

## Uplifting Indonesian Migrant Workers: Green Banking Empowerment from an Islamic Perspective

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**ABSTRACT** This seminar explores the integration of sustainability principles in the banking sector to empower Indonesian migrant workers. By analyzing green banking indicators such as carbon emissions reduction, paperless practices, environmentally friendly buildings, recycling, sustainable rewards, and green investments, the seminar investigates how environmentally friendly banking practices can enhance the well-being of migrant workers. The implementation of green banking is supported by regulations from the Financial Services Authority (OJK) in Indonesia, particularly POJK No.51/POJK.03/2017 on sustainable financial practices. Green banking indicators are activity practices banking operations that avoid carbon emissions, implement paperless, green building, Reuse/Recycle/Refurbish, green reward, green investment are analyzed with an Islamic review based on al-dhuriyat al-khams in order to form laws that emphasize protecting religion (hifzh al-din) , guarding the soul (hifzh al-nafs), guarding the mind (hifzh al-'aql), guarding offspring (hifzh al-nasl), and guarding property (hifzh al-mal). Emphasizing an Islamic perspective based on al-dhuriyat al-khams, the seminar highlights the importance of preserving religious values, protecting the soul, maintaining intellect, safeguarding offspring, and ensuring the protection of property in the context of empowering migrant workers.

**Keywords:** *Green Banking; Islamic Perspective; Migrant workers*

## 1. INTRODUCTION

Progress in the fields of technology and economics cannot be separated from globalization. Globalization is a process that allows people all over the world to participate and communicate and be involved in all aspects of their lives including culture, economics, politics, technology and the environment. There are two factors that influence globalization, namely first, related to technological developments and second related to social information and cultural transformation. Information technology has progressed very rapidly, often with the progress and development of the times. Recently, the role of technology has not only been a supporting factor, but has developed rapidly to become one of the determining aspects for the progress of the competitive banking world. The technological advantages applied can build public trust (IBI, 2014).

Over the last five years, the use of information and communication technology (ICT) Indonesia has grown very rapidly. The development of several indicators as the fastest use of ICT is reflected

in internet use at home which reached 78.18%. Following the increase in internet use at home, the population of mobile phone users also increased in 2020, reaching 62.84%. Home computer ownership increased by 18.83% in 2020. The number of residents using the internet also increased in the 2016-2020 period as indicated by an increase in the proportion of residents who had internet access from around 25.7% in 2016 to 53.73% in 2020. On the other hand, in 2016, the rate of telephone household ownership fell below the previous year. In 2016, the percentage of households with landline telephones decreased from 3.49% to 1.65% in 2020 (Tri Sutarsih, 2020).

Banking financial institutions need to adapt more intensively to the environment, one of which is economic instruments. The banking industry today takes advantage of technological developments which from time-to-time experience very rapid growth (Sulistiyowati, 2021). The impact of technological developments means that almost all activities in banking are no longer carried out manually, but instead switch to automatic systems and transaction processes can be carried out easily by customers, the impact of technological developments themselves is the development of e-business and e-commerce banking.

In Islam, Allah has regulated all aspects of human life, the aspect of worship (human relationship with Allah) and the aspect of *muamalah* (human to human), especially in Islamic Economics. Islamic economics is very necessary in creating and improving the welfare of human life which will bring happiness in this world and in the afterlife. (Sulistiyowati, 2017). This strategy is known as green banking, which is one way to win market competition while also preserving the environment, both in internal and external activities.

National banking is an important part of the Indonesian economy. Simultaneously, economic and banking activities support each other to continue to grow. Rapidly growing and uncontrolled economic activities often cause social and environmental problems. Although the use of energy, water and other natural resources in banking activities is not as bad as the use in other sectors, such as mining and the processing industry, banking cannot necessarily be separated from the problem of increasing environmental degradation because by providing loans or financing to its customers, banks can be a trigger for activities that have an impact on the environment.

These environmental issues continue to be a concern for many companies in the world, including in Indonesia. The destruction of Indonesia's environment and ecosystem can be caused by a lack of understanding by the public, government officials and business actors regarding the definition of the environment. According to Article 1 of Law no. 32 of 2009 concerning Environmental Protection and Management, the definition of the environment is the unity of space with all objects, forces, conditions and living creatures, including humans and their behavior, which influence nature itself, the continuity of life, and the welfare of humans and other living creatures. .

The government through Law no. 32 of 2009 concerning Environmental Protection and Management accommodates environmental economic instruments so that they are considered in an economic context. Environmental damage that often occurs cannot be separated from human intervention, where much of this damage is caused by human business activities in order to gain profit. Environmental resources such as air, water, land and biota, can provide goods and services that directly or indirectly obtain economic benefits. Sharia banks as institutions that participate in paying attention to environmental sustainability, this is in accordance with the principles of sustainable and environmentally sound development as stated in the 1945 Constitution.

The application of these principles in banking is known as green banking, the implementation of which is implicitly stated in PBI No.8/21/PBI/2006 and Bank Indonesia circular No.8/22/DPbS. Currently, issues regarding environmental sustainability and environmental health have become trending topics in international meetings between countries, so the presence of environmentally friendly institutions in their operations is highly expected, even required. (Sudhalaksmi, 2014). Especially for developing countries, including Indonesia, where carbon emissions are relatively high (S. Yadav, 2016).

The role of the banking sector in supporting environmental management (green banking) is in line with the law and is mandated in Article 8 of Law no. 7 of 1992 concerning Banking as amended by Law no. 10 of 1998. This regulation was supported by the issuance of Law no. 32 of 2009 concerning Environmental Protection and Management (hereinafter referred to as UUPPLH). In Indonesia, financial institutions with an environmental perspective (green banking) are starting to emerge, for example in implementing Environmental Impact Analysis (AMDAL) as an important part of the analysis of financing provision and regarding loan documentation, this can be seen in one of the Bank Regulations. Indonesia No.7/2/PBI/2005 concerning assessment of commercial bank asset quality and Bank Indonesia Circular Letter No. 7/3/DPNP dated 31 January 2005 concerning Assessment of Commercial Bank Asset Quality which, among other things, regulates the need for commercial banks to pay attention to the efforts made by debtors in order to preserve the environment.

Nowadays, along with increasing global attention to environmental issues, banking is undergoing a transformation in its behavior and activities. The green economy concept, which basically encourages every economic activity to minimize its impact on the environment, has also been adopted by the banking world. One of them is through the green banking concept. Green banking is translated as banking efforts to prioritize sustainability in its operational activities. Banks, directly, are not classified as high contributors to environmental pollution, for example excessive use of paper, so with the existence of electronic services they can reduce the use of paper

(paperless) and reduce paper waste. Internet-based services, customers do not need to visit the service office effectively and efficiently, thereby reducing air pollution because there is no need to drive which emits carbon monoxide, so there is no air pollution.

In essence, the use of energy, water and other natural resources in banking activities is not as bad as the use in other sectors, such as mining and the processing industry. However, banking cannot be separated from the problem of increasing environmental degradation. By providing loans or financing to their customers, banks can be a trigger for activities that have an impact on the environment. Until now, there is debate about which party (bank or debtor) should be responsible for the environmental impacts caused. Some banks have tried to select from the start the financing proposed by prospective debtors. Banks have the full right to reduce financing or not, depending on the extent to which the activities to be financed with bank loans have an impact on the environment (Jeucken, 2004).

## **2. METHOD**

In Indonesia, environmentally sound financial institutions (green banking) are starting to emerge, for example in implementing Environmental Impact Analysis (AMDAL) as an important part of the analysis of providing financing and regarding loan documentation, this can be seen in one of the Bank Regulations. Indonesia No.7/2/PBI/2005 concerning assessment of commercial bank asset quality and Bank Indonesia Circular Letter No. 7/3/DPNP dated 31 January 2005 concerning Assessment of Commercial Bank Asset Quality which, among other things, regulates the need for commercial banks to pay attention to the efforts made by debtors in order to preserve the environment.

## **3. RESULT AND DISCUSSION**

### **Definition of Green Banking**

Banking can become a new force in building the go-green movement. The role of the banking world as a bridge between investors and company stakeholders makes banking a tool for developing new regulations that are go-green without losing focus on the market (market oriented). With the implementation of this green banking business model, banking activities in general will not be disrupted, on the contrary, it will provide both tangible and intangible benefits (Hanif, 2020).

Green banking is a new concept or paradigm in the international banking industry that has been developing over the last decade. This concept emerged as a response to demands from the global community which asked the banking industry to actively participate in efforts to overcome the increasingly serious environmental crisis and global warming. In particular, green banking

means that banks no longer only focus on financial responsibility, namely managing their business as best as possible to generate maximum profits for shareholders, but must also focus their responsibilities on efforts to maintain environmental sustainability. and the universe as well as improving social welfare for society (people).

Green banking is a bank that carries out environmentally friendly operational activities, has environmental responsibility and performance and considers aspects of environmental protection in running its business. An environmentally friendly bank to avoid environmental damage so that the earth becomes a habitable place to live by providing innovative green banking products to support green bank initiatives (Mu'thi, 2012).

Green banking is a financial institution that prioritizes sustainability in its business practices. Sustainable finance has become a global trend which is a new paradigm in the world of banking and other financial institutions that supports the implementation of sustainable development (Rahmawati, 2018). Sustainable development is a development effort based on three aspects of orientation, namely profit (profit), people (social relations), and planet (protection of natural resources and the environment). This term is often known as the triple bottom line. Meanwhile, according to the OJK, sustainable finance has five dimensions, namely achieving social and economic industrial excellence in the context of reducing the threat of global warming and preventing other environmental and social problems. Shift targets towards a competitive low-carbon economy, friendly investment promotions environment in various business or economic sectors, and support to providing implementation of Indonesia's 4P development principles (pro-growth, pro-jobs, pro-poor and pro-environment).

Green banking is an activity carried out by banks in operations to be more responsible in running a business. In this understanding, green banking is based on four elements of life, namely nature, well-being, economy and society (Nath, 2014). A "green" bank will combine these four elements into business principles that care about the ecosystem and the quality of human life. So that in the end the output emerges in the form of efficiency in the company's operational costs, competitive advantage, strong corporate identity and brand image as well as achieving balanced business targets.

The Ministry of the Environment (KLH) and Bank Indonesia (BI) have agreed to coordinate to implement "green banking", namely increasing the role of the banking sector in the context of protecting and managing the environment. This agreement is motivated by increasing world awareness of implementing the principles of sustainable development in various industries, including the banking industry. Banks that have declared themselves as green banking should be able to implement this not only limited to CSR (Corporate Social Responsibility) programs (Totok,

2014). However, it must be applied well and maturely to its Core Business Competence (Adhiwardana, 2013). So that green banking does not just become a slogan. Banking has high potential as a role model for other industries in implementing sustainable development principles (Ayu and Anityasari, 2013).

### **Principles of Green Banking**

The basic principle of green banking is an effort to strengthen bank risk management capabilities, especially those related to the environment and encourage banks to increase their environmentally friendly financing portfolio such as renewable energy, energy efficiency, organic farming, eco-tourism, environmentally friendly transportation, and various eco-label products. This effort is a form of bank awareness of the risk of possible environmental problems occurring in the projects it finances, which may have a negative impact in the form of reducing the quality of financing and the reputation of the bank concerned. According to the world bank, green banking is a financial institution that prioritizes sustainability in its business practices.

In understanding green banking, it is based on four elements of life, namely nature, well-being, economy and society. A "green" bank will combine these four elements into business principles that care about the ecosystem and the quality of human life. They have introduced a green rating standard for Indian banks, called as 'Green Coin Rating' (Sudhalaksmi, 2014). Under this rating system, banks are rated based on the carbon emissions of their operations and based on the amount of recycling, repair and reuse the materials used in the furnishings of their buildings and in the systems they use servers, computers, printers, networks, etc. They are also assessed based on the number of green projects financed by them and the awards or recognition given to their borrowers for turning their businesses greener (Lako, 2014).

### **Indicator of Green Banking**

There are indicators in determining green banking. Which is contained in a concept, namely Green Coin Rating (GCR) or green coin rating (Nath, 2013). Where there are 6 indicators of GCR, namely:

#### **a. Carbon Emissions**

Carbon emissions are the remaining results of fuel combustion in internal and external combustion engines, jet engines which are released through the engine exhaust system including fuel. Electricity usage and so on. These carbon emissions come from activities that release gases such as carbon dioxide and methane into the atmosphere. These gases are also known as green house gases, changing a good and green environment for the worse, cool climate change. In this case, it is hoped that companies or banks can use low-carbon technology, such as using

incandescent lamps, making building walls weather-tight, using electronics wisely and considering alternative energy. This is done to reduce air pollution so that the environment becomes cleaner.

Green banking is a type of banking technique for reducing internal carbon footprint and external carbon emissions (Bahl, 2012). Green banking means promoting environmentally friendly practices and reducing the carbon footprint of bank activities (Sudhalakshmi, 2014) by utilizing online banking rather than building branch banking. Customers only need to use internet-based online services, so they don't need to come to the office, just make transactions via e-banking or mobile banking applications and effective internet banking, transactions via mobile phones have a significant effect on the market (Ulun, 2012) so there is no need to drive, so it doesn't cause air pollution, minimizing carbon emissions. The implementation of green banking not only provides benefits to the environment but also makes banking activities more effective, time-saving and cost-efficient (Saravanaselvi, 2016).

b. Green Rewards

Green rewards is an ethical environmentally friendly business founded with a simple vision, namely rewarding people or companies for living sustainably. In this case, the company is directly related to the process of protecting nature or the ecosystem within it. The various types of green rewards in this company include awards for maintaining or being directly related to the sustainability of the environmental ecosystem, certification and so on.

c. Green Buildings

A green building is a space for healthy and comfortable living and working as well as an energy efficient building from the point of view of design, construction and use with very minimal impact on the environment (Lako, 2019). The purpose of green buildings is the use of environmentally friendly materials in building buildings or providing touches that characterize nature, such as providing flowers or plants on the walls and using electricity or room layouts that use natural materials. The concept includes the use of sustainable materials, connection with local ecology, conservation of synergy, efficient use of water, waste management, strengthening connections with nature, use and renovation of buildings.

d. Reuse/Recycle/Refurbish

Reuse/Recycle/Refurbish is a concept of using, reprocessing waste into new, useful goods or products. The purpose of this indicator is the use of goods that are no longer useful to be reused as new goods that can be used both outside and inside the company's activities, such as reusing paper to 2 sides with the hope that new paper will not be used, when customers make transactions it is not necessary. You just need to fill in the paper in the e-banking service application, thereby reducing the use of paper or other items that can be reused in daily activities, so that paper waste pollutes the

land or ocean (garbage disposal) and even the air (paper burning) will be minimized, so that the environment be safe and beautiful (Rahmawati, 2018).

e. Paper Work or Paperless

Paper work or paperless is a policy of reducing paper in administrative activities, especially in the banking business. The use of paper has so far increased rapidly and continues to increase along with the development of the times and demands from all fields. By reducing paper, it is hoped that companies and all sectors can maintain environmental sustainability because paper itself is made from tree fiber, which takes a long time, up to years, for trees to grow. In banking activities, technology is usually used in operational activities or in banking commercial activities. This concept includes using smartphones for applications, computers using ATMs and so on so that banking operational activities are more paperless, which means it will reduce deforestation (wood) so that it is environmentally friendly and remains beautiful and green (Ragupathi, 2016).

f. Green Investment

Green Investment is an investment activity that focuses on companies or investment prospects that are committed to the conservation of natural resources, production and discovery of alternative sources of new and renewable energy (EBT), implementation of clean water and air projects, as well as environmentally friendly investment activities. around. Green investment includes the use of environmentally friendly material input, low input material intensity, application of the 4R concept (Reduce, Reuse, Recycle and Recovery) low energy intensity, human resources with environmental insight, low carbon technology and the use of alternative energy.

The method for calculating the green banking concept is that the green banking formula is equal to the total of all sharia commercial banks in Indonesia that implement green banking divided by the green banking indicator and then multiplied by one hundred percent. In green banking technically, banks will provide financing to companies that meet social and environmental care standards, corporate governance practices, (environmental, social and governance) or ESG. ESG itself is a private initiative in response to pressure to create sustainable economic development. In daily green banking operational activities, capital adequacy and bank liquidity levels have a significant and positive effect on bank profitability. (Ratnasari, 2018) considering that the level of capital adequacy and liquidity greatly influences the level of a bank's ability to earn profits. (Sulistiyowati, 2015). So that the earning factor of the bank's health level will increase with a healthy rating, (Sulistiyowati, 2011) with green financing at the top tier proven to have provided energy efficiency and environmentally friendly infrastructure to maintain banking resilience and economic conditions.



### **Benefits of Green Banking**

Efforts to become green banking will indeed cause large costs and a number of other consequences for banks. However, a number of survey results show that in the long term these efforts will bring abundant benefits to banks (Rouf, 2012) including:

- a. Increase efficiency and ensure bank economic growth sustainable.
- b. Increasing harmonization between banks and stakeholders and providing economic benefits to companies, surrounding communities and local governments while preserving the natural environment.
- c. Banks and customers or society can live in a green environment, comfortable and conducive.
- d. The reputation and image of the bank increases, which has implications for appreciation and widespread public recognition. This has an increasing impact bank market share.
- e. Employee dedication and productivity increases.

There are several reasons for the need for national banking corporations to immediately respond and apply the green banking concept, namely that banking corporations have a strategic role in collecting and channeling public funds to support the realization of national development visions and goals. As an intermediation institution that has a strategic role, banking has a crucial role to play in encouraging or even "forcing" debtors who apply for financing to be more friendly towards green economy and green business issues in managing their business or enterprise.

The next argument is that as economic and social entities, banking corporations must also play an active role in helping the government and society in efforts to realize the green economy and green business movement to realize sustainable development. Before trying to green debtors and the banking financial system, banking players (and other financial industries) must first green the banking corporate management system and business processes correctly based on the principles of green banking and sustainable business. Where green banking is receiving external attention from international banking and financial industry players. The world bank, IMF, UNEP, financial institutions and a number of central banks in various countries are trying to design a green banking system in the financial industry (Handajani et.al, 2016). The aim is to green the banking industry and support the green economy and green business movement at the corporate state level.

### **Green Banking in Islamic Perspective**

From an Islamic perspective, green banking activities have become a real rule before the concept of green banking existed, Islamic banks should have been at the forefront of implementing green banking. Especially in terms of financing, Islamic banks are quite selective in providing financing so that it is targeted and of course does not damage the environment. In sharia bank financing policies and operational procedures, the financing and investment screening mechanism

determines the negative list of haram businesses such as alcohol, weapons, gambling, businesses that have an impact on threatening environmental sustainability. Bank Indonesia will issue a PBI regarding environmentally friendly banks. This is supported by the theory of al-Maqashid al-syariah which expresses the benefit of the people, both in the world and in the hereafter. As in the Quran:

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

Artinya: *Tentang dunia dan akhirat. Mereka menanyakan kepadamu (Muhammad) tentang anak-anak yatim. Katakanlah, "Memperbaiki keadaan mereka adalah baik!" Dan jika kamu mempergauli mereka, maka mereka adalah saudara-saudaramu. Allah mengetahui orang yang berbuat kerusakan dan yang berbuat kebaikan. Dan jika Allah menghendaki, niscaya Dia datangkan kesulitan kepadamu. Sungguh, Allah Mahaperkasa, Mahabijaksana.* (QS. Al-Baqarah: 220) (Depag, 2018).

In this case, it means that the aim of the green banking concept is to realize the benefit of the people by participating in protecting and preserving the environment and nature in the corporate or business sector. Apart from that, green banking not only protects nature but also the five core things, namely protecting religion from prohibitions, protecting the souls of many people, protecting human minds from dishonorable actions, protecting the treasures on earth, and protecting descendants so that they can also enjoy natural wealth.

Moreover, the use of paper since the existence of BSI Mobile has really been emphasized, and activities at Bank Syariah Indonesia have implemented Paperless. This is stated in the words of Allah SWT in QS. Ali-Imran verse 104 which reads:

وَلَتَكُنْ مِنْكُمْ أُمَّةٌ يَدْعُونَ إِلَى الْخَيْرِ وَيَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

Artinya: *"Dan hendaklah diantara kamu ada segolongan orang yang menyeru kepada kebajikan, menyuruh (berbuat) yang makruf, dan mencegah dari yang mungkar. Dan mereka itulah orang-orang yang beruntung".* (QS. Ali-Imran: 104) (Depag, 2018).

Based on this verse, the principle of amar ma'ruf nahi munkar should be established between humans and the environment. So that the creation of acts of mutual assistance can result in closer relations between humans and the surrounding environment with the use of digital services as a form of support in increasing the implementation of green banking.

Firstly, it can protect religion, especially in carrying out banking operational activities in customer transaction services, especially environmentally friendly sharia banking, in practice it can provide protection and maintain the dignity of religious values and uphold sharia values by

providing benefits, benefits and, most importantly, avoiding the evil of practices that are detrimental to customers, as is the rule of fiqh that preventing harm is more important than attracting benefits.

دَرْءُ الْمَقَاسِدِ أَوْلَى مِنْ جَلْبِ الْمَصَالِحِ

*Artinya: Mencegah kemudharatan itu lebih utama daripada menarik datangnya kemaslahatan (Ashari, 2015).*

Second, the practice of environmentally friendly digital banking services in order to maintain the soul (Al-Nafs), a problem related to maintaining a person's mental health by not causing pain and illness, both physical and psychological, which can interfere with achieving prosperity and well-being. With the existence of environmentally friendly digitalization services, reducing the use of motorized vehicles thereby preventing carbon emissions so that it does not cause pollution, and reducing the use of paper automatically reduces tree felling so that reforestation is maintained so that the oxygen content is maintained, so that the air remains fresh automatically, the main community Customers will be healthy and their respiratory system will not be disturbed, so the health of their lungs, heart and other organs will be maintained and healthy, with a healthy physique, activities will run smoothly. If the air is full of pollution or carbon emissions, it will disrupt the respiratory system and can cause shortness of breath and lung disease. If many people, especially customers, are sick, banking transaction activities will experience problems. If the body and soul are healthy then carrying out activities will be calm, cheerful, precise and careful.

يَا أَيُّهَا النَّفْسُ الْمُطْمَئِنَّةُ

أَرْجِعِي إِلَىٰ رَبِّكِ رَاضِيَةً مَّرْضِيَّةً

فَأَدْخُلِي فِي عِبَادِي

وَأَدْخُلِي جَنَّاتِي

*Artinya: Jiwa yang bersih itu disebut pula jiwa yang tenang (al-nafs al-muthmainnah). “Wahai jiwa yang tenang, kembalilah kepada Tuhanmu dalam posisi suka dan disukai. Maka bergabunglah dengan hamba-hamba-Ku dan masuklah ke dalam surga Ku (QS. Al-Fajr 27-30) (Depag, 2018).*

It is clear that humans should purify their souls, with a healthy soul they will live willingly to achieve divine approval as a provision for eternal life that is approved by God. However, on the other hand, if the soul is not healthy or sick then life will not be enjoyable, you will not be able to carry out activities optimally, then the results will not be as desired, prosperity will not be achieved, in fact poverty will be obtained, Poverty is the Cause of Disbelief.

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

Artinya: Telah mengabarkan kepada kami 'Amr ibn 'Ali dia berkata; telah menceritakan kepada kami Yahya dari 'Usman Asy Syahham dari Muslim ibn Abu Bakrah dia berkata; Bapakku ketika selesai shalat mengucapkan (doa); 'Ya Allah, aku berlindung kepada-Mu dari kekufuran, kefakiran, dan adzab kubur'. Aku juga mengucapkannya, lalu Bapakku berkata; 'Wahai anakku, dari siapa kamu mengambil ini? ' Aku menjawab; 'Darimu'. bapakku kemudian berkata; 'Rasulullah Shallallahu 'Alahi Wa Sallam senantiasa mengucapkannya setiap selesai shalat (HR. An-Nasai'i).

If poverty occurs, it can become a stimulus to commit crimes or fraud, as another verse also confirms "indeed, the soul really drives (humans) towards crime." This is the real human problem.

وَمَا أَبْرَأُ نَفْسِي إِنْ النَّفْسَ لَأَمَّارَةٌ بِالسُّوءِ إِلَّا مَا رَجَمَ رَبِّي إِنَّ رَبِّي غَفُورٌ رَحِيمٌ

Artinya: Dan aku tidak (menyatakan) diriku bebas (dari kesalahan), karena sesungguhnya nafsu itu selalu mendorong kepada kejahatan, kecuali (nafsu) yang diberi rahmat oleh Tuhanku. Sesungguhnya Tuhanku Maha Pengampun, Maha Penyayang. (QS. Yusuf: 53) (Depag, 2018).

Third, in order to maintain common sense, environmentally friendly banking practices with digitalization services, in operating internet banking applications, mobile banking and digital banking applications, thinking and brain training are needed in operationalizing the digital banking application, so there is automatically a demand to always maintain common sense. to always think and think continuously, so that humans can always maintain and hone the sharpness and intelligence of the brain, as well as being a thinking process (using reason) that is needed to understand the relationship between nature and the creator of nature. Therefore in the Quran:

وَالَّذِينَ آمَنُوا أَشَدُّ حُبًّا لِلَّهِ وَلَوْ يَرَى الَّذِينَ ظَلَمُوا إِذْ يَرَوْنَ الْعَذَابَ أَنَّ ۖ وَمِنَ النَّاسِ مَنْ يَتَّخِذُ مِنْ دُونِ اللَّهِ أَندَادًا يُحِبُّونَهُمْ كَحُبِّ اللَّهِ ۚ وَالْقُوَّةَ لِلَّهِ جَمِيعًا ۖ وَأَنَّ اللَّهَ شَدِيدُ الْعَذَابِ

Artinya: Sesungguhnya pada kejadian langit dan bumi; dan pertukaran malam dan siang; dan (pada) kapal-kapal yang belayar di laut dengan membawa benda-benda yang bermanfaat kepada manusia; demikian juga (pada) air hujan yang Allah turunkan dari langit lalu Allah hidupkan dengannya tumbuh-tumbuhan di bumi sesudah matinya, serta Ia biakkan padanya dari berbagai-bagai jenis binatang; demikian juga (pada) peredaran angin dan awan yang tunduk (kepada kuasa Allah) terapung-apung di antara langit dengan bumi; sesungguhnya ada tanda-tanda (yang

*membuktikan keesaan Allah, kekuasaanNya, kebijaksanaanNya, dan keluasan rahmatNya) bagi kaum yang menggunakan akal fikiran (liqaumiyya 'qiluun) (QS. Al-baqarah: 165) (Depag, 2018).*

Fifth, banking institutions through their digital services have the benefit of convenience and speed anytime and anywhere in banking transactions compared to traditional banking. This is in line with the definition of muamalah as all contracts that allow people to exchange benefits with each other." Also in line with the meaning of muamalah is the exchange of goods or something useful in predetermined ways. Basically, all muamalah activities are permitted until there is an argument that prohibits them. As the rules of fiqh:

الأَصْلُ فِي الْمُعَامَلَاتِ الْإِبَاحَةُ إِلَّا أَنْ يَدُلُّ دَلِيلٌ عَلَى تَحْرِيمِهَا

*Artinya: Pada dasarnya segala bentuk muamalah adalah boleh, kecuali ada dalil yang mengharamkannya. Islam mensyariatkan umatnya untuk memperoleh dan menjaga kekayaan dengan wajib berusaha melalui muamalah, pertukaran, perdagangan, dan kerja sama dalam usaha. setiap muamalah dan transaksi pada dasarnya boleh, seperti jual beli, sewa menyewa, gadai, kerja sama (mudharabah atau musyarakah), perwakilan, dan lain-lain. Kecuali yang tegas diharamkan seperti mengakibatkan kemudharatan, tipuan, judi dan riba (Djazuli, 2007).*

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

*Artinya: Wahai orang-orang yang beriman, janganlah kamu mengharamkan sesuatu yang baik yang telah Allah halalkan bagi kamu, dan janganlah kamu melampaui batas. Sesungguhnya Allah tidak menyukai orang-orang yang melampaui batas. (QS. Al-Maidah: 87) (Depag, 2018).*

#### **4. CONCLUSION**

Implementation in realizing green banking from a maqashid sharia perspective can be concluded that the use of digital services increases the implementation of green banking. Green banking indicators are the practice of banking operational activities that avoid carbon emissions, implement paperless, green building, Reuse/Recycle/Refurbish, green rewards, green investment. The review of the Islamic perspective (maqashid al-syariah) according to the theory of Imam al-Syatibi in the implementation of green banking is part of al-dhuriyat al-khams in the context of forming mandatory laws that are emphasized in order to protect religion (hifzh al-din) in accordance with Muhammad's letter, verse 7, guarding the soul (hifzh al-nafs) in accordance with al-fajr: 27-30, Yusuf: 53. guarding the mind (hifzh al-'aql) in accordance with the QS. al-A'raf, Verse 169, Al-Nisaa': 82, al-Baqarah: 165 & 170, Q.S. Al-Zumar:17-18, Q.S. Al Mulk, 3-4; HR. Ibn Majah,

looking after descendants (hifzh al-nasl) in accordance with QS. Ibrahim: 40, and HR. Bukhari and Muslim, as well as guarding wealth (hifzh al-mal) according to al-Maidah: 87, guarding wealth QS. al-Qass, 76, al-Baqarah: 188.

The implementation of green banking, viewed through the lens of Maqashid Sharia perspectives, is significantly enhanced by the utilization of digital services. Green banking indicators, encompassing practices like carbon emissions reduction, paperless operations, green building initiatives, recycling, green rewards, and sustainable investments, are instrumental in aligning banking activities with environmentally friendly principles. Examining these practices from an Islamic standpoint, particularly within the framework of Maqashid al-Sharia as articulated by Imam al-Syatibi, reveals their alignment with the preservation of the five essential objectives (al-dhuriyat al-khams).

The Islamic perspective, guided by the teachings of the Prophet Muhammad, emphasizes the protection of religion (hifzh al-din) as seen in Surah Muhammad, verse 7. Additionally, the safeguarding of the soul (hifzh al-nafs) is reflected in verses from Surah Al-Fajr (27-30) and Surah Yusuf (53). The protection of the intellect (hifzh al-'aql) is echoed in various Quranic verses, including Al-A'raf, Al-Nisaa', Al-Baqarah, Al-Zumar, and Al-Mulk. Preservation of descendants (hifzh al-nasl) is emphasized in Surah Ibrahim (40), Bukhari, and Muslim. Lastly, the protection of wealth (hifzh al-mal) is underscored in Surah Al-Maidah, Al-Qass, and Al-Baqarah.

In conclusion, the implementation of green banking aligns with the broader objectives of Maqashid al-Sharia, as it not only promotes environmental sustainability but also upholds fundamental Islamic values related to the protection of religion, the soul, the intellect, descendants, and wealth. This framework is particularly relevant in the context of empowering Indonesian migrant workers, ensuring their well-being and contributing to sustainable practices in the banking sector.

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