ABSTRACT

Walida Lathifatuz Zahro'. 11220072, The Regulation of Green Banking As The Main Indicator of Productive Financing In Islamic Banking. Thesis, Department of Sharia Business Law, Sharia Faculty, Maulana Malik Ibrahim State Islamic University of Malang, Supervisor: Dr. M. Nur. Yasin, M.Ag.

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The environment damage that often occurs, is not separated from human intervention, where this damage was caused from human business activity in order to get benefits. Islamic bank as a institution that takes a part in giving financing to the business doer, properly also contributes to note the environment conservation, it is in accordance with ecological development as mandated in Constitution 1945. The implementation of its principle is called by green banking that its implementation implicitly explained in PBI No.8/21/PBI/2006 and Circular Letter of Bank Indonesia No. 8/22/DPbS. But this legislation still makes inarticulate because there is no legislation specifically regulated on green banking.

According to the explanation above, there are two problems which are needed intensively explanation. First, Why are the principles of green banking important applied in productive financing in islamic banking? Second, How is the regulation of green banking as main indicator of productive financing in islamic banking?

To answer the problems of statement above, the researcher choosed the exact and accurate research method. This research used juridical normative research or library reaserch that examined the law materials both in regulation and book or journal. The approach which used was statue and conceptual approach. The document of study was mostly done in data excavation. Analysis was done by doing any interpretations as consist in law science.

Based on the research method above, the researcher obtained two research findings. First, Green banking principles are important applied in productive financing in Islamic banking, because Islamic banking is an actor of ecological development, productive financing be an instrument of control of ecological environment, and Islamic banking based on sharia principles are relevant with green banking principles. Second, The regulation of green banking as the main indicator of productive financing in Islamic banking is relevant with the legislation such as philosophy, sociology, and juridical. It is also in accordance with principles of regulation forcing, they are general, comprehensive, and universal.