



## Perception, Attitudes, and Preferences of Educators and Education Personnel Toward Green Banking: A Study of Schools in Pelaihari City

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### ABSTRACT

This study aims to analyze the perceptions, attitudes, and preferences of educators and education personnel toward the implementation of green banking in schools across Pelaihari City. A quantitative approach was employed, using survey techniques through a structured questionnaire. The results indicate that the majority of respondents possess a relatively good understanding of the green banking concept and demonstrate positive and supportive attitudes toward banking sustainability initiatives. However, the findings also reveal that access to information on green banking remains limited, and challenges such as a lack of education and concerns regarding the security of digital services persist. This study offers a significant contribution to strengthening the synergy between the education and banking sectors in supporting sustainable development at the local level.

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## INTRODUCTION

Environmental crises such as climate change, deforestation, pollution, and the depletion of natural resources have become urgent global challenges that demand collective and cross-sectoral responses in a sustainable manner (Marianta, 2011). A significant portion of this environmental degradation is driven by human activities that neglect ecological considerations, including environmentally unfriendly production and a general lack of collective awareness regarding environmental conservation. In response, the United Nations launched the *Sustainable Development Goals* (SDGs) as a global development agenda based on the integration of social, economic, and environmental dimensions (Dewi et al., 2023). The financial sector has also been encouraged to play an active role in supporting this agenda, particularly through green investment initiatives and sustainable finance policies (Lely Savitri Dewi, 2021).

Green banking has emerged as a key initiative within the banking sector to support sustainable development. This practice encompasses the allocation of green financing, environmental risk management, and the application of Environmental, Social, and Governance (ESG) principles in banking operation (Yuniarti, 2013). In Indonesia, this initiative is reinforced through the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017, which encourages the integration of Environmental, Social, and Governance (ESG) aspects into the operations of financial service institutions (Bayu & Novita, 2023). Its implementation is further elaborated in the Sustainable Finance Roadmap 2015–2019 and 2021–2025 (OJK, 2021). Green banking practices have also been adopted by Islamic banking institutions, which align naturally with sustainability values and ethical finance principles (Sumastuti et al., 2024).

Although the practice of green banking continues to grow, its adoption largely depends on the understanding and participation of external stakeholders. Previous studies have primarily focused on internal aspects of banking institutions, while public perceptions – particularly from the education sector – remain underexplored. In fact, educators play a strategic role in disseminating sustainability values through education and green financial literacy. Their understanding of green banking can strengthen collaboration between the education and financial sectors and foster the development of an environmentally conscious financial culture (Wati & Fasa, 2025).

The local context of Pelaihari City, South Kalimantan, with its diverse social characteristics and educational institutions, presents a relevant setting for deeper investigation. Schools serve not only as formal educational institutions but also as platforms for shaping values and sustainability practices. Through a quantitative approach, this study aims to describe the perceptions, attitudes, and preferences of educators and education personnel toward green banking. The findings are expected to contribute to the strengthening of a sustainable financial ecosystem through the synergy between education and the banking sector in support of the Sustainable Development Goals (SDGs).

## **LITERATURE REVIEW**

### ***Concept of Green Banking***

Green banking is a banking approach that integrates environmental principles into its business activities, such as reducing paper usage, improving energy efficiency, and financing environmentally friendly projects (Jeucken, 2010). In Indonesia, this concept is supported by the government through collaboration between Bank Indonesia and the Ministry of Environment, as well as through regulations such as the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017, which encourages banks to embed green practices as part of their core business strategies rather than merely corporate social responsibility (Sulistiyowati, 2021). The success of green banking does not rely solely on internal bank policies but is also significantly influenced by the support of stakeholders, including customers, regulators, and the wider community. (Fernando et al., 2020). A study by Shaumya & Arulrajah (2016) identifies several key indicators of green banking success, ranging from environmental training to waste management and environmentally responsible procurement.

### ***Green Banking in the Perspective of Islamic Banking***

In the context of Islamic banking, green banking refers to the integration of environmental sustainability values with Sharia principles such as justice, balance, and social responsibility (Hanif et al., 2020). Islamic banks bear a moral obligation to protect the environment and to support development that yields broad benefits for society. The implementation of green banking in Islamic financial institutions is carried out through green financing, energy efficiency, the use of digital systems to reduce paper consumption, and the construction of environmentally friendly buildings (Kurniawan & Fasa, 2025). The CSR programs of Islamic banks are also directed toward sustainable financial literacy, the utilization of local labor, and social investment (Toha & Arislan, 2024).

However, Islamic banks still face several challenges, such as low internal ecological awareness, limited access to green technologies, and a lack of regulatory support and government incentives (Vitriani & Fasa, 2025). Therefore, strengthening collaboration and developing environmentally based financial products in line with the objectives of Sharia (maqashid al-shariah) are essential to advancing the green banking agenda within the Islamic finance sector (Wati & Fasa, 2025).

### ***The Role of Banks and Education in Achieving the Sustainable Development Goals (SDGs)***

Financial institutions, particularly banks, play a strategic role in the achievement of the Sustainable Development Goals (SDGs). The seventeen SDGs, also known as the Global Goals, represent a comprehensive universal call to action. Adopted by the United Nations in 2015, these goals aim to end poverty, protect the planet, and ensure that all people enjoy peace and prosperity by 2030. Active governmental participation serves as a crucial foundation for the implementation and realization of the SDGs in Indonesia (Sekar Panuluh & Fitri,

2015). Banks act as key drivers in allocating capital towards sustainable activities such as renewable energy, energy efficiency, and environmentally friendly agriculture (Kartiko et al., 2024). Moreover, banks have the capacity to influence corporate behavior through incentives for green projects and disincentives for sectors that contribute to environmental degradation (Desai & Prajaati, 2024).

Various financial innovations have been developed in support of sustainability, including green bonds, green sukuk, and environmentally focused microfinance. The integration of Environmental, Social, and Governance (ESG) principles and the preparation of sustainability reports are critical measures for enhancing banks' transparency and accountability regarding environmental issues. Studies have shown that implementing green banking practices not only benefits the environment but also improves banks' financial performance, such as increasing Return on Equity (ROE) and reducing Non-Performing Loans (NPL) in green portfolios.

Nevertheless, challenges remain, such as low public literacy on sustainability, limited availability of environmental data, and the lack of fiscal incentives. To overcome these challenges and enhance the financial sector's contribution to sustainable development, cross-sector collaboration and the adoption of global standards such as the Task Force on Climate-related Financial Disclosures (TCFD) are essential (Riananda & Fasa, 2025).

Education for Sustainable Development (ESD) is widely recognized as a critical driver for fostering transformative change toward a sustainable future, as envisioned in the United Nations' Sustainable Development Goals (SDGs). Formal education holds the potential to create systemic change by shaping the character and competencies of learners from early childhood through adulthood. The primary goal of sustainability education is to empower learners with the skills and knowledge necessary to become responsible global citizens committed to sustainable living. Therefore, education serves as a key pillar in advancing transformation toward sustainability and in achieving the SDGs (Troya et al., 2022).

### ***Stakeholder Theory***

Stakeholder theory asserts that the success of a company is not solely measured by its financial gains, but also by its ability to build strong and mutually beneficial relationships with its stakeholders (Mardikanto, 2014). This theory views the company as a social entity that bears responsibility toward all parties involved in or affected by its operations, rather than exclusively to its shareholders. Accordingly, the greater the influence of stakeholders, the greater the need for companies to adapt to their expectations. In the context of green banking, financial institutions are expected to establish constructive dialogue with stakeholders—including customers, regulators, and the broader community—to promote transparency, social disclosure, and environmental accountability (Hanif et al., 2020). The principles of stakeholder theory also emphasize the importance of sustainability education and literacy for stakeholders, including the education sector, which plays a critical role in shaping public opinion and long-term policy orientation.

The implementation of green banking practices by banks is strongly influenced by pressure, interest, and support from stakeholders. Active involvement from stakeholders such as the government and top management can accelerate the adoption of green policies through effective regulation, incentives, and communication (Jillani et al., 2024). When banks transparently disclose their environmental practices, external stakeholders, including customers and investors, tend to respond positively by increasing their trust, loyalty, and preference toward institutions committed to sustainability (Murwaningsari & Rachmawati, 2023). Consistent and well-communicated green banking practices enhance the bank's social legitimacy in the eyes of stakeholders, thereby strengthening its competitive position and long-term sustainability.

### *Conceptual Framework*

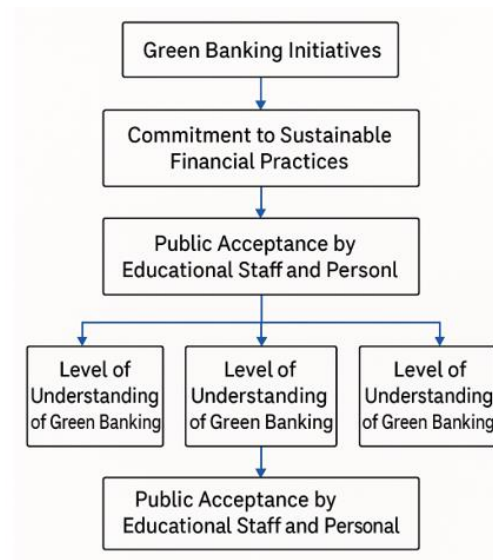


Figure 1 Conceptual Framework

The conceptual framework of this study is based on the relationship between green banking initiatives and the perceptions of the education sector as one of the key stakeholder groups. Green banking reflects a bank's commitment to sustainable practices; however, public acceptance—particularly from educators and education personnel—is a crucial factor in the successful implementation of such initiatives. Their perceptions can significantly influence how well green banking programs are understood, accepted, and supported. Therefore, this study aims to map these perceptions in order to assess the level of understanding, attitudes, and potential support toward green banking within the school environment in Pelaihari City.

## **METHODOLOGY**

This study employs a descriptive quantitative approach aimed at objectively, systematically, and measurably describing and explaining the research variables. This approach was chosen to obtain factual data regarding phenomena occurring in the field without any intervention or manipulation of the observed variables. Consequently, the data collected are expected to provide an accurate and scientific depiction of respondents' perceptions, attitudes, and preferences toward green banking.

The variables examined in this study include understanding of the concept of green banking, attitudes toward banking sustainability initiatives, preferences for environmentally friendly financial services, sources of information influencing perceptions, barriers to service adoption, and the extent of banks' roles in supporting sustainability. Each variable was developed into dimensions and indicators measured through statements in the questionnaire. The variable of understanding encompasses knowledge of green banking and environmentally friendly digital services, while attitudes are assessed through dimensions of support and comfort toward sustainable banking initiatives. Preferences refer to service choices and readiness to adopt green financial products, whereas barriers include limited information, concerns about data security, and time-related challenges. The role of banks is evaluated based on their involvement in sustainability programs, transparency, and collaboration with educational institutions.

The data sources in this study consisted of both primary and secondary data. Primary data were obtained directly from educators and education personnel in Pelaihari City through the distribution of online questionnaires using Google Forms. The questionnaires were disseminated via the WhatsApp platform to ensure accessibility and time efficiency. The instrument was designed using 1-5point Likert scale to measure the intensity of respondents' attitudes and perceptions toward each indicator. Meanwhile, secondary data were collected from official documents, reports, and literature relevant to the topics of green banking and sustainable finance.

Data analysis was conducted using descriptive statistical techniques to present the mean, median, mode, standard deviation, and range for each indicator variable. This analysis aimed to identify general response trends and provide a comprehensive overview of the research subject. The results of the analysis served as the basis for drawing conclusions regarding the perceptions and preferences of educators and educational staff toward the implementation of green banking practices within educational institutions.

The population in this study comprised all teaching and educational staff from four secondary schools in Pelaihari City, namely MAN Insan Cendekia Tanah Laut, MAN Tanah Laut, SMKN PP Pelaihari, and SMA PGRI Pelaihari, with a total of 156 individuals. The selection of this population was based on their direct involvement in the educational process and their potential to support the adoption of sustainability concepts in daily life, including in the use of financial services.

The sample size was determined using the Slovin formula with a 5% margin of error, resulting in a total of 113 respondents. This technique was chosen to ensure proportional representation of the overall population. Sampling was conducted proportionally across each school based on the total number of teaching and administrative staff.

The research was conducted in Pelaihari City, the capital of Tanah Laut Regency, South Kalimantan Province. This area was selected due to its diversity of upper secondary education institutions, which are considered representative for exploring educators' understanding and engagement in sustainability agendas, particularly through the green banking approach. The study encompassed four educational institutions: MAN Insan Cendekia Tanah Laut, an elite boarding school under the Ministry of Religious Affairs; MAN Tanah Laut, an Islamic-based secondary school; SMKN PP Pelaihari, an agricultural vocational school under the Ministry of Agriculture; and SMA PGRI Pelaihari, a private school managed by an educational foundation. The diversity of these institutional backgrounds provides a broad perspective in examining responses to green banking practices within the education sector.

## RESEARCH RESULT

This study involved 113 respondents comprising educators and educational staff from four upper secondary schools in Pelaihari City.

**Table 1 Respondents by Gender**

Gender	Frequency	Percentage
Male	50	44%
Female	63	56%
Total	113	100%

Source: Processed data, 2025

The characteristics of the respondents show that the majority were female (56%) and predominantly within the age range of 26–35 years (50%).

**Table 2 Respondents by Educational Attainment**

Educational Level	Frequency	Presentage
Senior High School or Equivalent	8	7%
Diploma	9	8%
S1	82	73%
S2	14	12%
S3	0	0%
Total	113	100%

Source: Processed data, 2025

Most respondents held a bachelor's degree (73%) and worked as teachers (65%).

**Table 3 Respondents by Institution**

Institution	Frequency	Percentage
SMA PGRI Pelaihari	15	13%
MAN Tanah Laut	26	23%
SMKN PP Pelaihari	39	35%
MAN IC Tanah Laut	33	29%
Total	113	100%

Source: Processed data, 2025

From an institutional perspective, the respondents were distributed across SMKN PP Pelaihari (35%), MAN IC Tanah Laut (29%), MAN Tanah Laut (23%), and SMA PGRI Pelaihari (13%).

The research instrument was tested for validity through inter-item correlation analysis, with the results indicating that all statement items had correlation coefficients (r-count) exceeding the r-table value of 0.1832 at a 5% significance level. This finding suggests that all items were deemed valid and capable of accurately measuring the intended constructs. The high level of validity indicates that the instrument was carefully developed and aligned with the characteristics of the research variables, thereby effectively representing the concepts being measured.

The reliability test conducted using Cronbach’s Alpha indicated that all variables in the research instrument met the criteria for reliability, with values exceeding 0.6, ranging from 0.705 to 0.880. These results confirm that each indicator possesses adequate internal consistency and can be relied upon for repeated measurements. Therefore, the instrument is considered not only valid but also reliable, making it suitable for use in data collection and analysis in subsequent stages of the research process.

**Table 4 Questionnaire Results**

Indicator		1	2	3	4	5	Mean	Median	Mode	St. Deviation	Range
Understanding of the Green Banking Concept	A1	2	0	20	58	33	4	4	4	0,8	4
	A2	0	2	20	57	34	4	4	4	0,7	3
	A3	0	3	22	57	31	4	4	4	0,8	3
	A4	4	10	44	46	9	4	3	4	0,9	4
	Average Score of the Indicator						4,0				
Attitudes Toward Green Banking Initiatives	B1	0	0	11	60	42	4	4	4	0,6	2
	B2	0	2	15	65	31	4	4	4	0,7	3
	B3	0	0	16	65	32	4	4	4	0,6	2
	B4	0	0	15	69	29	4	4	4	0,6	2
	Average Score of the Indicator						4,2				
	C1	10	15	25	54	9	3	4	4	1,1	4

Sources of Information on Green Banking	C2	14	19	37	36	7	3	3	3	1,1	4
	C3	24	21	34	29	5	3	3	3	1,2	4
	C4	16	17	34	39	7	3	3	4	1,1	4
	C5	14	15	33	44	7	3	3	4	1,1	4
	C6	2	2	21	64	24	4	4	4	0,8	4
	C7	0	0	13	63	37	4	4	4	0,6	2
	Average Score of the Indicator							3,3			
Customer Perceptions of Green Banking	D1	0	3	24	56	30	4	4	4	0,8	3
	D2	0	1	13	66	33	4	4	4	0,6	3
	D3	2	5	31	52	23	4	4	4	0,9	4
	D4	0	0	26	60	27	4	4	4	0,7	2
	D5	0	0	36	54	23	4	4	4	0,7	2
	Average Score of the Indicator							4,0			
Barriers and Challenges to Green Banking Adoption	E1	6	23	30	36	18	3	3	4	1,1	4
	E2	7	25	23	38	20	3	4	4	1,2	4
	E3	5	22	39	36	11	3	3	3	1,0	4
	E4	3	24	40	30	16	3	3	3	1,0	4
	E5	4	25	32	37	15	3	3	4	1,1	4
	Average Score of the Indicator							3,3			
The Role of Banks in Green Banking	F1	0	4	40	45	24	4	4	4	0,8	3
	F2	1	20	43	35	14	3	3	3	0,9	4
	F3	0	3	40	50	20	4	4	4	0,8	3
	F4	0	22	49	31	11	3	3	3	0,9	3
	F5	0	1	29	56	27	4	4	4	0,7	3
	F6	3	8	44	43	15	4	4	3	0,9	4
	F7	0	0	21	59	33	4	4	4	0,7	2
	Average Score of the Indicator							3,7			

Source: Processed, 2025

The results of the questionnaire analysis regarding the perceptions, attitudes, and preferences of teaching and educational staff in Pelaihari City toward green banking were examined based on six main indicators. Each indicator was analyzed using the mean, median, mode, standard deviation, and range values to provide a comprehensive overview of the general tendencies and variations in respondents' answers.

In the indicator of understanding the concept of green banking, the average score obtained was 4.0, with both the median and mode consistently at 4. This result indicates that, in general, respondents possess a good level of understanding regarding the concept of green banking, particularly on basic

aspects such as energy conservation and the use of digital services in banking activities. The standard deviation ranged from 0.7 to 1.2, with a score range of 4, suggesting a slight variation in respondents' understanding, especially concerning more complex strategic aspects of green banking.

The indicator measuring attitudes toward green banking initiatives demonstrates a highly positive tendency, with an average score of 4.2 and consistent median and mode values of 4. The majority of respondents expressed support for banking initiatives that incorporate sustainability principles. The relatively low standard deviation (0.8–1.1) indicates a strong homogeneity in perceptions regarding the importance of environmental initiatives in the financial sector. This finding reinforces the indication that educators and education personnel are open to changes that promote environmentally responsible financial practices.

In the indicator of sources of information about green banking, the average score was 3.3. The median and mode varied between 3 and 4, with a relatively high standard deviation (1.0–1.4) and a range of up to 4. This indicates that access to information regarding green banking is not evenly distributed among respondents. While some have obtained information from social media, bank websites, or training programs, others still experience limited exposure. This condition highlights the importance of structured and comprehensive dissemination of information by banking institutions, particularly to the education sector.

The indicator of customer perception toward green banking demonstrated a positive response, with an average score of 4.0 and consistent median and mode values at 4. The relatively low standard deviation (0.8–1.1) indicates the consistency of respondents' perceptions regarding green banking services. The majority of respondents expressed a willingness to use digital and environmentally friendly financial services, even if they incur additional costs. These findings suggest a promising market potential for the development of sustainability-oriented banking products, particularly within educational institutions.

Meanwhile, in the indicator of barriers and challenges to green banking adoption, the average score was 3.3, with both the median and mode generally at 3. This indicates that respondents acknowledge the existence of certain challenges in implementing green banking. The relatively high standard deviation (ranging from 1.1 to 1.2) and broad score range reflect a diversity of perspectives regarding these barriers. Some of the identified challenges include the lack of socialization or outreach by banks, concerns over the security of digital data, and the limited introduction of such services within educational settings. Nevertheless, these obstacles are considered surmountable through educational initiatives and strategic partnerships between the banking and education sectors.

The final indicator, namely the role of banks in green banking, recorded an average score of 3.7, with the median and mode both at 4. This indicates that the majority of respondents perceive banks as playing a significant role in supporting sustainability programs, particularly within the educational sector.

The relatively narrow range of values and moderate standard deviation (0.7–1.2) reflect a fairly stable positive perception. Respondents stated that banks should not only function as financial service providers but also be actively involved in educational activities, training programs, and the financing of environmentally friendly projects through corporate social responsibility (CSR) initiatives or other forms of collaboration.

Furthermore, 54% of respondents reported having heard or read about the banking sector's efforts in environmental conservation, while 35% had never encountered such information and 12% were uncertain. These findings highlight the critical need for enhanced information dissemination by financial institutions.

In terms of expected forms of collaboration, the majority of respondents (42%) expressed a preference for bank involvement in three key areas: education and training on green banking, CSR support for reforestation or green school initiatives, and financing for environmentally friendly activities. This preference reflects a clear expectation from the education sector that banks should not merely provide financial services, but also act as active partners in the broader transformation toward sustainability.

Overall, the findings of this study indicate that educators and education personnel hold positive perceptions and attitudes toward green banking. They demonstrate openness to sustainable banking services, although informational and technical barriers remain, which need to be addressed through collaboration between the education and financial sectors.

## **DISCUSSION**

The findings of this study indicate that educators and education personnel in Pelaihari City possess a relatively good understanding of the concept of green banking, with an average comprehension score of 4.0 on a Likert scale. This finding aligns with the study conducted by Fernando et al. (2020), which states that positive public perceptions of green banking can enhance participation in sustainable financial services. The relatively high level of understanding among educators suggests their potential role as agents of education in expanding green banking literacy, particularly within the school environment.

Support for green banking initiatives also appeared strong, with an average score of 4.2. The majority of respondents expressed agreement with environmentally friendly banking policies. This indicates a collective awareness of the importance of financial practices that prioritize sustainability. This finding aligns with Jeucken (2010), who emphasized that the adoption of green banking is more effective when supported by public awareness and positive attitudes. In the context of education, such attitudes are essential as they can be integrated into curricula and learning activities, fostering a culture of sustainability from an early stage.

However, the findings also highlight the limited access to green banking information sources, with an average score of only 3.3. Respondents tend to rely on social media and other informal channels as their primary references. This indicates a gap between the availability of information and the reach of dissemination efforts by banking institutions. Yuniarti (2013) argues that limited access to information is one of the major barriers to green banking adoption, particularly among non-customers or communities that do not have direct engagement with banking services. Therefore, enhancing public literacy through educational campaigns and thematic training programs is highly necessary.

In the indicator of perception toward green banking, the majority of respondents demonstrated a willingness to adopt environmentally friendly banking products, even when accompanied by additional costs. This finding aligns with the study by Shaumya and Arulrajah (2016), which asserts that the success of green banking is not solely determined by pricing factors, but also by the perceived environmental value added by such services. The fact that educators are willing to embrace these services reflects a significant opportunity for the banking sector to develop environmentally sustainable financial products targeted at the education sector.

On the other hand, the challenges and barriers to adopting green banking remain a critical issue. The average score of 3.3 indicates that despite a willingness to engage, concerns persist regarding data security, the complexity of digital services, and the lack of proactive initiatives by banks to introduce these services directly. This finding aligns with Kartiko et al. (2024), who emphasize that digital trust and technical support are two key elements in enhancing public participation in green banking. Without a participatory and collaborative approach, the sustainability strategies of the banking sector risk being hindered.

Perceptions regarding the role of banks in promoting sustainability programs within educational institutions yielded an average score of 3.7. This indicates that the educational community perceives banks not merely as providers of financial services, but also as potential partners in education, financing green initiatives, and implementing CSR programs. The study by Desai and Prajaati (2024) similarly highlights that the proactive involvement of banks in community empowerment significantly contributes to their social legitimacy and the success of sustainability initiatives.

Furthermore, based on the finding that 54% of respondents have heard about green banking, there is significant potential to enhance information dissemination, especially if supported by more aggressive and structured communication strategies. As stated by the Financial Services Authority of Indonesia (OJK, 2021), financial literacy and sustainable financial inclusion must be strengthened through partnerships among banks, educational institutions, and local governments.

Respondents' preferences regarding forms of collaboration between banks and educational institutions particularly in the areas of education, training, and environmental programs (CSR) indicate a need for cross-sectoral synergy. Troya et al. (2022) emphasize the importance of interdisciplinary approaches in

promoting education for sustainable development. In this context, banks can serve as facilitators supporting the achievement of the SDGs through the enhancement of sustainable financial literacy in schools.

Overall, the findings of this study reinforce the relevance of stakeholder theory, which posits that the success of policies and innovations in the financial sector is heavily influenced by the participation and expectations of stakeholders (Mardikanto, 2014). In the context of green banking, the involvement of educators and education personnel as strategic actors in promoting sustainability values is particularly crucial. These findings support the argument that sustainability education should be an integral component of green banking strategies whether through curriculum integration, training programs, or public awareness campaigns.

## CONCLUSIONS

This study reveals that educators and education personnel in Pelaihari City possess a relatively good understanding of the concept of green banking, particularly in terms of energy efficiency and the use of digital financial services. This understanding is reflected in the high average scores of indicators related to conceptual knowledge. Although differences remain in their comprehension of more strategic aspects such as the role of green banking in climate change mitigation respondents generally demonstrate a readiness to engage in sustainable financial practices.

Attitudes toward green banking initiatives were also generally positive, with the majority of respondents expressing support for sustainability-oriented banking policies. The high average score on attitude indicators suggests that the education sector holds significant potential as a strategic partner for the banking sector in promoting shifts in financial behavior. This finding aligns with stakeholder theory, which emphasizes the critical role of external actors – such as educators – in supporting the transformation toward an environmentally responsible financial system (Hanif et al., 2020).

However, limited access to information remains a significant challenge. A majority of respondents reported that they had not received adequate information regarding green banking, either through conventional or digital media. Other barriers, such as the lack of active promotion of green banking services by banks and concerns over digital security, also hinder adoption. Therefore, it is essential for the banking sector to enhance public education and financial literacy, particularly among educational communities, in order to accelerate the acceptance of green banking.

Overall, the findings of this study emphasize the significant potential for collaboration between the education and financial sectors in supporting sustainability agendas. Banks are not only positioned as providers of financial services but are also expected to serve as partners in education, corporate social responsibility (CSR), and the financing of environmentally friendly initiatives.

When optimized, this synergy can enhance the contribution of both sectors toward achieving the Sustainable Development Goals (SDGs), particularly in fostering an environmentally conscious financial culture.

## **RECOMMENDATIONS**

Based on these findings, several recommendations can be proposed. First, there is a need to enhance green banking literacy among educators through formal training, seminars, and the provision of accessible learning modules. Such literacy programs should be collaboratively designed by financial institutions, local education authorities, and educational institutions.

Second, banking institutions are encouraged to broaden the dissemination of information through various communication channels, such as social media, official websites, and direct outreach to schools. Transparency regarding sustainable products and programs should also be enhanced to enable the public, particularly educators, to better understand the tangible benefits of green banking services.

Third, regulators and local governments should promote synergy between the banking sector and the education sector through CSR collaborations, financing of environmentally friendly school initiatives, and community-based greening programs. Beyond fulfilling social responsibility, such collaboration will also strengthen the educational ecosystem that supports the goals of sustainable development.

Fourth, educational institutions are encouraged to begin internalizing sustainability values into their curricula and school culture, including the management of operational finances and the utilization of banking services. This approach is expected to have a long-term impact on fostering ecological awareness among students and the entire school community.

Through the implementation of these measures, it is expected that the adoption of green banking can be expanded and carried out more effectively, thereby supporting the achievement of sustainable development goals at both local and national levels.

## **ADVANCED RESEARCH**

This study provides an initial overview of the perceptions, attitudes, and preferences of educators and educational staff toward green banking within the school environment. Although it has produced significant findings, there remains ample room for further research to deepen the understanding and application of green banking in the educational context. Therefore, more in-depth and comprehensive studies are needed, with broader geographic coverage and a more diverse range of educational institutions, to ensure that the findings are more representative and can be generalized at the national level.

Future research is recommended to adopt a mixed-methods approach, combining both quantitative and qualitative techniques, to explore more complex dimensions such as motivation, psychological barriers, and socio-cultural dynamics that influence the adoption of green banking. Qualitative

methods, such as in-depth interviews or focus group discussions (FGDs), can reveal underlying perceptions and the reasoning behind respondents' preferences toward sustainable financial services.

In addition, it is essential to conduct intervention-based studies focusing on the effectiveness of green banking literacy programs implemented in schools. Such experimental research could provide clearer insights into the impact of educational initiatives on enhancing knowledge, shifting attitudes, and promoting sustainable financial behavior among educators.

Furthermore, future research can be directed toward measuring the direct impact of collaboration between the banking sector and educational institutions on the achievement of the Sustainable Development Goals (SDGs). This type of study would support the development of more strategic, collaborative policies between the education sector and financial institutions.

By advancing these various research directions, it is expected that academic contributions in the field of green banking and sustainable education will continue to grow and generate tangible impacts toward a greener and more inclusive economic and social transformation.

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