



Exploring Customer Perceptions of Green Banking Services through E-Business (A Study of Digital-Based Bank Syariah Indonesia)

Riska Selvia¹, Muhammad Iqbal Fasa²

^{1,2} Raden Intan State Islamic University Lampung, Indonesia

Correspondence ✉ riskaselvia82@gmail.com

Keywords

Green Banking,
Bank Syariah
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Abstract

This study aims to explore customer perceptions of green banking services provided by Bank Syariah Indonesia through an e-business platform. With a descriptive qualitative approach, this study uses observation, interviews, and documentation to understand customer experiences and attitudes. The results show that the majority of customers understand the concept of green banking, although there are differences in understanding regarding its implementation in digital services. Customers who are more familiar with digital technology tend to understand the implementation of green banking better. Most feel comfortable using Bank Syariah Indonesia's digital services because of the convenience, speed, and transparent reporting features related to environmentally friendly products. However, some customers doubt the significant impact of their actions on sustainability. Customer perceptions of social and environmental benefits are greatly influenced by how the bank communicates its commitment to sustainability.

Keywords:

Green Banking,
Bank Syariah
Indonesia, Layanan
perbankan

Abstract

Penelitian ini bertujuan untuk mengeksplorasi persepsi nasabah terhadap layanan green banking yang disediakan oleh Bank Syariah Indonesia melalui platform e-business. Dengan pendekatan kualitatif deskriptif, penelitian ini menggunakan observasi, wawancara, dan dokumentasi untuk memahami pengalaman dan sikap nasabah. Hasil penelitian menunjukkan bahwa mayoritas nasabah memahami konsep green banking, meskipun terdapat perbedaan pemahaman terkait implementasinya dalam layanan digital. Nasabah yang lebih familiar dengan teknologi digital cenderung lebih memahami penerapan green banking. Sebagian besar merasa nyaman menggunakan layanan digital Bank Syariah Indonesia karena kenyamanan, kecepatan, dan fitur pelaporan yang transparan terkait produk ramah lingkungan. Namun, beberapa nasabah meragukan dampak signifikan tindakan mereka terhadap keberlanjutan. Persepsi nasabah terhadap manfaat sosial dan lingkungan sangat dipengaruhi oleh bagaimana bank mengkomunikasikan komitmennya terhadap keberlanjutan.

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INTRODUCTION

Green banking is a growing concept in the global banking industry, where banks not only focus on economic profits but also consider the social and environmental impacts of their operations. This

concept emerged as a response to the need for more responsible and sustainable business practices in the financial sector. With increasing awareness of the importance of environmental conservation, banks have begun to integrate sustainability principles into every aspect of their services and products. According to (Sarker et al, 2020), green banking includes providing environmentally friendly banking products that support sustainability, with the aim of reducing carbon footprints and supporting more efficient resource management. As part of this trend, the use of digital technology is becoming increasingly dominant, as technology enables banks to offer more efficient and environmentally friendly services through e-business platforms.

E-business itself is a technology for developing both internal businesses such as human resources, administration, and finance, and external processes such as sales, provision of goods and services, and consumer relations. In the current rapid development of e-business, there are four stages of evolution that can be used as a basis: Channel Enhancement, Value-Chain, Integration, Industry Transformation, and Convergence (Zulfita et al., 2022).

E-Business aims to improve the competitiveness of organizations/companies by disseminating innovative information and communication technology throughout the organization through links to partners and customers. It is not limited to the use of technology to automate the business processes of an organization/company, but must also achieve a transformation process by applying technology to change existing business processes (Damanik & Putra, 2022). In the banking system in Indonesia, there are two types of banking operational systems, namely conventional banks and Islamic banks. In accordance with Law No. 21 of 2018 concerning Islamic banking, Islamic banks are banks that conduct business activities based on Islamic principles, or Islamic law principles regulated in the fatwa of the Indonesian Ulema Council, such as the principles of justice and balance (*'adl wa tawazun*), benefit (*maslahah*), universalism (alamiyah), and not containing gharar, maysir, usury, oppression, and haram objects.

Bank Syariah Indonesia, one of the largest banks in Indonesia, has developed various initiatives to support the concept of green banking. To adapt to market demands that are increasingly concerned with environmental sustainability, Bank Syariah Indonesia utilizes digital platforms to offer more environmentally friendly banking services. Digitalization in the Indonesian banking sector has grown rapidly, and Bank Syariah Indonesia is one of the banks that has taken significant steps in introducing green banking through e-business. Bank Syariah Indonesia's digital platforms, such as mobile banking and internet banking applications, allow customers to access various banking services without having to visit physical branches, which in turn can reduce energy consumption and paper usage. Research also shows that digitization in the banking industry has accelerated the implementation of green banking principles by reducing dependence on physical resources and speeding up services.

Customer perceptions of green banking services through e-business are an important factor in the successful implementation of these services. These perceptions are influenced by factors such as environmental awareness and ease of use of technology. The adoption of green banking services depends not only on environmental factors, but also on the benefits, with user interest having a fairly close relationship, whereby when customers feel the significant benefits they receive when conducting transactions, they will tend to use them in the long term.

Customers also complain about obstacles or difficulties in using digital banking due to several factors, such as the complexity of features, where banks offer too many features, causing users to feel overwhelmed and have difficulty navigating the application, and an unintuitive interface design that makes it difficult for users to find the features they need. In addition, technical limitations such as poor internet connectivity and device compatibility also affect people's perception of using digital banking. Regarding the ease of use of e-banking, research by (Rahmat et al, 2021) states that the integration of

technology in digital banking services can increase efficiency and facilitate transactions, which in turn supports the adoption of green banking. This shows that there is a positive relationship between ease of use and interest in use. The higher the customer's perception of the ease of a service, the higher their intention to use that service (Atieq & Nurpiani, 2022).

This study is expected to provide deeper insights into how banks can design and communicate green banking services through digital platforms so that they are more accepted by customers. It is also expected to contribute to the development of more effective green banking strategies in Indonesia, especially for banks that want to integrate sustainability into their digital services.

METHODS

This study aims to explore customer perceptions of green banking services provided by Bank Syariah Indonesia through e-business using a descriptive qualitative approach. This approach was chosen because the study focuses on understanding in depth the experiences, views, and attitudes of customers towards the implementation of digital banking services oriented towards environmental sustainability. Descriptive qualitative research allows researchers to describe phenomena comprehensively and contextually based on the realities experienced by the research subjects, making it suitable for examining customers' perceptions and subjective meanings of green banking services (Creswell, 2014; Sugiyono, 2022). This study focuses on how the public perceives Bank Syariah Indonesia in implementing green banking services through digital technology, which is assessed not only in terms of service convenience but also in terms of customers' understanding and belief in the environmental benefits generated.

The data collection procedures in this study were carried out through observation, in-depth interviews, and documentation. Observations were made to directly observe the use of Bank Syariah Indonesia's e-business services and customer behavior in utilizing digital banking features that support the principles of green banking. In-depth interviews were conducted with customers who had used Bank Syariah Indonesia's digital services to obtain information related to their experiences, perceptions, and views regarding the effectiveness and benefits of green banking services. Documentation was used as supporting data, including institutional reports, bank publications, and other documents relevant to the implementation of digital-based green banking. This combination of data collection techniques was used to strengthen the validity of the findings through triangulation, as recommended in qualitative research to improve data credibility and accuracy (Miles, Huberman, & Saldaña, 2014). This approach is in line with previous studies that examined the implementation and customer perceptions of green banking in Islamic banking, which emphasized the importance of a deep understanding of the user experience of digital services (Fitrianna & Widyaningrum, 2020; Milza et al., 2021).

RESULTS AND DISCUSSION

Result

Based on in-depth interviews with several Bank Syariah Indonesia customers who use e-business services, it was found that the majority of informants were aware of the general concept of green banking but did not yet have a comprehensive understanding of its policies and objectives. The informants stated that they were familiar with green banking mainly from their experience of using digital services, such as mobile banking and internet banking, which no longer require physical documents. One informant () said that the use of digital banking applications was more practical because there was no need to print transaction receipts and no need to visit a branch office.

Customers with high intensity of digital service usage revealed that they felt the real benefits in terms of time efficiency and ease of transactions. Informants stated that e-business services facilitate daily financial activities, especially for transfers and payments, and are therefore considered to support the concept of environmental friendliness. However, some informants admitted that they did not know

clearly whether the use of digital services really had a significant impact on environmental preservation, because there was no specific information about the results or achievements of green banking programs provided by the bank.

In addition, the interview results also showed obstacles in the use of e-business services, especially for customers with limited digital literacy. Informants expressed difficulties in understanding the application features, menu displays that were considered quite complex, and technical obstacles such as unstable internet networks. These conditions affect the level of comfort and trust of customers in using digital services optimally. In general, although customers consider Bank Syariah Indonesia's e-business services to be convenient and efficient, they hope that there will be more intensive socialization and education regarding green banking so that its benefits and objectives can be understood more deeply.

Table 1. Summary of Interview Findings on Customer Perceptions of Green Banking through E-Business at Bank Syariah Indonesia

No	Theme	Key Findings	Representative Interview Excerpts
1	Understanding of Green Banking	Most customers recognize green banking as paperless banking through digital services, but lack comprehensive understanding of its policies and objectives.	"I know about green banking because now transactions can be done through an app without paper, but I don't know much about the program."
2	Experience Using E-Business Services	Customers perceive e-business services as convenient, fast, and flexible, reducing the need for branch visits and physical documents.	"Using mobile banking is faster and more practical; I don't need to go to the bank or print receipts."
3	Perceived Environmental Impact	Some customers believe digital banking contributes to environmental sustainability, while others are unsure about its real impact.	"It may help the environment because it doesn't use paper, but I don't know how much of an impact it has."
4	Ease of Use and Efficiency	Frequent users of digital banking feel that e-business improves transaction efficiency and supports daily financial activities.	"Transactions are more efficient, especially when making frequent transfers and paying bills."
5	Barriers in Using Digital Services	Challenges include limited digital literacy, complex application features, and unstable internet connections.	"Sometimes I get confused with the menus, especially when the signal is bad, it's difficult to access."
6	Communication and Information	Customers feel that information about green banking initiatives is not clearly communicated by the bank.	"The bank rarely explains green banking specifically."

Theoretical Basis of Green Banking and Banking Digitalization

Green banking is a banking concept that integrates environmental sustainability principles into banking operations and products with the aim of reducing negative impacts on the environment and supporting sustainable development (Sarker et al., 2019). The implementation of green banking includes reducing paper use, energy efficiency, and the use of digital technology in banking services. In this context, e-business plays a strategic role in supporting green banking practices because it can reduce physical-based operational activities and improve the efficiency of banking services.

From a technology adoption perspective, the level of customer acceptance and understanding of digital services is influenced by ease of use and perceived benefits. E-banking services that are easy to use and efficient tend to increase customer interest and sustainability of use, while encouraging wider implementation of green banking (Rahmat et al., 2021). In addition, customers who understand the long-term benefits of environmentally friendly practices tend to show a more positive attitude towards sustainability-based banking products and services (Mollah et al., 2021).

Customer perceptions of the social and environmental benefits of green banking are also influenced by how banks communicate their sustainability commitments in their policies and operational practices. Transparency, education, and communication of the real impact of green banking implementation are important factors in building customer trust and participation in sustainability initiatives carried out by banks (Mollah et al., 2021).

Interpretation of Customer Perceptions of E-Business-Based Green Banking Implementation

The results of the study show that the majority of Bank Syariah Indonesia customers understand the basic concept of green banking, particularly in relation to the use of paperless digital banking services. This finding reflects that the implementation of e-business has become the main gateway for customers to learn about green banking practices. However, variations in understanding are still found, especially regarding the policies and long-term goals of green banking implemented by banks.

Customers with higher levels of digital literacy and intensity of e-banking service usage tend to have a better understanding of the relationship between the digitization of banking services and environmental sustainability efforts. This is in line with the theory of technology adoption, which states that user experience plays an important role in shaping individuals' perceptions and attitudes towards an innovation (Rahmat et al., 2021). The convenience, speed, and flexibility of Bank Syariah Indonesia's e-business services are the dominant factors driving positive acceptance of digital-based green banking services.

In terms of social and environmental benefits, most customers consider that green banking services through e-business have a positive impact, particularly in reducing paper usage, improving operational cost efficiency, and contributing to environmental preservation. These findings reinforce the view that the use of digital technology in banking can contribute to reducing carbon footprints and increasing operational efficiency (Milza et al., 2021). However, there are still doubts among some customers regarding the real impact of using digital services on environmental sustainability, which indicates a gap between service practices and customer understanding.

This skepticism highlights the importance of banks' role in improving transparency and communication regarding the implementation of green banking. In line with the findings of Mollah et al. (2021), customers' perceptions of social and environmental benefits are greatly influenced by the extent to which banks are able to demonstrate their commitment to sustainability in a consistent and measurable manner. Therefore, even though digital-based green banking services have been well received, more intensive education and socialization are still needed so that customers can gain a deeper understanding of the objectives and benefits of green banking implemented by Bank Syariah Indonesia.

CONCLUSIONS

This study provides empirical insight into customer perceptions of the implementation of green banking through e-business services at Bank Syariah Indonesia. The findings show that the digitization of banking services has become a key instrument in introducing green banking practices to customers, particularly through the implementation of paperless banking services, which are considered more efficient and environmentally friendly. Customer perceptions of these services are generally positive, particularly in terms of ease of use, transaction speed, and flexibility of service access. This study also reveals variations in the level of customer understanding regarding the broader concepts, objectives, and impacts of green banking. Customer understanding tends to be limited to practical experience in using digital services, while knowledge about the bank's sustainability policies and commitments has not been fully formed. This shows that the success of green banking implementation is not only determined by the availability and sophistication of digital technology, but also by the effectiveness of communication and education carried out by the bank to customers.

From a sustainability perspective, e-business services have the potential to contribute positively to reducing paper use, operational efficiency, and lowering carbon footprints. However, perceptions of the resulting environmental impact are still not fully established among customers, especially when these benefits are not communicated clearly and measurably. These findings emphasize the importance of transparency and more systematic dissemination of information regarding the social and environmental impacts of implementing green banking. Thus, this study confirms that the integration of green banking and e-business in Islamic banking is a strategic step towards sustainable banking practices. The main contribution of this study lies in revealing the role of customer perception as a key factor in the success of digital-based green banking. Therefore, improving digital literacy, sustainability education, and effective communication strategies are important implications for the development of green banking policies and practices in the future, especially in Islamic banking in Indonesia.

This study has several limitations that should be considered when interpreting the findings. The use of a qualitative descriptive approach with a limited number of informants provides in-depth insights into customer perceptions but limits the generalizability of the results beyond the context of Bank Syariah Indonesia. In addition, the reliance on self-reported data from interviews and observations may involve subjective bias, while the absence of a longitudinal design restricts the ability to capture changes in perceptions over time. Future research is therefore encouraged to employ quantitative or mixed-methods approaches with larger and more diverse samples, as well as comparative and longitudinal designs, to examine causal relationships between digital banking usage, environmental awareness, and the adoption of green banking practices, and to provide a more comprehensive understanding of green banking implementation in different banking contexts.

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