

Green Banking Implementation: Managerial, Operational, and Support Staff Perspectives in the Sharia Business Unit of Bank Kalsel

Putri Ayudia Ash'shifa¹, Manik Mutiara Sadewa^{2*}
Politeknik Negeri Banjarmasin

Corresponding Author: Manik Mutiara Sadewa manik@poliban.ac.id

ARTICLE INFO

Keywords: Green Banking, Implementation, Challenges

Received : 20, April

Revised : 23, May

Accepted: 26, June

©2025 Shifa, Sadewa (s):

This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

This study analyzes the Implementation of green banking at the Sharia Business Unit of Bank Kalsel using a quantitative approach with descriptive statistical methods. It aims to examine six dimensions of green banking implementation and to identify the challenges, the effectiveness of environmentally friendly behavior, and the role of support staff in contributing to the program's success. Data were collected through filling out questionnaires, and documentation. The findings are expected to provide a comprehensive overview of the success rate and obstacles in the implementation of green banking at Bank Kalsel, along with practical strategic recommendations for future development. This research is significant as a contribution to supporting the transformation of regional banking towards effective and sustainable finance in South Kalimantan.

INTRODUCTION

Climate change and environmental degradation, such as deforestation and the loss of biodiversity, pose serious risks to the stability of ecosystems and the global economy. In this context, the financial sector particularly the banking industry holds a strategic role in mobilizing capital to support the transition toward a low-carbon economy and sustainable development (Budiarto et al., 2023). Green banking practices not only contribute to operational efficiency but also help mitigate environmental risks through the financing of green projects or green credit schemes (Sutrisno et al., 2024). However, their implementation in Indonesia continues to face significant challenges, including the weak integration of ESG (Environmental, Social, and Governance) principles in the sustainability reporting of Islamic banks, which remains largely defensive in nature (Widiyanti et al., 2025).

Regulatory developments in Indonesia have progressively supported the strengthening of green banking, beginning with Bank Indonesia Regulation (PBI) No. 14/15/PBI/2012 and culminating in the issuance of OJK Regulation No. 51/POJK.03/2017, which mandates financial institutions to prepare a Sustainable Finance Action Plan (RAKB) and an annual sustainability report (Nur Handayani & Iqbal Fasa, 2023; OJK, 2017). The technical guidelines issued by the Financial Services Authority (OJK) in 2018 have facilitated the implementation of ESG principles within banking operations, including ESG integration into credit assessment processes and Corporate Social and Environmental Responsibility (TJSL) management. According to Chen et al (2022), green banking encompasses not only external green financial products, but also internal measures such as energy efficiency, carbon footprint reduction, and transparent sustainability reporting.

In the context of Islamic finance, green banking aligns with the principles of *maqāṣid al-sharī'ah*, which emphasize sustainability, environmental protection, and social welfare (Candra Ningluthfi & Arif Nurohman, 2024). These Islamic principles prioritize public interest (*maṣlaḥah*), the prevention of harm (*dar' al-mafāsid*), and the preservation of life, making them a strong foundation for the implementation of Sharia compliant green banking practices. However, regulatory frameworks still exhibit gaps, particularly in terms of detailed implementation standards, which may lead to the risk of greenwashing. Therefore, the role of human resources through training and the development of a green organizational culture is crucial for the successful and comprehensive implementation of green banking.

Most green banking research (Budiarto et al., 2023; Nurainun Mutmainna, 2021) has predominantly focused on large commercial banks and national Islamic banks, with limited attention given to Sharia Business Unit (Unit Usaha Syariah/UUS) within Regional Development Banks (Bank Pembangunan Daerah/BPD). Therefore, this study aims to explore the understanding and implementation of green banking at the Sharia Business Unit of Bank Kalsel. The findings are expected to provide a comprehensive overview of the success level and challenges faced in the implementation of green banking at the Sharia

Business Unit of Bank Kalsel, as well as practical strategic recommendations for future development. This research is significant as a contribution to supporting the transformation of regional banking toward effective and impactful sustainable finance in South Kalimantan.

LITERATURE REVIEW

Green Banking

According to Ramila & Gurusamy Professor (2015), green banking comprises two main dimensions. The first concerns operational activities, emphasizing technological efficiency and digitalization to reduce paper usage and promote paperless practices. The second dimension pertains to financing, specifically how banks allocate their funds to business sectors that do not have a negative impact on the environment.

Specifically, green banking is not solely focused on financial gain but also carries a responsibility to preserve the environment and enhance social welfare, in line with the "people, planet, profit" framework. This reflects a shift in banking priorities from purely profit-driven objectives to a broader commitment to sustainable development and environmental stewardship (Aktar, 2013)

Green banking is defined as an eco-friendly financial institution that promotes sustainability through the provision of innovative green banking products. This initiative aims to establish a financial system that supports the Earth as a habitable place while ensuring the continuity of ecosystems and environmental integrity (Aktar, 2013)

According to Nurainun Mutmainna (2021), there are four key elements of green banking, two of which are:

1. Nature, referring to the role of banks in protecting the environment through go-green policies and the reduction of fossil fuel usage;
2. Well-being, whereby banks are expected to enhance community welfare through corporate social responsibility initiatives.

Green Banking from the Perspective of Islamic Banking

The concept of green banking in Islam aligns with the fundamental principles of Sharia, which emphasize justice, balance, social responsibility, and environmental preservation. Economic activities are not solely profit-oriented but are also intended to promote *maṣlahah* (benefit) for both humanity and the environment while preventing *mafsadah* (harm). The principle of *maqāṣid al-sharī'ah*, as articulated by Al-Ghazali and Al-Shatibi, includes the protection of religion, life, intellect, lineage, and wealth. Over time, this concept has been expanded by (Laldin, 2010) to include environmental protection as part of *maṣlahah 'āmmah* (public interest), thereby positioning environmental stewardship as an essential component of Sharia obligations.

The spiritual foundations of Islam, such as the principle of *tawhīd* (divine unity) and the role of humans as *khalīfah* (stewards) on Earth as reflected in Qur'anic verses Al-Baqarah [2]:30 and Al-A'rāf [7]:56 emphasize ecological

responsibility. Consequently, financing within Islamic financial institutions must avoid supporting environmentally destructive activities, such as illegal mining or polluting industries, in accordance with the prohibitions against *isrāf* (wastefulness) and *fasād* (corruption) (Rania Kamla et al., 2006). The principle of *al-'adl wa al-mīzān* (justice and balance) further requires that the exploitation of natural resources be conducted sustainably, ensuring harmony between economic interests and environmental preservation (Dusuki & Abozaid, 2007).

Islamic financial instruments such as green sukuk, *muḍārabah*, and *mushārah* hold significant potential in supporting green banking. Countries like Indonesia and Malaysia have utilized these instruments to finance renewable energy projects and environmental conservation efforts. Accordingly, green banking from an Islamic perspective represents the application of ethical and spiritual values within the financial system focusing not only on efficiency and stability, but also on ensuring that financing activities contribute to ecological sustainability and the overall well-being of humanity (M Khalid Fazlun, 2002). This aligns with the Islamic vision of *ta'mīr al-ard*, which refers to the sustainable and responsible development of the Earth.

The Role of Management and Employees in the Implementation of Green Banking

The implementation of green banking requires strategic transformation within banking institutions, with top management serving as the primary driver in formulating the vision and steering organizational change toward sustainability (Abdullah Al Mamun, 2023). Managerial support is crucial, as studies have indicated that the main barriers to adopting green human resource management (GHRM) include a lack of leadership commitment, a weak green organizational culture, and the absence of strategic planning (Sulistiwana et al., 2024). Conversely, environmentally responsible employee behavior has been shown to contribute significantly to the advancement of green banking practices, reinforcing the importance of cultivating a green organizational culture (Adhitya et al., 2024).

From a strategic change perspective, synergy between management and employees is essential in transforming banks into sustainable financial institutions. Leadership must foster a green psychological climate to naturally encourage the growth of green initiatives (Younis & Hussain, 2023). This involves designing appropriate incentive systems, establishing adaptive organizational structures, and enhancing human resource capacities. Without strong managerial commitment and the active engagement of well-trained employees, strategic transformation toward green banking is unlikely to be realized.

Stakeholders Theory

The findings of this study further emphasize the critical role of stakeholders in supporting the successful implementation of green banking across different organizational levels. Consistent with the work of (Jillani et al., 2024), stakeholder involvement functions not only as an external pressure but also as a mediating force that strengthens the relationship between environmentally responsible practices and improved organizational

performance. In the banking sector, the success of green banking initiatives relies heavily on the active engagement of various actors including management, employees, regulators, and customers who collectively contribute to advancing sustainability objectives.

This aligns with the dynamics observed within the Sharia Business Division of Bank Kalsel, where management demonstrates early strategic commitment, operational staff actively implement environmentally friendly practices, and support personnel begin to show positive engagement. However, as highlighted in stakeholder theory (Freeman & McVea, 2005), the effectiveness of sustainability programs depends on inclusive communication, cross-level participation, and consistent collaboration between internal and external stakeholders. Without such integration, green banking efforts risk remaining symbolic and may fall short of producing the transformative impact required for a sustainable financial system.

Conceptual Framework

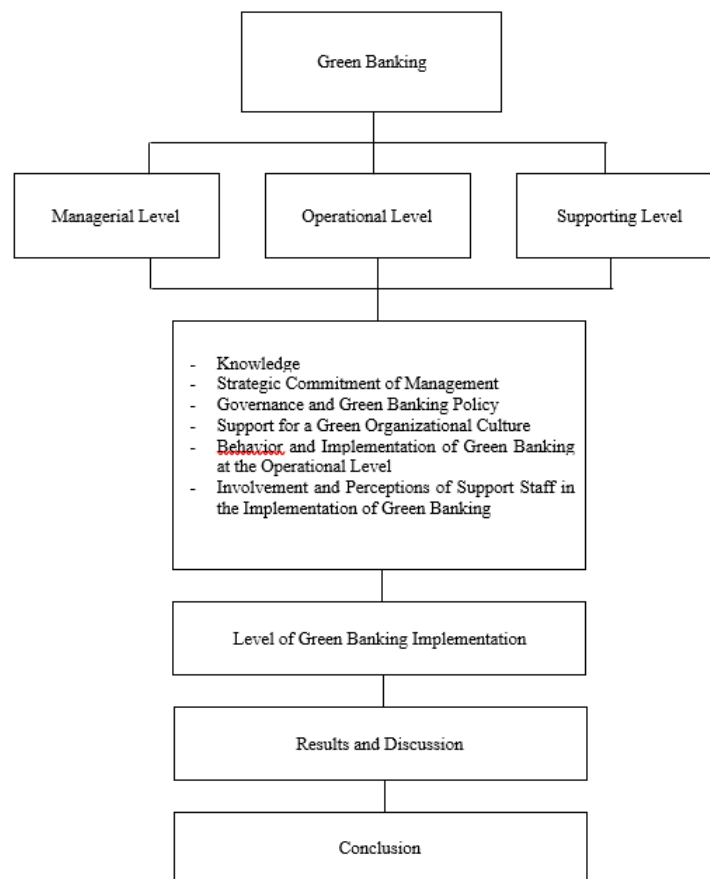


Figure 1 Conceptual Framework

The conceptual framework of this study illustrates the relationship between the concept of green banking and internal organizational factors that influence its level of implementation, with a particular focus on the understanding, support, and execution of green banking programs by the management and staff of the Sharia Business Unit at Bank Kalsel in their daily operations.

Several factors influence the implementation of green banking, including employee knowledge and understanding, managerial commitment to sustainability policies, operational practices that reflect green values, and organizational infrastructure that supports an environmentally friendly culture. This analysis forms the basis for developing the research instruments and guides the descriptive data analysis process based on the perceptions of internal respondents regarding the policies that have been implemented.

METHODOLOGY

This study employs a descriptive quantitative research design aimed at describing and analyzing the levels of understanding, perception, and implementation of green banking at the Sharia Business Unit of Bank Kalsel from the perspectives of both management and employees.

This study encompasses all employees of the Sharia Business Unit of Bank Kalsel, including management, operational, and support personnel. The employees are categorized into several units: Division Head; Section Heads and staff of the Information & Data Management System; Section Heads and staff of Consumer & MSME Financing; Section Heads and staff of Commercial & Corporate Financing; and Section Heads and staff of Funding & Digital Banking. In addition, this research also includes support personnel, such as security officers and cleaning staff.

In this study, respondents are categorized into three levels: Management, Operational, and Support. The Management level includes individuals in strategic decision-making positions, such as division heads, who play a critical role in designing, directing, and evaluating green banking policies. The Operational level comprises staff involved in the bank's daily activities and directly responsible for implementing environmentally friendly practices in their work routines. Meanwhile, the Support level consists of non-operational personnel, such as cleaning staff, security officers, and administrative workers, who contribute to fostering a sustainable work environment.

This study measures several key variables, including knowledge, strategic management commitment, green banking governance and policies, support for a green organizational culture, green banking implementation behavior, as well as engagement and perceptions of support staff. Each variable encompasses dimensions relevant to the respondents' roles and functions. For instance, at the management level, knowledge involves understanding regulations and incentives from the Financial Services Authority (OJK), whereas at the operational and support levels, it focuses more on practical comprehension and awareness of internal policies.

Strategic commitment is assessed through indicators such as explicit declarations of support, long-term planning, and active managerial participation in sustainability issues. The governance dimension encompasses written policies, evaluation systems, and the integration of standard operating procedures (SOPs) across divisions. Support for a green organizational culture is reflected in managerial efforts to lead by example, encourage innovation, and reward environmental contributions. At the operational level, the primary focus is on tangible behaviors in implementing green banking practices in the workplace. Meanwhile, at the support level, the assessment emphasizes engagement, role comprehension, and perceptions of their contributions to the success of green banking initiatives.

Primary data were obtained directly from the field in the form of documents and responses to questionnaire items. This category includes all questionnaire data related to green banking. The quantitative approach was employed to calculate the values of green banking components, including variables, indicators, and dimensions. This primary data was used to assess the extent to which green banking has been implemented within the Sharia Business Unit of Bank Kalsel.

The data analysis technique employed in this study is a descriptive statistical quantitative approach. This method aims to describe and analyze the levels of understanding, perception, and implementation of green banking within the Sharia Business Unit of Bank Kalsel from the perspective of both management and employees. This design is appropriate for obtaining a systematic and objective overview of the phenomenon under investigation without intervening in or manipulating any variables (Sugiyono, 2017)

Table 1 Sample Respondents

Level Respondents	Indicator	Supporting Theories
Management	Knowledge	(Mir & Bhat, 2022)
	Strategic Commitment of Management	(Newton et al., 2024)
	Governance and Green Banking Policy	(Rahmami & Kahar, 2024)
	Support for a Green Organizational Culture	(Mir & Bhat, 2022)
Operational Staff	Knowledge	(Mir & Bhat, 2022)
	Behavior and Implementation of Green Banking at the Operational Level	(H. Y. Chen et al., 2023)
Supporting Staff	Knowledge	(Mir & Bhat22)

	Involvement and Perceptions of Supporting Staff Toward Green Banking Implementation	(Suhardjo & Suparman, 2024)
--	---	-----------------------------

This study employed a census sampling technique. The total number of employees including the management in the Sharia Business Unit of Bank Kalsel Head Office is 22, with an additional 11 supporting staff members. Therefore, the total sample size for this research is 33 respondents.

RESEARCH RESULT

This study analyzes three key aspects in the implementation of green banking: the Management level, the Operational level, and the Support level. The findings derived from the collected data can be presented as follows:

Analysis of Green Banking Implementation at the Managerial Level

Table 2 Questionnaire Results - Managerial Level

Target Respondents	Indicator	Sub-Indicator	Mean	Median	Mode	St. Dev	Range	Mean Indicator
Board of Directors, General Manager (GM), Division/Department Heads, Financing Unit, Operations, Human Resources (HR), Corporate Social Responsibility (CSR), and Sharia Compliance (M)	Knowledge (M1)	M1.1	3	3	3	1	1	3
		M1.2	3	3	3	1	1	
		M1.3	3	3	3	1	2	
		M1.4	3	3	4	1	2	
	Strategic Management Commitment (M2)	M2.1	4	4	4	0	1	3
		M2.2	4	4	3	1	2	
		M2.3	3	3	3	1	1	
		M2.4	4	4	5	1	2	
		M2.5	3	2	2	1	3	
		M2.6	3	3	2	1	2	
		M2.7	3	3	2	1	2	
	Green Banking Governance and Policy (M3)	M3.1	3	4	4	1	2	3
		M3.2	3	3	2	1	2	
		M3.3	2	2	2	0	1	
		M3.4	4	4	4	1	3	
		M3.5	4	4	4	1	3	
		M3.6	3	3	3	0	1	
		M3.7	2	2	2	1	1	
		M3.8	2	2	2	1	1	
M3.9		4	4	4	1	3		
M3.10		3	3	3	1	2		
M3.11	3	3	2	1	2			
M3.12	3	3	3	1	2			
	M4.1	3	3	3	1	2	3	

Support for Green Organiza tional Culture (M4)	M4.2	3	3	2	1	2
	M4.3	3	3	2	1	2
	M4.4	2	2	2	0	1
	M4.5	2	2	2	1	1
	M4.6	3	3	3	1	1
	M4.7	3	3	2	1	2
	M4.8	3	3	2	1	2

Based on the results above, the knowledge indicator received an average score of 3, indicating that the management level has a moderate understanding of green banking implementation. Meanwhile, the mode and median values varied between 2 and 4, reflecting a range of responses from disagreement to agreement. This suggests a certain degree of consistency among management respondents regarding their knowledge of green banking.

The standard deviation of the sub-indicators is notably low, indicating a high level of agreement among respondents. Although the range of values varies from 1 to 3, this suggests the presence of some variation in responses among management. However, the differences are not statistically significant, reflecting relatively consistent perceptions within the group.

These findings indicate that the leaders of the Sharia Business Unit at Bank Kalsel possess a basic understanding of green banking implementation. However, the mean score has not reached a value of 4, suggesting that the level of understanding at the management level is not yet strong or comprehensive. There remains significant room for improving literacy and deepening knowledge regarding the implementation of green banking within the context of Islamic banking.

Analysis of Green Banking Implementation at the Operational Level

Table 3 Questionnaire Results - Operational Level

Traget Respondents	Indicator	Sub-Indicator	Me an	Medi an	Mo de	St. Dev	Ran ge	Mean Indicator
Operatio nal Staff Level (Front Office, Back Office, Tellers, Custome r Service) (SP))	Knowledg e (SP1)	SP1.1	4	4	3	1	2	4
		SP1.2	4	4	4	1	2	
	Green Banking Behavior and Implement ation at the Operational Level (SP2)	SP2.1	4	4	4	1	2	4
		SP2.2	4	4	4	1	2	
		SP2.3	4	4	4	1	2	
		SP2.4	4	4	4	1	3	
		SP2.5	3	3	3	1	4	
		SP2.6	3	3	3	1	3	
		SP2.7	4	4	4	1	2	
		SP2.8	4	4	4	1	2	
SP2.9	4	4	4	1	2			
SP2.10	4	4	4	1	2			

Based on the indicator results, the mean value is 4, indicating that operational staff demonstrate significant knowledge and behavior in the implementation of green banking. The mode and median values, recorded at 3 and 4 respectively, suggest that the majority of respondents selected responses ranging from neutral to agree. These findings indicate a general consistency among operational staff in terms of both knowledge and behavior regarding the implementation of green banking within the Sharia Business Unit of Bank Kalsel.

The results of the standard deviation calculations across all indicators show consistently low values, with an average of 1. This indicates a high level of agreement among respondents. However, the range values vary from 2 to 4, suggesting that while there is some variation in responses, it remains within acceptable limits and does not indicate significant differences in perception.

This indicates that the operational staff at Bank Kalsel possess a strong understanding of green banking implementation with respect to the given indicator.

Analysis of Green Banking Implementation by Supporting Level

Table 4 Questionnaire Results - Supporting Level

Target Respondents	Indicator	Sub-Indicator	Mean	Median	Mode	St. Dev	Range	Mean Indicator
Supporting Staff (Office Assistant, Security Personne, Technicis, Cleaning Services) (P)	Knowledge (P1)	P1.1	4	4	4	1	2	4
	Engagemt and Perceptios of Supportig Staff toward the Implemen ation of Green Banking (P2)	P2.1	4	4	4	1	2	4
		P2.2	4	5	5	1	3	
		P2.3	4	4	4	1	3	
		P2.4	4	4	4	1	4	
		P2.5	4	5	5	1	4	
		P2.6	4	5	5	1	4	
		P2.7	4	4	4	1	2	
		P2.8	4	4	4	1	3	
		P2.9	4	4	4	1	2	
		P2.10	4	4	4	1	3	
P2.11	4	4	4	1	3			

The results of the questionnaire completed by the supporting staff show an average mean score of 4, indicating that the supporting personnel possess significant knowledge and involvement in the implementation of green banking. The mode and median values, recorded at 4 and 5 respectively, suggest that most respondents selected “agree” to “strongly agree.” These findings reflect a high level of consistency among the supporting staff in terms of their knowledge and involvement in green banking implementation at the Sharia Business Unit of Bank Kalsel Bank Kalsel.

The standard deviation values across all indicators are consistently low, with an average of 1, indicating a high level of agreement among respondents. On the other hand, the range values vary considerably between 2 and 4, suggesting a slight variation in responses. However, this variation remains within acceptable limits and does not reflect any significant differences in opinion.

This indicates that the supporting staff at Bank Kalsel possess a strong understanding of green banking.

Summary of Mean Score by Respondent Level and Dimension

Table 5 Summary of Mean Scores by Respondent Level and Dimension

Dimensi	Managemen t	Operatio nal Staff	Support ing Staff
Knowledge	3.00	4.00	4.00
Strategic Commitment of Management	3.29	-	-
Governance and Green Banking Policy	3.00	-	-
Support for a Green Organizational Culture	2.88	4.00	4.00
Behavior and Implementation of Green Banking at the Operational Level	-	4.00	-
Involvement and Perceptions of Supporting Staff Toward Green Banking Implementation	-	-	4.00

Based on the results above, the operational and supporting staff levels show higher average scores compared to the management level. Both operational and supporting staff recorded an average score of 4.00, whereas the management level had an average of 3.00. This indicates that operational and supporting personnel demonstrate a greater understanding of green banking implementation than the management level.

In the dimension of organizational culture/behavior, the management level again recorded a lower average score of 2.88, compared to the operational and supporting staff, both of whom reported a mean score of 4.00. This suggests that operational and supporting staff perceive the presence of work culture values that support green banking more strongly. In contrast, the management may not yet be demonstrating consistent leadership or reinforcement of such cultural values.

In the dimension of strategic commitment/responsibility, only the management level was assessed, with an average score of 3.29. This reflects a certain level of awareness regarding strategic responsibility; however, such commitment does not appear to be perceived or experienced by the operational and supporting staff. The absence of engagement from these levels in this dimension may indicate a lack of involvement or transparency in the top-down communication and implementation of green banking strategies.

The governance and policy dimension was assessed exclusively at the management level, with an average score of 3.00. This suggests that while green banking policies may be in place, their implementation is not yet optimal and has not been fully adopted or communicated to lower organizational levels. The absence of data from operational and supporting staff may indicate limited socialization of the policies or a lack of their involvement in the policy development and dissemination process.

The implementation of green banking was assessed solely by the operational staff, who reported an average score of 4.00. This indicates that technical implementation at the operational level is proceeding effectively. However, the absence of input from management suggests a lack of visibility or oversight from the strategic level. This may reflect a potential disconnect between strategic planning and on-the-ground execution.

In contrast, the dimension of involvement in implementation was assessed solely by the supporting staff, with an average score of 4.00. This indicates that they feel actively involved in the process. However, the absence of responses from both operational staff and management signals the need to reassess the overall engagement structure to ensure inclusive participation across all organizational levels.

DISCUSSION

The results of this study reveal a disparity in understanding and implementation of green banking practices across different levels within the Sharia Business Unit of Bank Kalsel. The findings highlight strong engagement at the operational and support levels, while exposing several gaps in strategic alignment and leadership at the management level.

Managerial Level

At the management level, the average score for the knowledge indicator was 3.00, indicating a basic but not yet comprehensive understanding of green banking. This suggests that although there is initial awareness, it has not been fully integrated into strategic decision-making. Similarly, the average scores for *strategic commitment* 3.29 and *governance and policy* 3.00 suggest that while policies may be in place, their implementation has not been optimized nor communicated effectively throughout the organization. These findings are consistent with Sulistiawan et al. (2024), who found that weak leadership commitment and the absence of strategic planning are key barriers to implementing green human resource management (GHRM) in banking institutions.

Operational Level

In contrast, operational staff demonstrated a stronger grasp of green banking, with mean scores of 4.00 in both knowledge and behavior. This indicates that green practices are actively implemented at the operational level and have become part of day-to-day activities. These findings support Adhitya et al. (2024), who emphasized the role of environmentally responsible employee behavior in driving the success of green banking initiatives.

Supporting Level

Supporting staff including security personnel, cleaning services, and administrative workers also showed a high degree of involvement and understanding, with an average score of 4.00. This level of engagement reflects the importance of inclusive approaches that empower all members of the organization. As Suhardjo & Suparman (2024) argue, involving support staff is crucial for building a truly sustainable and environmentally conscious workplace.

However, several dimensions were assessed exclusively by specific respondent groups. For example, *strategic commitment* and *governance* were evaluated only by management, while *technical implementation* and *involvement* were assessed only by operational and support staff. This lack of cross-level input suggests possible disconnects in communication and participation, which may hinder comprehensive institutional transformation. This aligns with Rahmamita & Kahar (2024), who emphasize that sustainability initiatives require strong coordination and transparency across all organizational layers to avoid becoming merely symbolic.

The findings also validate Stakeholder Theory, which states that organizations must create value not only for shareholders, but also for a broader set of stakeholders, including employees, regulators, and beneficiaries (Pituringsih Perediktor Pengungkap CSR et al., 2020). In the context of Islamic banking, green banking aligns with the principles of *maqāṣid al-sharī'ah*, which emphasize sustainability, environmental protection, and social welfare (Dusuki & Abozaid, 2007; Laldin, 2010). Islamic teachings such as *ta'mīr al-ard* (sustainable development), the prohibition of *isrāf* (wastefulness), and the rejection of *fasād* (corruption) provide an ethical foundation for environmental responsibility (Candra Ningluthfi & Arif Nurohman, 2024; Rania Kamla et al., 2006).

Another noteworthy finding is the low average score (2.88) recorded by management in the dimension of *support for a green organizational culture*, compared to operational and supporting staff who each scored 4.00. This suggests that lower-level staff perceive a more supportive and environmentally friendly work culture than is being actively promoted by leadership. According to Mir & Bhat (2022) and Younis & Hussain (2023), establishing a green organizational culture requires role modeling and reinforcement by management. Without visible leadership commitment, such a culture is unlikely to be institutionalized.

In summary, while the technical implementation of green banking within the Sharia Business Unit of Bank Kalsel shows strong performance among operational and supporting staff, there is a clear need for stronger strategic alignment, leadership engagement, and cross-level integration. Enhancing managerial literacy on green banking, improving communication channels, and cultivating a shared sustainability culture are essential next steps toward fully realizing the bank's green banking objectives.

CONCLUSIONS

Based on the findings of this study on the implementation of green banking within the Sharia Business Unit of Bank Kalsel, it can be concluded that the understanding and application of sustainability principles have begun to be internalized across all levels of the organization management, operational, and support staff. Although implementation at the managerial level remains in the early stages, with moderate average scores, there are positive indications in the form of strategic commitment, strengthened governance, and the development of a green organizational culture. Meanwhile, at the operational and support staff levels, the results show a high level of understanding and active involvement in green banking programs, reflecting the success of socialization efforts and the adoption of environmentally friendly operational policies. These findings affirm that the transformation toward a sustainable financial institution requires a consistent and inclusive cross-level approach.

RECOMMENDATIONS

Managerial Level

1. Strengthen managerial capacity and understanding of green banking through thematic training and strategic discussion forums, to ensure that formulated policies are effectively translated into concrete actions across all organizational units.
2. Develop more specific internal policies related to environmentally friendly operations, and integrate these policies into standard operating procedures (SOPs) and cross-divisional strategic planning.
3. Enhance visible commitment through active managerial leadership, both by serving as role models in internal green initiatives and by participating in external sustainability forums and campaigns.

Operational Level

1. The bank is encouraged to continue supporting environmentally friendly behavior by providing adequate facilities, such as digital systems, waste separation bins, and access to energy-saving tools.
2. Regulations and policies related to green banking should be clarified and made mandatory, ensuring that behavioral change is not solely reliant on individual awareness or initiative.
3. Regular monitoring of operational practices, along with constructive feedback or recognition, can help maintain consistency in green behavior among operational staff.

Supporting Level

1. Support staff should be more actively engaged through basic training and clear guidance on their roles in practically supporting green banking initiatives within the workplace.
2. It is important for the bank to recognize and appreciate the tangible contributions of support staff such as in cleanliness management, electricity conservation, or garden maintenance to foster a sense of ownership and motivation.

3. It is recommended to develop simple procedures or practical guidelines that incorporate environmentally friendly principles tailored to the daily tasks of support staff, in order to facilitate implementation and ensure consistency.

ADVANCED RESEARCH

This study has several limitations that should be considered when interpreting its findings. It focuses exclusively on the Sharia Business Unit of Bank Kalsel, excluding other divisions, branches, and conventional units, and involves only internal respondents namely management, operational staff, and support personnel without incorporating external stakeholders such as customers or regulators. Consequently, the findings reflect an internal perspective and may not capture the broader dynamics of green banking practices across the institution or the sector. The scope was also limited to internal aspects such as policy, implementation, and employee engagement, omitting external factors like regulatory influence and environmental impact. Additionally, the study was conducted within a specific timeframe and location, which may not account for future changes or regional variations, thus limiting the generalizability of the results.

Future research should consider a longitudinal approach to capture the evolving dynamics of green banking policies over time. In addition, including customer perspectives would be valuable in providing deeper insights into the perceived impact and effectiveness of green banking implementation. Such expansions would enhance the generalizability and comprehensiveness of the findings.

ACKNOWLEDGMENT

The author would like to express sincere gratitude to all parties who have provided support and valuable input throughout the research process, particularly the Sharia Business Unit of Bank Kalsel for the opportunity and assistance in obtaining the necessary data. Special thanks are also extended to my academic supervisor, Manik Mutiara Sadewa, for her patience, guidance, and insightful advice, which greatly contributed to the successful completion of this study. I am also deeply grateful to my family and friends for their unwavering encouragement, moral support, and motivation during the course of this research. This study would not have been possible without the assistance and collaboration of all those mentioned.

REFERENCES

- Abdullah Al Mamun. (2023). *Status of Green Human Resources Practices in Banking Sector of BD*.
- Adhitya, F., Farida, D., Singh, M.; F., & Singh, M. (2024). Environmentally Friendly Behavior of Islamic Bank Employees: The Role of Islamic Banks in Maintaining Sustainability. *Economica: Jurnal Ekonomi Islam*, 15(1), 73–91. <https://doi.org/10.21580/economica.2024.15.1.22479>
- Aktar, S. (2013). *Green Banking in Bangladesh: A Commitment towards the Global Initiatives: Vol. VIII (Issue 2)*.
- Budiarto, A., Ngurah Pandji Mertha Agung Durya, Alfiana, Ribka Sari Butar-Butar, & Aprih Santoso. (2023). Analysis Of The Effect Of Green Banking On Banking Environmental And Financial Performance In Indonesia. *JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi)*, 9(6), 2459–2463. <https://doi.org/10.35870/jemsi.v9i6.1655>
- Candra Ningluthfi, A., & Arif Nurohman, Y. (2024). Peran Islamic Green Banking terhadap Sustainable Development Goals di Indonesia. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6(5), 3689–3703. <https://doi.org/10.47467/alkharaj.v6i5.1182>
- Chen, H. Y., Guo, R., Hung, C. C., Lin, Z. H., & Wu, M. (2023). Behavioral Intentions of Bank Employees to Implement Green Finance. *Sustainability (Switzerland)*, 15(15). <https://doi.org/10.3390/su151511717>
- Chen, Z., Mirza, N., Huang, L., & Umar, M. (2022). Green Banking – Can Financial Institutions support green recovery? *Economic Analysis and Policy*, 75, 389–395. <https://doi.org/10.1016/j.eap.2022.05.017>
- Dusuki, A. W., & Abozaid, A. (2007). A CRITICAL APPRAISAL ON THE CHALLENGES OF REALIZING MAQA'ID AL-SHAR'AH IN ISLAMIC BANKING AND FINANCE. In *IJUM Journal of Economics and Management (Vol. 15, Issue 2)*.
- Freeman, R. E. E., & McVea, J. (2005). A Stakeholder Approach to Strategic Management. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.263511>
- Jillani, H., Chaudhry, M. N., Zahid, H., & Iqbal, M. N. (2024). The mediating role of stakeholders on green banking practices and bank's performance: The case of a developing nation. *PLoS ONE*, 19(5 May). <https://doi.org/10.1371/journal.pone.0300585>
- Laldin, M. A. (2010). UNDERSTANDING THE CONCEPT OF MA'ALAH AND ITS PARAMETERS WHEN USED IN FINANCIAL TRANSACTIONS. In *ISRA International Journal of Islamic Finance • (Vol. 2)*.

- M Khalid Fazlun. (2002). *Encyclopedia of global environmental change. Volume 2, The earth system : biological and ecological dimensions of global environmental chang.* Wiley.
- Mir, A. A., & Bhat, A. A. (2022). Green banking and sustainability – a review. *Arab Gulf Journal of Scientific Research*, 40(3), 247–263. <https://doi.org/10.1108/AGJSR-04-2022-0017>
- Newton, S., Susainathan, S., George, H. J., Quttainah, M., & Parayitam, S. (2024). Top Management Commitment as a Moderator in the Relationship Between Green Banking Adoption Practices and Performance: Evidence from India. *Indian Journal of Corporate Governance*, 17(1), 33–62. <https://doi.org/10.1177/09746862241236553>
- Nur Handayani, R., & Iqbal Fasa, M. (2023). *Pengaruh Green Banking Pada Sektor Perbankan Syariah Indonesia*. 05(2), 117–126.
- Nurainun Mutmainna. (2021). *ANALISIS IMPLEMENTASI GREEN BANKING PADA BANK MUAMALAT INDONESIA (PERIODE 2017-2020)*.
- OJK. (2017). *Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik*.
- Pituringasih Perediktor Pengungkap CSR, E., Nuafa Aulia Rukmana, U., Pituringasih, E., Ekonomi Dan Bisnis, F., Akuntansi, J., & Manajemen, J. (2020). *PREDIKTOR PENGUNGKAPAN CORPORATE SOCIAL RESPONSIBILITY DAN PENGARUHNYA TERHADAP NILAI PERUSAHAAN PREDICTORS OF CORPORATE SOCIAL RESPONSIBILITY DISCLOUSURE AND ITS EFFECT ON FIRM VALUE*. 8(4), 156–167.
- Rahmamita, D., & Kahar, M. R. (2024). Green Banking Disclosure and Financial Performance: Role of Corporate Governance as Moderating Variable. *Journal of Management and Administration Provision*, 4(3), 392–401. <https://doi.org/10.55885/jmap.v4i3.443>
- Ramila, M., & Gurusamy Professor, S. (2015). Impact of Green Banking Initiatives on Banks' Profitability A Comparative Study of Public, Private and Foreign Banks. In *Commerce Spectrum* (Vol. 3, Issue 1).
- Rania Kamla, Sonja Gallhofer, & Jim Haslam. (2006). *Islam, Nature and Accounting: Islamic Principles And The Notion Of Accounting For The Environment*.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.

- Suhardjo, I., & Suparman, M. (2024). Employee Engagement and Green Finance: An Analysis of Indonesian Banking Sustainability Reports. *Journal of Risk and Financial Management*, 17(12). <https://doi.org/10.3390/jrfm17120575>
- Sulistiawan, J., Herachwati, N., & Khansa, E. J. R. (2024). Barriers in adopting green human resource management under uncertainty: the case of Indonesia banking industry. *Journal of Work-Applied Management*. <https://doi.org/10.1108/JWAM-06-2024-0064>
- Sutrisno, D., Suwarno, Y., Rahadiati, A., Habibie, M. I., Putra, P. K., Prayogi, H., Widodo, A., Sabrina, F. Z., & Kosasih, A. (2024). Community preparedness for earthquake disasters: A preliminary assessment of awareness and disaster infrastructure response in Cianjur, West Java-Indonesia. *F1000Research*, 13, 256. <https://doi.org/10.12688/f1000research.143577.1>
- Widiyanti, D. R., Hanifah, S. H., & Supriani, I. (2025). Exploring Green Banking Performance of Islamic Banks in Indonesia. *International Journal of Islamic Economics and Finance (IJIEF)*, 8(1), 1–36. <https://doi.org/10.18196/ijief.v7i2.22411>
- Younis, Z., & Hussain, S. (2023). Green Transformational Leadership: Bridging the gap between Green HRM Practices and Environmental Performance through Green Psychological Climate. *Sustainable Futures*, 6. <https://doi.org/10.1016/j.sftr.2023.100140>