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Implementing Green Banking in Regional Development Banks: A Case Study of Bank Kaltimara (Implementasi Green Banking pada Bank Pembangunan Daerah: Studi Kasus Bank Kaltimara)

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Abstrak

Artikel ini mengkaji implementasi green banking di Bank Kaltimara selama periode 2017 hingga 2024, dengan fokus pada peran bank pembangunan daerah dalam mendukung keberlanjutan lingkungan. Tujuan penelitian ini adalah untuk menilai sejauh mana prinsip-prinsip perbankan hijau telah diterapkan melalui pendekatan strategis, kelembagaan, dan operasional. Evaluasi mencakup kebijakan internal, layanan digital, serta program tanggung jawab sosial perusahaan sebagai indikator komitmen terhadap isu lingkungan. Melalui pendekatan analisis yang terstruktur, studi ini menemukan bahwa Bank Kaltimara telah menunjukkan kemajuan yang signifikan dalam transformasi internal dan pengembangan digital yang mendukung praktik perbankan hijau. Namun, masih terdapat beberapa tantangan seperti pemahaman pegawai yang belum merata, partisipasi nasabah yang terbatas, serta dukungan regulasi yang belum optimal. Studi ini diakhiri dengan rekomendasi kebijakan untuk memperkuat peran bank pembangunan daerah dalam mendukung ekonomi hijau, melalui peningkatan koordinasi kelembagaan, keterlibatan pemangku kepentingan, dan integrasi kebijakan. Temuan ini memberikan wawasan penting bagi pembuat kebijakan dan lembaga keuangan regional yang ingin berkontribusi terhadap agenda pembangunan berkelanjutan di Indonesia melalui integrasi prinsip lingkungan dalam sistem keuangan daerah.

Kata kunci: green banking, keberlanjutan, bank pembangunan daerah, keuangan lingkungan, Indonesia.

Abstract

This paper investigates the implementation of green banking in Bank Kaltimara between 2017 and 2024, addressing the role of regional development banks in promoting environmental sustainability. The study aims to assess the extent to which the bank has adopted green banking principles through strategic, institutional, and operational efforts. It focuses on evaluating internal policies, digital services, and corporate social responsibility programs as indicators of environmental commitment. Using a structured analytical approach, the research identifies Bank Kaltimara's efforts to align organizational governance with environmentally responsible banking practices. Findings show that the bank has made notable progress in implementing green banking initiatives, particularly in internal transformation and digitalization. However, several issues remain, such as uneven employee awareness, limited customer participation, and a lack of comprehensive regulatory support. The study concludes with recommendations to enhance the role of regional banks in supporting the green economy, emphasizing the need for stronger institutional coordination, stakeholder engagement, and policy integration. These insights are valuable for policymakers and banking institutions seeking to contribute to Indonesia's sustainable development goals by embedding environmental considerations into regional financial systems.

Keywords: green banking, sustainability, regional banks, environmental finance, Indonesia

INTRODUCTION

Climate change has become one of the most pressing global issues, requiring collective international and national responses. Indonesia, as a country with significant greenhouse gas emissions, particularly from its energy and mining sectors, faces serious challenges. East Kalimantan is among the largest contributors to carbon emissions due