



Analysis of the Role of Baznas and Zakat Collection Institutions in Supporting Sharia Green Banking in Indonesia

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Abstract: This research was conducted to gain an in-depth understanding of the contribution of the National Zakat Agency (BAZNAS) and Zakat Institutions (LAZ) in supporting the implementation of green sharia banking in the framework of sustainable development. Using a library research approach, this study analyzes various scientific publications, regulations, and relevant official documents. The research findings indicate that BAZNAS and LAZ play a significant role in optimizing the use of zakat, infaq, and sadaqah funds to support environmental programs, including renewable energy, waste management, and ecology-based economic empowerment. However, efforts to integrate zakat with green banking practices are still limited by regulatory aspects, institutional capacity, and the level of public literacy. Based on these results, this research emphasizes the importance of strengthening the regulatory framework and increasing institutional capacity in order to maximize the contribution of zakat institutions to green finance.



Introduction

Sustainable development emerged internationally in 1972 through the UN Conference on the Human Environment in Stockholm as a response to environmental issues. (Board, 1992). The initial definition appeared in the "World Conservation Strategy" report in which the International Union for the Conservation of Nature (IUCN) (1980) proposed the concept of sustainable development: Development based on maintaining the sustainability of ecosystem functions and biodiversity. (Yuniarti, 2017), followed by the famous definition of the Brundtland Commission (1987): "Sustainable development is development that meets the needs of the present generation without compromising the ability of future generations to

meet their own needs"(H. Rahadian, 2016)The Rio de Janeiro Conference produced Agenda 21, the UNFCCC, and the Convention on Biological Diversity. In 2015, the UN launched the 2030 Agenda with 17 Sustainable Development Goals, covering poverty eradication, health, education, clean energy, and climate action (Diaz-Sarachaga, 2019). Global issues such as climate change, natural disasters, global warming, pollution, and animal habitat loss significantly impact society. Green banking is a banking concept that prioritizes sustainability across its practices and operational activities, is environmentally sensitive, and involves internal processes that support environmental sustainability (Masruroh et al., 2024). This concept is similar to the concept of sustainable banking. This approach in the banking sector involves incorporating sustainability principles into strategic plans, operational activities, and decision-making processes related to financing (Silaen et al., 2025). The goal of sustainable banking is to encourage sustainable, inclusive, and socially responsible economic growth, which includes funding green projects, environmentally friendly movements, and renewable energy investments.

Green banking Acting as a catalyst for sustainable development by providing capital for supporting projects. Key challenges for green banking include the funding gap in developing countries, resistance from the fossil fuel industry, and the risk of greenwashing (a company's marketing strategy claiming to care about environmental issues, but whose operational actions are contrary). Programs such as the Network for Greening the Financial System (NGFS) encourage green finance. Islamic banking in Indonesia has grown rapidly in the past decade, driven by government and Bank Indonesia policies such as the 2016-2020 Islamic Banking Masterplan, as well as financial technology innovations that increase public access (Tuzzuhro et al., 2023). Public awareness of Islamic economic principles (fairness, transparency, and the prohibition of usury) is a key driver, although challenges such as unequal understanding need to be addressed. With strong regulations, innovation, and financial literacy, Islamic banking has significant potential for an inclusive and sustainable financial system. Green banking is gaining recognition in Indonesia thanks to the role of the Financial Services Authority (OJK), relevant ministries (ESDM, Industry, LHK), international donor agencies, the media, and environmental organizations.

They are pushing for regulations that bind the banking sector to environmental responsibility, particularly in financing extractive industries. Indonesia is committed to the Paris Agreement COP 21 (2015) with a target of reducing carbon emissions by 29% (or 41% with international assistance) by 2030.(Firdaus & Wandira, 2022)Bank Muamalat Indonesia supports green banking and the SDGs through environmentally friendly financial practices in accordance with sharia principles, even though its activities do not directly impact the environment.(Hayati et al., 2020)Global environmental crises such as global warming, ecosystem degradation, and carbon emissions demand a transformation to a green economy, which requires the participation of governments and social institutions. As the country with the largest Muslim population, Indonesia has significant potential for Islamic philanthropy, with a national zakat potential of IDR 327 trillion per year, but only 5% of it is collected (Susilo, 2025). Zakat, infaq, and alms (ZIS) funds can be managed productively for sustainable development and a green economy, such as funding environmentally friendly projects (sustainable agriculture, waste management, and environmental education). The

principles of zakat (maslahah, 'adl, khalifah fil ardh) are in line with the Sustainable Development Goals (SDGs). (Romli, 2024) Obstacles include weak synergy with environmental agencies, unclear regulations, and limited capacity. Therefore, a collaborative integration model is needed to optimize BAZNAS and LAZ as strategic funding instruments.

Research Methods

OnIn this research, we use a type/approach to research in the form of a Literature Study. According to M. Nazir (1988) in Khaesarani & Hasibuan (2021), explains that library research is defined as an approach to collecting data through in-depth examination of various written sources, such as books, literature, notes, and reports that have a direct relationship to the problem being researched or solved. This study uses library research methods to collect and analyze data from relevant written sources. Library research utilizes sources from libraries to collect research data, with limitations on library collection materials only, without requiring field research. In this study, we will use secondary data sources. According to Sugiyono (2013) in Aprilyada et al. (2023) Secondary data is a data source that does not directly provide data to researchers, for example, documents, books, research journals, and bulletins. In general, literature reviews play a role in helping researchers understand and deepen the theoretical foundations related to the problem being studied.

Through literature research, researchers can assess the strengths and weaknesses of previous research and avoid duplication. Literature reviews also serve to identify relevant variables and indicators, while providing supporting evidence for the formulation of research problems and arguments. Furthermore, literature reviews allow researchers to compare the findings of their current research with those of previous studies, thus identifying similarities and differences that enrich the analysis and interpretation of research results.

Results and Discussion

Sharia Foundation in Green Banking

The principle of al-maslahah in maqāṣid al-sharī'ah emphasizes that every economic activity must provide real benefits to society and the environment (Ibrahim et al., 2021). In the context of green banking, this principle encourages Islamic banks to channel financing to sectors that support renewable energy, sustainable environmental management, and green industry. According to the 32nd hadith of Arbain Nawawi:

الْخُذْلَى لَا ضَرَرَ وَلَا ضِرَارَ رَوَاهُ ابْنُ مَاجَةَ

Which means: "You must not do and cause harm to each other."

It can be an ethical basis for limiting or refusing funding to businesses that have a negative impact on ecosystems, such as industries that produce hazardous waste or irresponsibly exploit natural resources (Al Hadi, 2017). In addition, the principles of amanah (trust) and hisbah (supervision) serve as operational foundations that govern the importance of transparency and responsibility in fund management. Sharia requires financial institutions to carry out their intermediary role ethically, uphold honesty, and act responsibly. This includes ensuring that public funds are not directed to activities that negatively impact the environment. These principles align with the Environmental, Social, and Governance (ESG) framework, which is now the global standard for the development of sustainable finance (green finance).

Therefore, the combination of sharia values and sustainability principles results in banking practices that not only comply with Islamic law but are also relevant in responding to global issues such as climate change and ecological damage. Overall, sharia principles not only align with the concept of green banking but also strengthen its structure and development direction as a financial system that prioritizes sustainability. Through the *maqāṣid al-sharī'ah* approach, prohibitions against harmful actions, and a commitment to maintaining the public interest, sharia banking has a significant opportunity to play a key role in green financing and sustainable development. The integration of religious values and ecological goals makes green banking, from a sharia perspective, an ideal model for building economic stability that is ethical, responsible, and environmentally friendly.

In the context of globalization and technological development, services such as e-banking and mobile banking have become crucial instruments that not only facilitate transactions but also contribute significantly to reducing environmental impacts, such as carbon emissions and paper use. This concept is supported by the spirit of preserving nature as part of worship, based on the principle of *maqasid sharia* (*hifz al-bi'ah*), which emphasizes environmental preservation. Regulations such as Law of the Republic of Indonesia Number 32 of 2009 concerning Environmental Protection and Management The Bank Indonesia Regulation (PBI) on Environmental Impact Assessment (AMDAL) for financing provides a legal basis for Islamic banking to assess the environmental impact of each financing item, enabling more selective financing and minimizing ecosystem damage. Furthermore, the Green Coin Rating (GCR) indicator is used as a standard for assessing green banking implementation by measuring aspects such as carbon emission reduction, environmental awards, environmentally friendly buildings, reuse/recycling systems, paperless financing, and green investment.

From an Islamic perspective, green banking is not only a form of environmental awareness but also a manifestation of the values of *khalifah fil ard* (leader on earth). Therefore, Islamic banks are not only tasked with managing the community's funds but also ensuring that the activities they fund do not cause environmental damage. This aligns with verses in the Quran, such as Surah Al-Baqarah: 30:

وَإِذَا قَالَ رَبُّكَ لِلْمَلَائِكَةِ إِنِّي جَاعِلٌ فِي الْأَرْضِ نَصْرًا وَسَيُنَزَّلُ أَلْدَمَاءَ وَنَحْنُ نُسْتَأْنِدُ بِحَمْدِكَ ⑤

It means:

"And (Remember) when your Lord said to the angels, "I will make a caliph on earth." They said, "Are You going to place someone there who will cause corruption and shed blood, while we praise You and sanctify Your name?" He said, "Indeed I know what you do not know."

Surah Al-Baqarah 205:

وَإِذَا تَوَلَّ مِنْ سَعَىٰ فِي الْأَرْضِ لِيُفْسِدَ فِيهَا وَيُهَلِّكَ الْحَرْثَ وَالثَّنْلَ وَاللَّهُ لَا يُحِبُّ الْفَسَادَ ٢٥

It means:

"And when he turns away (from you or from power), he seeks to cause corruption in the land and destroy crops and livestock. Allah does not like corruption."

and Surah Ar-Rum: 41:

أَلَيْدِي النَّاسُ لِيُذْيِقُهُمْ لَعْلَهُمْ يَرْجِعُونَ ٤١ God willing, God willing, God willing, God willing, God willing or لَعْلَهُمْ يَرْجِعُونَ

It means:

"Corruption has appeared on land and sea because of what the hands of men have earned. Allah will make them taste a portion of their deeds, so that they may return (to the right path)."

These three letters emphasize the prohibition of exploitation and the mandate to preserve the earth. The implementation of green banking also serves as a reputational strategy, enabling Islamic banks to increase customer trust and loyalty in the face of competition from conventional banks. Thus, Islamic green banking represents a concrete manifestation of the integration of Islamic values into a modern, sustainable economy, while also responding to global issues such as climate change, sustainability, and green economic growth.

The Role of BAZNAS in Supporting Sharia Green Banking

In his book Achmad et al., (2021) Zakat has significant potential to support the sustainable development agenda. Zakat has traditionally been understood as a social instrument to reduce poverty and inequality, but through the concept of green zakat, BAZNAS (National Agency for the Protection of the Nation) expands its role to become a tool that also contributes to environmental conservation. This framework integrates zakat with green economic principles, allowing zakat funds to be allocated to renewable energy programs, waste management, reforestation, and the implementation of environmentally friendly office concepts. Islamic banks, as financial institutions, face limitations in reaching the social aspects of society, while BAZNAS has the legitimacy and capacity to manage zakat funds productively. Through the Green Zakat Framework, BAZNAS can synergize with Islamic banks in channeling zakat funds to environmentally oriented projects. This synergy not only strengthens the reputation of Islamic banks as agents of sustainable development but also makes zakat an instrument supporting green financing. The green zakat framework is also aligned with the maqasid sharia. While previously, maqasid sharia emphasized the protection of religion, life, intellect, descendants, and property, now it adds the dimension of hifz al-bi'ah, or environmental protection. Thus, zakat functions to ensure the sustainability of the ecosystem as a supporter of human life (Achmad et al., 2021).

In addition, the Green Zakat Framework links zakat management with global sustainability standards through an ESG (Environmental, Social, Governance) approach (Achmad et al., 2021). This makes zakat relevant to the Sustainable Development Goals (SDGs) agenda, particularly in the areas of poverty alleviation, food security, clean energy,

and climate change action. This integration positions zakat as an Islamic social financial instrument that supports national policies in the transition to a green economy. BAZNAS's role in supporting Islamic green banking through the Green Zakat Framework demonstrates the integration of social and environmental policies. Zakat, previously viewed as a redistributive instrument, is now directed to support green investment, thereby strengthening the role of Islamic economics in sustainable development. Islamic banks that collaborate with BAZNAS gain additional legitimacy in carrying out their sustainability functions, as their green financing is supported by zakat funds, which have social and spiritual dimensions (Achmad et al., 2021). Thus, BAZNAS plays a role not only as a zakat management institution but also as a strategic partner in supporting sharia green banking. Through green zakat innovation, BAZNAS is able to integrate sharia values into the global sustainability agenda, making zakat a relevant instrument in addressing the challenges of climate change and sustainable development (Achmad et al., 2021).

The Role of Zakat Collection Institutions in Supporting Sharia Green Banking

The Zakat Amil Institution plays an important role in supporting Sharia Green Banking, one of which is through the development of the Green Zakat Framework, namely the concept of utilizing zakat which is not only social, but also ecological Beik et al., (2025) stated that BAZNAS estimates the optimal value of zakat in Indonesia to reach IDR 327.6 trillion per year. However, by 2024, the funds collected will only be around IDR 41 trillion. This large gap indicates an opportunity for sustainable financing innovation, where a portion of zakat funds is directed to support programs such as reforestation, renewable energy, waste management, and sustainable agriculture. These programs can improve the welfare of mustahik in the long term, while also helping to maintain environmental sustainability. Several programs from institutional collaborations have demonstrated the use of zakat, such as those carried out by BAZNAS in collaboration with UNDP to develop a renewable energy program in Jambi, planting mangroves to maintain coastal ecosystems, and planting trees with the Bogor Waqf Forest Foundation. The BSI Maslahat Institute also utilizes zakat in endemic tree planting programs, village economic empowerment, and the distribution of productive seeds to farmers.

The Zakat Collection Institution also plays a role in collaborating with Islamic banks in distributing ZISWAF (Zakat, Infaq, Sedekah, and Waqf) funds to support programs aligned with green banking and sustainable development (SGDs). This is because LAZ is the primary ZISWAF fund channeling institution, serving as a sharia financial instrument to support non-governmental funding in achieving sustainable development goals. According to Roklinasari & Widagdo (2023), SGDs funding not only relies on the government budget but also requires funding from the non-governmental sector, including zakat institutions. Zakat funds have proven to play a crucial role in meeting sustainable development goals related to poverty, hunger, global health and well-being, quality education, decent work, economic growth, and income inequality. Thus, LAZ functions not only as an institution that distributes zakat, but also as a driver of environmentally friendly Islamic financial innovation, supporting sustainable development (SGDs), and promoting ESG values within the national zakat system.

Comparative Analysis: BAZNAS and Zakat Collection Institutions

In Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, it is stated that the National Zakat Collection Agency, or BAZNAS, is an institution established by the government to manage zakat nationally. BAZNAS operates independently but remains accountable to the President through the relevant Minister (Untari et al., 2023). The Zakat Collection Institution, or LAZ, is an institution established by the community and tasked with assisting in the collection, distribution, and utilization of zakat. The establishment of an LAZ requires permission from the Minister or an official appointed by the Minister. The purpose of zakat management, according to Law of the Republic of Indonesia Number 23 of 2011, namely to improve the effectiveness and efficiency of zakat management services, as well as to maximize the use of zakat to promote community welfare and reduce poverty. In terms of scope, BAZNAS operates at almost all levels, from the central and provincial levels to districts and cities. In contrast, the Zakat Collection Institution (LAZ) typically focuses more on local or regional activities, as LAZ are founded by local communities.

LAZs are generally established in specific areas to meet the zakat needs of that region. In certain areas, LAZs can gain a high level of trust due to their years of operation. In carrying out their duties as stipulated in Law of the Republic of Indonesia Number 23 of 2011, BAZNAS carries out several functions, namely:

1. Formulate plans for the collection, distribution and utilization of zakat.
2. Carrying out the process of collecting, distributing and utilizing zakat.
3. Supervise the collection, distribution and utilization of zakat.
4. Compiling reports and accountability related to zakat management.

BAZNAS submits a written report on the implementation of these duties to the President through the Minister and to the House of Representatives of the Republic of Indonesia at least once a year. Meanwhile, LAZ has the task of supporting BAZNAS in carrying out zakat collection, distribution, and utilization activities, and the community has the authority to form Zakat Amil Institutions. LAZ is obliged to submit audited reports on the results of zakat collection, distribution, and utilization to BAZNAS on a regular basis. BAZNAS receives funding for zakat amil operations through allocations from the State Revenue and Expenditure Budget (APBN), so that all of its institutional activities are under the responsibility and supervision of the state. Its institutional status is also designated as a government-owned institution. Meanwhile, LAZ obtains zakat amil operational funds from non-government sources, such as community donations, partnerships, or internal institutional funds. Therefore, ownership and management of LAZ are under the private sector and are not part of the government structure.

Challenges and Obstacles for BAZNAS and LAZ in Supporting Green Banking

The main challenge going forward is how to connect the roles of zakat and the sharia green banking system in an integrated sustainability framework. (Choirudin & Iqbal, 2025) Zakat institutions need to strengthen their human resource capacity in understanding the concept of a green economy, environmental risks, and methods for measuring ecological impact so that the programs they implement are not only social in nature but also contribute to low-carbon development (Choirudin & Iqbal, 2025). BAZNAS and LAZ are also required to

innovate funding by linking zakat to green financing mechanisms managed by Islamic banks, so that zakat can become initial capital (bridge financing) for green projects supported by green banking (Choirudin & Iqbal, 2025). On the other hand, Islamic banks must strengthen the implementation of green banking, improve energy efficiency, expand digitalization, and create measurable and sustainable green financing products (Sulistiyowati, 2017). The biggest challenge is harmonizing regulations between the zakat sector, the Islamic banking sector, and national development policies so that the integration of zakat and green banking can be carried out legally according to Islamic law, ecologically measurable, and institutionally strong (Choirudin & Iqbal, 2025). By addressing these challenges, zakat and green banking can synergize in supporting a green economy and long-term sustainability. Obstacles to the role of BAZNAS and the Zakat Collection Institution in supporting Islamic green banking arise from several important aspects, particularly regulatory, institutional, and long-term technical capacity (Sulistiyowati, 2017). Obstacles to the role of BAZNAS and Zakat Collection Institutions in supporting sharia green banking arise from several important aspects, especially in terms of regulations, institutions, and technical capacity (Choirudin & Iqbal, 2025).

Zakat regulations that still focus on the eight asnaf mean that environmental-based programs cannot yet be fully included directly as part of zakat distribution, so that ecological projects find it difficult to gain sharia legitimacy without a broader interpretation (Choirudin & Iqbal, 2025). In addition, the technical capacity of zakat institutions is still limited, especially in the planning, implementation, and evaluation of programs related to low-carbon development (Choirudin & Iqbal, 2025). Institutional fragmentation between BAZNAS, relevant ministries, and Islamic banking also hampers the integration of zakat with the sustainability agenda driven by green banking. Public literacy regarding green zakat remains low, resulting in suboptimal public support for environmentally-based programs. In Islamic banking, the implementation of green banking remains incomplete; indicators such as green buildings, energy efficiency, paper reduction, and green financing have not been implemented evenly (Sulistiyowati, 2017). All these obstacles cause zakat and green banking to operate independently and are unable to synergize strongly in supporting green economic development (Sulistiyowati, 2017).

Contribution of Sharia Green Banking to Sustainable Development

The concept of Islamic green banking emerged from the need to integrate sustainability principles with Islamic values in banking practices. The role of Islamic banks extends beyond financial intermediation to serve as agents of development with social and ecological responsibilities. From an economic perspective, the primary contribution of Islamic green banking is seen through green financing directed at environmentally friendly productive projects, such as renewable energy, organic farming, and waste management (Vitriani & Fasa, 2025). This effort aligns with the green zakat framework developed by BAZNAS to support environmentally-based businesses. Thus, Islamic banks not only distribute funds but also ensure that the financing provided has a positive impact on the economic sustainability of the community (Achmad et al., 2021). The implementation of sustainable finance is implemented by banks through the concept of green banking. According to Budiantoro, green banking is a step taken by banks to prioritize sustainability aspects in providing credit or in their

operational activities. Banks hold a crucial position in providing credit (financing) to customers, as they serve as a link between those with funds and those who need funds through credit. By implementing appropriate credit selection and analysis, banks indirectly contribute to efforts to achieve sustainability (Salsabila et al., 2022).

The collaboration between Islamic banks and BAZNAS (National Zakat Agency) in channeling zakat to environmentally friendly programs strengthens Islamic banks' position as institutions that care about social welfare. Global awareness of implementing sustainable development principles across various sectors, including banking, has become the foundation for the emergence of green banking. Green banking is a long-term business approach adopted by banks, where, in addition to pursuing profits, they also contribute to environmental and community sustainability. Furthermore, the green banking concept ensures that financing is channeled to projects that support the environment and avoid environmental damage (Salsabila et al., 2022). Academically, the contribution of Islamic green banking to sustainable development can be understood as the integration of financial, social, and environmental policies. The collaboration between Islamic banks and BAZNAS through the Green Zakat Framework provides additional legitimacy in implementing the sustainability agenda, as the green financing provided is supported by zakat funds, which have both social and spiritual dimensions. Thus, Islamic green banking not only strengthens the position of Islamic banks in the financial system but also positions them as agents of transformation towards a green economy.

Conclusion and Recommendation

Based on the analysis conducted using library research methods, it shows that the National Zakat Agency (BAZNAS) and zakat institutions are crucial in encouraging the development of Islamic green banking in Indonesia. The Islamic green banking framework integrates zakat funds with green economic principles, enabling the allocation of funds to initiatives such as renewable energy, waste management, and reforestation. Collaboration with Islamic banks helps channel ZISWAF (Zakat, Infaq, Sedekah, and Waqf) funds to programs that support sustainable development (SDGs) and ESG (Environmental, Social, and Governance) values. This provides social and spiritual legitimacy to green financing, while also mitigating the negative impacts of development on the environment and encouraging more sustainable Islamic financial innovation. These findings reveal that collaboration between BAZNAS, Islamic Zakat Institutions, and Islamic banks can strengthen the green banking system, although obstacles such as legal regulations and literacy regarding zakat still need to be addressed to achieve optimal results.

This study emphasizes strengthening cooperation between BAZNAS, LAZ, and Islamic banks to build strong synergies to support the implementation of green banking. Furthermore, it is important to increase public understanding of productive zakat and its impact on environmental sustainability, so that fundraising becomes more effective and its utilization is more targeted. Furthermore, zakat institutions need to develop more innovative financing mechanisms, such as environmentally friendly profit-sharing schemes or project-based social funding assistance, so that managed resources are not only used for daily needs

but also able to generate sustainable benefits for community prosperity and environmental conservation.

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