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Green Banking: Development of a Higher Order Construct

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Abstract
This study proposes the development of Green Banking as a Higher-order construct consisting of ten reflective lower-order constructs. The operationalization of the Green Banking construct has been proposed based on the data triangulation technique, examining data from several secondary sources. Information on Green Banking has been sourced from a range of published academic literature, regulations and guidelines from different countries, policies from individual banks, as well as environmental regulations from various international organizations and websites. The proposed research framework consists of ten propositions based on the reflective lower-order constructs. This study attempts to fill the gap in the development of a conceptual framework for the Green Banking construct by proposing the operationalization of this ideology as a higher-order construct. The proposed research framework can be empirically examined in various banking industries and provide useful insights into the various dimensions of Green Banking.

Keywords: Green Banking, Green Banking Adoption, Own Impact Reduction, Environmental & Social Risk Management, Green Business Facilitation.

1. Introduction

Most stakeholders link the deterioration of the natural environment and its resources to different business activities, leading to heightened demands on organizations to mitigate their negative environmental impacts (Bischoff, 2021). In response, the concept of green management emerged, defined as an organization-wide initiative that leverages innovation to promote sustainability, minimize waste, uphold social responsibility, and gain a competitive edge through ongoing learning and development, while fully integrating environmental objectives with the organization's overall goals and strategies (Haden et al., 2009).

The urgent demand for environmental sustainability has extended its influence to the financial sector (Sarma & Roy, 2020). Over time, it became clear that the banking industry plays a crucial role in reducing environmentally harmful business practices. As a fundamental component of a nation's economy, the banking sector provides essential capital (Debnath & Roy, 2019; Khan & Szegedi, 2019; Maghrabi & Tayachi, 2021). It has been recognized that a country cannot achieve sustainable economic development without the banking industry embracing sustainable business practices (Buranatrakul & Swierczek, 2018a; Malliga & Revathy, 2016; Rehman et al., 2021).

2. Literature Review

The alarmingly increasing global climate change threatens sustainable living for both developed and developing countries, requiring rigorous efforts from every area of the economy, especially the banking industry (Ahuja, 2015; Bukhari & Bukhari, 2023; Sahoo & Nayak, 2014). Increased stakeholder concerns regarding the adverse environmental impacts of business activities have exerted pressure on industries to 'go green', including banks (Khairunnessa et al., 2021; Shakil et al., 2014; Shaumya & Arulrajah, 2017). The relationship between the banking industry and climate change is one of interdependence (Buranatrakul & Swierczek, 2018).

Green Banking may be considered as a subset of the sustainable banking ideology since it encompasses promoting environmentally friendly banking practices that are aimed towards reducing the carbon footprint of banks and banks customers (Goyal & Joshi, 2011; Mendez & Houghton, 2020; Park & Kim, 2020; Sarma & Roy, 2020; SBP, 2015). Green Banking is a more focused concept, as compared to sustainable banking, emphasizing environmental considerations and protection of the Earth and its ecosystems concerning the banking industry (Khairunnessa et al., 2021). The word 'Green' in Green Banking is related to the natural environment and is concerned with the environmental impact and accountability of the banking industry through business operations (Amir, 2021; Gaikwad, 2020; Shaumya & Arulrajah, 2016).

The ideology of Green Banking is based on the development of Green Banking policy, practices and procedures from which environmental benefits may be attained. A bank can adopt Green Banking by directing its core operations towards the minimization of adverse environmental impacts and the maximization of an eco-friendly financing portfolio (Gaikwad, 2020; Malsha et al., 2020; Tu & Dung, 2017). One of the core objectives for Green Banking Adoption is to save the ecosystem by minimizing the environmental damage created as a result of banking operations. Green Banking Adoption involves a two-pronged approach, consisting of direct and indirect adverse environmental impacts reduction initiatives. The direct impact reduction is related to the minimization of the carbon footprint created as a result of the bank's internal activities (Ullah & Mia, 2020). In the current scenario of environmental degradation and resource depletion, it is the responsibility of the banking sector to play a proactive role in inculcating environmental sustainability through their lending portfolio. This would, in turn, cause industries to go for green investment for adopting environmental risk management systems and using green technologies (Chaurasia, 2014; Thankachan, 2021).

3. Methodology

This study adopted the qualitative methodology for the development of a higher-order Green Banking construct. The 'data triangulation' method was used in this research, which is based on the synergistic blend of data from diverse data sources and methods integrated to create a holistic understanding of the research area, i.e., Green Banking (Patton, 1999). This research technique aims to generate richer and more dynamic findings for greater comprehension of the phenomenon under study (Noble and Smith, 2015). The methodology of data triangulation can be performed through a number of techniques. In this research, the data source triangulation approach under the data triangulation methodology was adopted.

In the data source triangulation approach, the data for the study is generated from a variety of sources so that information from multiple viewpoints may be captured and the collected information can also be validated from various sources. This methodology increases the researcher's understanding and comprehension of the research area since collecting data from a limited number of data sources may result in the omission of critical insights and findings (Carter et al., 2014). In line with the "data source triangulation" method, this study examines data from several secondary sources. Information on Green Banking has been sourced from a range of

published academic literature, regulations and guidelines from different countries, policies from individual banks, as well as environmental regulations from various international organizations and websites.

4. Operationalization of Green Banking Construct

Green Banking is a dynamic concept consisting of several dimensions that need to be adopted to ensure Green Banking adoption. It requires significant changes in a bank's operational setup in addition to a cultural shift within the bank's staff (Mohamed Bouteraa et al., 2021; Burhanudin et al., 2021). Firstly, Green Banking Adoption focuses on the green transformation of the internal operations of the bank. It means that a bank may adopt renewable energy sources, alternate digital channels and other measures to minimize the internal carbon footprint from banking activities (Khairunnessa et al., 2021). It also inculcates the integration of environmental & social risk management within the bank's credit and increases the percentage of eco-friendly business projects (Bangladesh Bank, 2013; SBN-IFC, 2021b; SBP, 2015, 2017).

This study proposes the operationalization of the Green Banking construct based on the adoption of this ideology in various countries. The Sustainable Banking and Finance Network (SBFN) is a collaborative group of financial sector regulators, central banks, finance ministries, environmental ministries, and industry associations from emerging markets dedicated to promoting sustainable finance that aligns with national development goals, enhances financial market depth, and ensures stability. SBFN facilitates Green Banking Adoption in developing countries, and majority of the countries undertake a phase-wise approach towards this adoption. It enables the banks to undergo the green transformation through incremental stages rather than a simultaneous shift towards Green Banking (SBFN, 2025).

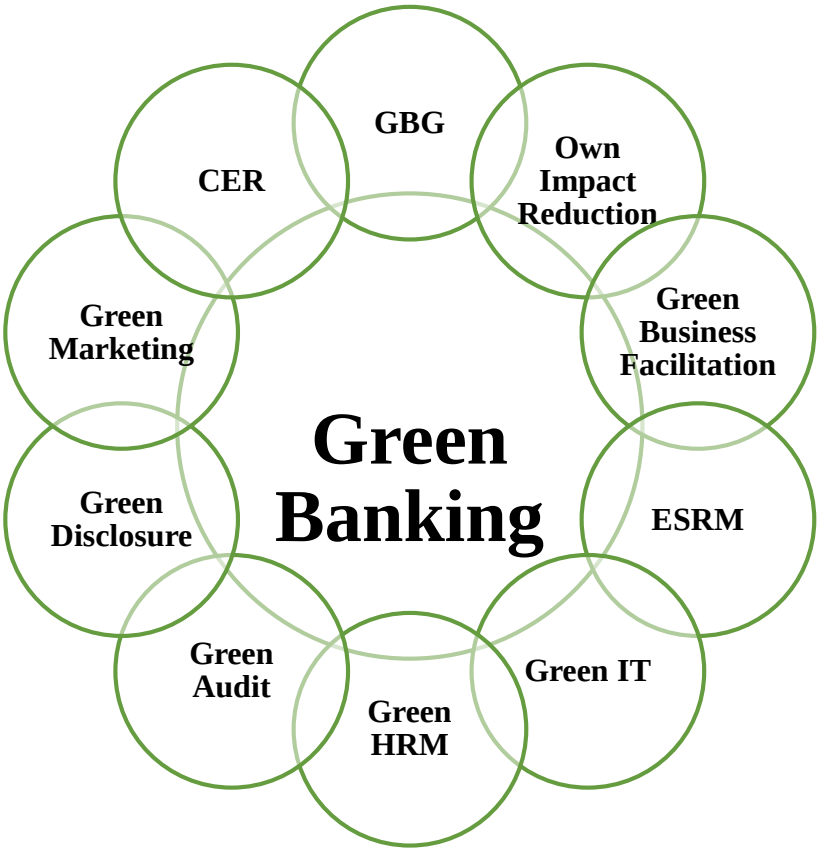

Figure 1: Green Banking Construct

The process of Green Banking adoption can be understood by the phase-wise adoption approach followed by Bangladesh (Bangladesh Bank, 2013; Mumtaz & Smith, 2019; Nisha et al., 2020; SBP, 2015). Under the guidance of SBN, the Bangladesh Bank implemented the Green Banking adoption in a number of phases (Bangladesh Bank, 2013). In the phase-wise Green Banking adoption, each phase will consist of various green initiatives related to daily banking operations and credit portfolio management. As the banks and concerned stakeholders adapt to the initial green practice, the bank moves forward to the next phase. A similar adoption process is followed by other countries as well, including Nigeria (Central Bank of Nigeria, 2012), China (CRBC, 2014) and Pakistan (SBP, 2017). Through this approach, adequate time is provided to the banks and concerned stakeholders for transforming the business processes and practices accordingly.
The next sections discuss the proposed lower-order constructs of Green Banking adapted from existing literature and Green Banking policies of various countries. Figure 1 shows the higher-order Green Banking construct proposed in this study.

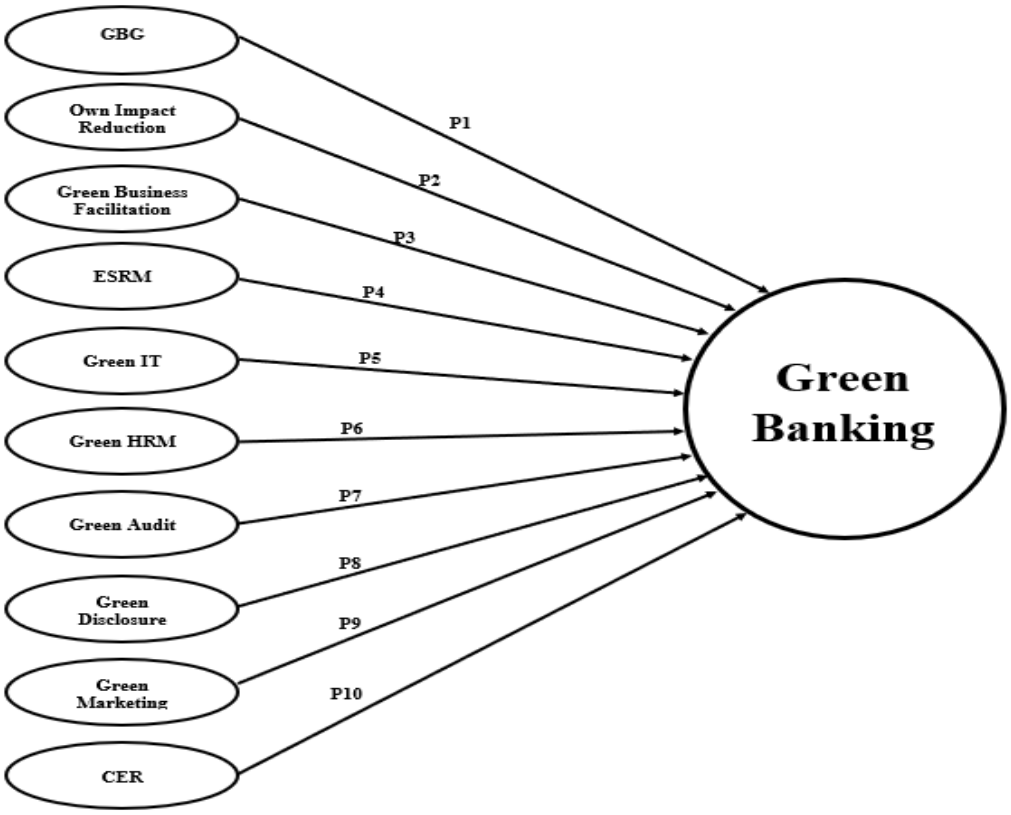

Figure 2: Green Banking Operationalization

5.1 Green Banking Governance (GBG)

Green Banking Governance (GBG) inculcates the adoption of eco-friendly systems, policy, procedures, guidelines and strategic decisions for Green Banking Adoption. The development of the Green Banking policy is an important part of Green Banking Adoption. It provides the bank branches with the relevant instructions with respect to the adoption of various green practices (Ibe-enwo et al., 2019; Jafar et al., 2021; Khairunnessa et al., 2021). Green Banking policy may provide directions to bank employees for the creation of green services to the clients. It can also assist in

the identification and elimination of the bank's environmental risks (M. Iqbal et al., 2021). This policy may encompass micro-prudential policy, macro-prudential policy, green financing policy and green business facilitation policy (Rehman et al., 2021).

Green Banking policy components may include, but are not limited to, Green Banking vision, mission, own impact reduction and ERM objectives, creation of a separate green budget for the attainment of various objectives and the formation of a dedicated Green Banking office with appropriate staff (CRBC, 2014; M. Iqbal et al., 2021; Mehedi & Kuddus, 2017; Mulla & Nobanee, 2020; Nisha, 2019; SBN-IFC, 2015). The top management may develop policies, procedures, and accountability mechanisms for the implementation of the Green Banking policy (SBP, 2017). Based on the above discussion, it is proposed that: -

P1: Green Banking Governance positively influences Green Banking Adoption

5.2 Own Impact Reduction

Various daily banking operations can also be a potential source of environmental damage through excessive resource consumption and greenhouse gas emissions (Sood & Arora, 2019). Banks may be exposed to increased operational risks arising from business operations conducted in an environmentally unsustainable manner (Park & Kim, 2020). In order to mitigate the potential adverse effects of the banking operations, Own Impact Reduction through reduced resource usage, including paper, electricity, water, fuel, etc., is considered as an essential part of Green Banking Adoption (Rehman et al., 2021). Own Impact Reduction includes the day-to-day business activities which focus on resource conservation, improved productivity and cost-efficiency to decrease potential environmental degradation and natural resources deterioration (Bukhari et al., 2022; Shakil et al., 2014).

Greening of daily banking operations may play a role in the decrease of a bank's direct adverse environmental impact. As opposed to the conventional banking system, Green Banking ideology involves banking processes and practices that are not hazardous to the natural environment and resources (Ibe-enwo et al., 2019). Less paperwork as a result of Own Impact Reduction measures would result in decreased cutting of trees and thus environmental preservation (Chaurasia, 2014; Chew et al., 2016; Masukujjaman et al., 2016; Sarma & Roy, 2020; Verma & Sharma, 2020). Based on the above discussion, it is proposed that:-

P2: Own Impact Reduction positively influences Green Banking Adoption

5.3 Green Business Facilitation

Green Business Facilitation encompasses the creation of new profitable business prospects for banks through investments in environmentally friendly business projects. A robust framework of financial support for environmental initiatives and enterprises will enable banks to cultivate a reputation as environmentally responsible entities and foster positive relationships with government agencies responsible for enforcing environmental regulations (SBP, 2017). The State Bank of Pakistan (SBP) has inculcated the development of green products and services under the 'Green Business Facilitation' part of the Green Banking Guidelines. It involves the development of green products and services and green lending for various customer and business segments, including the agricultural sector, small and medium enterprises, retail segment and infrastructural projects (Khan & Szegedi, 2019; Mumtaz & Smith, 2019; SBP, 2017). Various banks, like the Central Bank of India, have launched green channel counters or green advisory services in many bank branches to increase Green Banking awareness among stakeholders. The Bangladesh Bank has also included green product and service development as part of Green Banking Adoption (Ahuja, 2015; Bangladesh Bank, 2013; Khairunnessa et al., 2021).

Globally, the banking industry has developed a large portfolio of green products and services to reduce the bank's indirect adverse environmental impact. Some examples of green products include the provision of green home equity loans or green mortgages, green auto loans, green construction loans, green insurance options, green account opening, green bank cards and bio-degradable ATM cards (Amir, 2021; Bukhari et al., 2020; Gomase, 2020; Linh et al., 2019; Priya, 2017), self-service cheque book printers, multi-function self-service Kiosks and cash deposit machines (Cahyadin et al., 2019; Gaikwad, 2020). Based on the above discussion, it is proposed that:-

P3: Green Business Facilitation positively influences Green Banking Adoption

5.4 Environmental & Social Risk Management (ESRM)

The banking industry plays the role of an important economic agent, impacting the industrial sectors through financing (Akomea-Frimpong et al., 2021; Nath et al., 2014; Rehman et al., 2021). Green finance is an integral part of Green Banking Adoption, fostering the economic transition towards more resource-efficient and low-carbon industries (Dikau & Volz, 2021; Khairunnessa et al., 2021a; Meena, 2013). The objective of green finance is to ensure that ESRM is integrated into the banking operations (Mumtaz & Smith, 2019; Sarma & Roy, 2020). Environmental and Social Risk Management (ESRM) refers to a systematic approach aimed at identifying, evaluating, mitigating, and monitoring the environmental and social risks that may emerge from a company's operations.

A large number of global banks have developed green finance policy and adopted the ESRM. The development of the bank's Environmental Risk Management System (ERMS) and risk rating mechanism is a part of the bank's green financing development (Bangladesh Bank, 2013; Khairunnessa et al., 2021; SBP, 2017). The banking regulatory institution and central bank in China, People's Bank of China (PBC), has been actively involved in green finance development since 2007 (Akomea-Frimpong et al., 2021; Dikau & Volz, 2018). The ESRM guidelines by the Bangladesh Bank were introduced in 2012 (SBN-IFC, 2021). These guidelines were centered on the need to educate the bank employees with respect to environmental issues, develop the bank's ESRM, categorize the bank financing portfolio based on the severity of the risk and increase the bank's internal capability concerning environmental risk assessment and mitigation (Zaeem & Zaeem, 2019). The SBP has also issued the ESRM Implementation Manual for the banking industry (SBP, 2022). Based on the above discussion, it is proposed that:-

P4: Environmental & Social Risk Management positively influences Green Banking Adoption

5.5 Green Information Technology (IT)

Green Banking Adoption is connected with the digitalization of various banking operations and services (Shailaja, 2021). The adoption of green management practices requires the foundation of eco-friendly IT processes and equipment. Banks that have ventured on the path of Green Banking Adoption are also adopting green IT solutions to minimize any potential harm to the natural environment arising from bank functions (Arulrajah et al., 2020; Bukhari et al., 2021; Mohamed Bouteraa et al., 2021; Maheswari et al., 2017). The development of the green IT infrastructure of the bank can play as a digital platform for Green Banking Adoption, resulting in substantial benefits in both the short and long-term (Linh et al., 2019). The main focus of Green Banking is the adoption of green technologies that are also commercially feasible, generating both economic and environmental benefits (Ibe-enwo et al., 2019; Lalon, 2015).

The development of the green IT infrastructure of the bank can play as a digital platform for Green Banking Adoption, resulting in substantial benefits in both the short and long-term (Linh et al., 2019). The main focus of Green Banking is the adoption of green technologies that are also

commercially feasible, generating both economic and environmental benefits (Ibe-enwo et al., 2019; Lalon, 2015). The adoption of green IT may result in the attainment of improved environmental outcomes through reduced energy consumption, decreased wastage of equipment, lower greenhouse gas emissions and real-time monitoring of banking operations for calculation of carbon footprint or resource utilization (Dezdar, 2017; Jenkin et al., 2011; Muslim et al., 2019). Banks are adopting green IT for providing financial services to their customers while minimizing negative environmental impacts (Malsha et al., 2020). Based on the above discussion, it is proposed that:-

P5: Green Information Technology positively influences Green Banking Adoption

5.6 Green Human Resource Management (HRM)

The adoption of Green Banking is dependent upon the effective green transformation of all aspects of the banking operations, including Human Resource Management (HRM) through green HRM. Optimizing the important human resource functions in the banking sector in line with the principles of ecological sustainability is part of Green HRM (Mahajan, 2021; Ojo et al., 2020). The green HRM ideology is based on the premise that to cultivate green within an organization, the human resource of that organization should have the necessary capabilities and knowledge regarding eco-friendly practices (Yusliza et al., 2019).

It encompasses all HRM functions, including employee recruitment and selection, performance management and appraisal, job description, reward and compensation, green training and development, employee relations and empowerment, eco-friendly organizational culture, environmental vision, teamwork towards minimization of adverse environmental impacts of business operations, workplace accountability, health and safety standards, environmental stewardship, etc. (Gholami et al., 2016; Jehan et al., 2020; Y. J. Kim et al., 2019; Pham et al., 2019; Tang et al., 2018). Since green HRM leads towards the recruitment and selection of ecologically conscious employees, this ideology positively affects the environmental outcomes and workplace motivations towards environmental sustainability (Tang et al., 2018). Based on the above discussion, it is proposed that:-

P6: Green Human Resource Management positively influences Green Banking Adoption

5.7 Green Audit

Green audit is a tool to integrate environmental sustainability into the organization's daily operations (Darnall et al., 2009). Green compliance is a state of being in line with a set of eco-friendly or green regulations, policies, industry guidelines and legal requirements. The top management supports and monitors the integration of eco-friendly business practices in various business operations. It is used to ensure that the staff understands and complies with the environmental standards (Assumpção et al., 2019). The performance of green audit is a management tool consisting of systematic, documented, intermittent and objective assessment of ERM and assurance of compliance with organizational environmental policies and regulatory mechanisms. The audit is also performed to highlight any defects in the risk management system (Das, 2017).

The green audit monitors the environmental impacts of the business operations concerning resource conservation, including water, energy, paper and fuel. It also gauges the waste and e-waste generation as well as any potentially adverse environmental impacts of infrastructure (EPA Victoria, 2007). Energy audits are also conducted as part of a green audit in organizations (Hassouneh et al., 2015). Green audit results in ensuring organizational, legal environmental compliance, resulting in reduced risks and improved relationships with all stakeholders (Tourais & Videira, 2016). Based on the above discussion, it is proposed that:-

P7: Green Audit positively influences Green Banking Adoption

5.8 Green Disclosure

During the past few decades, an increasing number of organizations have started environmental reporting to publicly disclose the environmental impacts of the business operations and positive environmental initiatives (Bukhari et al., 2020; Darnall et al., 2009). According to (Thankachan, 2021a), the reporting of a bank's green practices in annual reports is an important part of Green Banking Adoption. Green Banking disclosure involves periodic communication and reporting of the bank's performance on the environmental Key Performance Indicators (KPIs). Various central banks, like the Bangladesh Bank or the State Bank of Pakistan (SBP), have encouraged banks to report their green practices periodically. Banks may make necessary arrangements to periodically report the environmental risk of the financing portfolio to relevant stakeholders (Jafar et al., 2021). Assurance of periodic Green Banking reporting to the top management and regulators is the responsibility of the Green Banking office. It may be reported as part of the bank's annual report or as a separate report (Bangladesh Bank, 2013; Hossain et al., 2016; Mulla & Nobanee, 2020; SBP, 2017; Ullah & Mia, 2020).

In China, the Shanghai Stock Exchange mandated all banks to publish their environmental performance and publicly disclose it to all stakeholders (Xu et al., 2020). The report may consist of a number of items, including the bank's green ideology, vision, mission and objectives. It is used as a medium to report the reduction in the bank's carbon footprint, water and energy conservation and other green initiatives undertaken by the bank. Banks may also be required to disclose any potentially high-risk financing. The report can serve as the bank's own impact reduction dashboard by communicating various statistics such as average energy consumed per employee, environmental training hours per employee, etc. (CRBC, 2014). Recently, the Security & Exchange Commission of Pakistan (SECP) has also issued the IFRS S1 & S2 disclosure guidelines as part of sustainability-related disclosure requirements for the industry (SECP, 2024). Based on the above discussion, it is proposed that:-

P8: Green Disclosure positively influences Green Banking Adoption

5.9 Green Marketing

Green marketing activities are related to the planning and execution of the organization's marketing mix to facilitate manufacturing, distribution and promotion of products and services according to the environmental issues (Assumpção et al., 2019). Through green marketing activities, organizations aim to integrate marketing strategies with environmental sustainability to sell products and services by creating a green brand image (Masocha, 2021). Green marketing is primarily aimed towards the simultaneous attainment of environmental sustainability through green product development and creation, attraction and retention of a green customer base (Ranjan, 2020).

In the case of Green Banking Adoption, banks can create eco-consciousness among customers and attract green customers through arranging awareness sessions like conferences or seminars for stakeholders, training programs for employees and development of green products and services (Lymperopoulos et al., 2012; Mumtaz & Smith, 2019; Qureshi & Hussain, 2020; Thankachan, 2021). Green marketing initiatives by banks may include promotion of green products and services through various mediums, advertising through electronic displays in branch premises and ATM display screens to reduce resource consumption caused by paper-based advertisements, usage of mobile applications, social media websites and company websites for Green product and service advertisements (Azeem et al., 2017; Lalon, 2015; Meena, 2013; Shaumya & Arulrajah, 2017).Based on the above discussion, it is proposed that:-

P9: Green Marketing positively influences Green Banking Adoption

5.10 Corporate Environmental Responsibility (CER)

Corporate Environmental Responsibility (CER) has been developed as a subset of Corporate Social Responsibility (CSR). It is based on the inculcation of environmental consciousness as part of business operations and management connected to all stakeholders. It is based on the green management principle that organizational goals of economic and environmental sustainability can be achieved simultaneously (Li et al., 2019; Long & Lin, 2018; Qin et al., 2019; Sindhi & Kumar, 2012). Organizations have adopted a proactive stance to CER adoption as opposed to the reactive organizational behavior of the past (Sindhi & Kumar, 2012). With global progress in Green Banking Adoption, engagement in various CER initiatives has also increased. Banks, as an important part of the country's economy, are expected to take part in various environmentally responsible activities (Bukhari et al., 2020; Miah et al., 2021).

Some examples of such activities include supporting or sponsoring organizations that are involved in eco-friendly business operations for projects, arrangement of awareness sessions for various stakeholders, participation and sponsoring of environmental programs and events, fostering the voluntary involvement of employees in eco-friendly initiatives such as tree plantation, beach cleaning, recycling activities, celebrating nature environment-related events such as Earth Day and World Environment Day, engagement in resource conservation projects and involvement in the greening of surrounding premises and community (Jo et al., 2014; Lymperopoulos et al., 2012; Maheswari et al., 2017; Miah et al., 2021; Shailaja, 2021). Based on the above discussion, it is proposed that:-

P10: Corporate Environmental Responsibility positively influences Green Banking Adoption

Conclusion

Green Banking Adoption involves the overall reduction in carbon emission and internal carbon footprint being created as a result of daily banking operations (Meena, 2013; Srivastava, 2016). Green Banking involves the greening of banks' internal operations and financing green and environmentally friendly projects to aid the minimization of direct and indirect carbon emissions (Akomea-Frimpong et al., 2021; Al-Sheryani & Nobanee, 2020; Bukhari et al., 2019). The direct carbon footprint of the banking operations is decreased through reduced resource utilization and adoption of eco-friendly banking practices such as green procurement, green buildings, green information technology, paperless banking, etc. Simultaneously, under the Green Banking ideology, the banking industry mobilizes finances and develops an environmentally friendly investment portfolio to slow down the deterioration of the natural environment and resources (Goyal & Joshi, 2011; Sahoo & Nayak, 2007; Shafique & Khan, 2020).

Green Banking is being adopted by banks in both developing and developed countries. It is accomplished in a phase-wise manner through the inculcation of eco-friendly practices in various aspects of banking operations. Different countries may be at different stages of Green Banking adoption because of the phase-wise adoption approach (Bangladesh Bank, 2013; Khairunnessa et al., 2021; SBN-IFC, 2021a; SBP, 2017). This study proposes the operationalization of Green Banking as a Higher-Order construct consisting of ten reflective Lower-Order constructs. The proposed lower-order constructs are based on the existing literature and practical application of the Green Banking concept in various global banking industries.

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