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GREEN HUMAN RESOURCE MANAGEMENT IN PUBLIC AND PRIVATE SECTOR BANKS IN INDIA- AN ANALYTICAL STUDY

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Abstract

Green Human Resource Management (GHRM) is the innovative approach to motivate sustainability development in the economy. GHRM is employing green policies in HRM activities. The study focuses on identifying the need for an inquiry into green human resource management in emerging economies such as India and on investigating the role of GHRM in ambiance to public and private banks in India and how effectively it is beneficial for individual firms, and society. The study highlights green HR practices in the Indian banking system The review paper is dependent on the past findings conducted by various scholars. The main source of the review paper is secondary data and is collected from various articles, journals. Usage of GHRM gave birth to the new concept termed green banking. Green banking is used in the banks for encouraging eco-friendly working and environment in the banking industry. The finding states that due to technological advancement, the usage of papers is reduced, digitalization also takes the banking activities to the next step, and the inclusion of GHRM affects the banking sector as a sustainable organization.

Keywords: *Human Resource, Human Resource Management, Green Human Resource Management, Banking Industry, Public and Private Sector, Reserve Bank of India, Green Banking, Sustainability Development, Green Organization, Environmental Challenges, Technology Advancement, Corporate Social Responsibility.*

1. Introduction

With the rise of environmental concerns, Businesses have been more attentive to the emerging need of combining environmental and human resource management, dubbed as "green HRM" practices. Green human resource management is a process of applying human resource policy to promote the sustainable use of resources inside enterprises and, more widely, promote sustainable development. It incorporates human resource undertakings aimed at promoting sustainable business practices and improving staff awareness and responsibility to environmental issues (Sharma and Gupta, 2015).

Environmental considerations have become the highest concern for any sector, including service industries such as banking. To address environmental challenges, every industry is now embracing Go Green initiatives. Global warming has been caused by various disasters, urbanization, and the most economical use of all available resources. All parties, including the corporate sector, regulatory authorities, individuals, and society, must take multifaceted aggressive action. Human equity is increased because of all people's engagement in environmental challenges. Going green has become increasingly important in today's world, and all businesses adhere to them to stay afloat (Vijayalakshmi and Vidya, 2020). Environmental issues and environmental sustainability have received significant attention in recent years in both industrialized and developing economies. Corporate adoption of "environmental initiatives" has been compelled by growing concern for the global environment and the rise of international standards for environmental management.

Human resources (HR) are the division of a company responsible for recruiting, screening, interviewing, training prospective employees, and administering plans. "Human resource management (HRM or HR) is a strategic approach to managing people in a company or organization in such a way that they assist the firm in acquiring a competitive edge." Its goal is to enhance employee productivity in support of a corporation's strategic goals. Human resource management is concerned with processes and regulations and is concerned with managing people inside corporations. They are governed by a designated department whose professionals provide the required knowledge, tools, training, admin staff, coaching, legal and management counsel, and talent management monitoring to ensure success.

Human resource professionals and those involved in managing a company's workforce are facilitating the development of a great culture by playing a significant role in the growth of sustainability strategies to protect the planet, which has spawned the notion of "green HRM" in the human resource domain. Green Human Resources Management (GHRM) is a set of written instructions, practices, and systems that encourage employees to act in an environmentally friendly, resource-efficient, and socially responsible way to foster the development of an environmentally aware, resource-efficient, and socially responsible

institution. Green human resource management is an international environmental issue. The growth of environmental standards pushes firms to implement formal environmental planning that inspires, engages and educates employees about environmentalism (Kar and Praharaj, 2020).

1.1 HRM & Green HRM

Human Resource (HR) is the department of a company or organization responsible for the recruiting, administration, and training of employees. Human resource management (HRM) is a management function mandated with the responsibility of improving the performance of employees to help the organization attain its strategic goals and objectives. Management of human resources is more specifically concerned with the management of people inside organizations, with a special emphasis on policy and guidelines. Human resource management (HRM) can be explained as attracting, choosing, orienting, enrolling, teaching, and developing workers.

Green Human Resource Management is a concept that enables businesses to adapt or alter their present strategies with guidelines that are more focused on long-term sustainability. Green human resource management is described as using eco-friendly human resource management policies. Employee selection, recruitment, training, and development, as well as salary and retirement plans, are all covered by human resource management policies. The idea of establishing this reform in human resource management is to instill the habit of making the best use of the resources accessible to them. Green Human Resource Management is concerned with the implementation of strategies in the HR function of a business to achieve long-term growth and an environmentally conscious workforce. It comprises reinterpretation of human resource tasks such as green hiring, green performance appraisal, green learning & support, and green remuneration (Sarohi, 2018).

Banks' HR processes are upgraded and optimized, through such conferences, there will be an overall increase in bank efficiency, prompting the need for the promoter/owner to become involved in routine matters. Banking is a service sector, which means that human capital management is vital. Banks encounter two significant obstacles: management of personnel and risk assessment. In the banking industry, your growth is driven by how you manage people and risks (Chakrabarty, 2012).

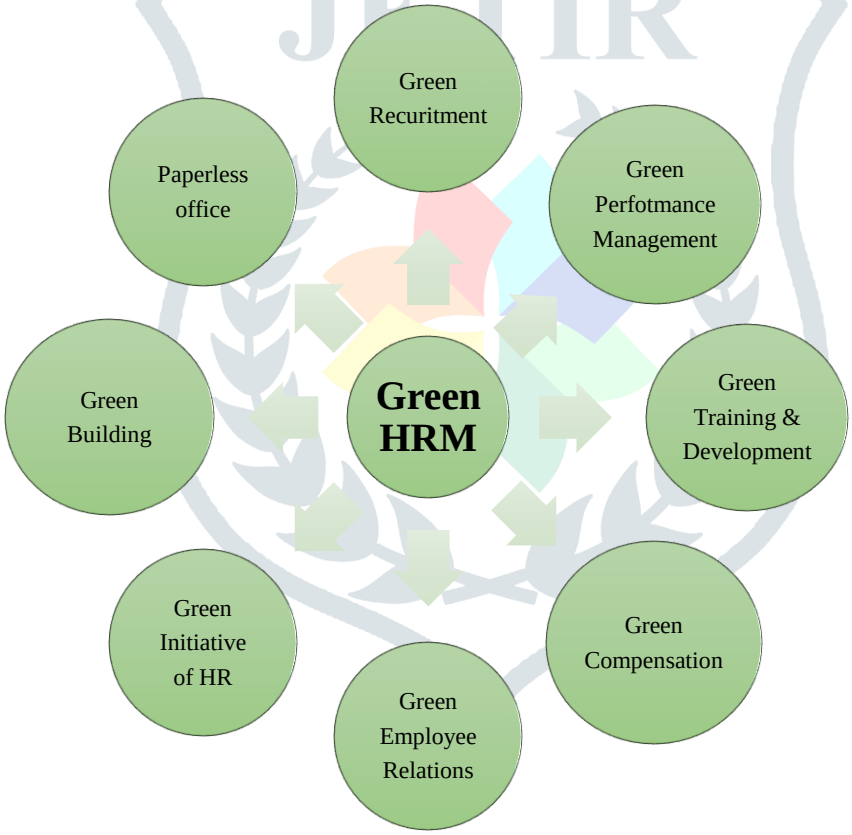

Figure 1- GREEN HRM

1.2 Banks & Banking System in India

Among the most important financial cornerstones of the Indian economy is the banking sector. Due to global forces, liberalization has influenced bank competitiveness, resulting in a mix of Human Resource Management and business strategies (Goswami, 2021). Banks play a vital role in a country's long-term growth, and green banking has become a buzzword. The financial services industry is reshaping because of financial, economic, and environmental developments, and a comprehensive merger of ethical proposals and ideals into banking activity is underway (Lymperopoulos *et. al*., 2012, San-Jose, 2009). The banking sector supports the implementation of environmentally friendly approaches, mitigates climate risks, and aids in recovery by allocating capital to climate-sensitive businesses (Park and Kim, 2020). As environmental and green banking has become synonymous with long-term viability, banks are prioritizing their corporate social responsibility (CSR) efforts (Kärnä *et. al*., 2003), (Scholtens, 2011) The report of the Committee on Financial System Reforms, often known as the Narasimham Committee, kickstarted banking reforms in India. This committee, which declared its report in 1991, recommended several reforms to strengthen the banking sector's efficiency and health by making it more competitive and vibrant (Ahluwalia, (2002). It had a significant impact on bank production, profitability, and efficiency (Mohan, 2005). Banks are critical to the economy since they provide essential services

to consumers and businesses alike. They provide you with a secure location to store your wealth as a financial services provider. A bank is a financial entity permitted to take deposits and provide loans. Bank also provides financial products such as capital management, currency trading, and safety deposit box lockers. Banks are regulated by the national government or central bank in most countries. In India, the Reserve Bank of India, which is the regulatory body and central bank, oversees overseeing the banks.

Banks appear in various forms, namely retail banks, commercial or corporate banks, and investment banks.

Banks are often split into two sectors:

a) Public Sector Banks
b) Private Sector Banks

1.2.1 Public Sector Banks

A public bank is a bank or financial institution for whom the owners are the administration, a municipality, or other public entities. Public sector banks are those where the federal or provincial state controls more than 50% of the stock. These financial institutions are publicly traded. There are twelve public sector banks in India's banking system.

1.2.2 Private Sectors Banks

Private banks are owned and operated by a single citizen or a managing partner in cooperation with a subsidiary. Banks that are not incorporated are known as private banks. Private sector banks are those in which private shareholders and corporations own most of the stock rather than the government. After the plurality of the banks was nationalized in two tranches, the non-nationalized banks, known as Old Generation Private Sector Banks, continued to operate. There are twenty-two private sector banks in India's banking system.

1.3 Green Banking

Green banking is a novel concept integrating environmental and social responsibility into investing decisions. It is described as supporting environmentally friendly practices and lowering the carbon footprint of financial activities. Specifically stated, green banking is banking that helps the ecosystem. Sustainable banking is another name for environmentally friendly banking. Green banking varies from traditional banking in that traditional banking is built on the principles of security and profitability, with morality playing a minor part. Green banking is environmentally friendly banking. Ethical banking is another term for green banking. By encouraging paperless banking through internet banking, the bank can reduce the paperwork used. Green finance approaches must be encouraged to kickstart sustainable growth and solve global warming, natural catastrophes, and calamities. A bank is a financial entity that works with the public, and banks that engage in green activities can affect their clients' attitudes about the environment (Sahoo, 2016).

Green banking is a catch-all word encompassing banking practices and strategies that promote economic, environmental, and social sustainability. Its goal is to make banking processes, information technology, architecture, and infrastructure as efficient and effective as possible while incurring the least amount of environmental damage feasible (Showkat, 2018).

Figure 2- Green Banking

Green banking strategies are divided into two categories:

a) Green processes, products, services, and strategies
b) Greening Infrastructure

1.3.1 Green Processes, Products, Services, And Strategies

Using crucial practices, improve day-to-day operational processes, financial products, and services more environmentally friendly. The following are a few of the most important:

- Banking using computer and phone
- Automatic payments
- Statements, product information, manuals, and annual reports are accessible in a paperless (electronic) format.
- Providing and supporting financing in "green" businesses.
- Maintaining communication with clients and potential customers via electronic methods while reducing paper-based correspondence.

- Vendors are chosen based on how sustainable their products, services, and operations are (Goswami, 2021).

1.3.2 Greening Infrastructure

Banks might generate energy for domestic use by implementing steps to make their IT architecture (with datacentres) and physical infrastructure (such as premises) more eco-friendly. Apart from agricultural and industrial, banks, as the financial intermediation for worldwide economic and developmental operations, may play a key role in fast and widespread sustainable development. There are two aspects to green banking. The first is how banking is conducted, whether it is paperless or not. The bank's second component of green banking is where it invests its funds. Green banking comprises banks fostering environmentally friendly initiatives and emphasizing loans to businesses that have already made the switch. As a result, the natural ecosystem will be revived (Showkat, 2018).

2. Review of Literature

Sharma and Choubey (2021) proposed a new framework for green banking efforts and investigated the effect of three green banking initiatives on two results, namely green brand image and green trust. The initiatives entailed green product development, green corporate responsibility, and green internal systems. The study used a qualitative approach, with thirty-six managers at the middle to senior levels of twelve formal and informal Indian banks participating in semi-structured in-depth interviews. As per the study's findings, 63 percent of all respondents believe their bank is working on Numerous environmentally friendly financial goods and services, 53% feel their bank combines green internal processes into daily operations, and 78% say their bank participates in many green corporate social responsibilities. Nevertheless, more than 60% of respondents concluded that green banking activities have a valuable role in rebuilding consumer trust through enhanced green brand image, according to the study.

Marditama et. al. (2021) identified a Bibliography of literature on green Human Resource Management (HRM) and sustainable companies from various sources. The study was conceptualized with a qualitative technique and a literature review. The researcher performed evaluations of green and sustainable finance by reviewing and understanding thirty peer-reviewed research articles, which had been summarised in two tables: Article distribution to periodicals and publishers, as well as article segmentation by subject. According to the findings of the study, GHRM is an extension of HRM in the development of environmentally beneficial enterprises. Human resources (HR) play a significant role in any organization; therefore, HR may help with difficult environmental management tasks. Employees must be included in the decision-making process to boost economic activity while minimizing environmental harm.

Dr. Goswami (2021) examined results with the use of research conducted on Indian banks, both public and private. The goal was to give an insight into such innovations connected to Human Resource Management. The analysis is based on secondary data from the public domain, such as annual bank reports, websites, journals, and publications. According to the study's conclusions, most banks employ different corporate social responsibility activities. More mandatory regulations on green practices were needed by the RBI. Public banks are concentrating on a variety of techniques such as paperless transactions, e-reporting, e-circulars, carbon finance, and charitable donations, among others. They neglected green HRM strategies in the banking industry. The study's findings indicated that green human resource management practices would have a favorable impact on the environment's sustainability.

Paul et. al. (2021) presented a conceptual framework for the interaction between inefficient HRM and environmental sustainability, as well as a discussion of green HRM practices and their sustainable aspirations, based on useful literature on inefficient HRM and environmental sustainability. They looked at the roles and responsibilities of HR at well-known firms in India and the leading income creators in the service industry. They observed the excellent practices of specified service industry companies and the influence of those good practices on the organizations' overall outcomes, and they assisted the organizations to become more aware of their business and corporate social obligations.

Joyce and Vijai (2020) based on the existing literature, Researchers, investigated associations and organizations' green human capital and executive practices. The data for this study was gathered from various sources, including academic publications, websites, and company reports. The study indicated various HR tasks for green businesses. The study's goal was to highlight Green Human Resource Management in the workplace through various HRM activities.

Suharti et. al. (2020) illustrated the implementation of green HRM through various HRM functions, and the beneficial implications of Green HRM implementation on individuals and organizations were explored. The paper was a qualitative exploratory study that looked at the adoption of Green HRM in a firm in Indonesia known worldwide for being environmentally conscious. The results indicated that Green HRM benefited both individual employees and the organization. Individual personnel performed better in both green and non-green jobs. Meanwhile, the importance of implementing Green Human Resource Practices at the organizational level included the progression of an ecologically friendly organizational culture and work climate, increased resource efficiency, the development of an advantageous company's identity, and improved economic and environmental performance.

Tyagi and Aukhoon (2019) showed human capital as the most crucial factor in raising the banking sector to an international level of excellence, followed by technology, product diversity, better credit and risk assessment, and internal and external control. Boost productivity, brainstorming, staff meetings, quality circles, and study circles were examined.

Nadar (2018) showed a detailed analysis of the respondents' perspectives on many elements of Green HR recruiting, training and development, and performance assessment, as well as a proposal to retain employees in the banking business, emphasizing employee retention for a longer length of time. The age and gender of the respondents, as well as their academic background and gender, and the kind of personnel working in the banking business, were all considered.

Dr. Franklin and Nilufar (2018) findings state that there is no substantial difference between the types of banks in terms of green HR policies and employee job satisfaction. With a sample size of 172, this study was conducted in designated scheduled

banks. The findings revealed that most respondents understand and acknowledge the notion of Green HRM as a feasible option. For certain criteria, there was significant variability in the effect of Green HR practices among diverse types of banks and employee job satisfaction degrees. According to the research, most banks are socially responsible and are undertaking green projects.

Sarohi (2018) endeavored to comprehend the notion of green human resource management and the several activities undertaken by Indian banks. Concerning green initiative execution, a comparison was done between public and private sector banks. The data collected for the research is secondary and is collected from various published reports, magazines, the internet, newspaper. The main findings were that while both public and private sector banks had embraced various initiatives, there is still a lack of efficient execution of Human Resources Management functions in compliance with the Sustainable Development Goals.

Dr. Masood (2018) evaluated firms' green human resource management strategies on existing research. Thus, the study's primary themes included providing readers with a basic grasp of Green HRM, the motivations for employing Green HRM, the limits or impediments to its effective implementation, and suggesting some viable HR initiatives for green firms.

Mishra (2017) examined the state of green human resource management procedures in India and the issues they face. Offers a conceptual framework for bridging identified gaps and generating a long-term organization. The researchers used a multimethod approach. The study was split into two parts. The first phase involved researching archival research, whereas the second phase involved employing a case study approach. In the first phase, a comprehensive review of the literature was performed; in the second stage, data were collected from industrial companies to track the quality of the activities outlined in the first phase. The results indicated that GHRM's full potential methods for fostering pro-environmental behavior in businesses may be realized. Data analysis also demonstrated assistance to senior management and cross-departmental learning are critical for facilitating green behaviors among employees.

Dr. Chanderjeet (2017) focused on several green HRM procedures and the link between banking social responsibility and green human resource management. The research went on to send feedback to the human resource department concerning things to create the banking business more environmentally friendly, as well as how to use those ideas. Examined the detailed functionality of human resource behavior in the context of the natural environment in the banking workplace, as well as future potential. They advocated employing green HRM practices, using a carpooling system in banks, and eliminating paper waste. The bank should develop policies that consider environmental concerns. The nature of the labor was crucial for the formation of the atmosphere.

MS. Singh and DR. Sood (2017) aimed to find if implementing innovative HR strategies in the banking sector results in favorable or unfavourable effects for workers. Employee sourcing and human resource development strategies in the Indian banking sector are radically different from manufacturing and other service industries. The study attempted to address the following research question: Do various innovative HR strategies in the banking industry yield human resource outcomes such as organisational commitment among its employees?

Dr. Sahoo et. al. (2016) attempted to investigate the uptake of eco-friendly banking items by clients of varying ages. The objectives were analysed using ANOVA and post hoc testing. As per the data, the employment of green banking products varied significantly by age group, with the younger generation being more receptive to green banking than that of the senior and middle age groups. As a result, rising awareness among people in their middle and senior years is required.

Dr. Janakiraman and Dr. Karthikeyan (2016) centered on the premise of a "Green Bank," along with actions done by various banks, and offered suggestions for how to promote Green Banking in India. To facilitate effective green banking adoption, the RBI and the Indian government must play a significant role in developing green guidelines and financial incentives. Green Banking concerns too were discussed, including high operating costs, reputational risk, diversification risk, start-up challenges, and credit risk.

Gupta and Sharma (2015) notified about Green HRM processes documented and objectified in a process model. HCL Technologies as a case study was also examined for the nature and scope of its Green HRM activities. The study provided a research agenda for future Green HRM research. Based on current studies, it was suggested that Green HRM's future as an innovative method looked bright for all stakeholders. Employers and practitioners may balance the advantages of associating workforce participation and involvement in environmental stewardship programmes with a better environmental performance at work.

Ahmad (2015) illustrates the simple concept of GHRM and focuses on the Different Sustainable Human Resource Practices that are being applied globally by businesses. The research also added to the existing body of knowledge by exploring the future direction of various GHRM functions. In addition, some potentially fruitful HR efforts for green businesses were highlighted.

3. Discussion

According to prior studies, India has both privatized and public sector banks that have developed and implemented green policies designed to improve and enhancing the environment and diminishing bank and customer carbon footprints. Green practices such as becoming paperless, e-statements, solar ATMs, LED bulbs, internet banking, net banking, mobile banking, green channel counters, credit cards, and many more have been highlighted as opportunities for banks to avoid any threat. The Reserve Bank of India and the government should take an initiative-taking approach to develop green policies and guidelines. The findings of the study motivate the deployment of Green HRM activities in the banking sector from the standpoint of ecological sustainability. This research looks at the specialized functioning of human resource behaviour in terms of the natural environment in the banking workplace, as well as future possibilities. Green HRM practises should be used by the bank, so banking employees should use the carpooling system. Previous research has demonstrated how HRM can contribute to environmental management and has aided policymakers in establishing legislation to support GHRM practises in businesses. Many incidents are mentioned in conjunction with functions, such as recruitment and selection, when companies solely employ "online portals and social media" now. In the

selecting process, no emphasis was placed towards obtaining access to green personalities and talents. Only those aspects in production and machinery were considered during the performance evaluation. Green actions, which are measured in the evaluation process, are worthless. Green KPIs give a comprehensive overview of a company's environmental performance as well as a methodology to compile, analyse, and prioritise improvement activities. The study's objective is to learn more about GHRM practises in the Indian banking sector and examine different parameters that can foster green behaviour. As shown in the studies, "green banking" is a new concept in the banking industry that includes greening processes, products, services, and strategies, as well as greening infrastructure. It has two dimensions: the first is how the banking business is conducted—whether it is paperless or not and the second is where the bank holds its money. Employee retention at a bank for a long period was similarly linked to GHRM, according to another study. The GHRM is mandated to preserve the environment and tackle environmental issues.

4. Conclusion

Due to the increasing aspect of sustainable development in constructing an advanced business's competitive edge, the subject of implementing ecological principles into HR policies dubbed Green Human Resource Management has grown in popularity. Even before new employees are hired, green human resource management commences. Companies can go paperless due to technological advances, and this can start with newcomers in HR. Employee records, such as proposals, credentials, curriculum vitae, and letters of reference can be preserved online through portals and folders. Not to mention that most CVs are now transmitted electronically, eliminating the need for them to be printed. It can also be integrated with current workers' health insurance or automobile contracts, as well as pay and other benefits information. During the previous several years, the Indian financial industry has seen tremendous growth. And it is at the core of all other financial operations and plays a crucial role in the growth of the Indian economy, and the banking sector has received a lot of attention. As a prominent service industry, the banking industry must provide excellent service to its clients, a healthy workplace environment for its personnel, and be socially responsible. The term "green banking" relates to promoting environmentally friendly practises and reducing the financial industry's carbon impact. It comprises the use of online and mobile banking, as well as environmental channels counters, e-statements, green loans, and solar ATMs. Human resources are one of a bank's most precious commodities, and they play a pivotal role in staff management. Modern human resources managers have been entrusted with embedding the green human resource concept into the business mission statement and human resource policy. Among other concrete benefits, green human resource strategies have resulted in increased efficiency, cost savings, employee retention, and productivity. HR plays a vital role in implementing GHRM practices and standards. Apart from that, they play a significant role in the recruitment of new personnel who are more environmentally aware, so indirectly preserving the Earth. Finally, HR has a significant role in the banking organization's green movement, enthusing, facilitating, and inspiring workers to embrace green practises for a more ecologically responsible firm. Individual employees and the bank equally profit from the use of Green HRM in the banking industry. Green work outcomes involve increased green individual values, green actions, green competencies, and pro-environmental commitment at the individual level, as well as non-green work outcomes like employee satisfaction, employee retention, sense of ownership, job performance, and increased employee well-being. The application of Green Business and Green HRM in banking has a numerous advantage, which include creating an environmentally friendly culture of the organization and work climate, enhancing the productivity of numerous sources, minimize unnecessary waste of money, establishing a positive image of the company, and enhancing economic and environmental performance or eco-performance. This productive research proposed assertions that illustrate the numerous benefits of implementing Green HRM for employees and businesses (both manufacturing and service) to benefit the employee, the enterprise, and society.

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