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Analysis of Determining Factors of Green Banking Disclosure in Sharia Commercial Banks (Study on Sharia Commercial Banks in Indonesia, 2017-2020)

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ABSTRACT

This study aims to determine the determinants of green banking disclosure at Islamic Commercial Banks in Indonesia. The independent variables used are the number of the Board of Commissioners, Company Size, and Profitability (ROA). The data used are secondary data from annual reports, GCG reports, and sustainable reports of Islamic Commercial Banks in Indonesia for 2017-2020. The research sample consisted of 14 banks and 56 samples were obtained. The analytical technique used is panel data regression analysis with a fixed effect model using the Eviews 10 analysis tool. The results of this study are that the independent variables simultaneously affect the disclosure of green banking at Islamic Commercial Banks in Indonesia in 2017-2020. Partially, the board of commissioners affects the disclosure of green banking at Islamic Commercial Banks in Indonesia in 2017-2020. Meanwhile, Company Size does not affect the disclosure of Green Banking at Islamic Commercial Banks in Indonesia in 2017-2020. In addition, the implications of this study are also used to see the importance of implementing green banking not only because of regulations but also the importance of bank support in environmental preservation.

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INTRODUCTION

Sharia Commercial Banks (BUS) are banks which in their activities carry out business activities by sharia principles and carry out payment traffic activities (Hanif, et.al 2018). Sharia commercial banks can carry out business activities based on sharia principles which in their activities provide services in payment traffic. Sharia principles are principles of Islamic law in banking activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of sharia. Islamic commercial banks are also called full branches, because they are not under the coordination of conventional banks, so their activities are separated from conventional ones.

Islamic banks do not only carry out business activities, but Islamic banks also apply sharia principles that are run by Islamic banks, namely the concept of Green Banking. In Islamic banks, this can also be referred to as Corporate Social Responsibility (CSR) which means corporate social responsibility in the form of Sustainability Finance. Green Banking is a financial institution that gives priority to the sustainability of its business practices.

Banks that have declared themselves as Green Banking should be able to implement it not only limited to the Corporate Social Responsibility (CSR) program but must be implemented properly and maturely in its Core Business Competence so that Green Banking is not only a slogan.

Green Banking is a business concept that refers to environmentally friendly business practices. The Green Banking concept is supported by the existence of POJK Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions (LJK), Issuers, and Public Companies so that banking companies are expected to implement green banking practices. This implies that banks are indirectly involved in environmental problems.

In the research of Ragupathi and Sujatha, 3 advantages are obtained when banks implement green banking, first with green banking, all 2 transactions are carried out with online banking so that it is more paperless. Second, increasing awareness among business people about the importance of environmentally friendly business practices. Third, banks develop lending policies for environmentally friendly business activities and will indirectly make business people change their businesses to be more environmentally friendly.

Banks in theory have a concept called green banking, this concept has similarities with CSR. According to Dewi & Dewi, this concept refers to environmentally friendly business practices, which aim to make banking integrated with economic, social, and environmental aspects. In Sofyani and Setiawan's research, they found that the CSR concept is also contained in Islamic teachings which when running a business must be based on sharia principles and based on the basic philosophy of the Qur'an and As-Sunnah, thus making the basis for the perpetrators to interact with the environment and the environment. each other.

Bank governance is important in supporting green banking practices and reporting better CSR practices. GCG is intended to encourage bank awareness in disclosing corporate responsibility to the community and the surrounding environment (Sudarno, 2013). The governance of Islamic banks is different from conventional commercial banks in that there is an obligation to comply with sharia principles. So in this study, Islamic bank GCG is indicated by the Board of Commissioners, Company Size, and Profitability.

This study describes the relationship between the company's Board of Commissioners and external parties, namely the company's environment, which in this case is the disclosure of green banking. In a previous study, conducted by Handajani, it was found that the total board size has a positive effect on green banking disclosure, namely the more the board of commissioners, the better the bank's relationship with outsiders so that banks can issue products that support disclosure of green banking is getting higher. In this case, Islamic Commercial Banks have formed at least three members of the Board of Commissioners in each of their Banks.

In the study of legitimacy theory, it has been stated that external parties greatly affect the success of a bank itself, as well as the size of the company, the bigger the company, the greater will be its social and environmental responsibility. One of them is the size of the company that will determine the implementation of green banking disclosures in the company. The assets owned by the company can also support the programs implemented, one of which is the disclosure of green banking. However, company size is not the only factor that can encourage disclosure of green banking in Islamic Commercial Banks. This indicates that company size is not always a measure of green banking disclosure.

Social activities are supported by the existence of funds derived from bank profits. Profitability can be interpreted as a measure of company success where management makes disclosures to the public (Sudana, 2013). This level of profitability is also influenced by the application of green banking practices in daily bank operations. This means that banks will change their operational practices towards being more environmentally friendly according to the green banking concept.

RESEARCH METHODS

In this research, the writer uses quantitative research with a secondary data measurement approach. Quantitative research is research based on the philosophy of positivism to examine certain populations or samples with the aim of testing hypotheses (Sugiyono, 2012). Quantitative research aims to use and develop theories, mathematical methods, and hypotheses that are closely related to the situation being studied by the researcher. This study uses a secondary data measurement approach obtained by documenting financial statements that have been published on the web of each relevant institution.

This type of research approach uses multiple regression analysis and panel data regression to examine the causal relationship of the influence of corporate governance mechanisms on Green Banking disclosure.

This research focuses on the Islamic Commercial Bank (BUS) industry in Indonesia. Based on the list of Sharia Banks registered with OJK Annually, namely BRI Syariah, BNI Syariah, Mandiri Syariah Bank, Mega Syariah Bank, BCA Syariah Bank, Bank Jabar Banten Syariah, Bank Muamalat Indonesia, Dubai Panin Syariah Bank, Maybank Syariah Bank, Bank BPD NTB Syariah, Bank Syariah Bukopin, Bank Victoria Syariah, Bank BTPN Syariah, Bank Net Indonesia Syariah. The research location of each Islamic Bank web.

The type of data used in this study is secondary data, i.e. data obtained indirectly to obtain information from the object under study, usually the data is obtained from second hand either from individual objects

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(respondents) or from an agency (agencies) that intentionally collect data from agencies or other bodies for research purposes from users (Supangat, 2007). This type of data uses content analysis of each institution from 2017 to 2020. The data sources used in this study are various sources of books, journals, and previous research that can support the research.

RESULTS AND DISCUSSION

The influence of the Board of Commissioners, Company Size, and Profitability (ROA) on the disclosure of Green Banking at Islamic Commercial Banks in Indonesia in 2017-2020, with the results of the panel data method chosen, is the Fixed Effect Model, the regression coefficient values are obtained for each variable in this study as outlined in Table 1.

Table 1. Results of Selection of FEM. Model Estimation

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.792275	0.784992	4.830975	0.0000
X1	0.181752	0.200353	0.907159	0.3699
X2	-3.64E-09	3.75E-09	-0.970885	0.3376
X3	-0.000224	0.000108	-2.080795	0.0441
	Effects Specification			
Cross-section fixed (dummy variables)				
R-squared	0.500716	Mean dependent var		4.410714
Adjusted R- squared	0.295881	S.D. dependent var		1.074951
S.E. of regression	0.902011	Akaike info criterion		2.876972
Sum squared resid	31.73131	Schwarz criterion		3.491811
Log-likelihood	-63.55522	Hannan-Quinncriter.		3.115344
F-statistic	2.444487	Durbin-Watson stat		2.366736
Prob (F-statistic)	0.011570			

Based on table 1, of the three independent variables, only one variable is the variable X2 (Company Size) which has no and no significant effect on the disclosure of green banking, meaning that company size is not the only factor that can influence the disclosure of green banking at Islamic Commercial Banks in Indonesia. The following are the results of the t-test of the independent variables in this study.

Table 2. t-test results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.792275	0.784992	4.830975	0.0000
X1	0.181752	0.200353	0.907159	0.0299
X2	-3.64E-09	3.75E-09	-0.970885	0.3376
X3	-0.000224	0.000108	-2.080795	0.0441
R-squared	0.500716			
Adjusted R-squared	0.495881			
Prob(F-statistic)	0.011570			

Based on the results of the t-test above, it can be concluded that the Board of Commissioners has an effect on the disclosure of Green Banking at Islamic Commercial Banks in Indonesia in 2017-2020, Company Size has no effect on the disclosure of Green Banking in Islamic Commercial Banks in Indonesia in 2017-2020, ROA has an effect on disclosure Green Banking at Islamic Commercial Banks in Indonesia in 2017-2020, and simultaneously obtained the Board of Commissioners (X1), Company Size (X2), and Profitability (ROA) (X3) together affect the disclosure of Green Banking at Islamic Commercial Banks in Indonesia in 2017-2020.

a. Influence of the Board of Commissioners on Green Banking Disclosure

The results of the experiment by t-test indicate that the presence of the Board of Commissioners has a positive and significant effect on the disclosure of Green Banking. This is supported by stakeholder theory, where the company's practice not only provides benefits for its interests but also for its stakeholders. That the more companies disclose their CSR activities, the more stakeholders will provide full support to the company until it reaches the desired profit.

The results of this study are in line with the research conducted by Handajani and Bose which showed that the results had a significant positive effect, where the higher the number of commissioners, the higher the number of green banking disclosures. The number of boards of commissioners gives birth to a variety of expertise and experience in encouraging disclosure of better bank governance including environmental responsibility. The existence of this negative influence relationship proves that the alleged role and responsibility of the board of commissioners in the management of the implementation of the green banking program is not yet clear.

The results of this study are not in line with the research conducted by Umratul Munawarah which showed that the results had a positive and insignificant effect on the disclosure of Green Banking. This suggests that there is a negative influence between the proportion of the board of commissioners and the disclosure of green banking, where the more the number of the board of commissioners, the lower the disclosure of green banking.

b. The Effect of Firm Size on Green Banking Disclosure

Based on the research results obtained after testing the observation data, it can be concluded that company size has a negative and insignificant effect on green banking disclosure. This states that company size is not the only factor that can encourage disclosure of green banking in Islamic Commercial Banks. The size of the company is also not always a benchmark in the disclosure of green banking. Several previous researchers related to company size, namely research from Indrayenti and Jenny, Robiah and Erawati, Wardhani and Muid, and Nurhasanah showed that company size had a positive effect on Corporate Social Responsibility.

The existence of a positive relationship between the variable size of the company and the disclosure of corporate social responsibility means that the larger a company, the more likely it is to disclose CSR more broadly. Large companies are issuers that are widely highlighted, greater disclosure is a reduction in political costs as a form of corporate social responsibility. This study is not by the research that has been revealed by

Dewi and Sedana that the disclosure of broad information on the company does not have a positive impact on CSR disclosure.

The size of the company is a variable that is widely used to express the social disclosures carried out by the company in the annual report made. In general, large companies will provide more information than small companies. However, this study is research conducted by Zulhaimi and Nuraprianti, they state that company size does not affect CSR disclosure, this is due to regulations that require CSR disclosure.

Thus, it can be concluded that the size of the company does not have an effect, presumably because extensive disclosure of the information is not always seen from the size of the company, but because of the regulations that govern it. This research also does not support the theory of public legitimacy regarding companies that receive more public attention and will provide the best possible social and environmental benefits. The results of this study also do not support the stakeholder theory where stakeholder support is influenced by the availability of sufficient information, including information about green banking practices.

c. The Effect of Profitability on Green Banking Disclosure

Based on the results obtained after testing the observation data, it can be concluded that profitability has a positive and insignificant effect on green banking disclosure. In general, profitability can be interpreted as a measure of the company's success where management makes disclosures to the public. This level of profitability is also influenced by the application of green banking practices in daily bank operations. This means that banks will change their operational practices towards being more environmentally friendly according to the green banking concept. The results of this study are in line with stakeholder theory, where the company is an entity that not only provides benefits for its interests but also its stakeholders.

The results of this study are not by research conducted by Wardhani & Muid, Trinanda, Susilowati, Saragih, and Sembiring, profitability does not affect CSR disclosure. The research conducted by those previously mentioned shows that companies with high ROA levels, which have sufficient funds to be allocated to social and environmental activities, do not necessarily allocate these funds to social and environmental activities so the level of CSR disclosure by companies is low. Thus, it can be concluded that the profitability variable affects the disclosure of green banking, because the better the profitability received by the company, the better the company's reputation in its financial performance.

CONCLUSION

The results of the research on the Analysis of Determinants of Green Banking Disclosure in Islamic Commercial Banks (Study on Islamic Commercial Banks in Indonesia in 2017-2020) can be concluded as follows:

a. The Board of Commissioners (X1) affects the disclosure of Green Banking at Islamic Commercial Banks in Indonesia in 2017-2020. This study found a significant effect on the size of the board of commissioners on the disclosure of green banking practices. This proves that the number of the Board of Commissioners affects the disclosure of Green Banking.
b. Company size (X2) hurts Green Banking Disclosure at Islamic Commercial Banks in Indonesia in 2017-2020. This proves that Company Size is not always a benchmark in Green Banking disclosure.
c. Profitability (ROA) (X3) affects Green Banking Disclosure at Islamic Commercial Banks in Indonesia in 2017-2020. This proves that Profitability affects Green Banking disclosure.
d. From the results of the F test of this study, it is stated that simultaneously the variable number of the board of commissioners (X1), company size (X2), and ROA (X3) has a significant effect on the dependent variable of Green Banking.
e. Based on the coefficient value indicated by the Adjusted R Square value of 0.495881 means that 49.58% can be explained by the independent variable from the disclosure of Green Banking (Y) at Islamic Commercial Banks in Indonesia in 2017-2020.

Furthermore, for BUS, the role and responsibility of management in implementing and disclosing green banking is important for Islamic Commercial Banks. So that future research can reconsider measurements in Green Banking disclosures such as adding and expanding samples and variables to be able to play a more crucial role in monitoring green banking practices at Islamic Commercial Banks.

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