

INTISARI

Indonesia merupakan salah satu Negara berkembang di Dunia dengan peringkat ke-16 dilihat dari produk domestik bruto. Di mana rata-rata pertumbuhan PDB 2010-2013 6.15% dengan komposisi PDB Indonesia terdiri dari pertanian, industri dan jasa. Industri Jasa Keuangan dan Industri Perbankan ikut serta dalam sumbangsih terhadap PDB Indonesia. Bank sebagai jantung perekonomian Indonesia juga harus memperhatikan bagaimana pembangunan agar tetap berkelanjutan (*Sustainable Development*). Kegiatan *Green Banking* hadir sebagai salah satu jawaban bagaimana bank menjaga pertumbuhan ekonomi dan kelestarian lingkungan. Keberlangsungan suatu usaha akan berdampak langsung kepada bank yang bersangkutan yang memberikan pinjaman dana, jika suatu usaha tersebut tersandung kendala akibat lingkungan maka akan mengancam perusahaan tersebut dan otomatis mengancam bisnis bank yang memberikan pinjaman kepada perusahaan tersebut.

Green Banking sendiri bisa menjadi prospek bisnis yang aman bagi bank dan juga lingkungan. Secara internal bank bisa menjadi lebih efisien dalam menggunakan kertas, listrik, dll. Dari external bank sebagai motor perekonomian bisa memberikan intensif kredit bagi perusahaan yang tidak mencemari lingkungan, dan memberikan disintensif bagi perusahaan yang merusak lingkungan. Dari hasil penelitian kegiatan *Green Banking* di Indonesia belum optimal dijalankan karena tidak ada regulasi yang jelas bagaimana seharusnya *Green Banking* Walaupun sudah ada imbauan dari Bank Indonesia melalui PBI 14/15/2012 namun masih banyak perbankan di Indonesia belum melaksanakan imbauan dari Bank Indonesia. Hal itu terjadi karena tidak ada insentif dan disinsentif yang diberikan oleh Bank Indonesia. Bank Indonesia atau Otoritas Jasa Keuangan sebagai regulator perbankan di Indonesia harus segera membuat peraturan yang pasti dan secara khusus, tegas, dan jelas mengatur masalah penegakan hukum lingkungan di bidang perbankan. Kepastian hukum pengaturan *Green Banking* dalam kredit perbankan di Indonesia saat ini sangat dibutuhkan, agar tidak ada lagi alasan bagi industri perbankan untuk tidak melaksanakannya, karena sudah dilindungi oleh Undang-undang yang mengatur khusus mengenai pengaturan *Green Banking* khususnya dalam pemberian kredit oleh perbankan.

Kata kunci: Industri Perbankan di Indonesia, *Green Banking*, Strategi bisnis, *Sustainable Development*.

ABSTRACT

Indonesia is one of the developing countries, with its GDP ranked 16 in the world. Indonesia has average annual GDP growth of 6.15% in 2010-2013, which predominantly consists of agriculture, industry and service. Financial service and banking have played significant roles on the growth of Indonesia's GDP. Banking, as the heart of Indonesia's economy, must pay serious attention on the so-called "Sustainable Development". The Green Banking initiative is emerged as one of the important answers to how banking industry keeps the economy growth while maintaining its environmental friendliness, including imposing to its industrial clients. Any industry, which obtains the loan from any bank, would give serious business impact to the respective bank if that industry or client fails to perform its financial obligation to the bank due to its environmental incompliance.

The Green Banking itself would give secured business prospects to the bank as well as to the environment. Internally, bank could be more efficient in using paper, electricity etc leading to cost saving. Externally, banking industry could give the incentive or positive considering for granting the credit for the client which is in compliance with the environmental regulation, as well as the deducting points for others which are incompliant. Referring and summarizing our deep research on Green Banking in Indonesia, we could conclude that the initiative was not optimally implemented due to unclear regulation on Green Banking. Although, there has been instruction (guidelines) from Bank Indonesia thru PBI 14/15/2012, yet many banks are still reluctant to implement it. It could be caused by the absence of incentive from Bank Indonesia.

It is this recommended for Bank Indonesia and Otoritas Jasa Keuangan to provide the detailed regulation and, especially, enforcement on the environmental compliance related to the banking industry. The clear legal compliance, enforcement and regulation on the Green Banking initiatives, primarily in relationship to the credit disbursement in Indonesia are perceived to be very much needed, so as not to give any reason for the industries (bank clients) not to implement any initiatives related to the environmental friendliness.

Keyword: Banking Industry in Indonesia, Green Banking, business strategy, Sustainable Development.