



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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Received: 2025-03-23

Reviewed: 2025-04-15

Revised: 2025-04-22

Accepted: 2025-05-03

Published: 2026-02-12

Abstract

This study aimed to identify and model the operational components and dimensions of social banking based on social responsibility, green banking, and social media-based banking within Parsian Bank to enhance sustainable development and institutional accountability. The research employed a qualitative grounded theory design to explore and conceptualize the dimensions of social banking. The statistical population included two expert groups: banking specialists and academic scholars. Using purposive judgmental sampling, ten participants were selected from Parsian Bank branches in Tehran and Karaj and relevant academic institutions. Semi-structured, in-depth interviews were conducted until theoretical saturation was achieved. The data were analyzed through open, axial, and selective coding, with triangulation and expert validation ensuring credibility. Inter-coder reliability reached 75.75%, and the kappa coefficient of 0.821 confirmed coding consistency. The analysis revealed six main clusters: influential factors, core categories, outcomes, strategies, context, and intervening factors. Core categories included three foundational dimensions—social responsibility-based banking, green banking, and social media-driven banking—supported by key contextual factors such as digital transformation, governance policies, and social capital. The model demonstrated that integrating social responsibility and green practices within a digitally enabled framework significantly enhances customer loyalty, trust, and sustainable development. The findings confirmed that effective social banking requires regulatory clarity, cultural adaptability, and employee awareness, aligning with sustainability-oriented banking paradigms. The study presents a comprehensive operational strategy model demonstrating that the convergence of social responsibility, environmental stewardship, and digital transformation strengthens organizational resilience and customer trust. By embedding CSR, green finance, and technological innovation into banking operations, institutions can achieve long-term sustainability and competitive advantage.

Keywords: Social banking; green banking; corporate social responsibility; sustainable development; digital transformation; Parsian Bank.

How to cite this article:

Khaki, N., Mohammadi Nasab, M., & Sanavi Fard, R. (2026). 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. *Management Strategies and Engineering Sciences*, 8(1), 1-8.

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.

Contextual Conditions	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.
	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.
Strategies	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.
	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.
Intervening Conditions	Use of Financial and Infrastructure Tools	Money market instruments (green credit and bonds); insurance market tools (green insurance); capital market tools (green investment funds).
	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 findings of this study revealed that the operationalization of social banking within Parsian Bank is deeply intertwined with social responsibility, green banking, and digital transformation through social media platforms. The inductive analysis identified six major clusters—contextual factors, strategies, core categories, intervening factors, influential factors, and outcomes—each of which collectively contributes to constructing a holistic model for socially and environmentally responsible banking. These

results are consistent with previous studies emphasizing that green banking practices not only enhance environmental performance but also lead to stronger reputational capital and improved customer loyalty [5, 7]. The present findings extend this literature by contextualizing these relationships in an Iranian banking framework and by illustrating how social responsibility, digitalization, and value orientation converge to form a sustainable operational paradigm.

The model's structure confirms that social responsibility-oriented banking plays a pivotal role in cultivating customer trust and loyalty. This observation supports the work of [21], who found that banks integrating CSR-based programs into their service design substantially improve customer attachment and long-term loyalty. Similarly, [19] reported that green and CSR-driven initiatives at the Bank of Baroda foster sustainable development outcomes by aligning corporate actions with societal needs. The results from Parsian Bank indicate that these socially responsible approaches—such as equitable recruitment, community engagement, and gender equality—generate both reputational and relational value. These dimensions correspond to the “social capital” and “value orientation” components identified during coding, validating the notion that a socially conscious banking strategy enhances public trust and strengthens long-term institutional legitimacy [4, 14].

Equally significant is the role of green banking, which emerged as a core pillar of the operational strategy. The incorporation of environmental management systems, green human resources, and green financial instruments mirrors findings by [1], who demonstrated that green banking practices significantly improve banks' sustainability performance through the mediating role of green finance. Similarly, [18] emphasized that green financing models act as catalysts for achieving Sustainable Development Goals (SDGs) by linking financial intermediation with environmental protection. In Parsian Bank's model, initiatives such as green credit, eco-loans, green insurance, and paperless banking reflect these global patterns. Furthermore, [13] and [12] established that green trust and perceived environmental value mediate the relationship between green initiatives and customer loyalty—findings that align closely with the present results indicating that environmental consciousness directly enhances customer satisfaction and retention.

The integration of social media-based banking represents a unique dimension of Parsian Bank's approach. The study uncovered that digital infrastructure, communication

transparency, and cyber security are integral to maintaining stakeholder trust in digital platforms. Similar to [10] and [23], who highlighted digital transformation as a vehicle for accelerating the green banking agenda, this research underscores how social networks function as tools for community interaction and social value dissemination. Social media banking facilitates real-time service delivery and consumer participation, echoing the CARD (Customer Attraction, Retention, and Delight) model proposed by [25]. This finding highlights the emerging significance of technology-enabled relational banking where customer experience and ethical responsibility coalesce.

The influential factors identified—particularly social capital, regulatory clarity, and digital infrastructure—illustrate that successful implementation depends on a strong institutional and policy framework. [9] and [8] found that the effectiveness of green financing programs depends on transparent governance policies and coherent regulatory mechanisms that promote institutional accountability. Consistent with their argument, Parsian Bank's experience demonstrates that government support, value alignment, and stakeholder participation constitute the scaffolding upon which social banking must be built. Furthermore, [16] noted that employee awareness and perception of green HRM policies are vital to the operational success of green-oriented organizations. This assertion is affirmed here, as the interview data revealed that employee engagement and organizational culture profoundly influence the adoption of sustainability-centered strategies.

Outcomes of the model—sustainable development, customer loyalty, optimal resource allocation, and value creation—validate the multidimensional benefits of social banking. The findings echo [26] and [20], who reported that socially and environmentally conscious banks achieve stronger market positioning by fostering both financial performance and social legitimacy. In the case of Parsian Bank, sustainable development was not confined to ecological gains but encompassed cultural and social well-being, consistent with [17], who observed that green banking contributes to social equity and community inclusion. Moreover, the emphasis on optimal resource allocation aligns with [22] and [24], who showed that integrating green accounting and green finance practices leads to efficient use of resources while maintaining economic stability.

The strategic responses identified—development of non-bank financial platforms, green financial tools, digital banking, and enhanced communication—illustrate how sustainability can be operationalized at different institutional

levels. These mechanisms support the assertion of [11], who emphasized that the future of global banking lies in the integration of digital innovation with environmental stewardship. Additionally, [28] found that adaptation of green practices in Nepalese banks was largely driven by innovation in digital infrastructure and leadership support—both factors that emerged prominently in this study. Importantly, the notion of “culture-oriented banking” resonates with [27], who argued that local cultural adaptation is essential for embedding sustainability principles into regional banking ecosystems.

The contextual and intervening factors found in this study—particularly governance policies, value orientation, and innovation—highlight that the success of social banking depends on a value-driven institutional culture and consistent regulatory commitment. [15] and [26] identified similar mediating factors where value conflicts and inconsistent governance impeded the success of green banking programs. The Parsian Bank model suggests that aligning corporate values with societal ethics mitigates these conflicts and promotes public trust. The results also echo [4], who showed that awareness campaigns are crucial to overcoming cognitive barriers that limit stakeholder participation in sustainability programs.

In theoretical terms, the findings reinforce the argument that green banking and CSR are not peripheral add-ons but foundational elements of modern banking strategy. Consistent with [18], green banking not only aligns corporate behavior with environmental goals but also serves as a business model for innovation and competitiveness. The model developed for Parsian Bank bridges the gap between CSR theory and operational strategy, offering a multidimensional framework that integrates environmental, social, and technological domains. This supports [23]’s conclusion that green-oriented practices significantly enhance perceived financial performance. Additionally, the model extends prior conceptualizations by embedding cultural, ethical, and digital elements, which are often underrepresented in Western-centric frameworks [12, 13].

In summary, the study’s results demonstrate that the synergy among social responsibility, environmental stewardship, and digital connectivity fosters sustainable development while strengthening customer relationships and institutional resilience. The grounded theory model developed provides both theoretical and practical value, offering banks a structured pathway to operationalize social banking through integrated CSR and green initiatives. It confirms that ethical, environmentally conscious, and

technologically adept banking institutions are better positioned to thrive in volatile and socially sensitive markets.

This research, while comprehensive in its qualitative scope, has several limitations. The study was confined to Parsian Bank branches within Tehran and Karaj, which may restrict the generalizability of the findings to other regions or banking institutions. Furthermore, the qualitative design—though suitable for theory development—limits statistical generalization. The interviews were conducted during a specific period, and participants’ perspectives may have been influenced by contemporaneous regulatory or economic factors. Another limitation pertains to potential researcher bias during coding, despite the use of triangulation and intercoder reliability checks. Future studies could enhance objectivity by combining qualitative insights with quantitative measures, employing larger samples, and including comparative analyses across private and public banking sectors.

Future research should examine the longitudinal effects of implementing social banking models across different institutional settings and cultural contexts. Quantitative studies could validate the causal relationships identified here, such as the link between CSR intensity, customer loyalty, and sustainable financial performance. Comparative cross-national analyses between Iranian and regional banks (e.g., in Pakistan, Indonesia, or Nepal) could yield valuable insights into how cultural and regulatory differences shape social banking outcomes. Researchers might also explore the role of artificial intelligence, blockchain, and fintech collaborations in enhancing transparency, accountability, and efficiency within green banking operations. Lastly, the development of standardized sustainability indices for the banking industry could help assess progress and benchmark best practices globally.

For practical implementation, banks should institutionalize green HRM programs to enhance employee awareness and commitment to sustainability objectives. Establishing cross-functional CSR committees can ensure coherence between social and environmental goals and banking operations. Management should invest in robust digital infrastructures to support eco-friendly services, online transparency, and customer engagement via social media. Moreover, policy-makers and regulators should provide incentives for green financing and enforce accountability measures to ensure compliance. Finally, banks must cultivate a culture of ethical banking that emphasizes environmental responsibility, social equity, and

digital innovation as cornerstones of long-term strategic success.

Authors' Contributions

Authors equally contributed to this article.

Acknowledgments

Authors thank all participants who participate in this study.

Declaration of Interest

The authors report no conflict of interest.

Funding

According to the authors, this article has no financial support.

Ethical Considerations

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

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