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The Role of Commercial Bank Practices on the Bank Enviromental Performance

(A Case Study of Private Banking Sector in Jalalabad City Nangrahar Afghanistan)

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Abstract
Today, all the sectors of world economy are facing huge challenges to deal with the environmental problems and their related impacts in their day to day businesses. The objective of this paper is to measure the impact of green banking practices on bank's environmental performance. In order to achieve the objective, primary data were collected from 70 employees of selected bank branches and the structured questionnaire was administered to collect the data. The data were analyzed by using univariate, bivariate and multivariate analyses. The finding of the study revealed that green banking practices have positive and significant impact on bank's environmental performance in overall. And it also found that employee related practice, daily operation related practice and bank's policy related practice were found to have positive and significant impact on bank's environmental performance however, customer related practice has no significant impact on bank's environmental performance. The current study will be vital in understanding the empirical knowledge regarding the impact of green banking practices on bank's environmental performance.

Keywords: *Commercial Banking, Practice, Bank Environmental Performance*

1. Introduction

In the last few decades, the awareness of environmental issues by governments, policy makers, advocacygroups, business firms, and the public is given much importance in all over the world (Banerjee, 2002). There have been numerous debates about the issues of environmental degradation, climate change, ethics, social responsibility, marginalization and formation of strong voices of groups, radicalism and protest on capitalism since the society is more concerned about the environmental performance (Jabbour & Santos, 2008). Environment protection activity that was limited to households and community in the past has now become a compulsion on commerce (Gunathilaka, Gunawardana, & Push pakumari, 2015). It adds value to businesses. So investors and shareholders

take pride in being associated with such activities. The industrial development which has enhanced global warming, ozone depletion, air and water pollution, soil erosion, and deforestation are now widely recognized as global environmental problems demanding immediate solutions (Banerjee, 2001). Hence, organizations are seriously focused on the environmental performance in addition to the social and economic performance. Moreover, several international and local environmental standards, environmental authorities and environmental oriented customers emphasize on the environmental performance of the organizations. Environmental authorities have given organizations very strict norms to follow and are much more vigilant as this issue has caused much uproar in the recent past with the society. Further, environmental protection license (EPL) is mandatory today for an industry to operate.

Hence, organizations are focusing much attention to protect the environment in their day to day activities. Associety is more concerned about the environmental performance; it has led companies to adopt environmental management practices. So, companies voluntarily implement environmental management system (EMS) for this purpose. An environmental management system is a set of management processes that requires firms to identify the measures and controls their environmental impact (Bansal & Hunter, 2003). It provides a management framework for achieving environmental performance. Hence, companies insist on implementing environmental management systems to enhance control over the company's negative environmental impact. It helps the company in preventing pollution and saving company's money by reducing wastes, reducing energy consumption, carrying recycling activities and overall enhancing the corporate image. Moreover, some authors suggest that environmental management may be tool, which helps and cited by organizations to improve their competitiveness (Hart, 1995; Porter & Lined, 1995). In order to achieve competitive advantage, commitment to safeguard natural environment has become an urgent issue within the current competitive scenarios. Further, Miles and Covin (2000) stated that environmental performance of an organization improves its reputation and goodwill. It contributes to environmental and economic benefits to the organizations. It reveals that environmental issues (e.g. climate change, pollution and energy crisis etc.) create not only challenges but also opportunities for business organizations (Thevanes &Arul rajah, 2016a and 2016b).

For a long time, these environmental issues were regarded as hardly relevant to the financial sector. Within the last few decades this view has changed, and banks have recognized that the sector is increasingly affecting, and is affected by, environmental issues (Kiernan, 2001; McKenzie &Wolfe, 2004). Since banking sector is one of the major sources of financing to the many industries and businesses, it creates huge responsibility and accountability to the banks because, this may indirectly lead to environmental pollution if banks fail to exercise strong verification measures regarding the negative environmental impact of those industries and businesses prior to financing. So, encouraging environmentally accountable investments and lending must be the prime responsibilities of banks (Hombre, 2011). If a bank finances environmental polluting industries and businesses, that particular bank will definitely contribute to the environmental degradation. On the other hand, banks should play a pro-active role to oblige industries for mandated investment for environmental management, use

appropriate technologies and management systems (Masukujjaman &Aktar, 2013). Thus, banks can act as an ethical organization by the disbursement of loans only to those organizations, which have environmental concerns (Muhamat, Jaafar, &Azizan, 2011; Goyal& Joshi, 2011; Thombre, 2011). In this way, banks can contribute to improve the overall environment, the quality and conservation of life, level of efficiency in using materials and energy, quality of services and products even though environmental protection is not a primary goal of banking industry.

The ultimate objective of green banking is to protect and safeguard the natural environment. Basically, it can take place in two ways. They are: (1) technological innovation in banking, (2) behavioral and management innovations in banking practices (Shaumya & Arulrajah, 2016a and 2016b). Technological innovation in banking can help banks to reduce their negative environmental impact or to improve their positive environmental impact. For example, using online banking instead of traditional banking system, online bills payment system instead of manual payment system, and etc. Similarly, behavioral and management innovations in banking practices can also contribute to reduce negative environmental impact of the banks. For example, energy saving behavior of bank staff in their respective branches, waste reduction efforts of bank employees, environmental friendly initiatives of bank employees, providing loans to the environmental friendly project and etc. According to Rashid (2010), banks should prioritize in providing loans to the sectors that promote various environmental protection activities.

1.2 Problem Statement

Despite the growing global emphasis on environmental sustainability, many commercial banks in developing countries, including Afghanistan, have been slow to integrate environmental considerations into their operational and lending practices. In Jalalabad City, where private banks play a major role in financing business activities, limited attention is given to environmentally responsible banking practices such as green lending, environmental risk assessment, energy-efficient operations, and compliance with environmental regulations. As a result, the environmental performance of these banks remains low, and their contribution to pollution control, environmental protection, and sustainable development is not well understood. Furthermore, there is a lack of empirical evidence on how current banking practices—such as credit policies, internal environmental management, and corporate social responsibility affect the environmental performance of private banks in the region. This gap in knowledge makes it difficult for policymakers, regulators, and bank management to design strategies that enhance environmentally responsible banking. Therefore, the study seeks to examine the role of commercial bank practices on the environmental performance of private banks in Jalalabad City, Nangarhar, Afghanistan.

1.3 Research Questions

- What is the relationship between employee related practices and bank performance?
- What is the relationship between daily operation practices and bank performance?
- What is the relationship between customer relation practices and bank performance?

1.4 Research Objectives

- To determine the relationship between employees related practices and bank performance.
- To determine the relationship between daily operation practices and bank performance
- To determine the relationship between customer related practices and bank performance.

1.5 Significance of the Study

This study is significant because it provides important insights into how commercial banking practices influence the environmental performance of private banks in Jalalabad City. In a context where environmental protection is becoming increasingly critical, the research helps highlight the role banks can play in promoting sustainability through green lending, environmental risk assessment, and eco-friendly internal operations. The findings will be valuable for bank managers by guiding them on how to integrate environmental considerations into decision-making processes, improving both operational efficiency and corporate reputation. Policymakers and regulators can also benefit from the study by using the results to design policies, incentives, or regulatory frameworks that encourage environmentally responsible banking across the country. Furthermore, the study contributes to the limited academic literature on green banking in Afghanistan, offering empirical evidence that can support future research. Overall, enhancing banks' environmental performance not only supports sustainable development but also benefits society by promoting cleaner environments and responsible financial practices.

2. Literature Review

Research on **green banking** the integration of environmental considerations into banks' policies, lending, operations and disclosures has expanded rapidly in the last decade. Conceptually, scholars draw on theories such as the Natural-Resource–Based View (NRBV) and Socially Responsible Investment (SRI) frameworks to argue that banks can both reduce their own environmental footprint and shape borrowers' environmental behavior by embedding environmental risk assessment, green-lending products, and internal eco-efficiency measures into bank practice. Empirical studies repeatedly show that when banks adopt structured green practices (green credit policies, environmental management systems, staff training and green product lines), measurable improvements in perceived environmental performance and even competitive advantage follow. Recent cross-country and national studies therefore frame green banking as an operational strategy that links environmental stewardship with bank reputation and long-term resilience.

Several empirical studies from developing-country contexts provide evidence that green banking practices have a positive effect on banks' environmental performance. For example, industry- and bank-level studies in India, Indonesia, Nepal and other South Asian contexts report that green lending, internal environmental management and dedicated green finance windows are positively associated with both improved environmental performance and staff/customer perceptions of sustainability. These studies typically use survey data of bank employees or managers and apply structural equation modeling or regression methods to show statistically significant relationships between green-practice adoption and environmental outcomes or perceived performance. Such findings suggest that institutionalizing green finance instruments (e.g., preferential terms for renewable projects, environmental covenants in lending) is an effective pathway for banks to reduce their environmental impact and influence client behavior. Work focusing specifically on

Afghanistan is emerging but still limited. Recent empirical work in Kabul finds that green banking practices when combined with targeted green financing instruments — can improve banks' environmental performance even in fragile or weak-institution contexts, lending empirical support to NRBV-like mechanisms outside advanced economies. These Afghanistan-focused studies point to both the potential for green banking and the practical constraints (limited regulatory incentives, low public awareness, and infrastructure gaps) that inhibit faster adoption. The Afghan evidence underlines that context — institutional capacity, regulatory encouragement and market demand conditions the effectiveness of bank-level green initiatives. At the same time, critical literature highlights **green washing** and systemic-risk blind spots. Investigations and media reporting show that large banks can present strong environmental policies while continuing to finance environmentally harmful activities through channels that evade policy restrictions; this calls into question the sincerity and coverage of some public-facing green commitments. Macro-level studies and stress-tests have also flagged that if banks and regulators ignore nature-related risks (e.g., deforestation, agricultural dependence, biodiversity loss), the banking sector itself can become vulnerable to large-scale systemic shocks — a point that strengthens the argument for banks to incorporate environmental risk into credit assessment and portfolio stress-testing.

Finally, methodological and knowledge gaps remain relevant to your Jalalabad study. Existing research is often concentrated in capital cities or larger economies, uses convenience samples of managers, or focuses on disclosure rather than on objective measures of environmental performance. There is also limited micro-level evidence about how everyday banking practices in smaller cities (such as Jalalabad) affect environmental outcomes, especially in fragile-state settings where regulatory oversight and market incentives differ markedly. This gap justifies a localized, empirical study of private banks in Jalalabad to assess how institutional practices translate into environmental performance on the ground and to provide context-specific policy recommendations. So, it can be concluded that Commercial banking approach involves using environmentally friendly practices at every level from adapting environment friendly practices within the banking organizations and also considering the environmental aspect of the projects while funding and investing in commercial projects. Therefore, green banking has gained unique position in the recent research since it advances towards achieving bank's environmental performance. Commercial banking has many benefits and advantages (Ragupathi & Sujatha, 2015). They are, Basically commercial banking avoids paper work and all the transactions are done through online banking, Creating awareness to business people about environmental and social responsibility enabling them to do an environmental friendly business practice, and. Banks follow environmental standards for lending, which is really an excellent idea and it will make business owners to change their business to environmental friendly which is good for the future generations. Ginovsky (2009) stated that banks should launch new banking products which promote the sustainable practices and also need to restructure their back office operations in order to implement ecologically friendly practices. The author suggested two strategies which banks should follow to go for green banking. They are: (1) use of paperless banking which results in reducing the carbon footprint from internal banking operations and cost saving to banks, and (2) adoption of Green Street lending, which

means offering low rate of interest to consumers and businesses for installing solar energy systems and energy-saving equipment's.

3. Research Methodology

Research methodology is the chapter of the research to find out the answers for the research questions and objectives. In this chapter we find the population of the research, sample, sample size and hypotheses of the study. In this chapter also explain the data types of data and collection of data so the data information will be explain in this chapter.

3.1 Data Collection

Data will be collected for this research through questionnaires that is called the primary data and the other information will be collected through articles, books and other publication sources that is called the secondly data. This research is consist on the primary data the data will be collected through questionnaires that are adopted from the other articles. The banks practices questionnaires were adopted from the Thompson, P. (1998) and the bank performance questionnaires were adopted from the Karki (2025). The data will be collected from the private banks of Jalalabad city that are Azizi bank, Islamic bank of Afghanistan, united bank and Afghan international bank.

3.2 Population

The population is the respondents through which data is collected. Population is someone through which the information will be collected for this study. The total population for this research is 100. So the population of this research is 100 it shows that the data and information for this will be collected from 100 respondents. Population for this research will be the employees of banks for this research the operational staff will be the population for this study.

3.3 Sample Size

The total population of this research is 100 we select the 70 respondents for the data collection because the data is not collected from the whole population so we selected the 70 member staff for the data collection. So the data will be collected from the 70 member of the different banks. So 70 is the sample size for this study the 70 questionnaires will be filled from the respondents.

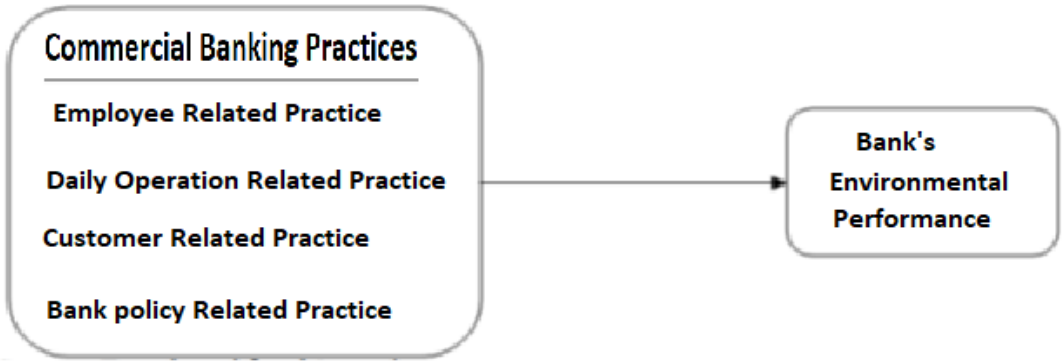
3.4 Data Analysis

The data will be analyzed through descriptive and inferential statistics. The means and standard deviation will be analyzed. The correlation and regression analysis will be tested on this research. The SPSS software will be used for the data analysis.

3.5 Conceptual Model

. The research model of this paper was shaped from two comprehensive variables including green banking practices and bank's environmental performance. Based on theoretical background and review of the previous literature, a conceptual model was developed to examine the impact of green banking practices on bank's environmental performance. Figure 1 presents the research model

Figure 1: Conceptual Model



Soucr: Developed for this Study purpose

3.6 Hypotheses

- Employee related practices have significant relationship with bank environmental performance.
- Daily operation related practices have significant relationship with bank environmental performance.
- Customer related practices have significant relationship with bank environmental performance.

4. Data Analysis and Interpretation

4.1 Reliability of Variables

Cronbach's alpha coefficient to analyze the consistency as well as the accuracy of factors which are used in the collection of data and so the purpose of reliability is to test the accuracy and consistency of variables through the Cronbach's alpha analysis.

Reliability of Variables

Variables	Cronbach's alpha
Total Reliability	.875
Employee related practices	.838
Daily operation related practices	.968
Customer related practices	.920
Bank Environmental Performance.	740

4.2 Demographic Variables Analysis

4.2.1 Gender

The below table 4.1 shows the gender of respondents on the basis of data which are collected from the office and from the different private banks of Jalalabad city. The data analysis results show there are 59 male out of the 70 respondents which show 84.3% of the total population of the respondents and 11 are the female respondents from the total respondents which show the 15.7% of the total population of the respondents. So we can say there are more male than female in the data which we have collected from the respondents. So males cover the 84.3% of the study and the contribution of the females is the 15.7% in the study.

Table 4.1: Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	59	84.3	84.3	84.3
	Female	11	15.7	15.7	100.0
	Total	70	100.0	100.0	

4.2.2 Marital status

This section of the analysis shows the marital status of the respondents of the private banks of Jalalabad city from which the data are collected. The below table 4.2 shows the 67 respondents out of the 70 are the married, so the table shows that 95.7% respondents are married in the data which we have collected and 3 respondents out of 70 are not married which shows in the table that are 4.3% respondents are not married.

Table 4.2: Marital status

MS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married.	67	95.7	95.7	96.8
	Unmarried.	3	4.3	4.3	100.0
	Total	70	100.0	100.0	

4.2.3 Age

Age is the control variable of this study. In this analysis we find out the age of the each respondent which is including in the data collection. So we find the age of every respondents of private banks from which the data is collected. According to the below 4.3 table that shows that the 4 respondent out of 70 total respondents have the age from 31 to 35 that is 5.7%, 45 respondents out of 70 have the age from 36 to 40 that are 64.3% of the total collected data, 17 participants out of 70 total respondents have the age between 41 to 45 that shows the 24.3% of the total data, 4 respondents out of 70 respondents in the age from the 46 to 50 that are the 5.7% of the total data.

Table 4.3: Age

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	4	.5.7	.5.7	.5.7
	4.00	45	64.3	64.3	70.0
	5.00	17	24.3	24.3	94.3
	6.00	4	5.7	5.7	100.0
	Total	70	100.0	100.0	

4.2.4 Experience

In this section of the demographic variable analysis we find out the experience of the respondents of office and from the different departmental of bank staff of Jalalabad city from which the data are collected. The below 4.4 table shows that 30 respondents out of the 70 have the experience from 2 to 5 year so it covers the 42.9.% of the data, 33 respondents out of 70 respondents have the experience between the 6 to 10 years that covers the 47.1% of total data, 6 participants from the 70 participants have the experience between the 11 to 15 years so that shows it is taken as 8.6% of the total population, 1 respondent out of 70 has the experience between the 16 to 20 years and due to that 1.4% take a place in the total population.

Table 4.4: Experience

EXP					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	30	.42.9	.42.9	42.9
	3.00	33	47.1	47.1	90.0
	4.00	6	8.6	8.6	98.6
	5.00	1	1.4	1.4	100.0
	Total	70	100.0	100.0	

4.5 Correlation Analysis

Correlation analysis is the analysis which checks the association between the variables. The purpose of the correlation is to find the relationship between the variables if they have any relation or not. In this research the all variables have the relationship and this relationship is positive and significant; the below table 4.8 shows the relationship between the variables.

4.5.1 Correlation

Table 4.8: Correlation

Correlation					
		ERPM	DORPM	CRPM	BEPM
ERPM	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	70			
DORPM	Pearson Correlation	.474**	1		
	Sig. (2-tailed)	.000			

	N	70	70		
CRPM	Pearson Correlation	.439**	.835**	1	
	Sig. (2-tailed)	.000	.000		
	N	70	70	70	
BEPM	Pearson Correlation	.422**	.803**	.808**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	70	70	70	70
**. Correlation is significant at the 0.01 level (2-tailed).					

The above table 4.8 shows that the independent variables have the positive and significant relationship with the dependent variables. So the table states that the ERPM has the (r= .422) relationship with the bank organizational performance, so we can say that here is the positive and highly significant relationship between the procurement planning and organizational performance. Now the relationship between the DORPM and bank organizational performance the above table shows that (r= .803) so we can say that the relationship between the DORPM and bank organizational performance is positive and significant because the value of correlation is less than 1and so we can say that it is the positive and significant association between variables. At last for the relationship between the CRPM and bank organizational performance the table shows that the correlation value as (r= .808) so the value is less than 1 and it is the positive and significant relationship between the CRPM and bank organizational performance.

4.6 Regression Analysis

The purpose of the regression analysis is to analyze and find out the strength of association among the independent variables and dependent variable. In our research we find out the strength of relation between the independent variables with the dependent variable. We have used the SPSS 16 for the regression analysis for this research.

The following Table states the overall summary of variables;

4.6.1 Model summary

Table 4.9: Model summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.841[a]	.708	.695	.60877
a. Predictors: (Constant), ERPM_IV1, DORPM_IV2, CRPM_IV3				

The value of R square of the independent variable identifies the change in percentage that it brings change in the dependent variable. R square value states variability in the above table 4.8 the value of R square is ".708 or 70%" which explains and means that 70% of the variation in independent variable is the cause due to the independent variable.

4.6.2 ANOVA

Table 4.10: ANOVA

ANOVA[s]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	59.325	3	19.775	53.357	.000[b]
	Residual	24.460	66	.371		
	Total	83.785	69			
a. Dependent Variable: BEPM						
b. Predictors: (Constant), ERPM, DORPM, CRPM						

ANOVA ensures the researcher to analyze if the whole model is significant or not. ANOVA table describes that, independent variable can be utilized to predict and forecast the dependent variable. The value of F 53.357 with a significant value at .000 explains that strong significant impact of predictors on the dependent variable, and so it is pretty clear that the model significant.

4.6.3 Coefficient

Table 4.11: Coefficient

Coefficient[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.618	.324		1.909	.061
	ERPM	.430	.116	.448	3.696.	.000
	DORPM	.319	.095	.416	3.357	.001
	CRPM	.592	.154	.422	3.843	.000
a. Dependent Variable: BEPM						

The above 4.10 table shows that the standardized coefficient value of the beta is (β) = .422 due to the relation with ERP in the bank performance. It means that the 1 unit change in relation with ERP is the cause of .422 unit change in the bank performance and so it means that the H1 of the study is accepted.

The above 4.10 table shows that the standardized coefficient value of the beta is (β) = .416 due to the relation with DORP in the bank performance. It means that the, 1 unit change in relation with DORP is the cause of .416 unit change in the bank performance and so it means that the H2 of the study is accepted.

The above 4.10 table shows that the standardized coefficient value of the beta is (β) = .448 due to the relation with CRP in the bank performance. It means that the, 1 unit change in relation with CRP is the cause of .448 unit change in the bank performance and so it means that the H3 of the study is accepted.

5. Conclusion, Results and Recommendations

5.1 Conclusion

Commercial banks are at startup mode in Afghanistan. They should expand the use of environmental information in their business operations, credit extension and investment decisions. The endeavor will help them proactively to improve their environmental performance. As green banking is becoming an urgent need for banks in order to eliminate or reduce environmental degradation, both researchers and practitioners have called for more research works. Although, many research works have been done on green banking, however, exploring the impact of green banking on bank's environmental performance has not been done so far. Hence, researchers have conducted this study in order to fulfill this empirical gap. The present study examined the impact of commercial banking practices on bank's environmental performance. So, the analysis has made use of descriptive statistics, correlation, and regression analyses. All the analysis shows the positive and significant relationship wit each others. The reliability of the variables is reliable it means that the questionnaires is reliable

for the data collection. Correlation analysis shows the relationship between the variables all independent variables shows the relationship with dependent variables. Regression analysis shows the unit change in the independent variable bring the change in the dependent variable, so the analysis results shows the significant effect of independent variables on the dependent variable.

5.2 Recommendations

- The banks should be implemented properly that practices
- The banks should be focused on the employee social life
- The banks must be focused on the employees needs and incentives
- Organization must be focused employee working methodology.
- Banks should be implementing the proper scale of salary.
- The organization must be providing the proper online and technological system for employees.
- The day to day transactions must be monitored properly and accurately.
- Properly customer care practice should be implemented accurately in the bank.

5.3 Recommendations for Future Research

- Further research will conducted on production sector.
- The qualitative approach will be the future research aspect.
- The future study will be arranged on the other services sector like hospitals and consultants.
- The other region of Afghanistan will be selected for further research.
- The other variables such as employee motivation will be added for the further study.

5.4 Limitations of the Research

- The study just limit on the Jalalabad city only.
- Just the banking sector involved in this study.
- Data only collected from the operational staff of the banks.
- The 77 questionnaires just involved in the data collection.
- The results just implement on the banking sector only.

5.5 Implications of the Study

The study has implications for both academicians and practitioners. For the academics, this study contributes to understand the impact of commercial banking practices on bank's environmental performance and findings of the study also contribute to green banking literature. And this study is useful to banks that are intended to become greener banks as well as to achieve environmental goals. Firstly, it helps other banks which may have plans to implement green banking practices in future more effectively. Secondly, the banks which are practicing green banking concept can compare with other green banks and understand the strength and weakness of their own commercial practices and Performance through this study. Thirdly, this study also promotes and motivates commercial banking practices of banking sector in Afghanistan. Through this study, the employees of the banks will become knowledgeable about green banking practices and successfully achieve environmental performance

of banks by involving in implementation of green banking practices in future. Finally, this study may contribute to environmental protection and management.

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