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GREEN FINANCE BRIDGES THE GAP: IMPACT OF GREEN BANKING PRACTICES ON ENVIRONMENTAL PERFORMANCE

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ABSTRACT
The objective of this research is to examine significant influence of green banking practices on the environmental performance of banks, while also exploring the intermediary role of green finance. Iplementation of green banking practices, which include employee-related, operation-related, and customer-related initiatives, significantly influences environmental impact of banks. It is crucial for understanding the intricate relationship amid these practices and their impact on environmental performance in framework of sustainable banking. In order to accomplish these aims, thorough empirical investigation was undertaken. Research used a standardized questionnaire survey method to gather data from a heterogeneous sample of the banks operating in different geographical areas. Study used statistical methods, namely regression analysis as well as mediation analysis, to investigate the associations and mediation effects within conceptual framework. Results of study are statistically significant. Research revealed a significant mediating influence of green financing on the relationship between green banking practices and the environmental performance of banks. This highlights the crucial role of funding in translating sustainable activities into measurable environmental results.

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INTRODUCTION

Banks have implemented the set of strategies, policies, and processes known as green banking practises in order to incorporate the environmental problems into their business operations and lending practises. These practises have goals of advancing sustainable finance and minimizing the adverse effects that banking operations have on the environment (Jain & Sharma, 2023). As a reaction to growing concerns about environmental degradation and climate change, the idea of "green banking" has evolved with the intention of supporting sustainable financing and decreasing the negative effect that banking operations have on the environment (Ellahi, Jillani & Zahid, 2023). With rising focus on sustainable finance and environmental responsibility, green banking practises have become more important in banking sector. These practises are divided in 4-primary outlooks: employee-related practises, operation-related practises, customer-related practises, and policy-related practises (Zhang, Wang, Zhong, Yang & Siddik, 2022). Promoting a culture of sustainability and environmental responsibility inside the firm is one of practises that banks use in relation to their employees. This might involve offering training and awareness programs for workers on environment concerns, promoting ecologically responsible behaviour and including the environmental performance into employees' assessments (Prabhu & Aithal, 2023).

Banks may involve workers in supporting green banking practises and decrease environmental effect by cultivating culture of sustainability inside their organisations (Chen, 2022). Practises that are relevant to operations of banks entail minimizing the environmental impact that the organisation has on environment. This may include taking steps like as lowering the amount of energy used, encouraging recycling and trash reduction, and cutting down on amount of water used (Aslam & Jawaid, 2023). In order to lessen the negative effects that their facilities have on environment, banks may choose to use the green building practises. These practises include the utilization of environmentally friendly materials and designs. Banks may show commitment to environmental sustainability and encourage sustainable practises within their enterprises by decreasing their environmental footprint (Taneja & Özen, 2023). Customers are targeted with ads for environmentally liable goods & services as part of financial institutions' customer service practises. This involve providing finance for renewable energy projects, helping energy-efficient goods, services, and integrating environmental risk analyses into credit decision-making (Hadi, 2023).

Banks can help the transition to a low-carbon economy and limit their exposure to assets that are carbon-intensive by inspiring ecologically friendly goods and services. Creating rules and standards that support environmental sustainability is a part of banks' policy-related practices (Jain & Sharma, 2023). This might involve adopting environmental risks' management rules, integrating environmental factors into lending practises, and supporting international efforts to promote sustainable finance. Banks may show their commitment to sustainable finance and encourage environmentally responsible banking practises by creating rules and standards that support the environmental sustainability (Ibe-enwo, Igbudu, Garanti & Popoola, 2019). On the environmental performance of banks, Green Banking practises have significant impact. Banks that use "green" banking practises are able to lessen their overall environmental effect and help speed up the process of transitioning to a more sustainable economy. The influence of the green banking practises on banks' environmental performance is being studied in an expanding body of research (Ramdani, Mawardi & Sulaeman, 2023). Many studies shown the positive relation between green banking practises and environmental performance of banks (Aslam & Jawaid, 2022).

Sun, Rabbani, Ahmad, Sial, Cheng, Zia and Fu (2020) for instance, discovered that execution of green banking practises had a favourable influence on the banks' environmental performance. According to the findings of the research, banks that implement green banking practises are in a better position to react to the environmental threats and opportunities, which may eventually result in higher financial performance. The motivation for this study is rooted in the global fear regarding the issue of climate change and the deterioration of the environment. In light of the unparalleled climate-related situations that world is currently facing, there is growing demand for sustainable finance and green banking practices. The financial sector, being the prominent contributor to worldwide economy, holds immense position in advancing sustainable finance and mitigating its ecological footprint. Globally, financial institutions are progressively realizing environmentally-friendly banking practices and advocating for the sustainable finance. Several countries instituted policies aimed at incentivizing banks to adopt sustainable practices and advance green finance. European Union has established a goal of achieving a climate-neutral economy by 2050. This resulted an increased focus on sustainable finance and green banking practices.

Pakistan, to many other developing countries, confronts notable environment predicaments like the air and water contamination, deforestation and climate change. Consequently, an increasing demand for sustainable finance and green banking practices has emerged, aimed at advancing environmental sustainability and mitigating country's ecological footprint. The banking sector in Pakistan has experienced substantial growth in recent years, rendering it a pivotal industry for advancing sustainable finance and implementing environmentally-friendly banking practices. The current body of literature pertaining to the implementation of environmentally conscious banking practices and the efficacy of green financing in bolstering the ecological performance of financial institutions in Pakistan is insufficient. Additionally, Pakistani banking sector has begun to incorporate green banking practises and promote sustainable finance. Many banks in Pakistan have begun to offer green financial products and services after State Bank of Pakistan issued guidelines for green banking practises. In Pakistani context, there is paucity of research on relationship between green banking practises, green financing, and banks' environmental performance.

Research Objectives

The major objective of this study is to examine the effect of green banking practices on banks' environmental performance with mediating role of green financing. The subjectives of study are as follows:

1. To examine the effect of Banks' employee-related practices on the banks' environmental performance
2. To examine the effect of Banks' operation-related practices on the banks' environmental performance
3. To examine the effect of Banks' customer-related practices on the banks' environmental performance
4. To examine the mediating effect of green financing between GBP & banks' environmental performance.

LITERATURE REVIEW

Green Banking Practices

The term "green banking practices" refers to the incorporation of environmentally responsible procedures into the banking sector. The banking sector is one of the major contributors to the destruction of environment owing to significant amount of energy, resources that it consumes (Miah, Hasan, Rahman, Sharif, Uddin & Chowdhury, 2023). On other hand, new research has shed light on a number of eco-friendly banking practices that may assist the banking sector in lessening its effect on the environment and assisting with the transition to a more sustainable economic model. Green banks assess the environmental risks associated with their lending and investment activities. They evaluate potential impacts on the environment, such as pollution or resource depletion, and take measures to mitigate these risks (Ramdani, Mawardi & Sulaeman, 2023). Green banking, known as sustainable banking/eco-banking, refers to the integration of environmental and social considerations into banking operations and practices. Supply of loans facilities to projects that are ecologically responsible for typical green banking practice known as "green financing," which also includes the adoption of the green financing (Prabhu & Aithal, 2023).

The research that was conducted by Zhang, Wang, Zhong, Yang and Siddik (2022) found that banks that used ESRM policies had greater likelihood of adopting sustainable business practices and improved their overall sustainability performance. Green banks offer financial products and services that support environmentally friendly initiatives. A further factor of environmentally responsible banking is use of digital technology (Aslam & Jawaid, 2023). Green banks develop and enforce environmental, social policies that guide their lending and investment decisions. Green banks allocate portion of funds to environmentally and socially responsible investments, such as green bonds, renewable energy projects, and companies with the strong sustainability performance (Taneja & Özen, 2023). By eliminating the need for physical branch locations and paper-based transactions, digital technologies like online and mobile banking may assist to lessen environmental effect that banking business has. According to findings of a research that was conducted by Hasan, Al-Amin, Moon and Afrin (2022), implementation of digital banking technology may contribute to the reduction of carbon emissions and enhancement of energy efficiency.

Green Banking Practices & Banks' Environmental Performance

Islam, Polay, Haque, Rahman and Hossain (2022) conducted study in Bangladesh to examine how green banking practises affect the environmental performance of the country's financial institutions. Study examined 10 diverse banks and found that environmental friendly banking practises had a positive impact on banks' environmental performance. Study's results indicate that financial institutions that carry out more ecologically friendly banking operations are more likely to reduce the carbon emissions and make it easier to finance sustainable projects, both of which would benefit the environment. A study somewhat similar to this one was carried out by Iftikhar, Zaman, Rehmani, Ghias and Islam (2021), who looked into impact of "green banking practises" upon Pakistani banks' environmental performance. The study, which used a sample of six different banks, came to conclusion that "green banking practises" had the significant and positive impact on financial organizations' environmental performance. Study's results indicate that financial organisations that use more environmentally friendly banking practises are more inclined to back programs that seek to reduce carbon emissions and promote renewable energy projects.

Ali and Oudat (2020) also performed study to examine how the United Arab Emirates' banks' environmental performance is impacted by their use of the green banking practises. The study analysis of data from eight different banks led it to conclusion that green banking practises have a positive impact upon financial organizations' environmental performance. The study's results indicate that organisations with more environmentally conscious banking operations are more likely to put environmental management systems in place and reduce their carbon emissions. The impact of environmentally friendly banking practises upon the environmental performance of commercial banks in Bangladesh was subject of study by Zhang et al. (2022). The research's conclusions show that green banking practises have a significant and positive impact on banks' environmental performance. The study showed that banks with higher levels of green banking practises perform better in terms of environment than banks with lower level of these practises. Research's conclusions indicate that green banking practises have a significant and favourable impact on environmental performance, and that banks with higher levels of the green banking practises perform better in terms of the environment than banks with the lower levels of these practises.

Green Financing as Mediator

In recent years, there has been an increase in attention paid to green banking practices and the influence that these activities have on the environmental performance of banks. The function of green finance as a mediating variable in the link between environmentally responsible banking practices and environmental performance of banks has been investigated in the research that has been done on the topic. Amjad et al. (2021) conducted research in which they explored the influence that green banking practices have on environmental performance of banks as well as the function that green financing plays as a mediator in this connection. Green financing refers to provision of financial products and services with a specific focus on funding environmentally sustainable projects and activities. Findings indicated that environmentally responsible banking practices have favorable effect on environment performance of banks and that environmentally responsible financing helps to somewhat mitigate this link. According to findings of research, financial institutions should give priority to green finance in order to enhance environmental performance.

In a similar vein, Issa et al. (2022) investigated the influence that green banking practices have on the environmental performance of banks, and role that green financing plays in facilitating this relationship. Findings indicated that environmentally responsible banking practices have a beneficial effect on environmental performance of banks, and that environmentally responsible financing helps to somewhat moderate this link. Goal of green financing is to allocate capital toward initiatives that have a positive impact upon the environment, promote sustainability, and address climate change. According to findings of research, financial institutions could improve their environmental performance by incorporating environmentally responsible financing practices into overall business plans. It has been suggested in the research that green banking practices have a good effect on environmental performance of banks, and that green financing plays a key role in mediating the link between these two factors. It is advised that banks include environmentally responsible finance into business strategy in order to enhance environmental performance.

RESEARCH METHODOLOGY

The current research takes a quantitative approach by conducting thorough review of relevant previous literature and distributing surveys to the selected unit of analysis. The similar analysis techniques was used by diverse researchers for such types of study (Hussain et al., 2023; Khan et al., 2022). The population of the study consists of individuals holding managerial positions in conventional banks operating in Pakistan. According to SBP, there are 17 conventional banks operating in Pakistan. Researcher selected Sargodha division to collect data from respondents in four districts, namely Sargodha, Bhakkar, Mianwali and Khushab. Sample of the study includes managerial position employees i.e., banks manager, operation manager and individual having key responsibilities in banks. Random sampling was used in consideration of study substantial population. Sample consisted of banks managers employed on commercial banks operating in

Sargodha divisions. Researcher selected sample as almost all commercial banks are operating there.

The researcher targeted all commercial banks and branches operating in Sargodha division. As the population is known that's why researcher used probability sampling to select sample size and further simple random sampling will use to select the respondents. Thus, the collection of primary data was carried out through the use of the modified questionnaires which was divided into two parts to capture demographic information and research factors. The primary objective of the first part is to collect demographic information pertaining to the study participants, with the aim of understanding their characteristics and furnishing additional details to the reader regarding the research topics. Therefore, the subsequent section addresses the variables that were observed. The questionnaire items were placed using the Five Point Likert Scale, which include following response options: likewise 5 for strongly agree, 4 for agree, 3 for neutral, 2 for disagree, and 1 for strongly disagree. The questioner was adopted from reliable sources (Jain & Sharma, 2023). The data was tested to analysis through the use of Smart PLS SEM software by researcher.

RESULTS OF STUDY

Table 1
Reliability Analysis

	CA	RHO_A	CR	AVE
Environmental Performance	0.8092	0.8114	0.8672	0.571
Green Banks Customers Related Practices	0.744	0.774	0.8222	0.512
Green Banks Employees Related Practices	0.7721	0.7903	0.8296	0.517
Green Banks Operation Related Practices	0.764	0.8076	0.8355	0.513
Green Finance	0.722	0.7491	0.772	0.503

The examination of the constructs in the research indicates a high level of internal consistency. Cronbach's Alpha coefficients for all constructs in this study exhibit a range of 0.722 to 0.8092, which suggests a good level of reliability. Structures exhibit strong composite dependability, as shown by values ranging from 0.772 to 0.8672, above required criterion of 0.7. Furthermore, it is noteworthy that AVE values for each construct are deemed adequate, with a range of 0.503 to 0.571. This range signifies that the constructs effectively account for a significant percentage of the variation seen in their corresponding items. In general, the results of this research indicate that the measuring tools used possess both reliability and validity in evaluating the designated constructs.

Table 2
Outer Loadings

	EP	GBC	GBE	GBO	GF
EP1	0.7442				
EP2	0.7919				
EP3	0.8021				
EP4	0.7412				
EP5	0.6795				
GBCRP1		0.6589			

GBCRP2	0.753			
GBCRP3	0.5591			
GBCRP4	0.7693			
GBCRP5	0.6494			
GBCRP6	0.5548			
GBERP1		0.5255		
GBERP2		0.6248		
GBERP3		0.6554		
GBERP4		0.7661		
GBERP5		0.7618		
GBERP6		0.6687		
GBORP1			0.7912	
GBORP2			0.3992	
GBORP3			0.7491	
GBORP4			0.784	
GBORP5			0.7845	
GF1				0.6853
GF2				0.6541
GF3				0.5328
GF4				0.577
GF5				0.1069
GF6				0.5319
GF7				0.5179
GF8				0.4855
GF9				0.5562

The majority of items had high loadings over cutoff of 0.40, suggesting substantial association with corresponding latent constructs, according to the analysis of outer loadings for provided variables.

Table 3
Validity Analysis (HTMT)

	EP	GBC	GBE	GBO
Environmental Performance				
Green Banks Customers Related Practices	0.2316			
Green Banks Employees Related Practices	0.6205	0.3843		
Green Banks Operation Related Practices	0.2852	0.4441	0.3356	
Green Finance	0.6093	0.4437	0.4104	0.4298

Use of Heterotrait-Monotrait (HTMT) ratio for validity analysis serves to assess associations among various components within the investigation. The data shown in the table indicates the potential existence of moderate to high levels of discriminant validity among constructs under investigation. As an example, diagonal components (with values of 1.0) signify the correlations between a construct and itself, exhibiting perfect correlation as anticipated. The off-diagonal entries of the matrix indicate the interrelationships or connections between distinct constructs. In general, when the off-diagonal values are less than 1.0, it signifies favourable discriminant validity. However, certain correlations, such as one between "green banks employees related practises" and green finance, appear to be relatively high as per the results, indicating possible overlaps or associations between these constructs under study that may necessitate additional investigation.

Figure 1
Reliability Analysis

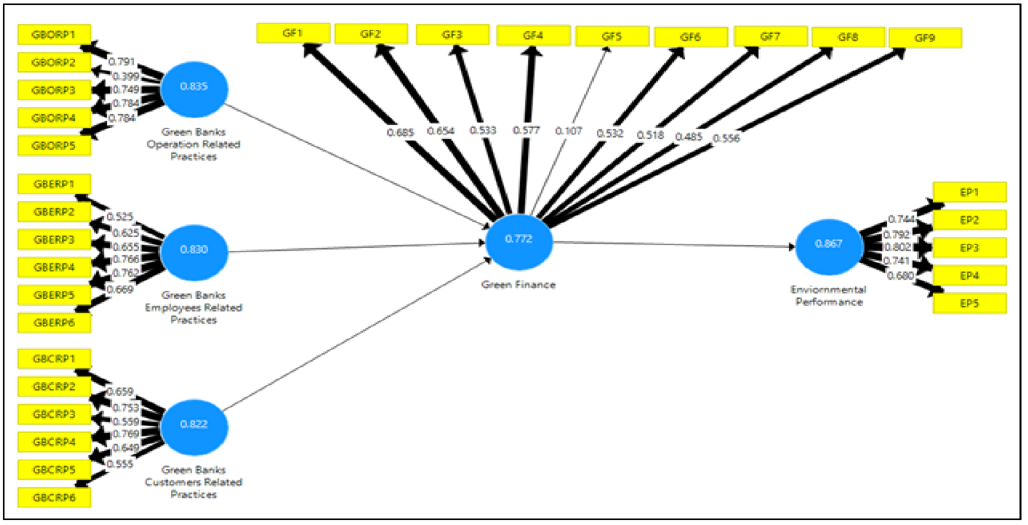


Table 4
Regression Analysis

	OS	TS	PV
Green Banks Customers Related Practices -> Green Finance	0.2053	5.785	0.000
Green Banks Employees Related Practices -> Green Finance	0.2432	7.0436	0.000
Green Banks Operation Related Practices -> Green Finance	0.164	4.7436	0.000
Green Finance -> Environmental Performance	0.4946	11.7094	0.000

The results of study demonstrate high level of statistical significance ($p < 0.001$) in associations between practises of GBP to customers, workers, operations, and Green Finance. This shown by substantial T statistics, which range from 4.7436 to 7.0436. Relationship amid green finance and environmental performance is of great importance, as shown by the very high T statistic of 11.7094. This finding implies a significant relationship between these variables, suggesting that sustainability practises of green banks are intricately linked to their financial & environmental performance.

Table 5
Mediation Analysis

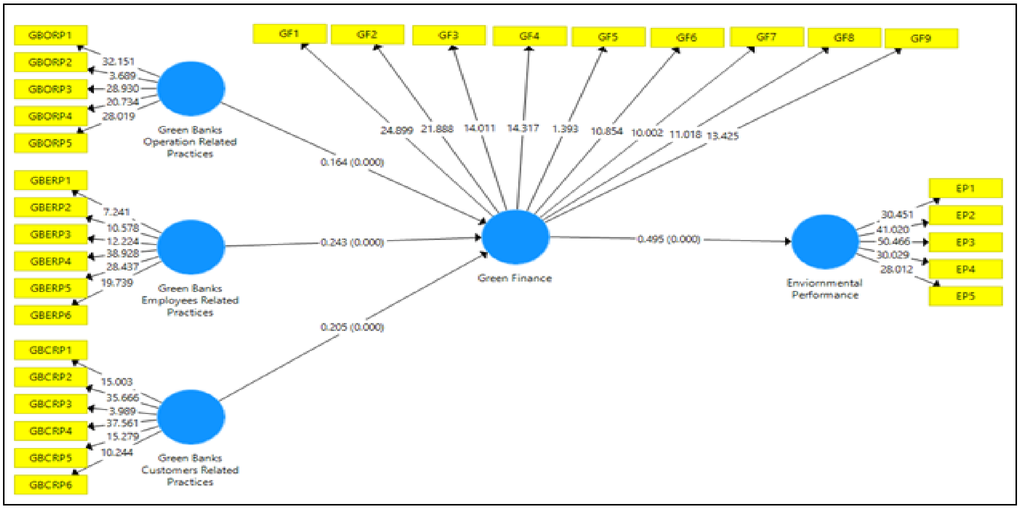
	OS	TS	PV
Green Banks Customers Related Practices -> Green Finance -> Environmental Performance	0.1015	4.9608	0

Green Banks Employees Related Practices -> Green Finance -> Environmental Performance	0.1203	4.9315	0
Green Banks Operation Related Practices -> Green Finance -> Environmental Performance	0.0811	4.1823	0

Results of mediation study demonstrate robust statistically significant association amid several practises implemented by green banks, including those relating to customers, employees, and operations. These practises have an evident impact on green finance, which has positive impact on the environmental performance. All three pathways have significant T-statistics, indicating significance, with p-values high level of statistical significance. This supports role of practises in advancing environmental sustainability via implementation of the green finance inside green banks.

Figure 2

Structural Equational Model



DISCUSSION

The study results provide insights into significant relationship between green banking practises, green finance, and the environmental performance of banks. When considering these findings, it is crucial to underscore the importance and ramifications of the study results. The research demonstrates that employee-related practises implemented by banks have the significant and favourable impact upon their environmental performance. This suggests that the dedication and involvement of bank personnel in sustainable practises are crucial factors in mitigating the ecological impact of organisation. It is vital for banks to persist in allocating resources towards implementation of training and awareness initiatives aimed at cultivating a corporate ethos centered on environmental stewardship. Findings of current research is inline with the findings of previous studies (Manoj & Kumari, 2023; Sarkar & Latta, 2022). Significance of sustainable operations in banking industry is shown by favourable influence of operation-related practises on environmental performance. Efforts aimed at lowering energy ingesting, adjusting resource utilisation, and minimizing waste creation have the potential to not only improve operating efficiency but make extensive contribution toward realizing banks' environmental sustainability objectives.

The research provides evidence to support the notion that the adoption of customer-related practises by banks significantly influences their environmental performance. This implies that use of customer interaction and educational initiatives regarding sustainable financial goods and services might serve as effective mechanism for banks to foster environmentally conscious behaviour among their clientele. The findings of current research is in line with the findings of previous studies (Bouteraa et al., 2020; Rajitha, 2023). The study emphasises the significant importance of green finances in serving as the mediator between green banking practises and environmental performances. The significance of the mediation effect highlights the needs for banks to harmonies financial systems with sustainability activities. This includes allocations to renewable energy initiatives, issuance of the green bonds, provision of financing to facilitate environmentally sustainable enterprises. Additionally, it underscores the need of the developing financial solutions that provide incentives for making the sustainable decisions. The findings of current research is in line with results of previous studies (Sharma et al., 2022; Singh & Zaheer, 2023).

CONCLUSION

In summary, this research makes a substantial contribution to our understanding of intricate interplay of green banking practices, green finance, and the ecological efficacy of the financial institutions. Offered empirical data illustrates that implementation of green banking practices, which include efforts relating to employees, operations, and customers, has the substantial and beneficial effect upon environmental performance of banks. Mediation analysis emphasizes the crucial significance of green funding in effectively converting these sustainable practices into measurable environmental effects. The study highlights the need of adopting a comprehensive approach to sustainability in the banking industry, with a particular emphasis on integrating green banking practises with novel green finance structures. The study's results provide useful insights for strategic decision-making as financial organizations continue to acknowledge the significance of environmental stewardship. Financial institutions have the opportunity to use these valuable insights in order to improve and optimize their sustainability initiatives, thus enhancing their overall environmental performance, making significant contribution toward the achievement of the more sustainable future. In this linking, this study makes the valuable contribution to continuing discourse around the involvement of the financial sector in solving urgent environmental issues and concers and promoting the objectives toward the sustainable development.

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