

DAFTAR PUSTAKA

- Arisanty, P., Rosiana, & Gumay, S. (2024). Pengungkapan sustainability report sebagai bentuk legitimasi perusahaan: Studi kasus penerapan teori legitimasi pada perusahaan industri dasar dan kimia. *Musytari: Neraca Manajemen, Ekonomi*, 6(11).
- 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. *Discover Sustainability*, 6, 581. <https://doi.org/10.1007/s43621-025-01406-3>
- Galeazzo, A., Miandar, T., & Carraro, M. (2023). SDGs in corporate responsibility reporting : a longitudinal investigation of institutional determinants and financial performance. *Journal of Management and Governance*, 0123456789. <https://doi.org/10.1007/s10997-023-09671-y>
- Gunawen, J., Permatasiri, P., & Sharma, U. (2022). Exploring sustainability and green banking disclosures: A study of banking sector. *Environment, Development and Sustainability*, 24, 1–32. <https://doi.org/10.1007/s10668-021-01901-3>
- Kartiko, N. D., & Firmansyah, A. (2024). The impact of bank ownership structure on green banking practices in Indonesia: The moderating role of corporate governance. *International Journal of Financial Systems*, 2(1), 113–146. <https://doi.org/10.61459/ijfs.v2i1.43>
- Kurniawan, S. A., & Sukoharsono, E. G. (2025). A compliance–quality assessment of environmental, social, and governance disclosure under SEOJK No. 16/SEOJK.04/2021: Evidence from the Indonesian banking sector. *Jurnal Akuntansi Kontemporer*, 17(2), 189–204.
- Latisha, N., & Dirkharehza, R. (2024). Optimalisasi regulasi transformasi digital perbankan dengan implementasi berbasis Environmental Social Governance sebagai bentuk transisi menuju green banking. *Jurnal Ilmiah Penegakan Hukum*, 11(2), 198–215. <https://doi.org/10.31289/jiph.v11i2.13700>
- Liu, H., & Huang, W. (2022). Sustainable Financing and Financial Risk Management of Financial Institutions—Case Study on Chinese Banks. *Sustainability*, 14(15), 9786. <https://doi.org/10.3390/su14159786>
- Migliorelli, M. (2021). *What do we mean by sustainable finance? Assessing existing frameworks and policy risks*. *Sustainability*, 13(2), 975. <https://doi.org/10.3390/su13020975>

- OJK. (2020). Roadmap Keuangan Berkelanjutan Tahap II (2021 – 2025). *Sustainable Finance Roadmap Phase II (2021 - 2025)*, 105–114.
- Otoritas Jasa Keuangan. (2017). Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik. <https://ojk.go.id/id/kanal/perbankan/regulasi/peraturan-ojk/default.aspx>
- Panjaitan, R., Siahaan, J., & Julyanthry, J. (2025). The Influence of Green Banking and ESG Practices on Financial Performance. *Jurnal Ilmiah Akuntansi Kesatuan*, 13(3), 545–554. <https://doi.org/10.37641/jiakes.v13i3.3300>
- Perdana, M. R., Sudiro, A., Ratnawati, K., & Rofiaty. (2023). Does sustainable finance work on banking sector in ASEAN?: The effect of sustainable finance and capital on firm value with institutional ownership as a moderating variable. *Journal of Risk and Financial Management*, 16, 449. <https://doi.org/10.3390/jrfm16100449>
- Prihandini, W. (2025). ESG Disclosure in the Sustainability Reports of Indonesian Banks 2022. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 8(4). <https://doi.org/10.29040/ijebar.v8i4.16854>
- Prihatini, Z., & Utomo, Y. W. (2025, February 26). *WWF: 11 bank di Indonesia mulai adaptasi keuangan hijau*. Kompas.com. <https://lestari.kompas.com/read/2025/02/26/165710586/wwf-11-bank-di-indonesia-mulai-adaptasi-keuangan-hijau>. Diakses pada 14 Desember 2025.
- Puspitasari, A., & Firmansyah, A. (2025). *SUSTAINABLE FINANCE AND GREEN BANKING DISCLOSURE* : 7(1), 172–190.
- Putri, R. W., Tristiyanto, Putri, Y. M., Davey, O., & Sabatira, F. (2023). Green Bonds in Indonesia: Synergy Between Bank Indonesia and Otoritas Jasa Keuangan. *Journal of Central Banking Law and Institutions*, 2(2), 199–220. <https://doi.org/10.21098/jcli.v2i2.37>
- Sari, W. I., Rangkuty, D. M., & Sembiring, J. C. (2025). *Analysis of Green Financing , ESG Performance , And Financial Performance on Banking Financial Stability in Indonesia*. 12(November), 304–309. <https://doi.org/10.52403/ijrr.20251133>
- Septiani, A., & Utami, N. U. (2025). *How Stakeholder Pressure and Financial Performance Shape Corporate Sustainability Reporting Transparency*. 03. <https://doi.org/10.21456/vol15iss1pp21-33>

- Setiyowati, A., Nadia, S., & Novita, D. (2025). *Green Banking in Sharia Banking : A Comprehensive Study of Environmentally Friendly Policies and Practices to Support Green Economy*. 10(2), 1–17.
- Setyorini, M., & Hakam, D. F. (2025). *The Impact of Green Banking Activities on Environmental Performance : A Youth-Driven Perception Study in Indonesian Financial Institutions*.
- 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 Indonesian Banks. *Jurnal Ilmiah Akuntansi Kesatuan*, 11(3), 663–676. <https://doi.org/10.37641/jiakes.v11i3.2844>
- Sugiyono. (2019). Metode penelitian kuantitatif, kualitatif dan R&D.
- Suhardjo, I., & Suparman, M. (2024). *Employee Engagement and Green Finance: An Analysis of Indonesian Banking Sustainability Reports*. *Journal of Risk and Financial Management*, 17(12), 575. <https://doi.org/10.3390/jrfm17120575>
- Sulistyowati, & Anam, C. (2025). Implementation of environmental social governance (ESG) on sustainable financing from perspective of maqashid sharia (Study on sharia banks). *JIHBIJ: Journal of Islamic Economy, Finance, and Banking*, 9(2), 124–141. <https://doi.org/10.33379/jihbiz.v9i2.6317>
- Ubaidillah, Solikha, A. F., & Azahra, P. K. (2024). *Enhancing green banking practices to support sustainable development goals: A case study of Bank Syariah Indonesia in Purwokerto*. *Journal of Finance and Islamic Banking*, 7(2), 139–150. <https://doi.org/10.22515/jfib.v7i2.10017>
- Valentina, B., & Yasarani, Y. (2025). *Accelerating Climate Transition Planning in Indonesia*. January, 3–37.
- 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.v8i1.22411>
- Zulbetti, R., & Muzaffirah, A. (2025). *Sustainable finance and green economic growth : Evidence from the Indonesian banking sector*. 13(1), 37–57. <https://doi.org/10.22437/ppd.v13i1.39325>