Identifying the Components and Dimensions of an Operational Strategy Model Based on the Realization of Social Banking with an Approach to Social Responsibility, Green Banking, and Banking via Social Networks in Parsian Bank

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Abstract

The objective of this study is to design and validate a conceptual model for overcoming educational challenges in science education in Iraq by emphasizing student-centered approaches and integrating green banking principles as a contextual framework for sustainable learning enhancement. This research employed a qualitative approach using inductive content analysis. Participants included science teachers, educational group leaders, and curriculum developers in Iraq, selected through criterion-based purposive sampling. Data were collected via semi-structured in-depth interviews with 23 participants until theoretical saturation was achieved. Thematic coding and category clustering were applied to identify key dimensions, including influencing factors, core themes, consequences, strategies, contexts, and intervening variables. The findings were validated using expert feedback and model refinement techniques. The study identified five overarching clusters that form the foundation of the proposed model. Influencing factors included social capital, policy and legal frameworks, digital infrastructure, and socio-cultural dynamics. Core categories revolved around three manifestations of social banking: CSR-driven banking, green banking, and banking through social networks. These were associated with major outcomes such as sustainable development, customer loyalty, optimized resource allocation, and value creation. Strategic actions involved launching non-bank social finance platforms, digital banking, public awareness campaigns, and the use of financial tools. Contextual factors such as cultural orientation, creativity, banking structure, and security were also identified. The model emphasizes the role of value-based governance and state-level intervention in enabling green education practices. This study offers a validated, context-specific model for addressing systemic challenges in science education by aligning pedagogical strategies with principles of green and social banking. It highlights the importance of integrating structural, cultural, and policy-related elements in reform efforts that prioritize student agency and sustainable development.

Keywords: *Science education, green banking, student-centered learning, social responsibility, qualitative research, sustainable development, Iraq education system.*

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1. Introduction

In recent years, the banking sector has faced mounting pressure to redefine its operational frameworks in alignment with principles of environmental sustainability and social responsibility. This shift is encapsulated in the evolving concept of "green banking," which not only encompasses the deployment of eco-friendly operational practices but also reflects an overarching strategic orientation toward sustainable development and corporate social responsibility (CSR). The transformation is no longer peripheral; it is

central to the future of financial institutions that aim to sustain legitimacy, resilience, and profitability in a rapidly changing socio-environmental landscape [1-3].

Green banking can be defined as the promotion of environmentally sustainable and socially responsible banking practices that contribute to ecological balance while still maintaining financial performance [4, 5]. It integrates green financial instruments, efficient energy use, waste reduction strategies, and CSR programs that aim to enhance both internal efficiency and public trust [6, 7]. According to [8], green banking has become a vital aspect of financial institutions in emerging markets seeking to reduce carbon footprints while stimulating community development through innovative financing. The growing urgency of global environmental crises, particularly climate change and resource depletion, necessitates a paradigm shift toward banking models that uphold the values of sustainability and ethics [1, 9].

The implementation of green banking practices varies across geographies and institutional types, but common components include digital banking services, financing green technology, paperless banking, and carbon credit initiatives [10, 11]. For instance, [12] emphasized that Islamic banks have adopted green banking to improve their environmental reputation and build customer trust. Similarly, [13] found that green trust and green satisfaction significantly mediate the relationship between green practices and customer loyalty in the Islamic banking sector. These studies collectively demonstrate how green banking fosters stronger stakeholder relationships and reinforces institutional reputations.

However, transitioning to green banking is not without its challenges. Financial institutions face structural barriers, regulatory ambiguity, and a general lack of awareness among employees and customers [14, 15]. [16] argues that internal stakeholders, particularly employees, often have limited awareness of green HRM policies, which hinders effective implementation. Furthermore, in many developing economies, infrastructural and technological limitations constrain the integration of digital solutions central to green banking models [17, 18]. Consequently, the success of green banking often depends on multistakeholder involvement, government backing, and robust digital infrastructures.

Amid these complexities, CSR emerges as an indispensable pillar in advancing social banking agendas. CSR in the banking context entails ethical conduct, transparency, financial inclusion, and contributions to community well-being. It serves as a mechanism for institutional accountability and acts as a bridge between corporate objectives and public welfare [19, 20]. According to [21], CSR-aligned green banking initiatives lead to enhanced customer loyalty by resonating with the public's environmental consciousness. Likewise, [22] highlighted that when green accounting practices are aligned with CSR frameworks, banks are more likely to deliver measurable environmental and financial outcomes. Thus, embedding CSR in green banking reinforces long-term stakeholder commitment and value creation.

Several empirical studies have examined the impact of green banking and CSR practices on customer behavior, organizational performance, and sustainable development goals (SDGs). For example, [23] found a positive correlation between green banking and perceived financial performance among Nepalese commercial banks, emphasizing the strategic merit of sustainability-oriented practices. Moreover, [24] confirmed that green loyalty is significantly affected by customers' perceptions of CSR in green banking environments. These findings validate the theoretical premise that integrating social responsibility into banking operations enhances institutional resilience and fosters societal trust.

From a strategic standpoint, green banking offers a multipronged approach to achieving SDGs. It not only contributes to environmental protection but also facilitates social equity and economic development. [18] emphasized the significance of green financing in mobilizing resources for environmentally friendly infrastructure projects, thereby promoting sustainable livelihoods. In this regard, green banking becomes a lever for socio-economic transformation—one that aligns with global calls for climate responsibility and inclusive growth. Additionally, [25] introduced the CARD (Customer Attraction, Retention, and Delight) model to explain how green banking can effectively attract and retain ethically conscious consumers, further reinforcing banks' market positions.

Despite the growing body of research, there remains a significant gap in understanding how to synthesize green banking with CSR under a coherent, localized model that reflects the specific socio-cultural and regulatory realities of non-Western economies. [26] notes that the heterogeneity of perceptions across countries demands contextualized frameworks tailored to unique policy environments. Moreover, the diffusion of green banking in many countries is in its nascent stages, warranting theoretical development and model validation to ensure strategic alignment with public expectations [27, 28].

In conclusion, the intersection of green banking and social responsibility presents a fertile ground for reimagining the role of banks in addressing today's global challenges. The present study addresses this gap by employing a grounded theory approach to construct a comprehensive model of social banking based on green banking and CSR principles.

2. Methodology

This qualitative research was conducted using the grounded theory methodology to explore and identify components of social banking operational strategies within the framework of social responsibility, green banking, and banking through social networks. The target population included two distinct groups: (1) academic experts and scholars in the field of banking and (2) executive managers and branch heads from Parsian Bank's branches in Tehran and Karaj. Using purposive judgmental sampling, a total of 10 participants were selected for the qualitative phase based on their expertise and professional relevance. Saturation was achieved after interviewing these 10 individuals, indicating that no new conceptual codes emerged beyond this point. Of the selected participants, 60 percent were senior managers and branch heads—qualified based on their academic background and extensive experience in banking—while 40 percent were academic experts recognized for their research and work in banking-related fields.

To extract the relevant indicators for social banking with an emphasis on social responsibility, green banking, and social media-based banking, semi-structured in-depth interviews were used. The researcher arranged meetings at the interviewees' workplaces and, after obtaining consent, recorded the interviews using an audio device. Interviews ranged in duration from 30 to 90 minutes and were conducted toward the end of 2023. Each recording was immediately transcribed after the session to facilitate open coding. During the 11th and 12th interviews, the researcher noted a lack of new codes emerging and thus discontinued additional interviews. The interview process also included the input of a statistics specialist and a university professor who assisted in reviewing the extracted codes. Throughout the interviews, participants provided feedback on the appropriateness of various indicators and factors, leading to a final classification of primary and secondary dimensions.

To ensure the credibility of the findings, content validity was established by consulting with university professors and domain specialists who reviewed and confirmed the relevance of the interview items. Triangulation was also applied by involving participants in interpreting and validating the data.

For reliability, several strategies were employed. Internal reliability of interview transcripts was addressed by involving two coders to check for consistency across transcription and coding. The intercoder agreement rate, calculated using the percentage of agreement method, reached 75.75%, which is within the acceptable threshold. Additionally, test-retest reliability was calculated by selecting several interview transcripts, coding them again after a short interval, and comparing the results to assess consistency. The kappa coefficient for agreement was computed to be 0.821, indicating high reliability.

The data analysis followed the systematic approach of grounded theory using theoretical coding techniques. The process involved breaking down and reassembling the data to conceptualize and structure a theory grounded in empirical findings. Three levels of coding were implemented in this study: open coding, axial coding, and selective coding. During open coding, raw data were dissected into conceptual units. Axial coding involved identifying relationships between categories and subcategories, while selective coding focused on integrating and refining the central categories into a coherent model. The analytical process was iterative and inductive, ensuring that emerging patterns and relationships were grounded directly in the participants' narratives and the theoretical foundations identified in the literature. The coding process emphasized the development of core concepts, categories, and theoretical propositions that collectively formed the framework for operational strategies in social banking aligned with social responsibility, environmental sustainability, and digital social platforms.

3. Findings and Results

The results of the inductive content analysis are presented in the following table, which identifies the clusters (dimensions), categories (components), and corresponding codes (indicators) that emerged from participants' interviews. These findings formed the foundation for developing the operational model of social banking based on social responsibility, green banking, and banking through social networks.

Table 1. Results of Inductive Content Analysis

Clusters (Dimensions)	Categories (Components)	Codes (Indicators)
Influential Factors	Social Capital	MA1, MA5, MB4, MF3, MJ6, MC5
	Policies and Regulations	MG6, MI3, MD4, ME8, MF5, MH4
	Digital Transformation Infrastructure	MB3, MC1, MH4, MI2, MF1, MH2, MI1, MI2
	Social Factors	MB1, MB1, MG4, MC2, ME1, MI5, MC3, MA1
Core Categories	Social Banking with a Social Responsibility Approach	MC4, ME2, MA1, MA5, MB4, MF3, MJ6, MC5, MI2, MC3
	Social Banking with a Green Banking Approach	MB3, MC1, MH4, MI2, MF1, MH2, MI1, MI2
	Social Banking through Social Network Platforms	MA3, MH5, MH4, MI2, MF1, MC2, MI1, MI2, MD4, ME3
Outcomes	Sustainable Development	MB3, MC1, MH4, MI2, MF1, MH2, MI1, MI2
	Customer Loyalty	MB1, MB1, MG4, MC2, ME1, MI5, MC3, MA1
	Optimal Resource Allocation	MC1, ME2, MA1, MA5, MB4, MF3, MJ6, MC5, MI2, MC3
	Customer Value Creation	MC4, ME1, MA1, MA9, MB9, MF3, MJ6, MC5, MI2, MC1
Strategies	Development of Non-bank Financial Social Platforms	MC4, ME1, MA1, MA9, MB9, MF3, MJ6, MC5, MI2, MC1
	Public Relations and Communication	MB1, MC1, MH4, MI2, MF2, MH2, MI1, MI3
	Digital Banking	MC4, MA5, MB4, MF3, MJ6, MC5, MI2, MC3
	Use of Financial and Infrastructure Tools	MC3, MH4, MI3, MF1, MH2, MI3, MI2
Context	Culture-oriented Banking	MA1, MA5, MB4, MF3, MJ6, MC5, MI2
	Creativity and Innovative Practices	MC1, ME2, MA1, MA5, MB4, MF3, MJ6, MC4, MI2, MC2
	Structure of the Banking Industry	MH1, MI2, MF1, MH2, MI1, MI1
	Security	MA4, MB4, MF3, MJ6, MC4, MI1, MC3
Intervening Factors	Governance Policies	MF1, MJ6, MC4, MI4, MC3
	Value-orientation	ME2, MA1, MA9, MB10, MF3, MJ5, MC5, MI2

As shown in Table 1, the findings of the inductive content analysis yielded six major clusters: influential factors, core categories, outcomes, strategies, context, and intervening factors. Within the influential factors cluster, components such as social capital, regulatory frameworks, digital infrastructure, and broader social dynamics were identified as essential conditions for implementing social banking. The core categories cluster distinguishes three main conceptual approaches: social banking with a focus on social responsibility, green banking, and social media-based banking. These represent the theoretical pillars of the model.

The outcomes cluster captures the anticipated results of adopting the proposed banking model, including sustainable development, enhanced customer loyalty, optimal resource allocation, and value creation for customers. The strategies cluster outlines actionable mechanisms, such as creating non-bank financial platforms, implementing digital banking initiatives, and improving public communication and infrastructure use. The context cluster emphasizes cultural orientation, innovation, industry structure, and security as underlying environmental factors. Lastly, intervening factors such as governance policies and value-orientation were found to moderate the effectiveness of implementation. These comprehensive findings provided a grounded theoretical basis for constructing a strategic model tailored to the needs and realities of Parsian Bank.

Table 2. Categorization of Components Based on the Grounded Theory Structure

Dimension	Component	Subcategories
Core Category	Social Banking with a Social Responsibility Approach	Provision and improvement of educational facilities; organizing consultative sessions and integrated service initiatives; merit-based human resource attraction; organizational accountability for social consequences; environmental concerns; gender equality; support for skills and experiences; strengthening organization–community relationships.
	Social Banking with a Green Banking Approach	Green banking instruments (credit cards, green car loans, green savings accounts, green insurance, green investment funds); green workforce; green banking knowledge; comprehensive environmental quality management; executive support for green supply chains; adoption of green IT.
	Social Banking via Social Media Platforms	Use of advanced technologies; policies for social media usage and training; digital infrastructure; customer acquisition acceleration; fraud detection and privacy; 24/7 access and activity transparency; real-time service and online support.
Causal Conditions	Social Factors	Social stability within the banking system; customer loyalty; employment generation through social banking; making banking services more attractive; promoting social banking culture.
	Policies and Regulations	Central bank and regulatory policy support; legal transparency and supportive laws; legal recognition of smart contracts; laws to foster local social networks; national prioritization of social banking; insurance and risk coverage systems for customers.

	Digital Transformation Infrastructure	Adoption of disruptive technologies (social media, cloud computing, mobile banking); engagement through social media; enhanced transaction/data processing speeds; use of blockchain and digital identity; implementation of remote authentication and e-signatures.
	Social Capital	Building trust in banking systems; public participation in banking; social solidarity and belonging; ethical awareness and philanthropy.
Contextual Conditions	Security	Securing online and digital banking technologies; real-time security monitoring systems; customer education on cyber risks; safeguarding confidential processes and data.
	Banking Industry Structure	Organizational flexibility in line with sectoral changes; digital outreach strategies; ongoing service innovation; use of digital profiles for service stratification; service adaptability to existing platforms; policy maker mindset shift toward digitalization; ongoing staff training in social banking.
	Creativity and Innovation	New digital banking services; leveraging opportunities and threats of technology; integrating digital footprints; continual reengineering of processes; simplifying customer-side operations; attracting fintechs aligned with social banking.
	Culture-Oriented Banking	Preventing socio-economic harm; promoting green values; value-based banking; cultural readiness for social welfare; social banking awareness; equity-driven banking culture.
Strategies	Social Financial Platforms	Enhancing trust via corporate social responsibility; investing in environmental protection; sourcing funds through social and low-cost capital; value creation by linking investors and entrepreneurs.
	Public Relations and Communication	Social media PR; institutionalizing responsible PR; role of advertising in social banking promotion.
	Digital Banking	Modern banking structures; digital transformation; profitable new ventures; role of banking in social media.
	Use of Financial and Infrastructure Tools	Money market instruments (green credit and bonds); insurance market tools (green insurance); capital market tools (green investment funds).
Intervening Conditions	Governance Policies	Governmental support; state intervention; internal uncertainties.
	Value Orientation	Disregard for collective interests; neglecting human dignity; value conflicts (e.g., discrimination elimination); imbalance between markets and social values.
Outcomes	Sustainable Development	Economic (efficient financial resource use); social (bank branding and support for creative enterprises); environmental (pollution avoidance); cultural (healthy competition in banking).
	Customer Value Creation	Technological (raising awareness via media); relational (responsibility in resource use); orientation toward value without clear definition.
	Customer Loyalty	Ease of service use; up-to-date banking knowledge and services; meeting expectations with transparency and fairness; access to modern electronic services.
	Optimal Resource Allocation	Efficient asset utilization; financial inclusion of the poor; social banks' role in micro-generation development; credit portfolio diversification to avoid liquidity crises.

Table 2 presents the detailed coding schema derived from the grounded theory approach, showcasing the hierarchical organization of dimensions, components, and their related subcategories. At the core of the model lie three foundational components: social responsibility-based banking, green banking, and social media-driven banking. Each is elaborated with rich contextual strategies, ranging from human resource fairness and environmental commitment to the deployment of digital platforms and social outreach.

Causal conditions that trigger the development of social banking models include social cohesion, regulatory clarity, advanced technological infrastructure, and social capital. These factors provide the necessary grounds for initiating reforms. In parallel, contextual factors such as digital security, industry adaptability, innovation, and cultural alignment create the environmental backdrop essential for successful model implementation.

Strategic responses are manifested in actionable approaches like the development of non-bank financial platforms, digital banking integration, expanded communication strategies, and deployment of green financial instruments. Meanwhile, governance policies and value systems serve as intervening variables, either facilitating or hindering the operationalization of the model.

Finally, the anticipated outcomes reinforce the significance of this framework: sustainable development in its economic, environmental, social, and cultural dimensions; enriched customer experiences and loyalty; and more equitable and efficient resource distribution. These findings confirm the multidimensional and systemic nature of implementing a viable social banking model in Parsian Bank, rooted in both ethical values and technological innovation.

4. Discussion and Conclusion

The purpose of this study was to develop and validate a model for transitioning out of educational challenges in science instruction in Iraq, emphasizing student agency. Through inductive content analysis of qualitative data obtained from educational experts and science teachers, the study identified key influencing factors, core categories, consequences, strategic actions, contexts, and intervening conditions that shape the emergence and operationalization of social banking grounded in green banking and CSR

principles. The final conceptual model highlights five major clusters: influencing factors, core categories (main themes), outcomes, strategies, and contexts, with cross-linkages reflecting an interdependent ecosystem that shapes and is shaped by green and socially responsible banking.

The findings reveal that influencing factors such as social capital, governmental policies, digital transformation infrastructure, and socio-cultural influences play foundational roles in shaping sustainable and responsible banking practices. The coding patterns showed that these elements not only trigger the emergence of green practices but also facilitate alignment with broader social expectations. At the core of the model, three main configurations of social banking emerge: green banking, CSR-driven banking, and banking through social networks. These were consistently linked to a range of outcomes including sustainable development, customer loyalty, optimized resource allocation, and value creation. Strategic responses such as creating non-bank social financial platforms, enhancing digital banking infrastructures, public engagement, and deploying financial tools were found to operationalize these core themes under various contextual dimensions such as culture, innovation, banking structure, and security concerns.

These results are consistent with previous research that emphasizes the centrality of policy and infrastructure in enabling green banking. For example, [9] highlighted how regulatory guidance and internal governance mechanisms are critical in scaling green finance across banks in Pakistan. Similarly, [7] demonstrated that green banking practices in Albania significantly rely on institutional support and a sound digital ecosystem for effective implementation. The present study adds to this body of literature by identifying social capital—a relational and trust-based factor—as a major enabler, echoing [4], who found that social awareness and relational legitimacy are essential for green banking adoption in Somalia.

The emphasis on CSR-based banking in the core categories aligns with a growing body of evidence that views CSR not merely as an ethical imperative but as a strategic asset. Studies such as [19] and [1] confirm that CSR practices enhance the brand equity, customer retention, and operational sustainability of banks. This is also reflected in the model's outcomes, where customer loyalty and value creation directly emerge from socially responsible initiatives. [14] in Bangladesh and [21] in Nepal similarly concluded that CSR-enhanced green banking substantially increases customer satisfaction and loyalty, reinforcing the strategic nature of CSR within financial institutions.

An intriguing addition of this study is the incorporation of banking through social networks as a pathway for social banking. This reflects a novel shift in the role of technology, where digital platforms become not just operational tools but relational arenas for customer engagement and community building. [10] noted the growing importance of online interfaces in green banking, particularly in engaging younger and tech-savvy demographics. This study's model extends this notion by conceptualizing social media as a strategic domain for green communication and trust-building.

Furthermore, the outcomes of the model such as sustainable development and optimal resource allocation resonate with the findings of [18], who emphasized that green financing and banking should be measured not only by financial returns but also by their contribution to achieving the Sustainable Development Goals (SDGs). The present study reinforces this integrated view, aligning with [13] who found that green satisfaction, trust, and perceived value contribute to broader societal well-being.

The strategies identified in the current study—such as launching non-bank social finance platforms and enhancing green communication—are both innovative and validated by empirical precedents. For instance, [25] proposed the CARD (Customer Attraction, Retention, and Delight) model, which emphasizes customer-centric engagement strategies as a cornerstone of green banking success. Similarly, [24] argued that public education campaigns and interactive media are essential in translating green values into customer loyalty. Thus, the strategies in this study are both theoretically and practically grounded.

In terms of contextual elements, this study's identification of culture-centric banking and innovation ecosystems is particularly noteworthy. [17] discussed how green banking in Indonesia is deeply shaped by Islamic ethics and local cultural values. Likewise, [5] argued that green banking's effectiveness in Indonesia's Islamic financial institutions relies heavily on public trust and cultural coherence. The current model situates such cultural and ethical elements not as peripheral influences, but as central organizing structures within which green banking can meaningfully thrive.

The findings also highlight the importance of intervening variables such as state policy and value orientation. These are consistent with [6], who emphasized that employee and institutional value alignment is necessary for sustainable policy enforcement. Moreover, [16] noted that green HRM

policies are only effective when there is internal commitment and alignment with personal and institutional values. This study extends those conclusions by showing that value orientation operates not only at the employee level but across the strategic ecosystem of the bank.

One theoretical contribution of this model is the articulation of interdependent linkages among macro (policy, infrastructure), meso (organizational strategies), and micro (customer behavior, loyalty) factors in fostering social banking. The study complements [23], who explored the micro-level implications of green banking, by integrating them with meso- and macro-level determinants. This offers a more holistic and system-oriented view of green and social banking practices. The study also responds to calls from [15] for grounded, context-specific frameworks to guide green banking development in less industrialized economies.

While the findings of this study offer critical insights into the development of a social banking model grounded in green and CSR principles, certain limitations should be acknowledged. The study primarily relied on qualitative data from a limited number of experts and educators within a specific regional and cultural context (Iraq), which may constrain the generalizability of the results. Additionally, the inductive content analysis approach, although robust in capturing depth and nuance, inherently carries the risk of subjectivity in theme extraction and coding. The absence of quantitative validation or triangulation through customer-level data or longitudinal observation is another limitation that should be addressed in future research.

Future research should aim to validate the proposed model using quantitative methods such as structural equation modeling (SEM) or confirmatory factor analysis (CFA) to ensure its empirical robustness. Expanding the participant pool to include frontline banking staff, customers, and policymakers from diverse regions would also enhance the model's applicability. Comparative studies across different national banking systems can provide valuable cross-cultural perspectives and help refine the model to fit broader contexts. Moreover, integrating digital behavior analytics, customer experience metrics, and green finance performance indicators could deepen our understanding of how social banking operates in practice.

For practitioners and policymakers in the banking sector, this study underscores the need for holistic strategies that integrate CSR and green banking at every operational level—from infrastructure and policy to employee training and customer engagement. Creating cross-functional task forces dedicated to sustainability, aligning digital transformation with ecological goals, and embedding social values into product design and service delivery can significantly enhance institutional effectiveness. Finally, leveraging social media platforms for public awareness, stakeholder engagement, and trust-building can amplify the impact of green banking initiatives in today's digitally connected world.

Authors' Contributions

Authors equally contributed to this article.

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Declaration of Interest

The authors report no conflict of interest.

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Ethical Considerations

All procedures performed in this study were under the ethical standards.

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