

CHAPTER IV

CLOSING

This chapter consist of conclusions and suggestions. Conclusion is an answer of statemen of problems. Whereas suggestion is suggestion or recommendation for related parties to follow up this research finding.

A. Conclusion

Based on deeply explanation and analysis related to regulation of green banking concept of productive financing in Islamic banking, obtained some conclusions as follow;

1. Green banking principles important applied in productive financing in Islamic banking because of three reasons. *First*, Islamic banking is an actor of ecological development. It is known from its activities that apply one of economic democracy principles as mandated by Constitution 1945, it is ecological development. *Second*, productive financing be an instrument of control of ecological environment. It rised a bigger commitment in civitas customer who do financing to concern and participate actively in environment conervation. *Third*, Islamic banking based on sharia principles relevant with green banking principles. Among of them are justice, balance, beneficial, and goodness principle.
2. The regulation of green banking as main indicator of productive financing in Islamics banking relevant with the legislation base both philosophy, sociology, and juridical. *First*, philosophically the regulation of green banking in accordance with values that life in Indonesia society, as deity and

justice value. *Socond*, sociologically the regulation of green banking in accordance with general belief of Indonesia society who have spirit mutual assistance to keep nature preservation. *Third*, juridically the regulation of green banking based on the legislation had consist before. So it showed the existence of legislation principle accommodating, among general, comprehensive, and universal in the regulation of green banking of produktive financing in Islamis banking.

B. Suggestion

There are some suggestions for related parties as follow up this research finding.

1. For Dean of Sharia Faculty and Head of Islamic Business Law Department

As one of education organized that focus on Islamic study, especially Sharia Business Law study, required to maintain its commitment of Islamic values in every sector. To implement it, need an depth study aimed to Sharia Business Law students associated with the financing regulation in Islamic banking that not only concern to entrepreneurs but also the environment. So the green banking concept should be an new course or at least be one of the topics in Sharia Business Law curriculum. Thus, students understand the recent issues in banking world, also able to implement it well as banking experts as well as customers.

2. For Academician

Needed further researchs concerning green banking concept in Islamic banking. The green banking concept is a new concept which still needed deeply

researchs on some aspects. So the green banking concept really helpful not only for customers and the bank itself but also useful for environment preservation.

3. Bank Practitioner

Islamic banking in its financing to a business not only address to gain an advantage from a sharing. But even more, bank also should pay attention to the environment aspect that having the impact from a business. Thus bank should stretching a ponit of financing requirements by inserting customers commitment towards the environmental conservation in the financing request bundle.

