

Beyond Digital Banking: Integration of Green Banking and Maqashid Sharia in Islamic Banking Services

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How to cite: Sulistiyowati, S., Utama, Y. Y., Laila, N. K., & Ramdani, Z. (2026). Beyond Digital Banking: Integration of Green Banking and Maqashid Sharia in Islamic Banking Services. *Jurnal Perpajakan dan Keuangan Publik*, 5(2). 260-278

History Article:

Received: 27 July 2026

Revised: 8 August 2026

Accepted: 28 September 2026

Published: 25 October 2026

Keywords:

Digital Banking, Green banking, Islamic Banking, Maqashid Sharia

Kata Kunci:

Perbankan Dijital,
Perbankan Hijau,
Perbankan Syariah,
Maqashid Syariah

ABSTRACT

Green banking is the process of operating banking and using technology or physical banking infrastructure efficiently and effectively. As much as possible, green banking is expected to provide zero effect or minimal negative impact on the environment and society. The research aims to ensure that the digital services realized in the concept of green banking align with the values of maqashid sharia. The research method uses a case study approach, as it aims to comprehensively understand the phenomenon based on experience, perception, and real practices. The results of this study indicate that the use of digital Islamic networking services in Indonesian Islamic banks thru digital service applications enhances the implementation of green banking in Indonesian Islamic Banks. This is because digitalization provides practical and efficient services, which contribute to reducing carbon emissions and protecting the environment from exhaust pollution from motor vehicles. From the perspective of maqashid sharia, digital services as a form of green banking align with the values contained within, namely, maslahat, amar ma'ruf nahi mungkar, justice, trust, and responsibility. Thus, this service represents the objectives of maqashid sharia itself, as it contributes to the protection of religion, life, intellect, lineage, and property. Thus, this research has a policy contribution in the form of recommendations for Regulators and BSI to formulate digital transformation in accordance with the values of sustainable development (green banking) and the principles of maqashid sharia.

ABSTRAK

Green banking merupakan proses pengoperasian perbankan dan penggunaan teknologi maupun infrastruktur fisik perbankan bisa dilakukan secara efisien dan efektif. Sedapat mungkin green banking diharapkan mampu memberikan zero effect atau dampak negatif yang minimal terhadap lingkungan dan masyarakat. Tujuan penelitiannya untuk memastikan bahwa layanan digital yang terwujud dalam konsep green banking tersebut sesuai dengan nilai-nilai maqashid syariah, Metode penelitian menggunakan pendekatan studi kasus, karena bertujuan untuk memahami secara menyeluruh terkait fenomena berdasarkan pengalaman, persepsi dan praktik nyata. Hasil penelitian ini menunjukkan bahwa penggunaan layanan digital Islamic networking di bank bank syariah Indonesia melalui aplikasi layanan digital dalam meningkatkan penerapan green banking di BSI. Hal ini dikarenakan, digitalisasi tersebut memberikan layanan yang praktis dan efisien, dan ini berkontribusi mengurangi emisi karbon, menjaga lingkungan dari adanya polusi asap knalpot kendaraan bermotor, Dalam perspektif maqashid syariah, layanan digital

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sebagai bentuk green banking ini telah sesuai dengan nilai-nilai yang terkandung di dalamnya, yaitu, maslahat, amar ma'ruf nahi mungkar, keadilan, amanah serta tanggung jawab. Sehingga layanan ini merepresentasikan tujuan dari maqashid syariah itu sendiri, karena berkontribusi dalam perlindungan agama, jiwa, akal keturunan dan juga harta. Dengan demikian penelitian ini memiliki kontribusi kebijakan dalam bentuk rekomendasi bagi Regulator dan BSI agar merumuskan transformasi digital yang sesuai dengan nilai-nilai pembangunan keberlanjutan (*green banking*) dan juga prinsip maqashid syariah.

A. INTRODUCTION

Concern about environmental issues has increased considerably. The complexity of environmental issues at the global, regional, and local levels is interrelated. Environmental degradation cannot be separated from human intervention, as such degradation may occur as a result of human activities undertaken to generate profit. Environmental resources, such as water, air, land, and biota, can help provide goods and services that offer economic benefits, either directly or indirectly. Islamic banks, as financial institutions, also participate in efforts to preserve the environment. This is in line with the principles of development that take environmental sustainability and an environmentally conscious approach into account, as stipulated in the 1945 Constitution of the Republic of Indonesia. In the banking sector, this concept is known as green banking.

In their operations, banks are required to consider environmental aspects, including those related to their services. Banking services, which initially relied on conventional systems, must undergo structural changes toward digitalization in response to technological advancements. Therefore, digital banking needs to be examined more critically to ensure that it does not remain limited to a narrative of efficiency but genuinely contributes to the green banking agenda. For example, a study conducted by Bose et al. (2018) found that central bank regulations and corporate governance play important roles in promoting green banking in the banking sector in Bangladesh. Why is this digitalization program important to implement? This is because digital transformation in banking programs can have positive impacts on banking performance, particularly in relation to both green finance and green innovation (Guang-Wen & Siddik, 2023; Shang & Niu, 2023).

In Indonesia, digital banking has been developing rapidly. This trend was reported by Bank Indonesia (2026), which recorded a 37.69% growth in digital transactions, while transactions using the Quick Response Code Indonesian Standard (QRIS) increased by 116.43% year-on-year in the first quarter of 2026. These data indicate a shift in public transaction behavior, creating opportunities for the banking sector to promote green banking. However, these opportunities also impose new responsibilities on banks, including customer data protection and accountability for the digital systems they use. These responsibilities are particularly demanding for Islamic banks, which require greater efforts than conventional banks. A study conducted by Cahyadin et al. (2020) found that the digital readiness of Islamic banks in Indonesia was at Level 3, whereas their green banking readiness was at Level 1. These findings indicate a gap between technology utilization and the ability of financial institutions to manage the environmental impacts of their operational and financial activities. This suggests that readiness to implement green banking supported by digital technology remains far from

successful implementation. This situation also applies to Bank Syariah Indonesia (BSI), the largest Islamic bank in Indonesia.

As the largest Islamic banking institution in Indonesia operating in the financial services sector, Bank Syariah Indonesia (BSI) recognizes that technology plays a significant role in supporting banking performance. Digital services have been fully provided to address customers' transaction needs by enhancing efficiency and service benefits. All financial facilities have been made available to customers with the expectation that these services will benefit a broad range of users. Nevertheless, the lack of digital financial literacy and public awareness of Islamic banking institutions remains a challenge. This is essentially a longstanding issue that continues to persist amid the modernization of the financial sector.

At the end of 2022, PT Bank Syariah Indonesia Tbk (BSI) continued to achieve notable accomplishments by receiving six awards at two prestigious award events, one of which recognized BSI as the most active bank in green banking practices. At the 2022 LPS Banking Awards, BSI, as an Islamic banking institution, received three awards: the Most Active Bank in Corporate Social Responsibility (CSR) Activities, the Most Active Bank in Promoting Public Financial Literacy, and the Most Active Bank in Green Banking Practices. In addition to the awards from the Indonesia Deposit Insurance Corporation (Lembaga Penjamin Simpanan, LPS), BSI also received three awards at the Republika Islamic Finance Awards. These awards recognized BSI for Best Mobile Banking, Best Islamic Savings Account, and Best Islamic Bank. These achievements are expected to motivate all BSI personnel to continue working diligently and innovating to improve customer services in accordance with Islamic principles, while providing the best possible contribution to supporting the national economy. These awards are also expected to serve as a source of motivation for BSI to continue striving toward its vision of becoming one of the world's ten largest Islamic banks in terms of market capitalization within the next five years. Through these achievements, BSI is expected to continue providing blessings, benefits, and the greatest possible welfare to communities throughout Indonesia.

The digital services provided by BSI must be aligned with Islamic perspectives, as they are intended to promote human welfare through the protection of religion, life, intellect, lineage, and wealth. This is consistent with Imam al-Ghazali's assertion that public welfare is achieved through the protection of *al-mabaadi' al-khamsya*, namely religion, intellect, life, lineage, and wealth. This perspective is supported by a study conducted by Bukhari et al. (2019), which stated that the values of trustworthiness, environmental responsibility, and social justice constitute common ground between green banking and Islamic principles. Meanwhile, Julia and Kassim (2020) assessed the green banking performance of Islamic and conventional banks in Bangladesh using the Maqashid Syariah framework. These studies indicate that green banking in Islamic banks should not be evaluated solely in terms of cost efficiency and environmental image, but also in terms of its contribution to public welfare, human protection, and intergenerational sustainability.

The value of *maslahah* represents the application of an approach aimed at alleviating hardship and generating benefits across various aspects of life (Arinta, 2020), particularly in social and community-related matters. Prioritizing beneficial outcomes is one of the objectives of human activities in fulfilling life's needs (Yunia, 2016). In this context, banking operations are expected to provide fast, time-efficient services that do not require lengthy processing times. However, digital banking also entails risks, including system disruptions and concerns regarding the security of personal data

belonging to application users (Aisyah et al., 2025; Ayinaddis et al., 2023). Therefore, this study is important to examine the extent to which the transformation from conventional services to digital services can genuinely contribute to the realization of green banking, beyond digitalization alone, by ensuring service security and contributing to sustainable financing or practices.

Furthermore, to examine this framework as a means of achieving holistic *maslahah*, *Maqashid Syariah* is employed as a perspective and an analytical foundation. The use of *Maqashid Syariah* in digital services to realize green banking remains highly limited, particularly in the context of a country's largest Islamic bank, which also has a substantial digital user base. Therefore, this study provides an overview of how green banking, as part of the digitalization of Islamic banking, should not be viewed merely in terms of becoming paperless, but should extend far beyond this to encompass efforts to safeguard social life, the environment, and sustainable well-being. Furthermore, the findings of this study are expected to make a theoretical contribution to the development of Islamic green banking research, as well as practical contributions to BSI, regulators, and the public in formulating digital services that are efficient, secure, inclusive, and oriented toward the realization of *maslahah*.

B. RESEARCH METHOD

This study employs a qualitative research design using field research, with BSI Mojokerto as the research site. A case study approach is adopted to gain a comprehensive understanding of the phenomenon based on actual experiences, perceptions, and practices (Creswell, 2013) concerning the implementation of digital services in promoting green banking at BSI Mojokerto. The findings are then analyzed from the perspective of *Maqashid Syariah*.

Data collection techniques include direct observation of the implementation of digital Islamic banking services through BSI Mobile, the mobile banking application of BSI, focusing on its digital transaction features. Interviews are conducted with relevant informants, including bank employees working in customer service, tellers, and the bank's IT department, as well as customers. Documentation is also used as a data collection technique.

The data sources consist of primary and secondary data. Primary data are obtained directly through interviews with informants involved in conducting transactions through BSI's digital service application. Meanwhile, secondary data are obtained from various supporting literature, including books on banking and digital banking. Data analysis involves data reduction, analysis using the Islamic management perspective, data presentation, and conclusion drawing. Furthermore, data trustworthiness is assessed through prolonged engagement in the field, persistent observation, and triangulation to ensure that the research findings are scientifically accountable and provide an objective representation of the phenomenon under investigation (Nowell et al., 2017). The conceptual framework of this study is presented in Figure 1.

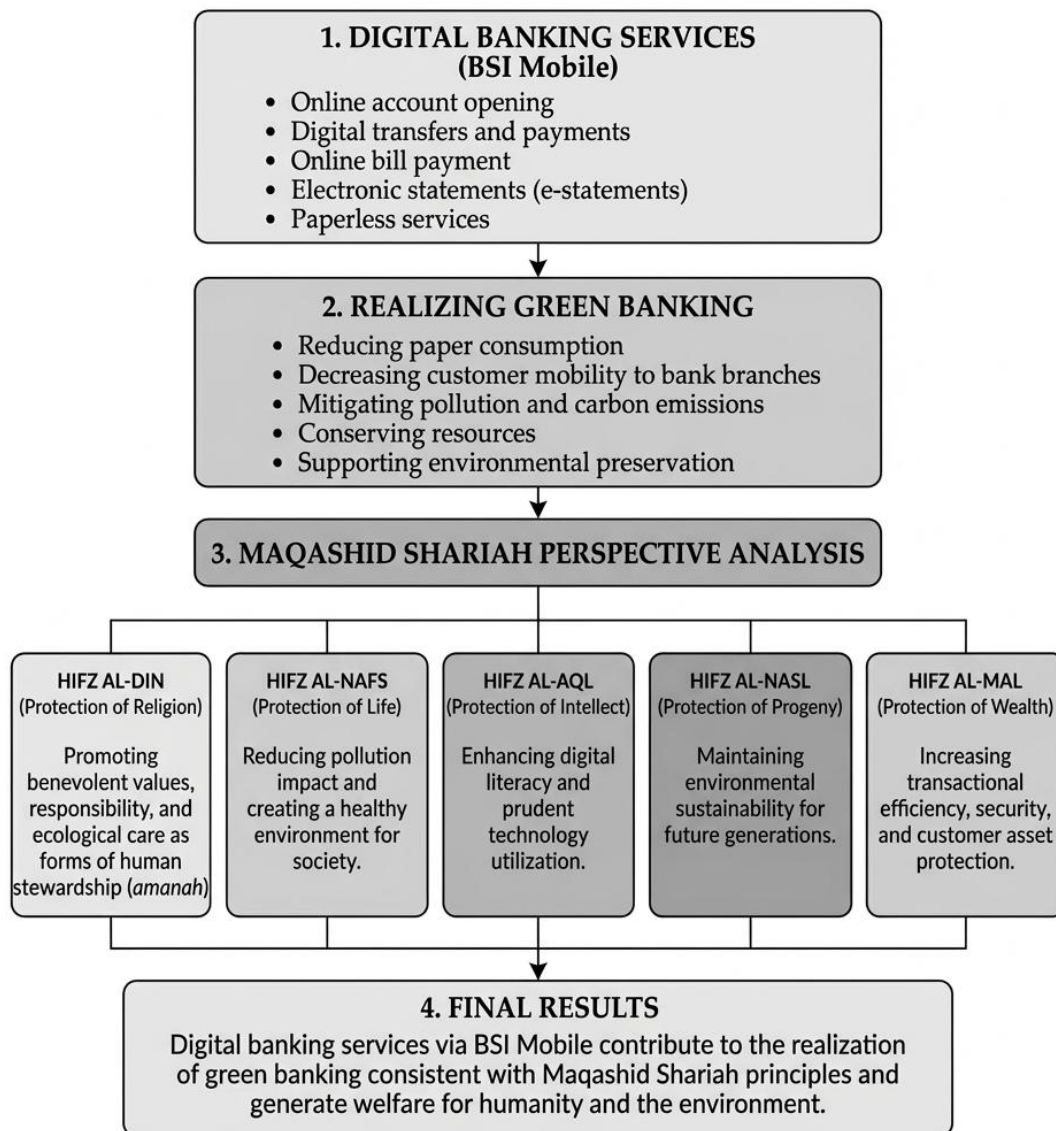


Figure 1. Conceptual Framework of the Research

C. RESULT AND DISCUSSION

The Integration of Digital Banking Services into the Green Banking Concept

The implementation of BSI Mobile services in enhancing the adoption of green banking at BSI. Green banking is defined as environmentally conscious activities aimed at maintaining environmental quality and financing customers without causing environmental damage, which are responsibilities that all bankers are required to uphold. More specifically, green banking means that corporate banks no longer focus solely on financial responsibility, namely managing their business activities to maximize profits for shareholders, but also emphasize their responsibility to preserve the environment and the planet while improving the social welfare of communities (people). The integration of these three pillars is known as the triple bottom line of responsible banking (Lako, 2019).

Green banking is closely associated with the concept of green business. Green business is a profitable business concept because it can help achieve economies of scale and generate commensurate profits, thereby providing substantial benefits for overall business sustainability (Radyati, 2014). Second, the World Bank describes the concept of

green banking as a financial institution that prioritizes sustainability in its business operations. According to this definition, green banking encompasses four factors: nature, well-being, economy, and society. A green bank integrates these four elements into business principles that demonstrate concern for nature, ecosystems, and human quality of life.

To green the national banking sector and move toward green banking, several managerial steps need to be undertaken by the banking industry. These include greening the vision, mission, goals, and objectives of the banking industry's corporate culture; greening organizational structures, corporate processes, management processes, and the outputs of banking products and services; greening banking infrastructure and corporate governance systems; and promoting transparency in public information disclosure and corporate accountability (Lako, 2019).

The indicators of green banking based on the Green Coin Rating (GCR) concept comprise six points. These include carbon emissions, which are residues generated from the combustion of fuel outside the engine, including emissions released through jet engine exhaust systems. Green rewards refer to environmentally friendly initiatives established with the simple vision of rewarding individuals or companies for adopting sustainable lifestyles. Green building refers to healthy and comfortable residential and workspaces, as well as buildings that are energy-efficient in terms of design, construction, and use, with minimal environmental impacts. Reuse/Recycle/Refurbish refers to a waste management concept that involves reprocessing waste into useful new goods or products. Paperwork or paperless refers to a policy of reducing paper consumption in administrative activities, particularly in the banking sector. By reducing paper usage, environmental sustainability is expected to be maintained. Green investment refers to investment activities focused on companies or investment prospects engaged in natural resource conservation, the production and exploration of new and renewable alternative energy sources, clean water and air projects, and other environmentally friendly investment activities (Andarsari & Firdiansyah, 2020).

Green banking is a concept specifically developed and designed for financial institutions to contribute to addressing environmental degradation. Although the overall operations of financial institutions do not directly interact with the natural environment, they can nevertheless be one of the contributing factors to environmental damage. This is because banks serve as major sources of funding for various industries and businesses. The allocation of funds by banks to their stakeholders is no longer based solely on considerations of profitability (Ningsih et al., 2020). The emergence of the green banking concept has transformed this approach, requiring banks to balance their financial objectives with environmental sustainability. Therefore, stakeholders are required to provide analyses of the environmental impacts of their business activities. If these activities are deemed environmentally acceptable, the proposed financing can proceed to further consideration by the bank.

The use of BSI Mobile services in enhancing the implementation of green banking at BSI can be assessed using several effectiveness measurement criteria. The concept of green banking is genuinely implemented and supported by concrete actions, such as seeking to avoid paper-based activities and transitioning to online transactions in daily operations. Therefore, reducing paper consumption can help decrease tree felling. These efforts aim to raise awareness of environmentally responsible banking practices and ensure that business activities are conducted and implemented in an environmentally friendly manner (Milza et al., 2021).

BSI's success in developing environmentally friendly technology demonstrates its participation in protecting the surrounding environment from various increasingly prevalent environmental problems. This is reflected in the statement by Mr. Hery Gunardi, President Director of BSI, regarding the environmentally friendly nature of BSI Mobile mobile banking. This can be seen in the convenience it offers customers, who can open accounts and conduct fund transfers without having to visit a bank branch in person. These activities can help reduce air pollution caused by exhaust emissions from customers' motor vehicles. By facilitating customers' transactions, BSI Mobile saves time and eliminates the need to visit a bank branch directly. This can help reduce carbon emissions and air pollution caused by vehicle exhaust fumes on the roads when customers travel to banks to conduct transactions.

The use of BSI Mobile services is effective in enhancing the implementation of green banking at BSI. This is demonstrated by the features available in BSI Mobile, such as online account opening and various bill payment transactions that can be completed digitally. Indirectly, BSI Mobile enables paperless reporting, thereby contributing to environmental protection. It can help reduce paper consumption and contribute to forest conservation. Green banking encompasses practices such as arranging direct deposits and paying bills online. All these activities can reduce the amount of paper used at BSI.

The implementation of green banking includes efforts to reduce carbon emissions by minimizing burning activities, such as the burning of waste and unused paper. Moreover, with the availability of BSI Mobile, the environmental impact of its use is considered minimal. Carbon emissions can result from activities such as waste burning and other combustion processes. Unused items, particularly paper, are not immediately burned by cleaning staff. Instead, waste paper is generally disposed of at final disposal sites, meaning that it rarely contributes directly to environmental pollution. Currently, green rewards initiatives have not yet been implemented at BSI and remain under consideration for future implementation.

Green building practices, particularly in terms of spatial arrangement, focus on creating a comfortable environment so that customers feel at ease. Live plants are placed in front of the teller counters to create a refreshing atmosphere, even within an enclosed space. Energy conservation is also practiced, particularly on the upper floor, where air conditioners and lights are switched off when the rooms are not in use, in accordance with regulations issued by BSI's head office. The office also seeks to maximize green open spaces, and live plants are required to be placed in front of the teller counters, such as lilies, monstera, and begonias, to create a natural atmosphere and provide a visually refreshing environment for customers. Energy consumption at BSI is also closely monitored, particularly the use of air conditioning and electricity, to ensure that it does not exceed established limits. In other words, considerable attention is given to managing energy consumption throughout the office. Specifically, ornamental plants, including popular varieties such as lilies and begonias, are placed in front of the teller counters to create a natural atmosphere and an aesthetically pleasing environment for customers. Energy conservation measures have also been implemented effectively. For example, when no staff members are present in the rooms on the upper floor, the air conditioners and lights are switched off. At night, only the office's exterior terrace lights remain illuminated.

Reuse, recycling, and refurbishment practices at BSI involve managing items that are no longer in use by reusing paper documents that remain in good condition for photocopying customers' documents. Paper that is still clean, intact, and free from stains is frequently reused to photocopy documents required by customers. Meanwhile,

damaged electronic equipment, such as LCD screens, air conditioners, and computers, is auctioned by BSI. Regarding the reuse of discarded materials, paper is generally reused by printing or photocopying on the blank reverse side. Electronic equipment, such as air conditioners, printers, computers, and other devices, is usually auctioned. The auction organizers typically contact BSI to communicate the prices offered by prospective buyers.

Paperless practices involve maximizing the use of electronic devices to replace paper-based activities. These practices also support forest conservation initiatives by raising employee awareness of the importance of avoiding excessive paper consumption. Moreover, since the introduction of BSI Mobile, paper-based reporting has become almost entirely unnecessary. Before BSI Mobile was introduced, customers conducting transactions were generally required to provide photocopies of their identification documents, while customer service staff also prepared customer application documents, both of which consumed considerable amounts of paper. Since the introduction of BSI Mobile, paper consumption at the bank has been significantly reduced. Consequently, both employees and customers who use BSI Mobile indirectly contribute to forest conservation.

Green investment is implemented by focusing on the fulfillment of financing application requirements to ensure the implementation of environmentally conscious financing policies, which serve as one of the criteria for assessing a bank's soundness (Anggraini et al., 2022). Financing is primarily directed toward environmentally friendly industries that meet Environmental, Social, and Governance (ESG) standards (Amelinda & Rachmawati, 2021). ESG itself represents a private-sector initiative in response to growing demands for sustainable economic development. Therefore, through green investment as part of green banking, banks no longer focus solely on maximizing profits but must also prioritize their responsibility to preserve the environment and the planet while improving the social welfare of communities (people) (Salsabila et al., 2022).

Maqashid Sharia's Perspective on the Implementation of Digital Services in the Realization of the Concept of Green Banking

Based on the findings of the study conducted at BSI, the use of BSI Mobile services has a clear objective, namely, to reduce paper consumption by promoting a paperless culture and to demonstrate BSI's commitment to enhancing the implementation of green banking. Furthermore, the execution of tasks aimed at achieving BSI's objectives also contributes to environmental preservation and supports initiatives to raise awareness of forest conservation. These objectives are reflected in the provision of BSI Mobile services as a means of strengthening the implementation of green banking.

Having a clear strategy for achieving objectives means establishing a course of action to guide various efforts toward the predetermined goals, ensuring that implementers do not lose direction in achieving organizational objectives. Based on the findings of the study at BSI, the strategy for achieving these objectives involves greening banking infrastructure through the use of digital products, particularly BSI Mobile, a mobile banking service. BSI Mobile is considered an environmentally friendly digital product because its transactions require relatively little paper. Furthermore, the bank's corporate governance system should be based on the principles of green banking, which emphasize activities that protect and respect the environment. At BSI, these principles are implemented through the use of BSI Mobile services to foster a paperless culture.

Conducting a sound process of analysis and policy formulation is essential. In relation to the objectives to be achieved and the strategies established, policies must

serve as a bridge between objectives and the efforts undertaken to implement operational activities. Based on the findings of the study at BSI regarding the use of BSI Mobile services to enhance the implementation of green banking, this is achieved by implementing policies formulated and analyzed at the head office. These policies encourage customers to use BSI Mobile services to facilitate online transactions through the various features available on the platform. This initiative aims to reduce paper consumption and protect the environment.

Developing a well-prepared plan involves deciding in the present what actions will be undertaken in the future. Based on the findings of the study at BSI, planning activities are carried out by utilizing mobile banking as one of the efforts to protect the environment. BSI Mobile is an environmentally friendly digital banking product, supported by features that facilitate account opening and enable various bill payments to be made online. This also demonstrates BSI's commitment to strengthening the implementation of green banking and fostering a paperless culture throughout its operational activities.

Developing appropriate programs is also essential, as even a well-designed plan must be translated into suitable implementation programs. Otherwise, those responsible for implementation may lack clear guidelines for their actions and work. Based on the findings of the study at BSI, one potential program under consideration is green rewards, which has not yet been implemented at BSI. This initiative is still being considered and discussed as a possible appropriate program for implementing one of the indicators of green banking.

The availability of facilities and infrastructure is an indicator of organizational effectiveness, contributing to increased productivity. Based on the findings of the study at BSI, this is demonstrated by the availability of BSI Mobile, which supports customer transactions and provides employees with an efficient, flexible, and user-friendly platform. This initiative also reflects BSI's commitment to strengthening the implementation of green banking, fostering a paperless culture in its operational activities, and encouraging greater employee productivity. Second, this commitment is demonstrated by the provision of a workplace that aligns with green building principles, including energy conservation and a healthy working environment. The presence of greenery in front of the teller counters also creates a more pleasant atmosphere, thereby enhancing customer comfort.

The existence of an educational supervision and control system is also essential. Given the imperfections of human nature, organizational effectiveness requires an effective system of supervision and control (Tangkilisan, 2005). Based on the findings of the study at BSI, the use of BSI Mobile to strengthen the implementation of green banking requires supervision from the head office to monitor paper consumption and promote a paperless culture across all BSI branches throughout Indonesia. The educational approach to control implemented at BSI involves educating employees and customers about how using BSI Mobile can support forest protection initiatives. This includes raising employee awareness of the importance of avoiding excessive paper consumption.

The concept of green banking represents banks' corporate social responsibility (CSR) toward the environment and the communities surrounding their operational areas. The policies implemented by BSI are intended to satisfy various stakeholders, including employees, customers, surrounding communities, and environmental agencies. Green banking has a significant positive effect on profitability; capital adequacy has no significant negative effect on profitability; non-performing loans have no significant negative effect on profitability; bank efficiency has a significant negative effect on

profitability; and bank liquidity has no significant positive effect on profitability (Aggraini et al., 2019).

From an Islamic perspective, green banking practices were already grounded in Islamic principles before the concept of green banking emerged. Islamic banks should therefore be at the forefront of implementing green banking practices. This is particularly relevant to financing, as Islamic banks are expected to be selective in providing financing to ensure that it is appropriately allocated and does not harm the environment. In their financing policies and operational procedures, Islamic banks apply screening mechanisms for financing and investment by establishing a negative list of prohibited businesses, such as alcohol, weapons, gambling, and activities that threaten environmental sustainability. Bank Indonesia is also expected to issue a regulation on environmentally friendly banking. This approach is supported by the theory of al-Maqashid al-Shariah, which emphasizes the welfare and well-being of humanity, both in this world and in the hereafter, as stated in the Qur'an:

فِي الدُّنْيَا وَالْآخِرَةِ ۚ وَيَسْأَلُونَكَ عَنِ الْيَتَامَىٰ قُلْ إِصْلَاحٌ لَهُمْ خَيْرٌ ۚ وَإِنْ تُخَالِطُوهُمْ فَإِخْوَانُكُمْ ۚ وَاللَّهُ يَعْلَمُ الْمُفْسِدَ مِنَ الْمُصْلِحِ ۚ وَلَوْ شَاءَ اللَّهُ لَأَعْتَبْتُمْ إِنْ اللَّهَ عَزِيزٌ حَكِيمٌ

Meaning: Concerning this world and the Hereafter. They ask you (O Muhammad) about orphans. Say, "Improving their condition is good!" If you associate with them, they are your brothers. Allah knows those who cause corruption and those who do good. Had Allah willed, He could have made things difficult for you. Indeed, Allah is Almighty and All-Wise (Qur'an, Surah Al-Baqarah: 220).

In this context, the objective of green banking is to promote the welfare of humanity by contributing to the protection and preservation of the environment and nature within the corporate and business sectors. Furthermore, green banking is not limited to environmental conservation but also encompasses the five essential objectives of Maqashid al-Shariah: protecting religion by upholding its prohibitions, protecting human life, preserving human intellect from reprehensible acts, safeguarding wealth and resources on Earth, and protecting future generations so that they can also benefit from these natural resources.

Bank Syariah Indonesia (BSI) demonstrates its commitment to green banking by recognizing that the financing it provides to customers has a direct impact on the environment and socioeconomic conditions wherever BSI conducts its business activities. Therefore, BSI has adopted a policy of not providing financing to customers whose business activities directly harm the surrounding environment. BSI has adopted the following green banking practices:

1. Online Savings Accounts: Green banking includes setting up direct deposits to receive salaries, receiving electronic statements, and making online bill payments.
2. Paperless Financial Statements: By registering or opening an account online, customers can receive electronic financial statements, thereby reducing paper consumption and the potential risk of identity theft.
3. Direct Deposits: This service provides convenience for customers by eliminating the need to visit a bank to make deposits or transfer funds within the same bank or between different banks.
4. Online Bill Payments: Customers can pay various bills online, including telephone bills, electricity bills, credit card bills, and other payments.

5. Clean Banking: Electronic or online banking enables customers to perform most banking-related transactions conveniently without the need for complicated procedures.

The benefits of BSI's digital services refer to all forms of welfare that are consistent with the objectives of Islamic law (Maqashid al-Shariah). Al-Syatibi explains *maslahah* as an approach to alleviating difficulties in various aspects of life, particularly in social and community affairs. Imam Al-Ghazali defines benefit as the ultimate objective pursued by every individual; however, the benefits he refers to encompass both worldly life and the Hereafter. The legal foundations supporting the principle of prioritizing goodness over falsehood can be found in the Qur'an and Hadith, including Surah Yunus, verses 57 and 58.

يَا أَيُّهَا النَّاسُ قَدْ جَاءَكُمْ مَوْعِظَةٌ مِنْ رَبِّكُمْ وَشِفَاءٌ لِمَا فِي الصُّدُورِ وَهُدًى وَرَحْمَةٌ لِلْمُؤْمِنِينَ

Translation: "O humankind! There has come to you an instruction from your Lord, a healing for what is in the hearts, and guidance and mercy for the believers" (Qur'an, Surah Yunus: 57).

قُلْ بِفَضْلِ اللَّهِ وَبِرَحْمَتِهِ فَبِذَلِكَ فَلْيَفْرَحُوا هُوَ خَيْرٌ مِمَّا يَجْمَعُونَ

Translation: "Say, 'In the grace of Allah and in His mercy—in that let them rejoice. It is better than what they accumulate'" (Qur'an, Surah Yunus: 58).

The central emphasis of the concept of *maslahah* is the benefit that must be generated and provided to others. In economic life, when two possible outcomes exist, one beneficial and the other harmful, priority should be given to realizing the beneficial outcome. At the same time, harmful consequences should be minimized and, where possible, eliminated. This is the fundamental principle of *maslahah*, which is consistent with the objectives of Islamic law. Islamic law and its regulations are intended to promote human welfare and establish a harmonious socioeconomic order.

In Islamic banking practices, *maslahah* can be examined by drawing on empirical evidence and relating it to the relevant indicators of public welfare. Empirically, the operational activities of Islamic banking are expected to comply with the fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). These include DSN-MUI Fatwa No. 117/DSN-MUI/II/2018 concerning information technology-based financing services in accordance with Sharia principles and DSN-MUI Fatwa No. 116 of 2017 concerning Sharia-compliant electronic money as a means of payment. The implementation of green banking promotes environmentally friendly practices and prevents environmental degradation. From an Islamic perspective, protecting and preserving the environment is an obligation for every human being (Suhada & Setyawan, 2016). Islam prohibits all forms of environmental destruction, whether direct or indirect. Allah forbids actions that damage the environment because they endanger human life on Earth. Since the land on which we live belongs to Allah, human beings may inhabit it only for the period He has determined. Therefore, humans must not exploit nature indiscriminately without considering the consequences. This principle is consistent with the concept of a green economy. The environmental degradation we witness today results from human actions, as Allah states in the Qur'an:

ظَهَرَ الْفُسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ أَيْدِي النَّاسِ لِيُذِيقَهُمْ بَعْضَ الَّذِي عَمِلُوا لَعَلَّهُمْ يَرْجِعُونَ

Translation: "Corruption has appeared on land and at sea because of what people's hands have earned, so that He may let them taste some of the consequences of their deeds, in order that they may return to the right path" (Qur'an, Surah Ar-Rum: 41).

As the Creator, Allah has entrusted humanity with the responsibility of managing the Earth, a responsibility that should guide human conduct toward preserving rather than destroying natural resources. Human greed ultimately brings suffering upon

humanity itself. Therefore, Allah allows people to experience some of the adverse consequences of their own actions. Disasters may serve as one of the means through which Allah guides His servants back to the right path.

As khalifah fi al-ardh (stewards of the Earth), human beings must explore and manage natural resources within the limits of their stewardship responsibilities. This means that the exploitation of natural resources is permissible when it benefits humanity as a whole. However, if such exploitation leads to disasters and calamities, it is strictly prohibited.

From a technical perspective, BSI's digital services provide considerable efficiency and convenience by enabling customers to conduct transactions using only a smartphone. These services include checking account balances and transaction histories, transferring funds, purchasing everyday necessities such as mobile phone credit, data packages, and electricity tokens, and paying various bills, including electricity bills, BPJS contributions, educational fees, transportation tickets, e-commerce transactions, and other payments. Additional features include QRIS-based payments for in-person transactions, investment services such as online gold purchases, and cardless cash withdrawals.

BSI uses fatwas issued by the National Sharia Council of the Indonesian Ulama Council (DSN-MUI) as a foundation for its operational activities. The legitimacy of the Islamic legal rulings issued by DSN-MUI through its fatwas is well established. It is important to emphasize that these fatwas reflect Islamic principles, including the principle of *maslahah* (public welfare). Accordingly, accepting and implementing DSN-MUI fatwas in practice is consistent with upholding the principle of *maslahah*. Therefore, BSI's digital banking services can be considered to have an adequate normative foundation for promoting public welfare through the transactions they facilitate.

Considering the benefits offered by BSI's digital services, their operational implementation can be regarded as consistent with the Islamic principle of *maslahah*. Providing digital banking services can facilitate virtuous practices, including mutual assistance (*ta'awun*), improving public welfare, promoting justice among members of society, and enhancing efficiency. Conversely, wrongful practices (*munkar*), such as bribery, wastefulness, and corruption, must be avoided and eliminated.

Based on the research conducted by the author involving BSI, the principle of *amar ma'ruf nahi munkar* (enjoining good and forbidding wrong) has been implemented effectively. This can be observed in the use of BSI Mobile, BSI's digital banking product, which offers various benefits in facilitating customer transactions and improving time efficiency. BSI Mobile is flexible and accessible anywhere and at any time, 24 hours a day, according to customers' needs. From an environmental perspective, BSI Mobile is also considered an environmentally friendly digital product, as its operational activities are reported to have no environmental impact (zero effect). Furthermore, since the introduction of BSI Mobile, paper consumption has been strongly discouraged, and BSI's operational activities have adopted a paperless approach. This principle is reflected in the words of Allah SWT in the Qur'an, Surah Ali 'Imran, verse 104:

وَلْتَكُنْ مِنْكُمْ أُمَّةٌ يَدْعُونَ إِلَى الْخَيْرِ وَيَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَأُولَئِكَ هُمُ الْمُفْلِحُونَ

Translation: "And let there be among you a group of people who invite others to goodness, enjoin what is right, and forbid what is wrong. It is they who will be successful" (Qur'an, Surah Ali 'Imran [3]: 104).

Based on this verse, the principle of *amar ma'ruf nahi munkar* (enjoining good and forbidding wrong) should be upheld in human relationships and in interactions with the environment. Promoting mutual assistance can strengthen the relationship between

people and their surrounding environment, with the use of BSI Mobile serving as a manifestation of BSI's commitment to enhancing the implementation of green banking. This commitment should be maintained, as the institution also plays a role in facilitating the service system for its members.

Islamic teachings require Muslims to make decisions based on principles of equality, integrity, and transparency. Justice is a fundamental principle of Islamic ideology, meaning that it must be upheld consistently without discrimination based on an individual's social status, financial assets, class, or religious beliefs. Based on the research conducted by the author at BSI, the principle of upholding justice has been implemented effectively. This is demonstrated by the accessibility of BSI Mobile services to various groups, including adolescents, housewives, and others who are familiar with technology.

From an environmental perspective, BSI Mobile was developed as an environmentally friendly product whose use does not significantly disturb the surrounding environment. The service is designed to minimize environmental impacts, particularly by reducing paper consumption in transactions. Consequently, a balance can be maintained between human needs and environmental preservation: people benefit from using BSI Mobile, while the environment remains protected through the reduced use of paper. This principle is reflected in the words of Allah SWT in the Qur'an, Surah Al-Ma'idah (5), verse 8:

يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ وَلَا يَجْرِمَنَّكُمْ شَنَاَنُ قَوْمٍ عَلَىٰ أَلَّا تَعْلَمُوا اْعْدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَىٰ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ

Translation: "O you who believe! Stand firm for Allah and bear witness with justice. Do not let the hatred of a people lead you to be unjust. Be just, for that is closer to righteousness. And fear Allah; surely, Allah is All-Aware of what you do" (Qur'an, Surah Al-Ma'idah [5]: 8).

Based on this verse, the principle of justice should be upheld not only in human relationships but also in interactions with the surrounding environment. Establishing justice at BSI can foster stronger bonds of solidarity and mutual assistance between BSI, customers who use BSI Mobile, and the environment. This principle must be maintained as effectively as possible, considering BSI's role in facilitating the implementation of BSI Mobile services and supporting the adoption of green banking practices.

BSI has fulfilled its obligation to uphold and convey trust (amanah) effectively. This is demonstrated by the conduct of BSI employees, who explain and communicate information from the head office to customers, encouraging them to use BSI Mobile as a transaction tool. The principle of amanah is further reflected in the assistance provided to customers who do not yet understand how to use BSI Mobile. Customer service representatives and other staff members guide these customers as part of the bank's service commitment. From an environmental perspective, BSI has also fulfilled its responsibility by reducing paper consumption. The obligation to uphold and fulfill trust is emphasized in the words of Allah SWT in the Qur'an, Surah An-Nisa (4), verse 58:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

Translation: "Indeed, Allah commands you to deliver trusts to their rightful owners and, when you judge between people, to judge with justice. Excellent indeed is what Allah instructs you to do. Surely, Allah is All-Hearing, All-Seeing" (Qur'an, Surah An-Nisa [4]: 58).

Based on this verse, Allah SWT establishes the obligation to convey a message or trust from one person to another. In other words, a trust must be fulfilled to the best of

one's ability. The proper fulfillment of this responsibility at BSI can strengthen customers' trust in the bank. In particular, BSI Mobile must be used responsibly and in accordance with its intended purposes, while minimizing significant impacts on the surrounding environment. This also demonstrates BSI's commitment to supporting the implementation of green banking, in line with the Green Banking Pilot Project agreement, which aims to support the development of banking competencies in achieving the targets outlined in Indonesia's sustainable finance roadmap (Otoritas Jasa Keuangan, 2015).

From the perspective of *maslahah* within the framework of *Maqashid al-Shariah*, digital banking services can first contribute to the preservation of religion, particularly through banking operations and the provision of transaction services to customers. This is especially relevant to environmentally friendly Islamic banking, which, in practice, can protect and uphold the dignity of religious values and maintain compliance with Sharia principles by generating benefits and promoting public welfare, while, most importantly, preventing harm arising from practices that disadvantage customers. This is consistent with the Islamic legal maxim that preventing harm takes precedence over securing benefits.

Digital banking services can also help prevent fraudulent practices that may occur in manual transactions. Through digital application systems, such as mobile banking and electronic banking, transactions can be accessed promptly and recorded in internet-based or computer systems, thereby minimizing opportunities for fraud committed manually by irresponsible bank employees. Such protection must, of course, also be supported by cybersecurity measures. The assets of banking institutions, including those belonging to customers and other stakeholders, must be safeguarded. This responsibility is particularly important for Islamic banks, which also bear the responsibility of upholding the reputation and dignity of Islam. This principle is reflected in the Qur'an:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِن تَنْصُرُوا اللَّهَ يَنْصُرْكُمْ وَيُثَبِّتْ أَقْدَامَكُمْ

Translation: "O you who believe! If you support the cause of Allah, He will support you and make your foothold firm" (Qur'an, Surah Muhammad: 7).

Second, environmentally friendly digital banking practices can contribute to the preservation of life (*hifz al-nafs*), one of the objectives of *Maqashid al-Shariah*. This form of *maslahah* concerns protecting human health by preventing physical and psychological harm that may interfere with prosperity and well-being. Environmentally friendly digital services can reduce the need for motorized transportation, thereby helping to reduce carbon emissions and air pollution. Similarly, reducing paper consumption can help decrease the demand for tree cutting and support forest conservation and reforestation, which contribute to maintaining oxygen levels and air quality. Cleaner air can benefit public health, particularly that of bank customers, by reducing exposure to air pollutants that may adversely affect the respiratory system, lungs, heart, and other organs. Good physical health enables people to carry out their daily activities more effectively. Conversely, exposure to polluted air and carbon emissions can impair respiratory function and contribute to breathing difficulties and lung disease. If many people, particularly bank customers, experience health problems, their ability to engage in banking transactions and other activities may be disrupted. When people enjoy good physical and mental health, they can perform their activities more calmly, positively, accurately, and carefully.

It is therefore important for human beings to purify their souls. A healthy soul enables individuals to enjoy life while seeking the pleasure of Allah as preparation for the eternal life that He approves of. Conversely, an unhealthy or troubled soul can diminish

the enjoyment of life and prevent individuals from performing their activities optimally. Consequently, their achievements may fall short of expectations, and prosperity may remain unattainable, potentially resulting in poverty. Poverty is also discussed in Islamic teachings in relation to the supplication seeking protection from disbelief and the punishment of the grave, as narrated in the following hadith:

أَخْبَرَنَا عَمْرُو بْنُ عَلِيٍّ قَالَ حَدَّثَنَا بَحْيَى عَنْ عُثْمَانَ الشَّحَّامِ عَنْ مُسْلِمِ بْنِ أَبِي بَكْرَةَ قَالَ كَانَ أَبِي يَقُولُ فِي دُبُرِ الصَّلَاةِ اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْكُفْرِ وَالْفَقْرِ وَعَذَابِ الْقَبْرِ فَكُنْتُ أَقُولُهُنَّ فَقَالَ أَبِي أَيُّ بَنِيَّ عَمَّنْ أَخَذْتَ هَذَا قُلْتُ عَنْكَ قَالَ إِنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ كَانَ يَقُولُهُنَّ فِي دُبُرِ الصَّلَاةِ.

Translation: 'Amr ibn 'Ali informed us, saying: Yahya narrated to us from 'Uthman al-Syahham, from Muslim ibn Abu Bakrah, who said: After completing the prayer, my father would supplicate, "O Allah, I seek refuge in You from disbelief, poverty, and the punishment of the grave." I also began reciting these supplications. My father then asked, "My son, from whom did you learn this?" I replied, "From you." He said, "Indeed, the Messenger of Allah (peace and blessings be upon him) used to recite these supplications after completing the prayer."

Poverty may also create pressures that increase the risk of engaging in criminal or fraudulent behavior. This concern is further reflected in another Qur'anic verse, which states that the human soul is inclined toward evil:

وَمَا أُبْرِئُ نَفْسِي إِنَّ النَّفْسَ لَأَمَّارَةٌ بِالسُّوءِ إِلَّا مَا رَحِمَ رَبِّي إِنَّ رَبِّي غَفُورٌ رَحِيمٌ

Translation: "And I do not claim to be free of fault, for indeed, the human soul is inclined to evil, except for those upon whom my Lord has mercy. Indeed, my Lord is All-Forgiving, Most Merciful" (Qur'an, Surah Yusuf [12]: 53).

The implementation of digital banking services to preserve the soul (hifz al-nafs) represents a form of *maslahah* related to maintaining an individual's physical and psychological health by preventing pain and illness that may interfere with well-being. The establishment of personal data protection measures is also intended to ensure that members of society can achieve well-being and prosperity.

Third, environmentally friendly banking practices through digital services can contribute to the preservation of the intellect (hifz al-'aql). Operating internet banking, mobile banking, and other digital banking applications requires users to think and exercise their cognitive abilities. Consequently, the use of these applications may encourage individuals to engage in continuous thinking and mental activity, helping them maintain and sharpen their cognitive abilities and intellectual capacities. This process of reasoning also enables human beings to recognize the relationship between nature and the Creator of nature.

The development of intellectual capacity is a goal-oriented process. Human intelligence can be cultivated through learning, repeated practice, training, and education. The intelligence referred to here is intellectual intelligence derived from the Noble Qur'an. All verses of the Qur'an contain guidance for attaining intelligence because they serve as guidance for humankind, as stated in Surah Al-Baqarah, verses 185 and 2, mentioned above. This guidance encompasses intellectual intelligence (IQ), emotional intelligence (EQ), spiritual intelligence (SQ), and emotional-spiritual intelligence (ESQ). Therefore, the Qur'an states:

وَمِنَ النَّاسِ مَن يَتَّخِذُ مِنْ دُونِ اللَّهِ أَنْدَادًا يُحِبُّونَهُمْ كَحُبِّ اللَّهِ ۗ وَالَّذِينَ آمَنُوا أَشَدُّ حُبًّا لِلَّهِ ۚ وَلَوْ يَرَى الَّذِينَ ظَلَمُوا إِذْ يَرْوْنَ الْعَذَابَ أَنَّ الْقُوَّةَ لِلَّهِ جَمِيعًا ۙ وَأَنَّ اللَّهَ شَدِيدُ الْعَذَابِ

"Indeed, in the creation of the heavens and the earth; the alternation of night and day; the ships that sail across the sea carrying goods beneficial to humankind; the rain that Allah sends down from the sky, through which He brings the earth back to life after its death and disperses throughout it all kinds of creatures; and the

movement of the winds and the clouds suspended between the heavens and the earth, there are indeed signs demonstrating the oneness of Allah, His power, wisdom, and boundless mercy for people who use their reason (liqaumiyya'qiluun)" (Qur'an, Surah Al-Baqarah [2]: 165).

Fourth, digital banking services contribute to the development of environmentally friendly banking operations by emphasizing the value of public benefit (maslahah) through education and the implementation of environmentally conscious services that support environmental protection and ecosystem sustainability, both on land and in the sea. In this way, the preservation of future generations, both human beings and existing ecosystems, can be maintained through mutual care for and guidance of living creatures on Earth. This principle is stated in Surah Sād, verses 27–28.

These verses indicate that Allah SWT created the universe for the comfort and well-being of humankind. Therefore, we should have faith in Allah and do good on Earth by carrying out our daily activities, particularly banking operations, in ways that do not excessively exploit nature. Instead, such activities should be more environmentally friendly, with the expectation that the sustainability of future human generations and ecosystems, both marine and terrestrial, will be preserved. This is essential to ensuring regeneration and the continued sustainability of humankind and the ecosystems on Earth.

Fifth, banking institutions, through their digital services, provide benefits in terms of convenience and speed, enabling banking transactions to be conducted anytime and anywhere compared with traditional banking. This is consistent with the definition of muamalah as all contracts that allow people to exchange benefits with one another. It is also consistent with the understanding of muamalah as the exchange of goods or something beneficial through prescribed means. Fundamentally, all muamalah activities are permissible unless there is evidence prohibiting them. This is reflected in the following legal maxim in Islamic jurisprudence (fiqh):

الأصل في المعاملات الإباحة إلا أن يدل دليل على تحريمها

"The fundamental principle governing transactions is permissibility, unless there is evidence indicating their prohibition."

Islam prescribes that Muslims acquire and preserve wealth through obligatory efforts involving muamalah, exchange, trade, and business cooperation. In principle, all forms of muamalah and transactions are permissible, including buying and selling, leasing, pawning, business partnerships (mudharabah or musyarakah), agency, and other similar activities. Exceptions apply to activities that are explicitly prohibited, such as those that cause harm, involve deception, constitute gambling, or entail usury (riba).

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَحْرِمُوا طَيِّبَاتِ مَا أَحَلَّ اللَّهُ لَكُمْ وَلَا تَعْتَدُوا ۚ إِنَّ اللَّهَ لَا يُحِبُّ الْمُعْتَدِينَ

"O you who believe, do not prohibit the good things that Allah has made lawful for you, and do not transgress the limits. Indeed, Allah does not love those who transgress the limits." (Qur'an, Surah Al-Ma'idah, 5:87).

In practice, the role of banking institutions can inherently help protect the assets or wealth of stakeholders from damage or loss, while also safeguarding them against undesirable or illegitimate practices (batil).

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

"Do not consume one another's wealth unjustly, nor offer it as a bribe to the authorities in order to wrongfully consume a portion of other people's wealth while you know that it is sinful." (Qur'an, Surah Al-Baqarah, 2:188).

D. CONCLUSION

Based on the research findings presented by the author regarding the implementation of digital services in realizing green banking from the perspective of maqashid sharia at BSI, it can be concluded that the use of BSI Mobile is effective in enhancing the implementation of green banking at BSI. This is evidenced by the features available in BSI Mobile, such as account opening and various bill payment activities, which can be conducted online. Indirectly, the availability of BSI Mobile facilitates paperless reporting, thereby helping to protect the environment. These activities collectively reduce paper consumption at BSI. Furthermore, BSI Mobile is an environmentally friendly digital product. This can be observed in the convenience it provides to customers in opening accounts and conducting fund transfers without having to visit a bank branch in person. These activities can help reduce air pollution caused by emissions from customers' motor vehicles. In addition, BSI Mobile can help reduce paper consumption and contribute to forest conservation.

From the perspective of maqashid sharia, digital services as a form of green banking are consistent with the values embodied in this framework, namely *maslahah* (public benefit), *amar ma'ruf nahi mungkar* (enjoining good and forbidding wrong), justice, trustworthiness, and responsibility. Thus, these services reflect the objectives of maqashid sharia itself, as they contribute to the protection of religion, life, intellect, progeny, and wealth. Accordingly, this study offers policy recommendations for regulators and BSI to formulate digital transformation strategies that align with the values of sustainable development, particularly green banking, as well as the principles of maqashid sharia.

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