmentally	BCAS implemented the use of digital technology for	BCAS demonstrates environmentally	BCAS apply through:	BCAS creates an environmentally friendly office

	friendly operational practices, such as the use of e-statements, electrical efficiency, and digitization of processes.	services and recorded energy savings as a step towards sustainability.	friendly efforts through the reduction of energy consumption and the promotion of digital services and operational systems supporting the reduction of the carbon footprint.	<ol style="list-style-type: none"> <li>1. Green Lifestyle Program to educate employees in carbon footprint reduction.</li> <li>2. Optimization of digital banking to reduce the need for physical transactions.</li> <li>3. Energy efficiency through digitization of banking operations.</li> </ol>	environment. By establishing the head office as a plastic bottle free zone and encouraging employees to use personal tumblers.
Green Loan	BCAS takes environmental aspects into account in the distribution of financing, ensuring that customers with environmental impacts have the appropriate permits or certifications.	No specific financing products for green projects were found in this document.	No specific financing products for green projects were found in this document.	58.4 billion financing to environmentally sound business sector. Financing of environmentally sound business activities (KUBL) for the energy efficiency sector, natural resource management, and Pollution Prevention.	BCAS provides financing for environmentally friendly projects (KUBL). Form Of Implementation: <ol style="list-style-type: none"> <li>1. KUBL's total portfolio is Rp894 billion.</li> <li>2. Financed projects include energy efficiency, water management, and waste management.</li> </ol>
Green Project	No specific Green Project Funding report found	No specific Green Project Funding report was found.	No specific Green Project Funding report found	financing of renewable energy and energy efficiency projects through the KUBL category. Support for green business projects with investment value increased by 29.8% YoY.	BCAS supports environmentally sound projects. Form Of Implementation: <ol style="list-style-type: none"> <li>1. Funding of energy efficiency projects.</li> <li>2. Environmentally friendly transportation.</li> </ol>
Green Enterprise Facilities	There is no mention of any office facilities designed with the principle of green enterprise.	There is no mention of any office facilities designed with the principle of green enterprise.	There is no mention of any office facilities designed with the principle of	There is no mention of any office facilities designed with the principle of green enterprise.	There is no mention of any office facilities designed with the principle of green enterprise.

			green enterprise.		
Green-Based Credit Evaluation	BCAS began to consider the evaluation of environmental risks in the financing process, ensuring the financed business was qualified.	No mention of credit evaluation by environmental criteria.	No mention of credit evaluation by environmental criteria.	BCAS conducts environmental and social risk (ESR) analysis in credit evaluation and conducts Environmental Social Risk Assessment (ESRA) training activities for employees to integrate sustainability aspects in credit decisions.	BCAS compiles an ESG risk analysis for credit. Form Of Implementation: 1. Customer mapping based on Indonesian Green taxonomy. 2. Adjustment of credit policy to the customer's environmental impact.
Kantor Cabang Hijau ( <i>Green Branch</i> )	There is no information regarding the design of eco-based branch offices.	There is no information regarding the design of eco-based branch offices.	There is no information regarding the design of eco-based branch offices.	There is no information regarding the design of eco-based branch offices.	There is no information regarding the design of eco-based branch offices.
Environment-Based Policy	BCAS has a social and Environmental Responsibility policy, which includes: 1. Ensure environmental aspects of financing. 2. Operational efficiency with digitization of services and reduction of energy consumption. 3. Internal education on Sustainable Banking.	Sustainable financial policy has been established based on POJK No. 51 / POJK.03/2017.	BCAS has policies to reduce carbon emissions, maximize resource efficiency, and support the principle of sustainability in all its activities.	BCAS implemented the Sustainability Policy and Sustainable Finance Action Plan (RAKB) as a commitment to only finance projects that support ESG aspects.	Sustainable finance policy has been established based on Decree No. 042/SK/DIR / 2023 as an implementation guideline and five-year roadmap for the sustainability strategy.
Environment-Based Partnership ( <i>Green Partnership</i> )	No information was found regarding partnerships with other parties to support environmental programs.	No information was found regarding partnerships with other parties to support environmental programs.	No information was found regarding partnerships with other parties to support environmental programs.	No information was found regarding partnerships with other parties to support environmental programs.	In this indicator, partnering for environmentally friendly activities in planting 1,000 mangrove seedlings in Semarang and durian trees upstream of the

					Ciliwung River in collaboration with external parties.
Green Strategic Planning	BCAS began to adopt a sustainable financing strategy, by assessing the environmental impact before granting loans.	On this indicator, the Sustainable Finance Action Plan 2020-2024 supports the principle of sustainability.	BCAS has developed a Sustainable Finance Action Plan (RAKB) that includes strategies to reduce carbon emissions and increase funding in environmentally friendly sectors.	BCAS applying through:i: 1. Sustainability strategies include energy efficiency, emission reduction, and improving sustainable finance. 2. Optimization of digital banking services as part of reducing environmental impact.	BCAS implements the Sustainable Finance Roadmap (2023-2028). With the form of long-term strategy implementation includes ESG risk management and the development of environmentally friendly financing.
<i>Green Procurement</i>	There is no mention of green procurement.	There is no mention of green procurement.	There is no mention of green procurement.	There is no mention of green procurement.	BCAS implements an environmentally friendly procurement policy. With the implementation of guidelines for the procurement of goods / services that consider aspects of sustainability.

Source: Annual Report and Sustainability Report of Bank BCA Syariah

## CONCLUSION

BCA Syariah continues to encourage green and sustainable financing. In the distribution of financing to businesses, the bank implements a policy that does not damage the environment and has fulfilled the Environmental Impact Assessment (EIA). One of them is to carry out environmental conservation initiatives as concrete evidence of the bank's concern which is summarized in the Sustainable Finance Action Plan (RAKB). Bank BCA Syariah implemented several policies in realizing Green finance with energy savings, reduction of paper consumption, reduction of water consumption and others. An increase from 2019 to 2023 which continuously illustrates that the implementation of Green finance at BCA Syariah bank is quite good and is able to support environmental preservation although until now the bank has not had a Green-based branch office, but cooperative partnerships, policies and planning related to environmental sustainability continue to be carried out.

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