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The Application of Maqashid al-Shariah and Environmental Accounting in Strengthening Islamic Social Reporting in Sharia Banks in the Sustainable Finance Era

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Abstract

This study aims to analyze the application of Maqashid al-Shariah and Environmental Accounting in strengthening Islamic Social Reporting (ISR) in Bank Syariah Indonesia (BSI) in the era of sustainable finance. The research uses a qualitative descriptive method with content analysis of annual reports, sustainability reports, financial reports, governance reports, and BSI-related documents. Data was analyzed through the identification and grouping of information based on the dimensions of Maqashid al-Shariah, Environmental Accounting, and the six dimensions of ISR. The results of the study show that BSI has applied the principles of Maqashid al-Shariah through religious, health, education, community empowerment, and fund management activities. The application of Environmental Accounting can be seen from the measurement of energy consumption and emissions, waste management, green building, renewable energy, and green financing. Meanwhile, SRI covers aspects of investment and financing, products and services, employees, society, environment, and corporate governance. The integration of these three aspects strengthens BSI's transparency and accountability and supports the distribution of financing that pays attention to economic, social, and environmental benefits. This research shows that the integration of Maqashid al-Shariah and Environmental Accounting can be an approach to strengthen SRI and support the implementation of sustainable finance in Islamic banking.

Keywords: Maqashid al-Shariah, Environmental Accounting, Islamic Social Reporting, Sustainable Finance, Bank Syariah Indonesia.

INTRODUCTION

The development of the financial sector in Indonesia shows a change in orientation from activities that solely focus on achieving profits to activities that pay attention to economic, social, and environmental sustainability. These changes are increasingly visible

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through the application of the concept Sustainable Finance or sustainable finance. The Financial Services Authority (OJK) explains that sustainable finance is a comprehensive support from the financial services industry for sustainable growth resulting from the alignment of economic, social, and environmental interests. In its development, the Environmental, Social, and Governance (ESG) is also increasingly an important part of the development of the sustainable finance ecosystem in Indonesia. OJK through the Sustainable Finance Roadmap Phase II places the development of a green taxonomy, the implementation of ESG aspects, financial product innovation, and increased public awareness as part of the sustainable finance priorities. This condition shows that financial institutions are increasingly required to not only show economic performance, but also provide transparent information about the social and environmental impacts of their business activities. (OJK, 2021)

This paradigm shift has strong relevance for the development of Islamic banking in Indonesia. Islamic banks have different characteristics from conventional financial institutions because their operational activities are based on sharia principles that emphasize justice, benefit, balance, and responsibility. OJK through Roadmap for the Development and Strengthening of Indonesian Islamic Banking 2023–2027 emphasized that the development of Islamic banking is not only directed at strengthening business, but also at strengthening sharia characteristics and social functions to achieve the benefit of the community. Thus, the success of Islamic banks is not enough to be assessed based on their ability to generate profits, but also needs to be seen from their contribution to economic and social development. This character makes Islamic banks have broader responsibilities to society and the environment through financing, social activities, responsible product development, and support for sustainable economic activities, (OJK, 2023)

One form of accountability of Islamic banks to stakeholders can be realized through Islamic Social Reporting (ISR). ISR is a social reporting approach that integrates information about corporate responsibility with Islamic principles. ISR disclosure can include information on finance and investments, products and services, employees, society, environment, and governance related to sharia principles. Research on ISR in Indonesian Islamic banking shows that ISR has become one of the important instruments to see the level of social transparency of Islamic financial institutions. A systematic review of ISR research in Indonesian Islamic banks also shows that ISR research continues to develop, although most of the research still focuses on the factors that influence ISR disclosure and its consequences on company performance. Recent research also shows that there is variation in the level of ISR disclosure between Islamic banks, especially in environmental

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aspects, so that there is still room to improve the quality and completeness of social and environmental disclosure.(Wijayanti, Aryani, & Setiawan, 2023)(Bahri, Marfuah, & Munadiati, 2025)

The strengthening of ISR in Islamic banks can be attributed to the concept of Maqashid al-Shariah, which is the main objectives of sharia directed at realizing benefits and preventing harm. In the context of Islamic banking, Maqashid al-Shariah provides a perspective that banking activities are not solely aimed at obtaining profits, but must also provide benefits to humans and society. Research on the performance of Islamic banking with the Maqashid Sharia approach shows that this approach can be used to assess a broader dimension than conventional financial performance measures, including education, justice, and welfare. Thus, the application of Maqashid al-Shariah can be the basis for strengthening the social responsibility of Islamic banks because it directs banking activities to achieve benefits. This value is also related to ISR because the social information disclosed by the bank should reflect the extent to which the bank's activities provide benefits and meet sharia principles. (Etika, 2024)

In addition to Maqashid al-Shariah, Environmental Accounting is an important aspect in strengthening sustainability reporting. Environmental Accounting basically pays attention to the identification, measurement, recording, and disclosure of information related to the activities and environmental impacts of an organization. In the banking sector, environmental aspects do not always come directly from the bank's operational activities, but bank financing and investment decisions can have an influence on economic activities that have an impact on the environment. Therefore, information on environmental policies, financing sustainable activities, energy use, environmental impact reduction, and social and environmental responsibility programs are increasingly relevant to be disclosed. This is in line with the direction of the OJK's sustainable financial policy which encourages financial service institutions to integrate economic, social, and environmental aspects into business activities and convey sustainability information through relevant reports. Thus, Environmental Accounting can be one of the approaches to strengthen environmental information in ISR and support the implementation of (OJK, 2021)Sustainable Finance.

A number of previous studies have discussed Islamic Social Reporting, Maqashid al-Shariah, Environmental Accounting, and sustainable finance, but most of them still examine these concepts separately. ISR research on Islamic banks, for example, discusses more disclosure levels and factors that affect them. Meanwhile, Maqashid al-Shariah research is mostly directed at measuring the performance of Islamic banks based on the dimensions of education, justice, and welfare. Research on sustainable finance in Indonesia

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is also more placed in the framework of ESG and sustainability policies in the financial services sector. The development of the research shows that each concept has a fairly strong basis for study, but there is still room for research to integrate Maqashid al-Shariah and Environmental Accounting as an approach to strengthening Islamic Social Reporting in Islamic banks in the era of sustainable finance. This gap is important because Islamic banks require a reporting approach that not only meets sustainability and ESG demands, but also reflects Islamic values and societal benefits. Thus, the integration of these three perspectives can provide a more comprehensive approach in understanding the social and environmental responsibilities of Islamic banks.

Based on this description, the strengthening of Islamic Social Reporting in Islamic banks needs to be directed at the integration between sharia goals and environmental responsibility within the framework of sustainable finance. Maqashid al-Shariah can provide a value foundation regarding benefits, justice, and social responsibility, while Environmental Accounting can strengthen the process of identifying, measuring, and disclosing information on environmental aspects. The integration of these two approaches is expected to improve the quality of ISR so that it not only functions as an instrument of social disclosure, but also as a means of transparency, accountability, and accountability of Islamic banks to society and the environment. This study aims to analyze the application of Maqashid al-Shariah and Environmental Accounting in strengthening Islamic Social Reporting in Islamic banks in the era of sustainable finance. This research is expected to make a theoretical contribution to the development of Islamic accounting and Islamic social reporting studies and provide practical contributions for Islamic banks in improving the quality of social and environmental disclosure in accordance with sharia principles and the direction of sustainable financial development in Indonesia.

THEORETICAL STUDIES

Maqashid al-Shariah

Maqashid al-Shariah is a concept that explains the purpose of sharia to realize benefits and prevent harm. In Islamic banking, this concept shows that bank activities are not only directed to make profits, but must also provide benefits to society. Maqashid can be seen through five main goals, namely hifz al-din (safeguarding religion), hifz al-nafs (safeguarding the soul), hifz al-'aql (safeguarding reason), hifz al-nasl (safeguarding offspring), and hifz al-mal (safeguarding property). Its application can be realized through sharia compliance, customer protection, education, community empowerment, and property protection. Research by Risyantika et al. (2026) shows that Maqashid al-Shariah

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can be the basis for linking sharia values with the governance, risk management, and sustainability of Islamic banks.

Maqashid al-Shariah also has a relationship with the development of sustainable finance because both emphasize a balance between economic interests and the benefit of society. Mardini (2025) explains that Maqashid principles, such as the protection of religion, soul, intellect, descent, and property, are in harmony with the goals of sustainable economic, social, and environmental development. Thus, Maqashid al-Shariah can be a foundation for Islamic banks in carrying out social and environmental responsibilities. The approach also helps to expand the assessment of bank performance so that it focuses not only on financial indicators, but also on the benefits provided to society and the environment.

Islamic Social Reporting

Islamic Social Reporting (ISR) is a form of social responsibility disclosure that is prepared with Islamic principles in mind. ISR provides information about bank activities to stakeholders, including social, sharia, environmental, and governance aspects. In Islamic banking, ISR disclosure can include investment and financing, products and services, employees, society, environment, and corporate governance. Yunita et al. (2025) found that the level of ISR disclosure in Islamic banks in Indonesia still varies between banks. This shows that ISR is still important to increase transparency and provide more complete information to the public.

ISR also serves as a form of accountability of Islamic banks to stakeholders. More complete disclosure can show how banks carry out social responsibility and meet sharia principles. Safira et al. (2025) found that ISR disclosure in Indonesian Islamic commercial banks is still relatively low and inconsistent, despite the development of Islamic banking assets and capital continues to increase. Ahmad et al.'s (2026) research also shows that ISR in BSI and Bank Muamalat can be analyzed through six dimensions and used to look at the application of sharia values in social reporting. Therefore, ISR can be an important medium for connecting the value of Maqashid al-Shariah with the social transparency and environment of Islamic banks.

Environmental Accounting

Environmental Accounting or environmental accounting is an accounting approach that pays attention to environmental aspects in organizational activities. This approach is related to identifying, measuring, managing, and disclosing information about environmental activities and impacts. In practice, this information can be related to

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environmental costs, energy use, waste management, emissions, and environmental impact reduction activities. Gunawan et al. (2025) explained that green accounting plays a role in including environmental costs in reporting so that companies can pay more attention to environmental impacts and sustainability. Thus, Environmental Accounting can help produce more systematic and transparent environmental information.

In the banking sector, the implementation of Environmental Accounting is not only related to bank operational activities, but can also be related to financing and investment policies that pay attention to environmental aspects. Environmental disclosure can be part of sustainability reporting and help stakeholders know the company's commitment to the environment. Anggraeni and Sisdyani (2025) found that the implementation of green accounting has a positive effect on the disclosure of sustainability reports. Meanwhile, Abadiyah and Handayani (2025) show that green accounting, environmental performance, and ESG are positively related to the achievement of the SDGs. These findings reinforce that environmental information can support sustainability transparency and further complement environmental disclosure in ISR.

Sustainable Finance

Sustainable finance is a financial approach that considers economic, social, environmental, and governance aspects in financing and investment activities. This concept not only pays attention to profits, but also the impact of financial activities on society and the environment. Hamidah and Bakhri (2024) explained that ESG integration in Islamic banking can support the development of sustainable halal investment through the application of the principles of justice, transparency, and positive social impact. Thus, sustainable finance has a close relationship with sharia principles because they both emphasize broader responsibilities and benefits.

Islamic banks have an important role in the development of sustainable finance because financing activities can be directed to sectors that provide economic, social, and environmental benefits. Mardini (2025) shows that Maqashid al-Shariah is in line with the goals of sustainable finance, while Aulia et al.'s (2026) research explains that Islamic green banking can integrate sharia principles with ESG and sustainable finance. In this context, ISR can be a medium to reveal banks' contributions to sustainability. Therefore, the relationship between Maqashid al-Shariah, Environmental Accounting, SRI, and sustainable finance can form a more transparent, accountable, and benefit-oriented Islamic bank reporting.

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Previous Research

Previous research was used to show the development of studies on Islamic Social Reporting (ISR), Maqashid al-Shariah, Environmental Accounting, and sustainable finance. Some of the relevant studies with this research can be presented as follows.

No.	Researcher	Research Focus	Research Results	Research Gap
1	Setiawan, Mauluddi, & Hermawan (2021)	Analyzing the application of Islamic Social Reporting (ISR) in Islamic banking in Indonesia.	ISR is used as a form of disclosure of Islamic banks' social responsibility to stakeholders.	It focuses on ISR and has not integrated Maqashid al-Shariah as well as environmental aspects in particular.
2	Akbar, Taqi, & Machfudzhoh (2022)	Analyze the role of ISR in the relationship between Good Corporate Governance and financial sustainability in Bank Syariah Indonesia.	ISR has a role in supporting the relationship between corporate governance and financial sustainability.	It has not discussed Environmental Accounting as an instrument for measuring and disclosing environmental aspects.
3	Jajang, Baehaqi, & Maulidha (2023)	Analyze the disclosure of the sustainability and financial performance of Islamic banks in Indonesia.	Sustainability disclosure includes economic, social, and environmental aspects in Islamic bank reporting.	Focus on the relationship of sustainability disclosure with financial performance and have not combined ISR with Maqashid al-Shariah.
4	Wijayanti, Aryani, & Setiawan (2023)	Conducting a systematic literature review on ISR in	ISR research develops on factors that affect the disclosure and consequences of	It is a literature review and has not directly studied the integration of ISR, Maqashid al-Shariah,

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No.	Researcher	Research Focus	Research Results	Research Gap
		Indonesian Islamic banks.	ISR for Islamic banks.	and Environmental Accounting in BSI.
5	Khairunnisa, Suhel, & Asngari (2025)	Examining the integration of ESG and Maqashid Syariah in sustainable Islamic finance in Indonesia.	There is alignment between ESG principles and Maqashid Sharia values in supporting sustainable Islamic finance.	It discusses ESG and Sharia Maqashid broadly, but has not specifically linked it to ISR and Environmental Accounting at BSI.
6	Yunita, Husnasari, & Hasibuan (2025)	Analyzing the disclosure of the Islamic Social Reporting Index on Islamic banking in Indonesia.	The disclosure of ISR shows that there are differences in the social indicators and responsibilities disclosed between Islamic banks.	Focusing on the level of ISR disclosure and has not examined environmental factors through the Environmental Accounting approach.
7	Khoer, Nur Hidayatullah, & Algistiana (2025)	Analyzing the influence of Green Banking and ISR disclosure on the value of Islamic bank companies.	The disclosure of Green Banking and ISR together affects the value of Islamic bank companies.	It connects Green Banking and ISR to the company's values, but has not integrated Maqashid al-Shariah as a cornerstone of values.
8	Retired (2026)	Analyze the relationship between sharia accounting, sustainable finance, and financial performance of	Islamic accounting and sustainable finance practices are an important part of supporting the performance	It has not specifically used Environmental Accounting to analyze environmental disclosures in ISR.

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No.	Researcher	Research Focus	Research Results	Research Gap
		Indonesian Islamic banks.	and sustainability of Islamic banks.	
9	Andriani, Fatoni, & Mardhiyatur-rositaningsih (2026)	Analyzing the influence of ISR and sustainability performance on the financial performance of Islamic banks.	ISR and sustainability performance have a positive and significant relationship with the financial performance of Islamic banks.	The research emphasizes the relationship of variables quantitatively and has not discussed the process of integrating Maqashid al-Shariah and Environmental Accounting in ISR.
10	Gaho, Sampeno, Onu, Djafar, & Ishak (2026)	Analyzing ISR disclosures at Bank Syariah Indonesia (BSI).	BSI has conducted ISR disclosures on various aspects of social responsibility and sustainability.	Specific to BSI ISR, but has not integrated Maqashid al-Shariah and Environmental Accounting as an analytical framework to strengthen ISR and sustainable finance.

Based on the previous research, it can be seen that research on Islamic Social Reporting (ISR) in Islamic banking has evolved from a discussion of social disclosure to broader issues, namely sustainability, green banking, ESG, and sustainable finance. Research by Setiawan et al. (2021), Wijayanti et al. (2023), and Yunita et al. (2025) emphasizes the importance of ISR as an instrument for disclosing the social responsibility of Islamic banks. Meanwhile, Khairunnisa et al.'s (2025) research shows that there is alignment between ESG and Maqashid Syariah in building sustainable Islamic finance.

The research of Khoer et al. (2025), Andriani et al. (2026), and Purniawan (2026) increasingly shows the relationship between SRI, environmental disclosure, sustainability performance, and sustainable finance. However, research that specifically integrates Maqashid al-Shariah, Environmental Accounting, and Islamic Social Reporting as an analytical framework on Bank Syariah Indonesia is still relatively limited. Therefore, this study places these three aspects in one framework to analyze how their application can strengthen SRI and support sustainable finance in Bank Syariah Indonesia.

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RESEARCH METHODS

This study uses a descriptive qualitative method with a content analysis approach (Content Analysis). This method is used to understand and interpret information contained in official documents of Islamic banks, especially information about Maqashid al-Shariah, Environmental Accounting, and Islamic Social Reporting (ISR). Content analysis is carried out by identifying, grouping, and interpreting information based on research categories or indicators. The use of content analysis is appropriate for research that makes documents the main source of data and aims to understand the meaning and patterns of information disclosure systematically.(Rahmaningrum & Rahmawati, 2025; Ginanjar et al., 2025)

The research is directed at the disclosure of sustainability information for Islamic banks during the 2021–2025 period. The documents analyzed include annual reports, sustainability reports, financial reports, governance reports, and sustainability information published through the bank's official website. A similar approach is used in Islamic banking research that analyzes annual reports and sustainability reports through Content Analysis to assess ISR disclosures and sustainability practices. Qualitative research on sustainable finance at Bank Syariah Indonesia also shows that bank documents can be used to understand the implementation and barriers of sustainable finance practices. (Ahmad et al., 2026) (Rahmaningrum & Rahmawati, 2025; Ginanjar et al., 2025)

Data Collection Sources and Techniques

This study uses secondary data obtained from official documents of Islamic banks and relevant academic sources. The main data comes from annual reports, sustainability reports, financial reports, governance reports, and official bank websites. Supporting data are obtained from OJK regulations, scientific journals, and literature related to Maqashid al-Shariah, Environmental Accounting, ISR, ESG, and sustainable finance. The use of annual reports and sustainability reports as data sources is also used in ISR research on Islamic banks in Indonesia, including research that compares ISR disclosures based on banks' annual reports (Yunita et al., 2025; Nuryanti et al., 2025).

Data collection techniques are carried out through documentation and literature studies. Documentation is carried out by collecting, reading, and recording relevant information from research documents, while literature studies are carried out by examining journals, regulations, and academic literature as the basis for determining research indicators. The data obtained are then selected based on three main groups, namely Maqashid al-Shariah indicators, Environmental Accounting, and ISR.

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Documentation techniques and analysis of official documents are also used in green banking research that utilizes annual bank reports, OJK regulations, Bank Indonesia, and scientific articles as data sources (Afriyandi et al., 2025).

Data Analysis Techniques

The data analysis technique uses content analysis (Content Analysis). The analysis is carried out by reading and identifying the information contained in the document, then grouping it according to the research indicators. The stages of analysis include document collection, identification of Maqashid al-Shariah indicators, identification of Environmental Accounting, identification of ISR, Coding, data classification, interpretation, and conclusion drawn. The process is in line with qualitative content analysis research carried out through the stages of object determination, data selection, category grouping, interpretation, and conclusion drawn.(Rahmaningrum & Rahmawati, 2025; Nabawi & Batubara, 2026)

After the process Coding, information was compared based on the research period to see the development and consistency of disclosure. Furthermore, the grouping results were interpreted to determine the relationship between the application of Maqashid al-Shariah, Environmental Accounting, and ISR disclosure in support of Sustainable Finance. Content analysis allows information from various documents to be systematically selected, grouped, and interpreted so that it can be used to answer research objectives. A similar approach is used in qualitative research related to ISR and sustainable finance in Islamic banking in Indonesia.(Gaho et al., 2026)

RESULTS AND DISCUSSION

Overview of Research Objects

The object of this research is PT Bank Syariah Indonesia Tbk (BSI), which is an Islamic bank that carries out business activities based on sharia principles. BSI is the result of the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. In addition to carrying out the intermediation function, BSI also develops digital services, sustainable financing, ZISWAF management, and various social and environmental programs. By 2025, BSI will have around 23.1 million customers, 1,049 branch offices, around 6 thousand ATMs/CRMs, and 126 thousand BSI Agents. BSI's total assets reach IDR 456.19 trillion. (Bank Syariah Indonesia, 2026b)

BSI's commitment to sustainability is carried out through three pillars, namely Sustainable Banking, Sustainable Operations, and Sustainable Beyond Banking. By 2025, the sustainable financing portfolio will reach IDR 73.92 trillion, consisting of IDR 15.66 trillion in green financing and IDR 58.26 trillion in social financing. BSI also develops green

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buildings, solar panels, electric vehicle charging stations, and Digital Carbon Tracking. In addition, BSI's sustainability strategy is associated with the values of Maqashid al-Shariah, including the protection of religion, soul, intellect, heredity, property, and the environment. (Bank Syariah Indonesia, 2026b)

Application of Maqashid al-Shariah

The application of Maqashid al-Shariah to BSI is analyzed based on five main dimensions, namely Hifz al-Din, Hifz al-Nafs, Hifz al-'Aql, Hifz al-Nasl, and Hifz al-Mal. The analysis was carried out by looking at various programs and activities of BSI that show efforts to protect religion, soul, intellect, descendants, and property. This approach shows that the performance of Islamic banks is not only seen from the financial aspect, but also from its contribution to education, welfare, and community benefits. (Etika, 2024)

Table 4.1 Application of Maqashid al-Shariah to BSI

Dimensions of Maqashid al-Shariah	Forms of Application	BSI Disclosure Evidence
Hifz al-Din	Compliance and strengthening of sharia values	BSI carries out business activities based on sharia principles and develops sharia financial literacy and education.
Hifz al-Nafs	Public health and well-being	Health and humanitarian programs through the distribution of ZISWAF funds and community empowerment programs.
Hifz al-'Aql	Education and literacy	Education programs, financial and sharia literacy, and support for schools and colleges.
Hifz al-Nasl	Generational empowerment and protection	Social programs, education, community economic empowerment, and activities that support the welfare of families and future generations.

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Dimensions of Maqashid al-Shariah	Forms of Application	BSI Disclosure Evidence
Hifz al-Mal	Protection and development of property	Islamic banking products, MSME financing, financial inclusion, zakat management, and productive and sustainable financing.

Source: processed by researchers based on the Sustainability Report and Annual Report BSI 2025.

a. Hifz al-Din

Hifz al-Din related to the protection of religion and the application of sharia principles in economic activities. At BSI, its application can be seen through sharia-based business activities, sharia financial literacy, social activities, and da'wah. By 2025, BSI will distribute ZISWAF funds of around IDR 400 billion, including for activities Da'wah & Advocacy. This shows that BSI not only applies sharia principles in banking products, but also supports the understanding and practice of Islamic values in society.(Bank Syariah Indonesia, 2026b)

b. Hifz al-Nafs

Hifz al-Nafs related to the protection of life, health, and human welfare. Its application to BSI can be seen through health and humanitarian programs supported by ZISWAF funds. By 2025, humanitarian programs will reach around IDR 148.8 billion with 599.1 thousand beneficiaries, while health programs will reach IDR 11.8 billion with around 27.3 thousand beneficiaries. The program shows BSI's concern for the welfare and needs of the community.(Bank Syariah Indonesia, 2026b)

c. Hifz al-'Aql

Hifz al-'Aql related to the protection and development of intellect through education and knowledge improvement. BSI implements it through Islamic financial education and literacy programs. By 2025, education programs will receive an allocation of around IDR 114.8 billion and provide benefits to around 23 thousand people. These activities show BSI's role in increasing public knowledge while supporting understanding of Islamic finance and banking.(Bank Syariah Indonesia, 2026b).

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d. Hifz al-Nasl

Hifz al-Nasl related to the protection of descendants and generational sustainability. At BSI, its implementation can be seen through education, health, economic empowerment, and social activities that provide benefits to the community. BSI also pays attention to the interests of future generations in its sustainability strategy. This shows that BSI's social and sustainability programs are not only aimed at current needs, but also support the creation of better conditions for the next generation.(Bank Syariah Indonesia, 2026b)

e. Hifz al-Mal

Hifz al-Mal related to the protection and development of assets in a halal and responsible manner. At BSI, its application can be seen through Islamic banking products, productive financing, MSME financing, financial inclusion, and sustainable financing. In addition, BSI also manages social funds such as zakat. By 2025, the source of zakat funds will reach IDR 334.15 billion with a distribution of IDR 316.14 billion. This shows that assets are not only managed for business purposes, but also to provide social benefits to the community.(Bank Syariah Indonesia, 2026b)

Application of Environmental Accounting

Application Environmental Accounting BSI is analyzed through environmental information identification, measurement, management, and disclosure activities. Aspects considered include energy use, emissions, waste management, environmentally friendly technology, renewable energy, and green financing. By 2025, BSI recorded total energy consumption of 577,412.20 GJ, consisting of electricity of 311,305.97 GJ and fuel of 266,106.23 GJ. BSI also uses Digital Carbon Tracking to support energy and emissions measurement.(Bank Syariah Indonesia, 2026b)

In addition, BSI runs various environmental programs such as Green Building, solar panels, electric vehicles, waste management, and machinery Recycle Bottle Vending Machine. BSI also revealed Scope 1 emissions of 19,374.40 tCO_2e and Scope 2 of 70,356.55 tCO_2e. In terms of financing, Green Financing reach IDR 15.66 trillion by 2025. This shows that environmental aspects are not only applied in operational activities, but also in the distribution of sustainable financing.(Bank Syariah Indonesia, 2026b).

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Table 4.2 Implementation of Environmental Accounting at BSI in 2025

Environmental Accounting Aspects	Forms of Application	BSI Disclosure Proof 2025
Environmental costs/programs	Green investments and operational programs	Green building, solar panels, electric vehicles, electric vehicle charging stations, recycling machines
Energy use	Energy measurement and efficiency	Total energy consumption of 577,412.20 GJ by 2025
Emission reduction	Digital Carbon Tracking	Scope 1 is 19,374.40 tCO_2e and Scope 2 is 70,356.55 tCO_2e
Waste management	Plastic reduction and waste sorting	70 recycling bottle vending machines, 3R policy and waste reduction
Renewable energy	Utilization of solar energy	Solar panels at BSI outlets and assisted villages
Low-emission transportation	Electric vehicles	144 operational electric vehicles and electric vehicle charging facilities
Green financing	Financing distribution for sustainable activities	Green financing of IDR 15.66 trillion
Environmental disclosure	Reporting on energy, emissions and environmental programs	BSI Sustainability Report and ESG disclosure

Source: processed by researchers based on the BSI 2025 Sustainability Report.

a. Energy Measurement and Use

BSI measures energy consumption to determine the use of resources in operational activities. In 2025, electricity consumption will be recorded at 311,305.97 GJ and fuel consumption at 266,106.23 GJ, bringing total energy consumption to 577,412.20 GJ. Usage Digital Carbon Tracking help BSI record and monitor energy use more systematically. The

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data can be used to evaluate operational efficiency and become the basis for efforts to reduce energy use and environmental impact.(Bank Syariah Indonesia, 2026b)

b. Emission Measurement

BSI conducts emission measurements through Digital Carbon Tracking. By 2025, Scope 1 emissions will be 19,374.40 tCO_2e and Scope 2 will be 70,356.55 tCO_2e. The disclosure of the data shows that BSI's environmental management has used information that can be measured quantitatively. The emission data can be used to evaluate operational impacts and become the basis for the preparation of emission reduction efforts.(Bank Syariah Indonesia, 2026b)

c. Waste Management and Resource Efficiency

BSI conducts waste management and resource efficiency through reducing paper use, digitizing documents, double-sided printing, and applying the 3R principle (reduce, reuse, recycle). In addition, BSI operates 70 Recycle Bottle Vending Machine in the Greater Jakarta and Bali areas. These activities show that attention to the environment has been applied in operational activities through efforts to reduce waste, use resources efficiently, and increase awareness of waste management.(Bank Syariah Indonesia, 2026b)

d. Green Building and Renewable Energy

BSI implements eco-friendly facilities through the use of Green Building, solar panels, LED lighting, and energy-saving technology. BSI has two facilities Green Building, namely BSI Aceh Landmark and BSI Tower Jakarta. The implementation of these facilities shows attention to resource efficiency and environmental impact reduction in the bank's operational activities, while supporting the use of more environmentally friendly energy.(Bank Syariah Indonesia, 2026b)

e. Green Financing

The application of BSI's environmental aspects is also seen through financing activities. By 2025, Green Financing reached IDR 15.66 trillion from the total sustainable financing of IDR 73.92 trillion, including electric vehicle financing of IDR 396 billion and issuance of IDR 396 billion Sustainability Sukuk Phase II of Rp5 trillion. This shows that attention to the environment is not only applied in internal operations, but also through financing to sectors that support sustainable economic activities.(Bank Syariah Indonesia, 2026b).

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f. Analysis of Environmental Accounting Implementation

Based on the results of the analysis, BSI has disclosed information on energy consumption, emissions, waste management, Green Building, solar energy, electric vehicles, and green financing. Although the information is more presented in the framework of ESG and sustainability reporting, the data disclosed shows the process of identifying, measuring, managing, and reporting environmental aspects. In this study, Environmental Accounting is used as a framework to assess these aspects so that it can strengthen the environmental dimension in Islamic Social Reporting (ISR) and support the implementation of Sustainable Finance (Bank Syariah Indonesia, 2026b).

Implementation of Islamic Social Reporting

Islamic Social Reporting (ISR) is an instrument for disclosing corporate social responsibility that was developed by considering sharia principles. In this study, the application of ISR was analyzed through six dimensions, namely investment and financing, products and services, employees, society, environment, and corporate governance. The six dimensions were used to see the extent to which BSI disclosed information related to social responsibility, sharia compliance, and sustainability. Previous research showed that these six dimensions are an important part of ISR measurement in Indonesian Islamic banking.(Wijayanti et al., 2023)

Table 4.3 Application of Islamic Social Reporting at BSI

No.	ISR Dimensions	Form of Disclosure	Evidence at BSI
1	Investment and financing	Social and sustainable financing, green financing, MSMEs, and productive sectors	Sustainable financing will reach IDR 73.92 trillion by 2025, including green financing of IDR 15.66 trillion
2	Products and services	Islamic banking products, digital services, sustainable finance and green finance products	Development of products/services that support financial inclusion and sustainable finance
3	Employees	Competency development, training,	Sustainable Finance Awareness and

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No.	ISR Dimensions	Form of Disclosure	Evidence at BSI
		well-being, and sustainability awareness	environmental risk mitigation training
4	Society	ZISWAF, education, health, humanity, community empowerment	Social programs and community empowerment through various pillars of BSI
5	Environment	Energy, emissions, waste, renewable energy, electric vehicles, and green building	Energy and emissions measurement and environmental impact reduction and efficiency programs
6	Corporate governance	GCG, risk management, sharia compliance, ESG, and sustainability oversight	GCG report, ESG integration in strategy and risk management

Source: Processed by researchers based on the Annual Report and Sustainability Report BSI 2025.

1. Investment and Financing

The investment and financing dimension is an important part of ISR as it relates to the management and distribution of bank funds. By 2025, BSI will disburse sustainable financing of Rp73.92 trillion, an increase of 11.20% from the previous year, with around 79% for MSME empowerment and 21% for green financing such as electric vehicles and Sustainability Sukuk. This shows that BSI's financing is not only profit-oriented, but also pays attention to social and environmental benefits in accordance with the principle of benefit.(Bank Syariah Indonesia, 2026b)

2. **Products and Services**

In the dimension of products and services, BSI develops services that are in accordance with sharia principles while supporting financial inclusion and sustainability, such as MSME financing, Green Financing, and digital banking services. From the

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perspective of ISR, it shows that social responsibility is not only carried out through social programs, but also through the provision of products and services that are sharia-compliant, accessible, and support sustainable economic activities.(Bank Syariah Indonesia, 2026b)

3. Employees

The employee dimension shows BSI's attention to human resource development through various trainings, including Sustainable Finance Awareness and environmental risk mitigation training for employees and partners. These activities show that sustainability is starting to be implemented in the organization through the improvement of employee knowledge and competence. From an ISR perspective, this is also related to Hifz al-'Aql Because the development of employee capabilities supports the improvement of the quality of human resources.(Bank Syariah Indonesia, 2026b)

4. Society

In the community dimension, BSI carries out various social activities through ZISWAF, education, health, humanity, and economic empowerment. The program shows that BSI not only carries out its function as an intermediary institution, but also has a social function that is in line with the principles Maqashid al-Shariah, in particular Hifz al-Nafs, Hifz al-'Aql, Hifz al-Mal, and Hifz al-Nasl. The disclosure of programs and beneficiaries also helps stakeholders to know BSI's social contributions.(Bank Syariah Indonesia, 2026b)

5. Environment

The environmental dimension is the part that is most related to Environmental Accounting because BSI discloses information on energy consumption, emissions, waste management, renewable energy, Green Building, electric vehicles, and green financing. BSI also uses Digital Carbon Tracking to assist in the measurement and monitoring of emissions. The disclosures show that environmental information is increasingly an important part of ISR and can provide more measurable information regarding banks' environmental responsibilities.(Bank Syariah Indonesia, 2026b)

6. Corporate Governance

The governance dimension shows that the implementation of ISR is supported by an adequate monitoring and accountability system. BSI has GCG reports and conducts Governance Review Regarding the application Sustainable Finance, as well as incorporating environmental aspects in Industry Acceptance Criteria and Portfolio

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Guideline. This shows that sustainability principles are beginning to be integrated into bank decision-making, risk management, and governance.(Bank Syariah Indonesia, 2026b)

Integration of Maqashid al-Shariah and Environmental Accounting in Strengthening ISR

Integrations Maqashid al-Shariah and Environmental Accounting shows that the implementation of Islamic Social Reporting (ISR) at BSI not only focuses on social responsibility, but also on environmental protection and community benefits. Principles Maqashid al-Shariah provides the basis of values through the protection of religion, soul, intellect, descent, and property, while Environmental Accounting provides more measurable information on energy, emissions, waste, and green financing. Recent research shows that there is a confluence between the principles Maqashid al-Shariah and ESG, particularly in environmental protection, social justice, and ethical governance. Thus, environmental information is generated through (Yulita, 2025; Arrazi, 2025; Khairunnisa et al., 2025)Environmental Accounting can strengthen the content of the ISR because it provides a clearer picture of the bank's environmental responsibility.

In BSI, the integration can be seen from the disclosure of green financing, energy and emissions management, social activities, and sustainability governance which then supports the achievement of social and environmental goals. Research on Islamic banking in Indonesia also shows that Green Banking and ISR have a positive relationship with company values and can increase stakeholder trust. The results of other studies show that the quality of BSI's ISR disclosure has covered various social and environmental aspects, although some indicators still need to be strengthened. Therefore, the implementation of (Fathihani et al., 2026; Khoer et al., 2025)(Gaho et al., 2026)Maqashid al-Shariah as a foundation of values and Environmental Accounting as a measurement and disclosure tool can strengthen ISR while supporting transparency and implementation Sustainable Finance in Islamic banks.

Implications for Sustainable Finance

The application of Maqashid al-Shariah, Environmental Accounting, and Islamic Social Reporting (ISR) has positive implications for the implementation of sustainable finance in BSI. Maqashid al-Shariah is the basis for ensuring that financing activities are not only profit-oriented, but also provide benefits to the community and the environment. Meanwhile, Environmental Accounting helps provide information on energy, emissions, waste, and green financing that can be used in decision-making. The integration of these

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three aspects supports banks in distributing financing to activities that have economic, social, and environmental benefits in a sustainable manner.

Another implication is increased BSI's transparency and accountability to stakeholders. Disclosure of green financing, social activities, environmental management, and sustainability governance through ISR can increase public trust in the bank's commitment to sustainable finance. Thus, the implementation of Maqashid al-Shariah and Environmental Accounting not only strengthens the quality of ISR reporting, but also helps BSI integrate sustainability principles into the bank's financing and operational activities.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of research on the application of Maqashid al-Shariah and Environmental Accounting in strengthening Islamic Social Reporting in Islamic banks in the era of sustainable finance, it can be concluded that the application of Maqashid al-Shariah provides a foundation of value in the implementation of the social responsibility of Islamic banks. At Bank Syariah Indonesia (BSI), these values can be seen through various activities related to sharia compliance, education and literacy, health, humanity, community empowerment, social fund management, and asset protection and development. The application shows that the orientation of Islamic banks is not only directed at achieving economic performance, but also at the benefit and welfare of the community.

Environmental Accounting strengthens the disclosure of environmental aspects in the reporting of Islamic banks. The results of the analysis of BSI show that there are disclosures regarding energy consumption, emissions, waste management, resource efficiency, use of renewable energy, electric vehicles, green buildings, and green financing. Disclosure of quantitative information, such as energy consumption and emissions, shows that attention to the environment has evolved from just program delivery to more systematic environmental impact measurement and reporting.

The integration of Maqashid al-Shariah and Environmental Accounting can strengthen Islamic Social Reporting (ISR). Maqashid al-Shariah provides a foundation of values in the form of benefit, justice, responsibility, and protection of human interests, while Environmental Accounting provides more measurable information about environmental activities and impacts. The integration of the two makes SRI not only serve as a medium for disclosing social responsibility and sharia compliance, but also as a means to demonstrate banks' responsibility for the environment and sustainability.

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Furthermore, strengthening ISR supports the transparency and accountability of Islamic banks in the implementation of sustainable finance. Disclosures that include sharia, social, environmental, and governance aspects provide more comprehensive information to stakeholders regarding banks' contributions to sustainable development. Thus, ISR can be an important instrument to communicate the application of Maqashid al-Shariah values and environmental practices of Islamic banks while strengthening stakeholder trust in the bank's commitment to sustainable finance.

Overall, this study shows that Maqashid al-Shariah and Environmental Accounting have complementary positions in strengthening Islamic Social Reporting. Maqashid al-Shariah serves as the foundation of values and goals, Environmental Accounting provides more measurable environmental information, while ISR is a medium of disclosure to stakeholders. These three aspects can form Islamic bank reporting that is more transparent, accountable, and in line with the development of sustainable finance.

Suggestions

1. For Sharia Banks

Islamic banks are advised to improve the quality, completeness, and consistency of social and environmental information disclosure in the Annual Report and Sustainability Report. Disclosure should not only explain the programs that have been implemented, but also present measurable indicators regarding costs, energy use, emissions, waste management, social benefits, and the impact of green financing. Islamic banks also need to strengthen the linkage between Maqashid al-Shariah, ISR, ESG, and sustainable finance indicators so that sustainability information can be presented in a more integrated manner.

2. For Regulators

Regulators, especially the Financial Services Authority (OJK), are advised to continue to develop sustainability disclosure guidelines that are increasingly integrated between sharia principles, Maqashid al-Shariah, Islamic Social Reporting, ESG, and sustainable finance. More standardized guidelines can help Islamic banks produce more consistent, comparable information between banks, and easier to understand by stakeholders. Such integration can also strengthen the special characteristics of Islamic banking in the implementation of sustainable finance.

3. For the Next Researcher

Researchers are further advised to expand the object and period of the research and use a quantitative approach to examine the relationship or influence between Maqashid al-Shariah, Environmental Accounting, and Islamic Social Reporting. Further research can also

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use a more measurable disclosure index or score so that comparisons between Islamic banks and between periods can be made. In addition, the research can include other variables such as ESG, green financing, financial performance, Islamic governance, and stakeholder trust to obtain a more comprehensive picture of the role of Islamic banks in supporting sustainable finance.

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