UNIVERSITAS
GADJAH MADA
Eksplorasi Pengungkapan Green Banking pada Bank Syariah dan Konvensional
Fitri Alfarisany, Dewi Fatmawati, S.E., M.Ec., Ph.D; Prof. Dr. Slamet Sugiri, MBA.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

Daftar Pustaka

Akter, F. (2024). Canadian Journal of Researcher's Society Green Banking Disclosure in Annual Reports*: A Comparative Study of Conventional and Islamic Banks*.

Al Rajhi Bank. (2024). *Annual Report* 2024. https://companiesmarketcap.com/annual-reports/8816.ar.en.2024.pdf. Diakses pada 3 Mei 2026.

Al Rajhi Bank. (2024). *Allocation and Impact* 2024. file:///C:/Users/FITRI/Downloads/Al_Rajhi_Bank_Sustainable%20Finance%20Report%202025_vF%20(1).pdf. Diakses pada 3 Mei 2026.

Al Salam Bank. (2024). *Annual Report with Sustainability Disclosures* 2024. http://sustainabilityreports.com/al-salam-bank/2024/annual-report. Diakses pada 2 Mei 2026.

Arab Bank. (2024). *Annual Report* 2024. www.arabbank.com/mainmenu/home/investor-relations/annual-reports. Diakses pada 3 Mei 2026.

Arab Bank. (2024). *ESG Report* 2024. www.arabbank.jo/smartmenu/smart-menu/sustainability/esg-publications/ESG-Publications-2024. Diakses pada 3 Mei 206.

Barhate, G. H., & Tamboli, M. A. (2016). Green Banking: An Overview. *IBMRD's Journal of Management & Research*, *5*(2), 70. https://doi.org/10.17697/ibmrd/2016/v5i2/100480.

Baiduri Bank. (2024). *Annual Report* 2024. https://www.baiduri.com.bn/clients/Baiduri_Bank_02_DB46FAE5-2CE9-4217-B0E0-B472FC448BAF/contentms/img/About/financial%20reports/2025/Baiduri-Bank_AR2024_FA_Print-18JUNE2025-300dpi-compressed.pdf. Diakses 2 Mei 2026.

Bank Islam Brunei Darussalam. (2024). *Annual Report* 2024. https://bibd.com.bn/resource/annual-reports/. Diakses tanggal 1 Mei 2026.

Bank Islam Malaysia Berhad. (2024). *Integrated Annual Report* 2024. https://bimb.irplc.com/investor-relations/interactiveAR2024/. Diakses tanggal 1 Mei 2026.

Bank Islam Malaysia Berhad. (2024). *Sustainability Report* 2024. https://bimb.irplc.com/investor-relations/new/pdf/Bank-Islam-Sustainability-Report-2025.pdf. Diakses tanggal 1 Mei 2026.

Bank Mandiri (2024). *Annual Report* 2024. https://www.bankmandiri.co.id/web/ir/annual-reports. Diakses tanggal 1 Mei 2026.

Bank Mandiri (2024). *Sustainability Report* 2024. https://www.bankmandiri.co.id/web/ir/annual-reports. Diakses tanggal 1 Mei 2026.

Bank Syariah Indonesia. (2024). *Laporan Keberlanjutan* 2024. https://ir.bankbsi.co.id/misc/SR/SR2024-ID.pdf. Diakses tanggal 1 Mei 2026.

Bank Syariah Indonesia. (2024). *Laporan Tahunan* 2024. https://ir.bankbsi.co.id/misc/AR/AR2024-ID/index.html. Diakses tanggal 1 Mei 2026.

UNIVERSITAS
GADJAH MADA
Eksplorasi Pengungkapan Green Banking pada Bank Syariah dan Konvensional
Fitri Alfarisany, Dewi Fatmawati, S.E., M.Ec., Ph.D; Prof. Dr. Slamet Sugiri, MBA.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

Bayu, A. R., & Novita, N. (2023). Pengungkapan *sustainable finance* dan *green financing* pada perbankan di Indonesia. *Jurnal Keuangan dan Perbankan, 18*(2), 57–69. https://doi.org/10.35384/jkp.v18i2.332.

Behram, N. K. (2015). A Cross-Sectoral Analysis of Environmental Disclosures in a Legitimacy Theory Context. *Journal of Management and Sustainability*, *5*(1). https://doi.org/10.5539/jms.v5n1p20.

Bose, S., Khan, H. Z., Rashid, A., & Islam, S. (2018). What Drives Green Banking Disclosure? An Institutional and Corporate Governance Perspective. *Asia Pacific Journal of Management*, *35*(2), 501–527. https://doi.org/10.1007/s10490-017-9528-x.

BRAC Bank PLC. (2024). *Annual Report* 2024. https://www.sustainabilityreports.com/brac-bank/2024/independent-auditors-report-and-consolidated-and-separate-financial-statements. Diakses tanggal 2 Mei 2026.

BRAC Bank PLC. (2024). *Sustainability and Impact Report* 2024. https://www.sustainabilityreports.com/brac-bank/2024/sustainability-and-impact-report. Diakses tanggal 2 Mei 2026.

Bukhari, S. A. A., Hashim, F., Amran, A. Bin, & Hyder, K. (2019). *Green banking* and Islam: two sides of the same coin. *Journal of Islamic Marketing*, *11*(4), 977–1000. https://doi.org/10.1108/JIMA-09-2018-0154.

Chandran, R., Chandran, M. C. S., Achuthan, K., & Sahib, P. R. (2025). Theoretical perspectives on green banking adoption in India: regulatory uncertainty, institutional barriers, and policy solutions. In *Discover Sustainability* (Vol. 6, Number 1). Springer Nature. https://doi.org/10.1007/s43621-025-01406-3

Chowdhury Tania, T., Tushar, M., & Hasan Uddin, M. (n.d.). Assessment of *Green banking* Disclosure and the Legitimacy of Islamic Commercial Banks in Bangladesh. In *J. Patuakhali Sci. & Tech. Uni. 2023* (Vol. 13).

Corbin, J., & Strauss, A. (2015). *Basics of Qualitative Research: Techniques and Procedures for Developing Grounded Theory* (4th ed.). Thousand Oaks, CA: SAGE Publications.

Cresswell, J. W. (2016). *Research Design "Pendekatan Metode Kualitatif, Kuantitatif, dan Campuran"*. Pustaka Pelajar: Yogyakarta.

Dong, S. L. X. and Ron. P. M. (2020). China's Financial Sector Sustainability and "*Green banking*" Disclosures . *Sustainability Accounting Management and Policy Journal*.

Dubai Islamic Bank. (2024). *Annual Report* 2024. https://companiesmarketcap.com/annual-reports/94800.ar.en.2024.pdf. Diakses pada 3 Mei 2026.

Dubai Islamic Bank. (2024). *Sustainability Report* 2024. https://www.sustainabilityreports.com/dubai-islamic-bank/2024/sustainability-report. Diakses pada 3 Mei 2026.

Ernawati, S., & Utami, C. B. (n.d.). The Effect of Green Banking Disclosure on The Financial Performance of Regional-Owned Islamic Banks. *Jurnal Ilmiah Ekonomi Islam*, *10*(03), 3186–3196. https://doi.org/10.29040/jiei.v10i3.15089

UNIVERSITAS
GADJAH MADA
Eksplorasi Pengungkapan Green Banking pada Bank Syariah dan Konvensional
Fitri Alfarisany, Dewi Fatmawati, S.E., M.Ec., Ph.D; Prof. Dr. Slamet Sugiri, MBA.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

Febriadi, S. R. (2017). APLIKASI MAQASHID SYARIAH DALAM BIDANG PERBANKAN SYARIAH. *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, *1*(2), 231–245. https://doi.org/10.29313/amwaluna.v1i2.2585.

First Abu Dhabi Bank. (2024). *Annual Report* 2024. apigateway.adx.ae/adx/cdn/1.0/content/download/4266580. Diakses pada 2 Mei 2026.

First Abu Dhabi Bank. (2024). *ESG Summary* 2024. www.sustainabilityreports.com/first-abu-dhabi-bank/2024/esg-summary. Diakses pada 2 Mei 2026.

Gunawan, J., Permatasari, P., & Sharma, U. (2022a). Exploring sustainability and *green banking* disclosures: a study of banking sector. *Environment, Development and Sustainability*, *24*(9), 11153–11194. https://doi.org/10.1007/s10668-021-01901-3

Gunawan, J., Permatasari, P., & Sharma, U. (2022b). Exploring sustainability and *green banking* disclosures: a study of banking sector. *Environment, Development and Sustainability*, *24*(9), 11153–11194. https://doi.org/10.1007/s10668-021-01901-3.

Habib Bank Limited. (2024). *Annual Report* 2024. ww.hbl.com/assets/documents/HBL_Annual_Report_2024.pdf. Diakses pada 2 Mei 2026.

Habib Bank Limited. (2024). *Impact and Sustainability Report* 2024. www.sustainabilityreports.com/habib-bank/2024/impact-and-sustainability-report. Diakses pada 2 Mei 2026.

Handajani, L. (2019). Corporate Governance dan Green Banking Disclosure: Studi pada Bank di Indonesia. *Jurnal Dinamika Akuntansi Dan Bisnis*, *6*(2), 121–136. https://doi.org/10.24815/jdab.v6i2.12243

Hanifah, S. H., & Widiyanti, D. R. (2023). Exploring contributing factors to environmental disclosures in Islamic commercial banks of Indonesia. *Maliki Islamic Economics Journal, 3*(2), 88–107. Hendry dan Daniel Manongga, I. H. (2024). *Analisis Konten Berbasis Grounded Theory*. Yayasan Prima Agus Teknik: Semarang.

Hossain, D. M., Al Bir, A. T. S., Tarique, K. M., & Momen, A. (2016). Disclosure of green banking issues in the annual reports: A study on Bangladeshi banks. *Middle East Journal of Business, 11*(1), 19–30. https://doi.org/10.5742/MEJB.2015.92758.

Hoque, N., Mowla, Md. M., Uddin, M. S., Mamun, A., & Uddin, M. R. (2019). *Green banking* Practices in Bangladesh: A Critical Investigation. *International Journal of Economics and Finance*, *11*(3), 58. https://doi.org/10.5539/ijef.v11n3p58.

Irawan, T. (2025). Mengenal Green Banking: Manfaat, Implementasi, dan Tantangannya. Diakses dari https://www.hashmicro.com/id/blog/green-banking/ pada kamis, 16 April 2026.

Intergovernmental Panel on Climate Change. (2023). *Climate change 2023: Synthesis report*. Contribution of Working Groups I, II and III to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change (H. Lee & J. Romero, Eds.). IPCC. https://doi.org/10.59327/IPCC/AR6-9789291691647.

Islami Bank Bangladesh Limited. (2024). *Annual Report* 2024. www.islamibankbd.com/annual-report. Diakses pada 4 Mei 2026.

Islami Bank Bangladesh Limited. (2024). *Sustainability Report* 2024. www.islamibankbd.com/public/assets/focus-on/green-

UNIVERSITAS
GADJAH MADA
Eksplorasi Pengungkapan Green Banking pada Bank Syariah dan Konvensional
Fitri Alfarisany, Dewi Fatmawati, S.E., M.Ec., Ph.D; Prof. Dr. Slamet Sugiri, MBA.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

banking/1761632349_Green%20Banking%20Performance%202024.pdf. Diakses pada 4 Mei 2026.

IWGGF. (2023). Green Banking: Pengertian, Manfaat, dan Tantangannya. Diakses dari https://iwgff.or.id/2023/06/22/green-banking-pengertian-manfaat-dan-tantangannya/#:~:text=Istilah%20green%20banking%20menjadi%20populer%20setelah%20adanya%20Paris,dalam%20energi%20terbarukan%2C%20proyek-proyek%20reboisasi%2C%20dan%20penyeimbangan%20karbon pada kamis, 16 April 2026.

Janik, A., & Ryszko, A. (2026). Greenwashing in Sustainability Reporting: A Systematic Literature Review of Strategic Typologies and Content-Analysis-Based Measurement Approaches. In *Sustainability (Switzerland)* (Vol. 18, Number 1). Multidisciplinary Digital Publishing Institute (MDPI). https://doi.org/10.3390/su18010017

Karim, R. (2020). *Green banking Practices in Bangladesh: Present Scenario and Future Challenges*.

Khofifah. (2025). Bank Syariah dalam Fiqih Muamalah: Konsep, Prinsip, dan Akad Muamalah. Diakses dari https://tatsqif.com/bank-syariah-dalam-fiqih-muamalah-konsep-prinsip-dan-akad/ pada Jumat, 17 April 2026.

Krippendorff, Klaus. (2004). *Content analysis : an introduction to its methodology*. Sage.

Kuveyt Turk. (2024). *Integrated Annual Report* 2024. ww.kuveytturk.com.tr/en/investor-relations/financial-information/annual-reports. Diakses pada 4 Mei 2026.

Kuwait Finance House. (2024). *Annual Report* 2024. www.kfh.com/en/reports/kuwait/Annual-Reports/Annual-Report-2024/document_en/KFH%20Annual%20Report%20En%202024.pdf.pdf. Diakses pada 6 Mei 2026.

Kuwait Finance House. (2024). *Sustainability Report* 2024. KFH+Sustainability+Report+2024+with+Assurance.pdf. Diakses pada 6 Mei 2026.

Mahboob, D., Ahmed, H., Sadiq, T., Bir, A., Tarique, K. M., Momen, A., & Mahboob Hossain, D. (2016). Disclosure of *Green banking* Issues in the Annual Reports: A Study on Bangladeshi Banks. In *MIDDLE EAST JOURNAL OF BUSINESS* (Vol. 7, Number 1).

Meezan Bank. (2024), *Annual Report with Sustainability Disclosures* 2024. www.sustainabilityreports.com/meezan-bank/2024/annual-report. Diakses pada 6 Mei 2026.

Muchiri, M. K., Erdei-Gally, S. K., & Fekete-Farkas, M. (2025a). *Green banking* Practices, Opportunities, and Challenges for Banks: A Systematic Review. In *Climate* (Vol. 13, Number 5). Multidisciplinary Digital Publishing Institute (MDPI). https://doi.org/10.3390/cli13050102

Muchiri, M. K., Erdei-Gally, S. K., & Fekete-Farkas, M. (2025b). *Green banking* Practices, Opportunities, and Challenges for Banks: A Systematic Review. In *Climate* (Vol. 13, Number 5). Multidisciplinary Digital Publishing Institute (MDPI). https://doi.org/10.3390/cli13050102

UNIVERSITAS
GADJAH MADA
Eksplorasi Pengungkapan Green Banking pada Bank Syariah dan Konvensional
Fitri Alfarisany, Dewi Fatmawati, S.E., M.Ec., Ph.D; Prof. Dr. Slamet Sugiri, MBA.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

Nasution, B. H., Agustina, R., & Affila. (2023). Urgensi Penerapan Konsep *Green banking* di Indonesia. *DOKTRINA: JOURNAL OF LAW*, *6*(1), 73–81. https://doi.org/10.31289/doktrina.v6i1.8879.

National Bank of Bahrain. (2024), *Annual Financial and Sustainability Report* 2024. www.sustainabilityreports.com/national-bank-of-bahrain. Diakses pada 4 Mei 2026.

National Bank of Kuwait. (2024), *Annual Report* 2024. www.scribd.com/document/861589854/Nbk-Annual-Report-2024-e-1. Diakses pada 5 Mei 2026.

National Bank of Kuwait. (2024), *Sustainabilityl Report* 2024. www.sustainabilityreports.com/national-bank-of-kuwait-sakp/2024/sustainability-report. Diakses pada 5 Mei 2026.

Nur Fitriana, Afdal Rio Andika, Ersa Lestari, Kenya Adeliani, & Suci Aulia Ramadhani. (2025). Pengungkapan Informasi Dalam Laporan Keuangan: Perspektif Stakeholder Dan Interpretasi Yang Berbeda. *Jurnal Akuntansi Keuangan Dan Perpajakan. E-ISSN : 3063-8208*, *1*(3), 334–338. https://doi.org/10.62379/jakp.v1i3.248

OJK. (2021). *Roadmap keuangan berkelanjutan Indonesia 2021–2025.* Jakarta: OJK.

OJK. (2024). *Sejarah Perbankan Syariah*. Https://Www.Ojk.Go.Id/Id/Kanal/Syariah/Tentang-Syariah/Pages/Sejarah-Perbankan-Syariah.Aspx.

Putri, O. A., Nur, R., & Putri, A. (2025). *Islamic Banking: Jurnal Pemikiran dan Pengembangan Perbankan Syariah Volume 10 Nomor 2 Edisi Februari 2025 I 409*.

Peterson. (2024). *Keuangan Berkelanjutan: Kunci Transisi Menuju Ekonomi Ramah Lingkungan*. Retrieved from https://www.petersonindonesia.com/id/post/keuangan-berkelanjutan-kunci-transisi-menuju-ekonomi-ramah-lingkungan. Diakses pada 29 Juli 2026 pukul 14.00 WIB.

Qatar Islamic Bank. (2024), *Annual Report* 2024. www.qib.com.qa/en/investors/financial-information/reports-and-updates/annual-reports. Diakses pada 9 Mei 2026.

Qatar Islamic Bank. (2024), *Sustainability Report* 2024. www.sustainabilityreports.com/qatar-islamic-bank/2024/sustainability-report. Diakses pada 9 Mei 2026.

Qatar National Bank. (2024), *Annual Report* 2024. www.qnb.com/sites/qnb/qnbqatar/page/en/enannualreports.html. Diakses pada 12 Mei 2026.

Qatar National Bank. (2024), *Sustainability Report* 2024. www.sustainabilityreports.com/qatar-national-bank/2024/sustainability-report. Diakses pada 12 Mei 2026.

Sharma, M., & Choubey, A. (2022). *Green banking* initiatives: a qualitative study on Indian banking sector. *Environment, Development and Sustainability*, *24*(1), 293–319. https://doi.org/10.1007/s10668-021-01426-9

Silalahi, D., Silalahi, H., Barus, B., Sitompul, G. T., & Sinulingga, M. H. S. B. (2023). Governance, Regulation, and *Green banking* Disclosure: An Empirical Study of

UNIVERSITAS
GADJAH MADA
Eksplorasi Pengungkapan Green Banking pada Bank Syariah dan Konvensional
Fitri Alfarisany, Dewi Fatmawati, S.E., M.Ec., Ph.D; Prof. Dr. Slamet Sugiri, MBA.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

Indonesian Banks. *Jurnal Ilmiah Akuntansi Kesatuan*, *11*(3), 663–676. https://doi.org/10.37641/jiakes.v11i3.2844

Stemler, S. (2001). *An Overview of Content Analysis. - Practical Assessment, Research & Evaluation* (Vol. 7, Number 17).

Suchman, M. C. (1995). Managing Legitimacy: Strategic and Institutional Approaches. *Academy of Management Review*, *20*(3), 571–610. https://doi.org/10.5465/amr.1995.9508080331

Susilawati, S., Rini, N., & Hasanah, N. (2024). Content Analysis of *Green banking* Reports as an Effort to Fulfill Sustainability. *Journal of Business and Management Review*, *5*(4), 285–298. https://doi.org/10.47153/jbmr54.9392024

Tri Andini Telaumbanua, N., Jesciko Tambunan, A., Gresia Gultom, E., Lumbantoruan, M., Natanael Panggabean, M., & Maria Gandi Putri Aruan, H. (2025). *Pengungkapan dalam Akuntansi*.

Wahyuningrum, I. F. S., Sriningsih, S., Puspita, A. S., Budihardjo, M. A., Chegenizadeh, A., & Nikraz, H. (2025). Has mandatory reporting improved environmental disclosure quality in Indonesia? World Development Perspectives, 39, Article 100718. https://doi.org/10.1016/j.wdp.2025.100718

Wasiatun Hikmah, I., & Anisykurlillah, I. (2023). Determinan Pengungkapan Sustainability Report Pada Perusahaan Bumn Yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2020. *JPNM Jurnal Pustaka Nusantara Multidisiplin*, *1*(1). https://doi.org/10.59945/jpnm.v1i1.14

Widhiastuti, R., Rohman, A., & Harto, P. (2025). Environmental Disclosure: Symbolic or Substantive? Its Impact on Business Sustainability. *Global Business and Finance Review*, *30*(8), 90–103. https://doi.org/10.17549/gbfr.2025.30.8.90

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.

Widodo, N. F. P., Burhany, D. I., Sumiyati, S., & Dahtiah, N. (2023). Enhancing Financial Performance of Islamic Banks in Indonesia: The Mediating Effect of Green Banking Disclosure on Corporate Governance Practices. *Indonesian Journal of Economics and Management*, *3*(3), 495–508. https://doi.org/10.35313/ijem.v3i3.4886.

Ziraat Bankasi. (2024), *Integrated Annual Report* 2024. www.ziraatbank.com.tr/en/investor-relations/financials/annual-reports. Diakses pada 12 Mei 2026.

Ziraat Bankasi. (2024), *TSRS-Aligned Sustainability Report* 2024. www.ziraatbank.com.tr/en/Investor-Relations-ZB/Financials/Documents/ZIRAAT_TSRS_EN_2024.pdf. Diakses pada 12 Mei 2026.