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Choosing the most suitable sustainability report standard for banking industry: A case study of Bank ABC

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Abstract

Purpose: This study aims to evaluate and prioritize sustainability reporting standards in the banking sector by identifying key criteria influencing their selection, with a particular focus on integrating local regulatory compliance and global best practices.

Research Methodology: The research employs a mixed-methods approach, beginning with qualitative interviews with key stakeholders and a literature review to identify relevant criteria. Insights from this phase inform the quantitative analysis using the Analytic Hierarchy Process (AHP). Five sustainability reporting experts from ABC Bank served as respondents, assessing alternative standards based on predetermined criteria derived from both interviews and literature studies.

Results: The findings indicate that "integration with financial metrics" and "use of technology" are the most critical criteria in selecting sustainability reporting standards. AHP analysis shows that while POJK 51 meets regulatory requirements, global frameworks such as GRI and SASB offer broader and more investor-oriented disclosures. Combining multiple standards provides a more comprehensive approach, though it demands greater resources and capacity.

Conclusion: The study concludes that hybrid adoption of local and global sustainability frameworks enhances reporting credibility, aligns with stakeholder expectations, and strengthens competitive positioning

Limitations: The small sample size of five experts from a single bank limits the generalizability of findings.

Contribution: This research provides empirical insights into the prioritization of sustainability reporting standards, offering practical guidance for banks and policymakers seeking to enhance ESG transparency and alignment with both domestic regulations and international standards.

Keywords: *Analytic Hierarchy Process, Banking Industry, GRI, POJK, SASB, Sustainability Report*

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1. Introduction

Banks are business entities that collect funds from the public in the form of savings, and distribute them to the public in the form of credit (Ulla & Handayani, 2023). The banking industry plays an important role in the economy and must be closely monitored. The institutions responsible for regulating and supervising banking in Indonesia are OJK and BI (Bank Indonesia). Currently, there is a global shift in sustainability in all industries, including the banking industry. Banks are shifting towards sustainability

and responsible financing to meet present needs without compromising future generations' needs (Delia & Sudrajad, 2024). In recent years, sustainability has shifted from a voluntary corporate initiative to a central pillar of business strategy, particularly in the banking industry. As key financial intermediaries, banks influence the flow of capital across sectors, making them essential actors in advancing sustainable development goals. Global economic trends, coupled with environmental and social challenges, have placed growing pressure on financial institutions to integrate sustainability principles into their operations and disclosures.

The increasing frequency of climate-related events, social inequality, and governance issues has heightened stakeholder demand for transparency. Investors, regulators, and customers now expect banks to report not only their financial performance but also their environmental, social, and governance (ESG) impact. This expectation has transformed sustainability reporting into a strategic tool for risk management, reputation building, and market competitiveness. Sustainability is an important aspect of the banking industry as it affects financial performance, risk management, reputation management, regulatory compliance, customer/investor trust, and social impact. This sustainability concept must be immediately implemented by banks, and its implementation must be monitored by stakeholders. Sustainability Reports can be used to monitor sustainability practices. However, currently, disclosure in this sustainability report is not ideal. According to Gunawan, Permatasari, and Sharma (2022), sustainability disclosure in Indonesia remains dynamic from year to year. Economic disclosure was the most frequently disclosed information (93.7%), while environmental disclosure was the least disclosed information (11.8%). Another study conducted by Sobhani, Amran, and Zainuddin (2009) also showed the same result. The insufficient disclosure of sustainability issues may be due to the inadequacy of the sustainability reporting framework or standards used. To compile sustainability reports, the existence of a framework is necessary.

Frameworks can provide a structured approach to organizing complex information, processes, or activities related to sustainability reporting. Frameworks also establish consistent terminology, methodologies, and metrics. With this consistency, comparisons among organizations, sectors, and regions become possible, facilitating benchmarks and analysis. Additionally, frameworks support continuous improvement by encouraging regular reviews, evaluations, and refinement of sustainability reporting practices. Organizations can use frameworks to track progress, identify areas for enhancement, and set goals for future performance. Several frameworks or standards can be used for sustainability reporting in the banking industry, such as POJK 51 (Indonesian local standard), Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB), Task Force on Climate-related Financial Disclosures (TCFD), and Carbon Disclosure Project (CDP). Technological advancements have also influenced sustainability reporting practices. Digital platforms and data analytics tools enable real-time reporting, improving accessibility and engagement. These tools support the integration of financial and non-financial metrics, allowing stakeholders to make more informed decisions. As such, technology readiness has become an important criterion in selecting a sustainability reporting standard.

The existence of multiple sustainability reporting standards reflects the complexity of sustainability issues and diverse needs of stakeholders. Choosing appropriate sustainability reporting standards is crucial. Banks have diverse stakeholders including investors, customers, regulators, and communities. Selecting appropriate standards ensures that the bank meets the expectations of these stakeholders regarding transparency, accountability, and responsible business practices (Hahn & Kühnen, 2013; Rinayuhani, Arisandi, & Sutrisno, 2024; Saaty, 2001). This study aims to identify the most suitable sustainability reporting standard for the banking industry in Indonesia, using Bank ABC as a case study. By applying the Analytic Hierarchy Process (AHP), the research evaluates multiple criteria, including integration with financial metrics, use of technology, regulatory compliance, and global recognition. The findings are expected to provide valuable insights for regulators, policymakers, and banking practitioners seeking to enhance the effectiveness and credibility of sustainability reporting.

2. Literature review

2.1 Recent Studies

Several studies have examined the existing trends regarding sustainability in various industries and countries. Gunawan et al. (2022) conducted research to examine the performance of sustainable practices and green banking in the Indonesian banking sector. They find that the sustainability and disclosure of green banking are still dynamic, with economic disclosure being the most frequently disclosed information and environmental disclosure being the least frequently disclosed. Another study was conducted by Galletta, Mazzù, and Naciti (2022) regarding bibliometric analysis related to ESG performance in the banking industry. Manase, Idris, and Afiah (2022) also researched the factors that influence the disclosure of sustainability reports in banking companies. In their research, Manase et al. (2022) wanted to determine the influence of the board of directors, board of commissioners, and audit committee on the disclosure of sustainability reports. The results showed that the audit committee partially had a significant effect on the disclosure of sustainability reports (Chen, Chen, & Leung, 2023; Kumar & Prakash, 2019; Restu, Gamayuni, & Yuliansyah, 2024).

2.2 Sustainability

Sustainability refers to the ability to meet the needs of the present without compromising the ability of future generations to meet their needs. It encompasses three main pillars: environmental, social, and economic pillars (Rozalina & Ellitan, 2024). Sustainability reporting standards are a framework used by companies to report their activities in terms of environmental, social, and governance (ESG) (Dewi & Rustiarini, 2024). ustainability refers to the ability to meet present needs without compromising the ability of future generations to meet their own, emphasizing a balance between environmental stewardship, social responsibility, and economic viability. In the academic discourse, sustainability is closely linked to the triple bottom line framework, which measures organizational success based on environmental, social, and financial performance metrics (Garg & Kumar, 2024).

Sustainability has also become a critical consideration in policy-making and industry practices across multiple sectors, influencing supply chain management, investment strategies, and corporate governance. Global frameworks such as the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement have accelerated the adoption of sustainability principles by providing measurable targets and guidelines for action (Fleacă, Fleacă, & Corocăescu, 2023). Academic research increasingly emphasizes the interconnected nature of environmental, social, and governance dimensions, arguing that sustainable development requires systemic change that integrates technological innovation, stakeholder engagement, and institutional support (Jareh, 2025). This holistic approach underscores sustainability as both a moral imperative and a strategic necessity for ensuring resilience in the face of environmental and socio-economic challenges.

2.3 Sustainability in the Banking Sector

Sustainability in the banking sector involves integrating environmental, social, and governance (ESG) principles into financial decision-making, investment allocation, and operational processes. As key financial intermediaries, banks play a central role in channeling resources toward activities that promote sustainable development, such as financing renewable energy projects, supporting social enterprises, and promoting inclusive financial services (Badrus & Rahman, 2025). This strategic shift is increasingly viewed as essential for risk management, given that climate change, social inequality, and governance failures can create long-term financial instability. Banks that successfully embed sustainability principles into their business models tend to experience enhanced customer loyalty, reduced reputational risk, and greater resilience to market shocks.

In addition to mitigating risks, sustainable banking practices can unlock new business opportunities. For example, green financing instruments, sustainability-linked loans, and ESG investment products have gained significant traction in both developed and emerging markets. Research indicates that these innovations not only provide competitive advantages but also improve the overall stability of the financial system by promoting investments that deliver both financial returns and positive societal impact. As a result, sustainability is no longer considered a peripheral activity; it has become an integral component of strategic planning, risk assessment, and stakeholder engagement in the banking sector.

2.4 Sustainability Reporting Standards and Frameworks

Sustainability reporting standards provide structured guidelines for organizations to disclose their ESG performance in a transparent and comparable manner. Several prominent frameworks are used globally, including the Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB), Task Force on Climate-related Financial Disclosures (TCFD), Carbon Disclosure Project (CDP), and the IFRS Sustainability Disclosure Standards (Fleacă et al., 2023). Each framework differs in its focus: GRI emphasizes broad stakeholder accountability, SASB targets investor-centric disclosures, TCFD addresses climate risk transparency, and CDP specializes in environmental data reporting. The choice of framework can significantly influence the scope, depth, and comparability of reported information, ultimately affecting stakeholder perceptions and decision-making.

For banks, the selection of a sustainability reporting standard must consider multiple factors, such as alignment with regulatory requirements, integration with financial metrics, and sector-specific materiality. Studies show that banks adopting globally recognized standards tend to benefit from enhanced investor trust and easier access to international capital markets (Petersen, Herbert, & Daniels, 2022). However, there are also challenges, including the cost of compliance, the complexity of integrating ESG metrics with financial data, and the need for robust internal data management systems. These considerations underscore the importance of a strategic approach to choosing the most suitable sustainability reporting framework, especially in highly regulated sectors such as banking.

2.5 Regulatory Context of Sustainability Reporting in Indonesia

In Indonesia, the framework for sustainability reporting in the banking sector is primarily governed by the Financial Services Authority (OJK) through Regulation No. 51/POJK.03/2017 (POJK 51). This regulation mandates financial institutions, including banks, to prepare and publish sustainability reports that disclose their environmental, social, and governance performance (Limarwati, Alfiyani, & Firmansyah, 2024). The regulation aims to ensure transparency and accountability in sustainable finance practices by requiring disclosures on environmental management, social responsibility programs, and governance policies. While POJK 51 provides a uniform baseline for ESG disclosure, it also allows for integration with international standards, enabling banks to meet both domestic compliance requirements and global investor expectations.

However, aligning POJK 51 with globally recognized sustainability frameworks remains a challenge. Differences in key performance indicators, terminology, and the level of disclosure detail often create inconsistencies that can hinder comparability. Moreover, smaller banks may face resource constraints in implementing advanced reporting systems or hiring sustainability specialists, resulting in varied levels of report quality. To address these challenges, research suggests that regulatory bodies should promote capacity building, standardized metrics, and the adoption of technology to streamline reporting processes . Strengthening the regulatory framework through harmonization with international standards could enhance the credibility of Indonesian banks in the global market.

2.6 Technology and Innovation in Sustainability Reporting

Technological advancements are revolutionizing the way banks prepare, present, and distribute sustainability reports. The adoption of digital platforms, cloud-based analytics, and blockchain verification has enabled organizations to deliver more timely, accurate, and interactive disclosures. Real-time data integration allows stakeholders to access up-to-date information on a bank's ESG performance, fostering greater transparency and trust. Furthermore, interactive dashboards and data visualization tools enhance user engagement by allowing stakeholders to filter and analyze specific metrics of interest (Irianto, Adiatma, & Rachman, 2025). Beyond improving accessibility, technology also plays a critical role in enhancing data quality and reducing the administrative burden associated with sustainability reporting. Artificial intelligence (AI) and machine learning (ML) can be applied to automate data collection, identify reporting gaps, and predict future ESG performance trends. These capabilities support proactive risk management and enable banks to adapt quickly to evolving stakeholder expectations and regulatory requirements. As sustainability reporting becomes increasingly data-driven, the integration of technology is no longer optional but a strategic necessity for maintaining competitiveness and credibility in the global financial ecosystem.

3. Research methodology

This study employs a mixed-methods approach, integrating both qualitative and quantitative techniques to obtain comprehensive and reliable results. The research commenced with a qualitative phase involving semi-structured interviews with key stakeholders in the banking industry, particularly individuals involved in the preparation and evaluation of sustainability reports. In addition, an extensive review of relevant academic literature, industry reports, and regulatory guidelines was conducted to identify prevailing practices and emerging trends in sustainability reporting. This stage aimed to build a deep understanding of the diverse criteria and preferences influencing the choice of sustainability reporting standards in the banking sector.

The insights gathered from the qualitative phase formed the foundation for the subsequent quantitative analysis. This second phase utilized the Analytic Hierarchy Process (AHP) to systematically evaluate and prioritize the identified criteria and potential reporting frameworks. The criteria and alternative solutions required for the AHP analysis were derived from the earlier literature review and qualitative interviews, ensuring that the decision-making model was grounded in both theoretical knowledge and practical industry insights. The study involved five expert respondents from the ABC Bank sustainability reporting team, all of whom possess substantial experience in preparing such reports. These respondents were selected based on their expertise and direct involvement in ESG disclosure processes, thereby ensuring informed and credible judgments in the AHP evaluation. Their assessments served as the primary data for determining the relative importance of each criterion and ranking the alternative sustainability reporting standards, leading to evidence-based recommendations tailored for the banking industry context.

4. Results and discussions

The findings of this study highlight that the choice of sustainability reporting standards within the banking sector is shaped by a complex interplay of internal capabilities, organizational priorities, and external pressures from regulators, investors, and other stakeholders. Internally, the alignment between sustainability objectives and corporate strategy plays a decisive role in determining which frameworks are adopted. Banks with a strong sustainability agenda and established ESG governance structures are more likely to embrace comprehensive and globally recognized frameworks such as the Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB), and Task Force on Climate-related Financial Disclosures (TCFD) in addition to fulfilling local regulatory obligations under POJK 51/POJK.03/2017. These institutions often have access to advanced digital infrastructure, enabling them to manage large volumes of ESG data effectively and produce detailed, verifiable disclosures. Conversely, smaller institutions or those with limited resources tend to focus on meeting the minimum requirements mandated by regulators, which may restrict the depth of information provided to stakeholders and potentially limit their attractiveness to socially conscious investors.

The author used a literature review method to select six sustainability report standards suitable for the banking industry in Indonesia. The first standard chosen was the standards issued by the banking regulator in Indonesia, namely POJK Number 51/POJK.03/2017. The other five standards will be selected from international standards that are popular or well used by companies: GRI, SASB, ISO 26000, CDP, and IFRS. The GRI is the most frequently utilized standard in numerous studies on sustainability reporting. In addition to GRI, the SASB standard is also popular. SASB is used by more than 50% of companies in the United States and approximately 35% of companies in Europe (based on data from KPMG (2022)). ISO 26000 was chosen because it promotes an integrated view of economic, social, and environmental concerns. ISO 26000 can be used to evaluate a company's commitment to non-stop operations and overall company performance. The next sustainability report standard chosen is CDP (Carbon Disclosure Project) standard. Based on research conducted by Petersen et al. (2022) used widely used widely u, following GRI, and has been reported by the top 1 Africanis in Africa, following GRI. The last sustainability report standard was the IFRS sustainability disclosure standard. However, this standard is relatively new. IFRS are a set of accounting standards developed by the International Accounting Standards Board (IASB). They are designed to provide a common global language for financial reporting, facilitating comparability and transparency across countries and

jurisdictions. Sustainability is becoming the main character of the financial industry (Bans-Akutey & Ebem, 2022; Bengo, Boni, & Sancino, 2022; Kekeocha, Anoke, Chukwuemeka-Onuzulike, & Ngozi, 2023).

Based on literature studies, the important criteria for choosing sustainability reports are “integration with financial metrics” and “the use of technology”. Sebrina, Taqwa, Afriyenti, and Septiari (2023) emphasized the importance of integration between financial metrics and strain metrics. Comprehensive data that integrates financial and non-financial metrics support more informed decision-making by stakeholders. The involvement of digital technology is also crucial as a foundation for reliable and comprehensive sustainability reporting. Gudmundsdottir and Sigurjonsson (2024) in their research stated that digital platforms and technology should be developed to collect, analyze, and report sustainability data. Digital platforms enable real-time and interactive reporting, allowing stakeholders to access updated information on a company's sustainability performance (Irianto et al., 2025). Other criteria that are important for selecting sustainability reporting standards are “compliance with OJK regulations” and “global usage popularity”. These two criteria were obtained from the respondents’ interview results. In addition to the four criteria mentioned above, the author also included other criteria: the “bank’s understanding level of the report,” “clarity of the report format,” and “completeness of ESG aspects.”

The study also underscores the growing influence of technology and innovation in shaping the future of sustainability reporting. Banks are increasingly leveraging digital platforms, big data analytics, and AI-powered monitoring systems to improve the accuracy, timeliness, and interactivity of their disclosures. Real-time data capabilities enable stakeholders to access up-to-date information on ESG performance, thereby enhancing transparency and engagement. These innovations also reduce the administrative burden of data collection and processing, allowing sustainability teams to focus more on strategic planning and stakeholder dialogue. For instance, blockchain technology is being explored as a tool for verifying ESG data integrity, while cloud-based platforms facilitate seamless integration between financial and non-financial metrics. In this context, technology is not merely a support tool but a strategic enabler for effective sustainability communication and performance management.

From a strategic and policy perspective, the adoption of robust sustainability reporting practices has broader implications beyond compliance. High-quality ESG disclosures contribute to building investor trust, strengthening brand reputation, and enhancing market competitiveness. They also play a critical role in aligning the banking sector with national and global sustainability agendas, such as the United Nations Sustainable Development Goals (SDGs) and commitments under the Paris Agreement. The ability to demonstrate measurable progress toward these goals can open new avenues for sustainable financing, attract impact investors, and position banks as leaders in the transition toward a low-carbon and socially inclusive economy. This reinforces the view in recent literature that sustainability reporting is evolving from a regulatory requirement into a strategic imperative, directly influencing long-term value creation and institutional resilience in the banking industry.

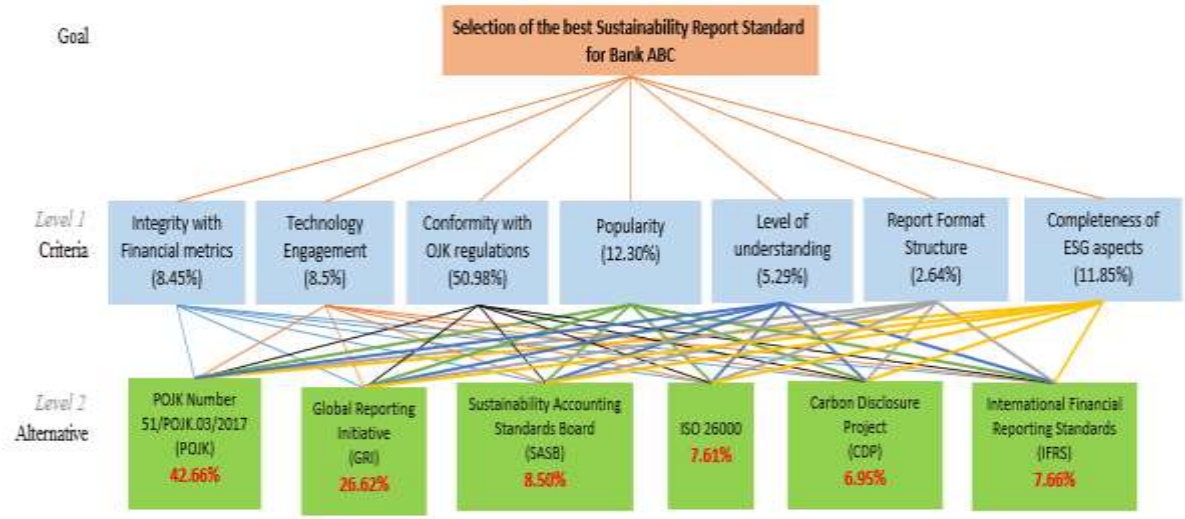

Figure 1. Hierarchy Tree for Proposed Alternative Solution

A closer examination of reporting standards reveals clear distinctions in scope, focus, and stakeholder orientation. POJK 51 is designed specifically for the Indonesian context, ensuring compliance with national policies and emphasizing disclosure of environmental, social, and governance initiatives relevant to domestic priorities. GRI offers the broadest coverage, addressing a wide range of stakeholder interests and promoting holistic sustainability performance measurement. SASB's strength lies in its investor-focused approach, providing materiality-based metrics that enable comparability across companies within the same industry. TCFD, meanwhile, focuses on climate-related risk disclosures, offering a forward-looking view through scenario analysis and risk management strategies. These differences suggest that no single framework can address all stakeholder needs comprehensively. As such, a hybrid approach integrating the strengths of multiple standards emerges as a practical solution for enhancing both the credibility and strategic value of sustainability reports. However, such integration requires significant investments in capacity building, internal coordination, and technology adoption, which may present challenges for resource-constrained institutions.

The Standard POJK 51 had the highest final score. This is likely because the bank's main priority is to comply with regulations of the regulator. Additionally, the bank's team has a deep understanding of the OJK standards. This factor also increases the score of the bank's understanding level criteria and reports format structure criteria. The GRI standard received the second priority and the SASB standard received the third priority. As a policy maker for sustainability reporting standards in Indonesia, OJK might consider the GRI and SASB standards. Both standards can serve as references for developing sustainability reporting standards in Indonesia (Zabartih & Widhiarso, 2023).

5. Conclusion

5.1 Conclusion

This study reveals that selecting the most suitable sustainability reporting standard for the banking industry is influenced not only by regulatory compliance but also by the integration of financial metrics, the use of technology, global popularity, and the bank's level of understanding and ease of report format. The AHP analysis of six reporting standards shows that POJK 51 ranks as the top priority for Bank ABC with a score of 42.66%, followed by GRI (26.62%) and SASB (8.5%). These findings indicate that domestic regulations exert a dominant influence on decision-making, particularly when banks focus on meeting supervisory authority requirements. Furthermore, the adoption of digital technology in the reporting process is recognized as a crucial factor in enhancing transparency, accuracy, and the timeliness of information delivered to stakeholders. Integrating financial and non-financial metrics enables stakeholders to conduct a more comprehensive assessment of a bank's sustainability performance. Therefore, reporting standards that can accommodate both aspects will provide significant added value in supporting better-informed decision-making. Overall, the results emphasize the need to balance compliance with local regulations and the adoption of internationally recognized sustainability

reporting practices. This approach ensures that banks not only meet legal requirements but also build a strong reputation in the eyes of global investors, strengthen public trust, and promote more socially and environmentally responsible banking practices.

5.2 Suggestions

Based on the research findings, it is recommended that banks integrate local sustainability reporting standards (POJK 51) with global frameworks such as GRI and SASB to enhance credibility and appeal to international investors, supported by a robust technology infrastructure, including digital platforms, big data analytics, and AI-powered monitoring systems, to ensure the accuracy, timeliness, and interactivity of disclosures. Continuous training for sustainability reporting teams is essential to deepen their understanding of various criteria and indicators. Regulators, particularly the OJK, should consider harmonizing POJK 51 with global standards to align key performance indicators, terminology, and disclosure levels, while providing technical guidance and capacity-building support, especially for smaller banks. Future research should expand the scope to include various types and sizes of banks, examine the role of digital infrastructure readiness and investor preferences in standard selection, and conduct longitudinal studies to observe shifts in priorities and adoption patterns in response to technological advancements, regulatory developments and global market demands.

5.3 Limitation and Study Forward

This research is limited to a single case study, namely Bank ABC, so the findings cannot be directly generalized to the entire banking industry in Indonesia. The number of respondents was also limited to the sustainability reporting team at Bank ABC, which may not fully represent the perspectives of all stakeholders. In addition, the criteria used in the AHP analysis were based on interview results and available literature, which may not cover all relevant aspects in the selection of reporting standards. Future studies can broaden the scope by involving multiple banks of different scales and types (e.g., conventional and Islamic banks) to obtain a more representative overview. The selection criteria for reporting standards could also be expanded to include factors such as digital infrastructure readiness, international market demands, and investor preferences. Moreover, longitudinal research could be conducted to observe how priorities in choosing sustainability reporting standards evolve over time, particularly in response to global regulatory developments and innovations in reporting technology.

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