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ERBIL POLYTECHNIC UNIVERSITY

THE INFLUENCE OF GREEN HUMAN RESOURCES ON GREEN BANKING PROCESSES IMPLEMENTING.

ANALYTICS STUDY IN A SAMPLE OF PRIVATE BANKS IN KURDISTAN REGION – IRAQ

A THESIS

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By

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Declaration

I declare that the master thesis entitled **THE INFLUENCE OF GREEN HUMAN RESOURCES ON GREEN BANKING PROCESSES IMPLEMENTING. ANALYTICS STUDY IN A SAMPLE OF PRIVATE BANKS IN KURDISTAN REGION – IRAQ**; is my own original independent thesis and has not been submitted for the award of any other degree at any institution, except where due acknowledgement is made in the text.

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Dedication

I dedicate my thesis to the soul and the spirit of my glorious father. I also dedicate it to my loyal mother and all my family members, and all those who are happy with my succeed. the thesis is presented to all the Universities in Kurdistan Region, I hope my thesis will benefit the community and students. I would also like to dedicate this work of to the banks Region of Kurdistan, with the hope that they develop and enhance Green Banking in their institution.

Zhala Khala Afan

Acknowledgement

Abstract

Green Human Resource Management (GHRM) is a contemporary human resource management, which is related to the management of the banks environment, because it contributes to increasing the degree of sustainable use of resources through Green Training, Green Recruitment, Green Appraisal of leaders and employees. Working closely on environmental issues strategies, currently the common global aspects, Green Human Resources focus on high technical levels and competition managers for employees as Banks want to develop new environments. Green Banking (GB) determining how to disclose and promote the practice of green banking, this in turn takes into account any type of banking that focuses on environmental, social and ethical aspects. Primary activities Green Production, Sustainability, especially Green Loans for natural resources and energy management. In addition, they are responsible for the shareholders' capital, activities and actions that must be disclosed and reported. The main goals of this thesis are to apply the newest concept of the modern world of green banking and green human resources. The impact of climate change on the entire world, especially Kurdistan Region – Iraq bilateral by threatening our resource of income, and on the other hand, that threat lives, particularly the natural dangers. The research hypothesis is twofold, the first shows the relationship between the variables and the second shows the impact of the variables. To achieve the impact of Green Human Resources and Green Banking interviews and survey questionnaires was distributed only to bank managers in the form of Google form. The analysis was done in SPSS to obtain the necessary and complete data. The results of the regression analysis indicate that there is a significant impact of the dimensions of Green Human Resources at the General Level in Green Banking, and that any change that occurs in Green Human Resources leads to change in

Green Banking. The Kurdistan Region Government should have a standard plan for the environment for the present and future, and we can start in Green Banking process implementing.

Key Words: Green Human Resources, Green Banking, Strategic Analytic, Climate Changes, Environmentally Friendly, Kurdistan Region – Iraq.

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Acronyms and Abbreviation

ATM	**Automated Teller Machine**
CBS	**Core Financial System**
CSR	**Corporate Social Responsibility**
EPU	**Erbil Polytechnic University**
ESG	**Environmental Social Government**
EP	**Equator Principles**
ES	**Expected Shortfall**
EMIS	**Equated Monthly Instalment System**
GHRM	**Green Human Resources Management**
GHRP	**Green Human Resource Planning**
GHRR	**Green Human Resource Recruitment**
GHRT	**Green Human Resource Training**
GHRA	**Green Human Resource Appraisal**
GHRM	**Green Human Resource Motivation**
GHRR	**Green Human Resource Reward**
GHRE	**Green Human Resource Employee**
GB	**Green Banking**
GBPS	**Green Banking Product & Service**
GBL	**Green Banking Loans**
GBSP	**Green Banking Strategic Planning**
GBFI	**Green Banking Finance & Investment**
GBS	**Green Banking Process**
GBB	**Green Banking Buildings**
GBCL	**Green Banking Customer Loyalty**
ISO	**International Standardization Organization**
IT	**Information Technology**
IB	**International Bank**
ICBS	**Integrated Computerized Banking System**
PMA	**Portfolio Management Account**

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Introduction

The Green Banking is a new and modern concept that has spread throughout the world since environmental problems arose. Of course, the Kurdistan Region-Iraq, like the world, is not deprived of these environmental and natural problems, but has the most environmental problems, due to lack of environmental plans. Green Human Resources are a new way of creating managers and employees based on environmental attention by implementing Green Planning, Green Hiring, Green Training, and Green Appraisal. However, the Green Banking is a new type of work, known as an ethical and innovative bank. For the success of the Green Banking, these processes are generally used, including Green Product & Services, Green Loans, Green Investment, and Green Sustainability. According to previous thesis, green human resources have an impact on banks and care about the level of awareness of managers and employees to change how they work, the perpetual continuation of environmental, changing the work in banks from classical to modern. Finally, this thesis consists of Theoretical and Practical aspects. It consists of Four Main Parts and Introduction about all the thesis. The First Part have Two Chapters about Literature Reviews and Theoretical Background about Two Variables Green Human Resources & Green Banking. The Second Part about details of Methodology. The Third Part which contained of Six Chapters about Implementations, Results and Data Analysis. The Fourth and final Part about Conclusions, Recommendations and Future Thesis.

Part One

Chapter One: Literature Reviews

Chapter Two: Theoretical Background

1.1 Chapter One Literature Reviews

After investigating and searching for both variables **(GHR&GB)** no thesis has been written about these two variables together, so here the researcher tried to link these two variables together, especially work on it.

1.1.1 Previous Thesis of Green Human Resource

- **Thesis (Al-Zubaidi,2016) Title "The role of the green human resources management practices in achieving requirements of environmental citizenship- Field research at the General Company for Vegetable Oils".** The questionnaire is used as a tool to gather data and information, together with the researcher's field presence. 30 managers from various departments and divisions were included in the research sample. Identify the organization's level of interest in green human resource management environmental citizenship and activities. Conclusion, the idea of "environmental citizenship" is still controversial since it encompasses a wide range of ideas, goes beyond the boundaries of organizations to encompass an individual's actions outside of them, and assumes a global scope. The recommendation on green human resources management practices across activities of the, employment, training, compensation and incentive systems, and performance evaluation, in order to support environmental citizenship among employees, is one of the most significant recommendations that came out of the research.

- **Thesis (Masri,2016) Title "Assessing Green Human Resources Management Practices in West Bank: An Exploratory Study ".** Thin Palestinian industrial companies composed of 3 sectors (food, chemical, and pharmaceutical industries) in the West Bank, where the exploratory approach was utilized and the use of interviews and questionnaires, the study used questionnaires distributed among 110 companies and conducted 17 interviews SPSS program.

Draw a clear picture of these firms' perspectives on the motivations, obstacles, and anticipated advantages adopting GHRM practices. determining the factors and investigating the anticipated advantages of GHRM procedures from the perspective of these businesses. Employer green talents environmental criteria should be part of the recruitment and selection process.

- **Thesis (Sharma & Gupta,2016) Title "Green HRM, An Innovative Approach to Environmental Sustainability".** Indian, the paper also examines the nature and extent of Green HRM initiatives undertaken by HCL Technologies as a case study. Gap analysis and feasibility studies are then conducted to determine transformational actions, analyze the impacts, and determine cost structures. To provide services across all industry verticals, HCL has offices in 31 countries. With regard to human resource management, HCL Technologies has a "Employees First, Customers Second" strategy. Detail a process model of the HR processes involved in green HRM. This is done. Employers and professionals can determine how valuable it is to link employee involvement in environmental management programs to improved corporate environmental performance.

- **Thesis (Abdallah,2019) Title " The impact of awareness of the ethics of marketing communications on the mental image of the Condor company: a study of a sample of consumers from the wilaya of Chlef ".** Polarization and green choice, green training and development, green performance evaluation, then rewards) in the context of the existence of the organizational force in the Arab Open League/Jordan, so as to attain the objectives of the study. Using the questionnaire as a data collection tool, where the study community complied with all the 93 academic and administrative staff of the Arab Open University/Jordan, the researcher used the method of inventory. Comprehensive, where the questionnaires were distributed to all the entire study

community and retrieved 81 a questionnaire valid for statistical analysis, using SPSS and AMOS data analysis programs. The conclusion showed that following green human resources practices on both strategic objectives and the organizational strength of the Arab Open League, there is a presence following the exercise of regulatory power in the right of strategic objectives at the University, and that following green human resources practices are right strategic Objectives in the presence of regulatory force in the Arab Open League/ Jordan. The researcher recommends that the directors and makers of the Arab Open League/Jordan adopt the practice of polarization and employment closest to maintaining the resources of the environment to a greater level, and work to strengthen and continue to adopt the practice of training and development closest to the preservation of environmental resources.

- **Thesis (Ismail,2019) Title "The Impact of Green Human Resources Management on the Performance of Scientists in the Manaseer Group".** The study used the descriptive analytical approach in this study, where the study community is made up of all staff from the third management levels (senior management, middle management, minimum management) in the group of 10,000 employees and the sample of the study was selected exclusively Comprehensive, where the researcher distributed 400 to the employees of the company al-Manasir, and recovered from it the researcher 360 and after reviewing the questionnaires build that there are 10 questionnaires unfit for statistical analysis, and after the procedure. The appropriate analysis of the study has reached several conclusions there is a statistically significant impact of the green human resources circuit on the performance of the workers group of managers. The study recommended further future studies in the management of green human materials in their role in improving the performance of companies

in general and employees in particular, as well as studies explaining the role of green human resources management on the corporate regulatory process.

- **Thesis (Chaudhary,2020) Title "Green Human Resource Management and Employee Green Behavior: An Empirical Analysis".** It aims to understand how GHRM could improve workers' environmental performance. The study involved 300 employees from the automotive industry in India, and it especially looks at how GHRM practices have an impact on worker green performance behaviors (connected to tasks and voluntary). The proposed search model is tested utilizing hierarchical regression analysis and the CT search design. GHRM is very predictive of both employees' voluntary and mission-related green behaviors. Gender and environmental factors were unable to undermine the link between green human resources management (GHRM) and worker green behaviors using regulatory erosion as an intermediary. To get the Sustainable Development Goals also, the study expands to examine the role of human resource management in attaining environmental sustainability and highlights the crucial need to integrate sustainability into human resource systems.

1.1.2 Previous Studies of Green Banking

- **Thesis (Hadda & Frouhat,2010) Title "Strategies of Financial Institution in Financing Environmental Projects in order to achieve sustainable development, a case study for Algeria".** as the study objective to identify the strategies of international financial institutions in their financing of environmentally friendly projects and the study reached the importance of green financing as an essential and effective element in order to create green investments that take into account the environmental dimension in order to

achieve sustainable development, as the study found that there is a significant lack of contribution from the largest international financial institutions.

- **Thesis (Papastergiou & Blanas,2011) Title "Sustainable Green Banking: The Case of Greece. Practical Issues in Management & Economics".** This study addressed the issue of sustainable development of banks in Greece, and the entrances to this modern field in an integrated and innovative way, where the study tried to analyze the current situation using the model, which was the result of an international study of 34 banks with the aim of reaching a clear picture of sustainable banks in Greece with regard to financing risks, product development and environmental protection, and determining the stage at which Greek banks are located and the sustainability phase. The study generally found that 50% of banks are in a defensive phase 40% in a preventive phase 10% in an offensive phase and there are no banks in the final and ideal stage of sustainability.

- **Thesis (Ullah,2013) Title "Green Banking in Bangladesh-A comparative analysis. World Review of Business Research".** The study objectives to investigate the green banking policy guidelines of the Bangladesh Bank. To enable a comparison of Bangladesh's Green Banking practices. The study conclusion According to the entity notion, banks are ethical businesses. Banks are of the opinion that each individual can contribute to a healthier global environment and that even the smallest "GREEN" action made today will have a significant impact on creating a greener future. Overall, green banking is an excellent technique to raise awareness of global warming; each businessperson will do a lot to protect the environment and improve life on Earth.

- **Thesis (Nath & et al,2014) Title "Green Banking practices-A review. (IMPACT: IJRBM)".** This study highlighted international environmental and social standards and green classification standards set by the RBIs bank in India, and the extent to which public and private sector banks in India adhere to these

green initiatives and practices, which RBI has identified as practices that make the Bank's internal operations, physical infrastructure and technological infrastructure more well-organized and effective with Zero or minimal impact on the environment. The study concluded that although green banks are an effective way to get sustainability in the future, banks in India are lagging behind in this area compared to the counterparts in developed economies, and although they are beginning to predict green practices, their impact on the environment is increasing as a result of doing business in well-lit offices around the clock and on multiple computers requiring more electricity and burning carbon dioxide.

- **Thesis (Gupta,2015) Title "Role of green banking in environment sustainability-A study of selected commercial banks in Himachal Pradesh. International Journal of Multidisciplinary Research and Development"**. The study aimed to identify the most prominent areas taken by banks in India to transform green banking and the study found the need to strengthen various green banking products and adopt environmentally friendly practices that ensure the effective use of resources. Conclusion, banks are launching novel efforts and promoting a variety of green banking products. The bank should also implement eco-friendly procedures that guarantee the effective use of resources. Employees in the financial industry should prioritize green banking efforts. The banking industry is the foundation of the nation. Recommendation, banks should alter their everyday workflow by utilizing paperless banking, online and mobile banking, public transit, etc. Banks are required to provide their staff with environmental sustainability training.

- **Thesis (Lalon,2015) Title "Green banking Going green. International Journal of Economics, finance and management sciences".** The study's major goal is to familiarize itself with Bangladesh's financial institutions' green banking

practices. Additionally, we made an effort to concentrate on internal initiatives, environmental concerns, and the process of developing green banking policy. Additionally, we contrast the banks' green banking policies. The term conclusion "green banking" has gained popularity in today's banking industry. Electronics are examples of green products. compliances, automobiles, etc. for an environmentally friendly environment. Automation and enhanced internal green initiatives are necessary. And demanding training course for top, middle, and lower level Management and clients must both be taken into consideration. The recommendation of the thesis Bangladesh Bank must keep an eye on the banks' green banking policies. Government should support green banking and work to raise public knowledge of it. There must be coordination amongst the relevant authorities.

- **Thesis (Al-Hayat,2016) Title "the green economy is a path to achieving sustainable development, the UAE experience, Maaref Magazine".** The green economy is a path to sustainable development experience use, the sample of the study was the same study as the experience of the Emirates in this field, the aim of the study to identify the ability of the green economy in achieving sustainable development and what benefits from it, the thesis conclusion that the green economy makes the economy more efficient in the long term and is a way to economic recovery by encouraging environmental investments, this study differs as it looks at the contribution of green financing to improve the management of banks and the possibility of shifting towards Green banking.

- **Thesis (Wahiba & et al, 2016) Title "The Green Economy to Face Environmental Challenges and Create Job Opportunities for Green Economy Projects in Algeria".** The sample of the study relied on financial data from the annual reports of banks operating in Algeria. The objective to introduce the green economy and its stages of emergence and address the most important

challenges facing the transition to a green economy and to learn about the areas of investment in the green economy and to learn about the reality of the green economy. This study concluded found that the green economy is working to improve the efficiency of production by rationalizing the use of natural resources in production Attention to the water sector, its governance, control and rationalization of its use, prevention of pollution, focus attention on rural development and agricultural land reclamation with a view to reducing rural poverty levels and improve environmental disease and minimize health risks, reducing waste, emissions, environmentally sound waste treatment and providing low-emission goods and services focuses on an important sector of the transition to a green economy as building the economy depends heavily on the banking sector, recognizing the ability of Iraqi banks to provide green banking services that help them transition to a green economy.

- **Thesis (Pariag-Maraye & et al,2017) Title "A Customers Perspective of Green Banking: A case Study of Commercial Banks in Mauritius".** The study aimed to introduce customer opinion about the concept of green banking in Mauritius and proved that green banks are still in the establishment phase in Mauritius. 200 customer surveys were used as a sample for the initial data collection, and SPSS software was used to produce the descriptive findings. It can be shown from the mean analysis for how Green Banking goods and services affect bank clients that advertising for e-statements, online. Conclusion, Green Banking is a long-term economic strategy that prioritizes sustainable environmental protection over profit as a means of ensuring future sustainability. The report emphasizes that it is the banks' duty to inform their clients about environmentally friendly goods and financing possibilities.

- **Thesis (Abdelkader,2018) Title "Green Bonds as a Tool for Financing and Supporting the Transition to a Green Economy in the Path to Achieving Sustainable Development".** Green bonds as a tool to finance and support the transition to the green economy to achieve sustainable development, the sample of the study relied on the data on the issuance of green bonds and the volume of dealing in the global capital markets, aimed at identifying the steps and stages of the transition to the green economy in addition to studying the green capital market and the reality of green bonds and the size of their contribution to the financing of environmental projects, the study found that green bonds contribute significantly to the financing of green projects and reduce carbon emissions, and The World Bank Group is one of the largest exporters of green bonds, and the study recommended strengthening international cooperation in order to open the way for investment in green bonds in global markets, but the previous study pointed to one of the formulas of green financing Apple, namely green bonds and its role in financing green projects while the current study tries to introduce the concepts of green financing and banking place transfer to banks.

1.1.3 The Benefits that Researcher Received from Previous Thesis.

Greater understanding of both variables (Green Human Resources & Green Banking), a greater sense of importance and better efforts to work on the environment Solutions for the negative damage caused to the environment. After a lot of research, it turned out that there is no research on (Green Human Resources & Green Banking) linked together previously studied, in addition to other studies on Company and Organization, but the difference of this study in Private Banks is completely different from all other studies in terms of

(Dimensions, Theoretical, Practices). The most important differences related to the environment of the Kurdistan Region have been worked on, showing the performance and progress of private banks in the Kurdistan Region.

1.2 Chapter Two Theoretical Background

1.2.1 Green Human Resources

1.2.1.1 The Concept of Green Human Resources

Green HRM refers to the utilize of Human Resource management guidelines to support the effective use of resources within organizations with a focus on environmental sustainability. The term "Green Human Resources Management (HRM) " is utmost often utilized to describe people management strategies then tactics that take the company environmental agenda more seriously. Video recruiting, for example, is a common green activity. Either to utilize online and video interviews to cut down on trip time (Rani & Mishra,2014:3633).

Green HRM in management and HRM literature, this is a relatively recent agenda. Green HRM entails utilizing as little paper as probable in all Human Resource tasks, for example employing and selection, training, and performance reviews, to attain a long-term, environmentally friendly, and competitive edge through employee engagement. It is a modern management issue that has the potential to have a considerable impact on broader company and strategic challenges, for example, HR procedures and policies. GHRM encompasses all operations that help a company achieve its environmental management goal, enabling it to reduce

carbon emissions and amass carbon credits. Their Green Human Resource Management includes considerations for hiring, managing performance, developing training and personnel, and managing pay and benefits, in addition to the areas of onboarding and personnel acquisition. Fair and equitable GHRM can support companies achieve substantial advantages in engagement, commitment, confidence, quality of work life, and retaining. (Hosain & Rahman,2016:54).

1.2.1.2 History of Green Human Resources

After the development of the Environmental Management Quality System (ISO14001) specification in the 1990s, scientific efforts shifted to the term "green" in companies. This was followed by a slew of studies on terms like "green economy," "green marketing," "green product," and "green environment." And they all stressed the importance of firms supporting human resource management techniques for example: training, performance improvement, and worthwhile employees for doing clean and distinctive work. (Gelderman & et al ,2021:2063)

Wherever, published a book titled *Greening People, Human Resources, and Environmental Management* in 1996, emphasizing the importance of human resources management assistance to develop green practices that affect an organization's performance (Green,2020). Business organizations began taking steps and actions that contribute to boosting the green trend in the year 2000, to improve the concept of a business's optimal balance between economic and environmental performance. And emphasizes management's responsibility in bringing all of its activities together while conserving and preserving the environment to gain a long-term competitive edge. Then came promising research in the years 2008 and 2011 to connect human resource management with the

environment and establish a new concept called "green human resource management" (GHRM) (Al-inizi & Al-dahhan,2020:4983).

1.2.1.3 Green Human Resources Definitions

Table 1 :Green Human Resources Definitions

For summarizing of the different definition (GHRM) the researcher collected in bellow Table (1)

Writers	Years	Page	Definition
Nath & Goel	2016	9	It emphasized that the study used qualitative research to gain deeper insights and understandings in this regard and to develop broad conceptualizations of green human resource management because the concept is still undefined and needs to be developed.
Masri	2016	17	Using policies, practices, procedures, and actions associated to the development, implementation, and ongoing preservation of a system to make workers of the organization green for the advantage of individuals, society, the natural environment, and the business. It is the area of HRM that is concerned with converting regular employees into eco-friendly workers to meet the organization's environmental objectives and, as a result,

			significantly improve environmental sustainability.
Mwita	2019	15	Involves environmentally friendly human resource policies and practices that, on the one hand, will support organizations in attaining their financial areas through environmental branding, whereas, also defensive the environment from any negative influence caused by the organizations' policies and actions.
Shafae & et al	2020	143	Practices that emphasize environmental sustainability by developing eco-aware employees who can recognize and support the environmental initiatives of the company. It focuses on green hiring, choice practices, training and development, performance management , evaluation, and a green pay and reward system that increases an organization's human capital.
Saaeb & Al-Saidi	2021	21849	Is the implementation of comprehensive environmental policies through the well-organized utilize of energy and natural resources, the reduction of waste, and the prevention of pollution in order to enhance and improve the organization's reputation.

Researcher Opinion About Green Human Resource

The concept of green human resources is a new policy that focuses on creating new employees and new ideas to protect the environment and pays full attention to the financial increase in institutions without any harm to the environment.

1.2.1.4 Benefits & Importance of Green Human Resources

GHRM encourages employees to be more environmentally conscious. GHRM enhances an organization's brand image. GHRM aids in the improvement of employee morale. Green Human Resource Management draws employees who are willing to work hard. Green Human Resource Management aids in the retention of talent (Chaudhari & Pardhi,2019:1864).

Environmentally friendly concepts in the workplace are likely to have benefited or had a beneficial influence on businesses. Numerous studies have found that implementing Green HRM improves employee, organizational, and environmental performance. Green HRM, in particular, enhanced environmental management systems, for example; resource efficiency, waste and pollution reduction in the workplace (Shafaei & et al,2020:15).

Green HRM improved resource efficiency and economic impact at the organizational level, improved organizational performance, created a stronger public image and brand recognition, reduced companies' environmental impact and created sustainable competitive advantages, and improved organizational and environmental performance. Several additional studies have discovered that pro-environmental business policies have a favorable influence on the long-term sustainability of the environment and organizational success (Suharti & Sugiarto,2020:202).

Preventing or lessening the occurrence of natural disasters like acid rain, red rain, tsunamis, flooding, hurricanes, droughts, then other disasters brought on through the careless, destructive, and greedy utilize of natural resources for production then consumption. To reduce health problems caused by pollution. To evade or else reduce harm to animals then other living things. To preserve a healthy balance of associations between plants, animals, people, and their environments. To safeguard long-term existence of humans and corporate entities (Opatha & Arulrajah,2014:104).

Employees gain a variety of benefits from using the GHRM program, including an increase in task completion rates, improved employee performance, increased profitability, improved asset utilization, and a decrease in behaviors that cause workplace damage. Employees' willingness and commitment to applying GHRM principles can be developed through GHRM, and their ideas and efforts can lead to better efficiency, sustainable resource use, reduced waste, improved job behavior, and enhanced employee performance and retention in their firms. By boosting process efficiency and lowering costs, GHRM aims to encourage employee participation in environmental innovation, decrease environmental waste, and develop products. GHRM's Advantages (Healthy work environment, Increased employee morale, reduced work environment costs, Environmental balance of the work environment, Flexibility in performance of operations) (Khazal & et al ,2020:276).

Activating the GHRM application provides various benefits to employees, including changing the maintenance rate in work delivery, developing employee performance, making adjustments to profitability, making proper use of assets, and eliminating behaviors that cause workplace damage. Employees will be more motivated to use GHRM in order to contribute to their organization because their ideas and efforts will result in increased efficiency, sustainable resource usage, less

waste, improved career behavior, and improved staff performance and retention. GHRM strives to increase employee participation in environmental innovation, reduce environmental waste, and develop goods by enhancing process efficiency and lowering costs. The benefits of GHRM have been highlighted as a healthy work environment, increased staff morale, lower work environment costs, environmental balance in the workplace, and flexibility in operations performance (Habeeb & et al,2020).

Green HRM is concerned with 'Green Dimensions' in HRM procedures, as well as a green culture among employees and the organization. Personal, functional, organizational, and social objectives are all part of the Green HRM objectives. Personal goals assist in the protection of human resources and the creation of a win-win situation that benefits the environment, the organization, and the economy. Environmentally friendly HR activities in HR processes such as recruiting, selection, training, development, performance appraisal, pay, and reward management are all part of the functional purpose. The third goal, as an organizational goal, aids in the formation of a green team dedicated to the advancement of sustainability inside a company (Geetha & Sammanasu,2020:1208).

1.2.1.5 Objectives of Green Human Resources

Green banks' major goal is to reduce waste and prioritize the environment and society. Green HRM is based on foxing on environmentally friendly activities. Increase the efficiency of the coast and time. Organizing your time effectively. Increasing the use of the online system to reduce paper effort. Maintaining a livable world for a long time (Mithila,2019:10).

Is to make employees aware of the difficulties of environmental management, like what actions are compulsory, how capable they are, and how they might donate to environmental protection. This activity is proud of the fact that it encourages workers to do their jobs. their outstanding contribution to making the program more ecologically friendly. A thorough overview concentrating on green human resource management was distributed. It should be understood that supportability, native habitat integration, and human resource management are all new areas for rapid progress, and as a result, the numerous works developed are all new (Ali & et al,2020:60).

Improving environmental performance and ensuring long term environmental viability. Respond to pressure from internal stakeholders on environmental issues. Avoid pollution in the workplace through functioning processes. Contribute to the development of greening strategies (Saaeb & Al-Saidi,2021:21849).

1.2.1.6 Elements of Green Human Resources

 Green HRM combines two vital components: knowledge capital preservation and environmentally friendly HR practices. Green HR involves, among other things, reducing the carbon footprint through interviewing, video conferencing, and less paper printing. Companies are quick to fire workers when times are tough without taking into account the long-term impacts of losing that intellectual capital. Furloughs, part-time work, and other green HR initiatives support organizations find alternate methods to decrease costs without losing top employees (Margaretha & Saragih,2013).

Green human resource management (GHRM) focuses on transitioning traditional workers into green workers (e.g., environmentally friendly personnel) so as to meet the organization's environmental purposes, thereby demonstrating a considerable obligation to management environment. Variables connected to the proper application of the Green HR technique are of especially interest to experts. The concurrent variables have distinguished by the components of HRM (recruitment, determination, preparation, implementation evaluation, and rewards). Green human resource management approaches utilized to determine this. The organization's human resource arrangements are establishing regulations for how to oversee employees (Ali & et al ,2020:63).

1.2.1.7 Dimensions of Green Human Resources

Researchers have different opinions about dimensions (GHRM), some summarize it in just a few processes, while others summarize the same classical HRM processes in many processes. However, the researcher discusses the following dimensions to suit the objectives, problems and hypotheses of the research, about the new concept (GHRM).

First: Green Human Resources Planning

Some businesses are currently estimating the number and kinds of staff essential to conduct corporate environmental management creativities, programs, activities, such as cleaner production, responsible care, and so on. These are some of the best environmental management techniques that some of the world's most successful companies have applied. Corporate environmental management activities necessitate the creation of new job positions and the acquisition of a certain set of

skills. In this setting, green human resource planning is necessary (Arulrajah & et al,2015:4).

Participating in the forecasting of the number and kinds of people required to carry out business environmental management initiatives, programs, activities, cleaner, production, responsibility, and care. Participating in the development of strategies to fulfill the expected demand for environmental work employing experts as consultants to conduct an energy or environmental audit (Aykan,2017:165).

Firms are being pursued Employees with experience or a need to undertake initiatives that target the corporate environment, activities, projects, and programs sought by GHR. Generally, environmental protection-related functions, tasks, specified defined responsibilities, and technical requirements should be highlighted in job descriptions and person specifications (Shaban,2019:88).

Almost half of the company's forecast the number of employees required to implement environmental initiatives; meanwhile, six companies (out of ten) were found to be involved in deciding approaches to meet the predicted request for environmental works, with one of them stating, "As we need new people in existing fields, we are focusing on hiring innovative people who are more concerned about the environment." We are about to begin making deliberate movements toward this plan; however, it may take some time (Uddin,2020:31-40).

The determination of the right person for the right job with the relevant knowledge and skill to satisfy business goals and customer needs is the green HR planning process. It is the alignment of the general plan of the business with the existing human resources. The aim of the planning process is to determine the human resources needed to run a successful firm (Chandrika & et al,2021:7).

Second: Green Human Resources Hiring (Recruitment)

Induction for new hires is viewed as required to confirm that they understand and take extremely their company's environmental culture. As a result, questions of sustainable growth must be factored into the hiring process (Uddin & Islam,2015:14-15). Organizations are seeking cost savings in their operations while keeping a competitive edge, and they must adhere to environmentally responsible practices as competition grows. To increase their recruitment leverage, businesses are increasingly turning to environmentally friendly practices. Green recruitment is a novel concept that is slowly but steadily gaining traction (Muniandi & Nasruddin,2015:52).

Getting better talent requires a critical HR challenge: attracting high-quality employees. Green HRM practices are widely adopted by multinational corporations as a "branding" push to encourage younger generations to care about the environment. Furthermore, noted that employee perception is crucial because when employees believe that a company can provide value to their profile, they will be inclined to work there (Mohd-Yusoff & Mohd-Yusoff,2015:172-173). According to a Trust survey, the vast majority of workers who are considering working for a corporation think that having an active environmental strategy to decrease carbon emissions is essential (more than 75 percent) (Arulrajah & et al,2015:4). Green hiring practices are essential for businesses. Several organizations are combining their corporate environmental policies and strategies with their recruitment policies in the context of hiring (Guerci & et al,2016:265). Green recruiting is a system that highlights the significance of the environment as a fundamental constituent of the organization. By confirming that modern entrants are familiar with an organization's ecological culture then capable of upholding its environmental principles, recruitment strategies may support good environmental

management (Nath & Goel,2016:15). Is linked to environmental performance in a good way. Companies also use a set of green training then participation procedures for recent employees in addition to green hiring. Green training (for example consciousness campaigns, training, then induction) and participation have received the most attention from both scholars and practitioners (for example bi-directional communication flows) (Gureci & et al,2016:267). Green recruitment is the process of finding and hiring new employees who are familiar with sustainable systems, processes, and environmental terminology. A management's ability to effectively manage its environmental impact will be aided by green recruiting, which verifies that modern hires are familiar with green procedures then environmental systems (Consoli & et al,2016:1048). Is not just about exposing environmental ideals so as to attract applicants with an ecological background, nevertheless also about the recruitment process itself, i.e., limiting the usage of paper throughout the process. This is owing to the fact that environmentally aware businesses must have a clear set of rules and principles governing employee conduct and encouraging them to respect environmental guidelines (Bombiak & Marciniuk-Kluska,2018:6). Green recruitment and selection are the methods used to find and hire people who have the information, abilities, attitudes, and behaviors necessary to comply with an organization's environmental management systems (Mashala,2018:62). Is one of the Human Resource managements (HRM) strategies that enables a business to showcase its green HRM initiatives to potential employees. The utmost stimulating problem facing human resource managers in today's worldwide environment is generally regarded as finding and keeping talented employees (Rawashdeh,2018:1051).

Definition of Green Recruitment: As a paperless hiring process with less environmental impact Online applications are accepted via e-mail and online application forms (Mwita,2019:15). In the race to hire the most imaginative and

creative workers, businesses increase their recruiting capacity. In the competition for talent, finding quality employees is essential, and businesses are aware that attracting new talent can be done effectively by acting as employers (Duggal & Jain,2020:4). Developing a green culture has the potential to influence employee behavior and introduce certain values that help to build an internal culture. Employees should be aware of green recruitment and selection, green performance-based appraisal systems, and green training programs meant at increasing environmental consciousness (Zhu & et al,2021:4544).

Is a company-wide initiative that focuses on environmental value and makes it a core feature. Performance management is the process of motivating workers to progress their professional skills in order to improved accomplish the organization's objectives and goals. The identification of company policies leads to increased success (Islam & et al,2021:535). Is the process of hiring people whose information, abilities, and behavior are compatible with an organization's environmental management system. By hiring candidates with a green mindset, businesses can quickly add professionals who are knowledgeable about sustainable practices also are already familiar with fundamentals like recycling, conserving resources, then creating a more reasoned worldwide (Leha & Uyen,2021:109).

Third: Green Human Resources Training

 Employee training and development programs must incorporate social and environmental concerns at all levels, from technical health and safety thoughts on the job site to strategic sustainability issues at the decision-making management and board level (Uddin & Islam,2015:15). The green concept lies at the heart of the new T&D program. It is hoped that through GT&D, a higher understanding of

environmental issues will be raised, resulting in a more sustainable environment. HRM should incorporate activities related to environmental management, such as a set of green skills and a green mindset (Mohd-Yosoff,2015:112). Providing training to inspire recycling and waste management, permitting for flexible hours, telecommuting, and limiting long-distance business travel are all excellent habits to lessen an organization's negative conservational outcome (Arulrajah & et al,2015:8).

Employee awareness, abilities, and understanding about the process of creating products and services can all be improved through an environmental management training program. Environmental factors such as waste management, energy efficiency, safety, and recycling activities may also play a key role in green training (Mohd-Yusoff & Mohd-Yusoff,2015:173). To remain competitive in the race market, it is critical for every and every business to alteration with the changing scenario, and it is even more critical for every organization to struggle that modification, which will be accomplished through training and development. Environmental training also inhibits the deterioration of environmental management skills, information, and attitudes. Training and development are a technique that focuses a lot of care on developing employee services and information that associate to precise valuable (Bangwal & Tiwari,2015:48).

Green Training and development are a process that focuses on improving the skills, knowledge, and attitudes of employees. Green Training and Development educates workers about environmental management, and training must be provided for staff to learn about energy, waste reduction, then spreading environmental consciousness throughout the firm (Nath & Goel,2016:16). Green training and development strategies include orienting employees to green aspects of the workplace, using job rotation to train future green managers, and developing

training programs to make staff greener. Human resource management begins with the first step. The induction process is comprised of training and growth (Farid & El-Sawalhy,2016:126).

Internal environment management has included in the electronic learning package of operate induction processes, that are prioritized on management training courses to display the relevance of the environment then the managerial role in it (Renwick & et al,2016:116). Environmental training and development teach employees the value of environmental management and instructs them in energy-saving, waste-reduction, and recycling techniques. Additionally, there should be opportunities for staff members to get involved in environmental problem-solving and environmental awareness within the company (Banerjee & Dutta,2017:4).

Employee training programs should also include environmental concerns like as waste management, safety, recycling and energy. Furthermore, while Training and Development is extended to recently hired workers in the form of induction, it develops also increases employee commitment to environmental management. The induction program's content should be comprehensive enough to inform trainees about the organization's green management policies and processes ahead of time (Mashala,2018:62). Is one of the utmost critical GHRM practices for the success of green management at companies. Environmental training is often regarded as one of the utmost important apparatuses for human resource development (Rewashdeh,2018;1051). Job rotation to train future green managers. Training staff to develop green workplace analyses. We incorporate training to improve the knowledge of our employees. Safety, energy efficiency, trash management, and recycling training are all available on the job (Zhao & et al,2020:118968).

Environmental and social issues are addressed in all aspects of employee preparation and growth programs. Working strategies to reduce waste are part of

the preparation and improvement process (Ali & et al,2020:62). is described as a "systematic process to improve employees' environmental knowledge, abilities, and attitudes to meet the organization's environmental goals." Green training is regarded as one of the utmost significant components in ensuring the success of an organization's environmental management. As a result, businesses must give green training to all levels of their workforce. Employees should receive green training to raise environmental awareness at the earliest stages of implementing environmental initiatives and practices. Green training is important because it develops employees' green capabilities and attitudes, ensuring their active engagement in firms' environmental enterprises (Saumya & et al,2021:3-4).

Green training, according to a prior study, aided in the preparation of various and multi-talented individuals by improving knowledge, competences, and abilities essential for innovation, which increased an organization's performance (Yafi & et al,2021:2). Teach staffs about the significance of environmental sustainability, train them in energy-saving working techniques, reduce waste, distribute environmental knowledge within the organization, and create incentives for staffs to help with environmental issues (Islam & et al,2021:535).

Figure 1 :Green Human Resources Training

Source Prepared by The Researcher

Fourth: Green Human Resources Appraisal

One technique to successfully implement performance management systems in a company is to connection to performance appraisal to job descriptions that consist of precise green aims and actions. Environmental events, the usage of environmental tasks, lowering carbon emissions, and the communication of environmental anxieties and policy, for example, are all themes that can be enclosed in a performance review (Uddin & Islam,2015:15-16). One of the main issues is that, by focusing on environmental performance targets, the performance appraisal system appears to be limited to plant managers, division managers, and directors alone, rather than broader to all employees (Mohd-Yusoff & Mohd-Yusoff,2015:174).

Some authors believe that incorporating environmental concerns within PMA systems is a pre-requisite for moving beyond CSR rhetoric, whereas others believe that changing PMA practices and leadership capabilities are essential to keep development on ES areas on track. Who at the Environment Agency identifies and employs employees who are passionate about environmental management as internal green champions, as well as the individual performance plan targets of building project managers (Renwick & et al,2016:117). Organizations must set green aims for each worker, develop green principles incorporated into the performance appraisal process, and ensure that every worker has completed a green performance feedback interview as a distinct part of the performance feedback interview to effectively evaluate employees' green performance appraisal (Farid & El-Sawalhy,2016:126-127).

Green Human Resource Management guarantees that the organization's environmental aims are realized. Performance management is a continuous dialogue between an employee and a supervisor that takes place all year long in

support of the strategic goals of the organization. Green performance management covers topics such as organizational policies and environmental responsibility (Nath & Goel,2016:17). Evaluation Environmental Management Information Systems (EMIS) are used by six out of ten businesses to track individual and group environmental performance (EMIS).

According to one company, "the use of EMIS is critical. "We record our employees' performance through EMIS. It helps to evaluate their performance every month, for this we can give them feedback of their every month performance." Green criteria are also used by a similar number of firms for assessing or evaluating employee performance (Kanapala & Battu,2018:2348-9359).

Performance appraisal is the utmost critical part of performance management. Impact performance appraisals must also meet the criteria of dependability, fairness, and validity "afford beneficial feedback to staffs then support continuous developments in the organization's environmental results" (Leha & Uyen,2021:110).

Fifth: Green Human Resources Motivation

It can be explained as the baseline in performance reviews for all employees using green performance criteria and green behavior indicators. One method for ensuring that green performance management systems stay impacts is to define performance indicators for each field that poses an environmental risk. Green objectives, targets, and accountabilities should be defined for managers, and green results must be involved in performance appraisal s (Mohd-Yusoff & Mohd-Yusoff,2015:174). Previous research, on the other hand, claimed that there is a link between the

independent variable "employee motivation" and the use of GHRM to assure environmental sustainability. Itis possible to hypothesize that employee motivation has a substantial impact on the application of GHRM for achieving environmental sustainability (Nath & Goel,2016:59). Employees are encouraged to participate in ecologically beneficial activities. Green Compensation, according to studies, is an important instrument for supporting environmental management and may aid in the achievement of environmental goals. Awards and compensation for promoting environmental initiatives across organizations are effective strategies (Bombiak & Marciniuk-Kluska,2018:6).

Employers must pay attention to employee motivation in order to maintain a positive work environment. Intrinsic and extrinsic motivation are the two types of motivation. Employees are motivated to engage in green behavior for their personal happiness, which is known as intrinsic motivation. Extrinsic motivation arises when employees are encouraged to achieve something in order to receive benefits from the company (Zaki & Norazman,2019).

As a result, it shows that when organizations have leaders who promote green activities, goals, and vision, and facilities employees accordingly, employees will be more able to capitalize on the green motivation and ability acquired at work to boost green innovation (Ahmeda & et al,2020:615). The ability–motivation–opportunity hypothesis is an important theoretical paradigm in GHRM because it describes how human resource systems influence employee behavior and performance at the organizational level. Green training and development, according to previous studies, is one of the most successful GHRM methods for assuring the continuous growth of green management in most firms (Yafi & et al,2021:4).

Both the employer and the employee Assisting in environmental projects and incorporating green principles into people management at work necessitates spending money while greening the workplace and utilizing IT resources. Previous research, on the other hand, claimed that there is a link between the independent variable "employee motivation" and the use of GHRM to assure environmental sustainability. It is possible to hypothesize that employee motivation has a substantial impact on the application of GHRM for achieving environmental sustainability (Islam & et al,2021:537).

Sixth: Green Human Resources Reward

Employee participation in pollution reduction has an influence. Employees at Dow Chemical were interviewed for this study, which used a qualitative case study approach. Employees who came up with unique waste reduction ideas were rewarded and motivated, according to the findings (Cherian & Jacob,2012:26).

Another significant feature of Green HRM is Green Reward Management. The long-term viability of a firm's environmental performance is strongly dependent on its green reward management techniques. Green reward management types a considerable influence to motivating managers and non-managerial employee to take part in company environmental management projects. Organizations may use it in both financial then non-financial ways (Arulrajah & et al,2015:9).

Precise environmental activities must be combined into the compensation structure via providing staffs with a profit package that recompenses them for their green labors. There have been developed monetary-based environmental reward schemes, and a significant amount of monthly managerial bonuses are based on environmental management performance outcomes (Uddin & Islam,2015:16).

Environmental rewards may be applied in the form of monetary and non-monetary incentives, in addition to appreciation prizes; these incentives will help to increase empowerment. According to a tactical approach of rewarding management, which is defined as the alignment of wage practices and organization objectives, there is some evidence for a company to design a system that rewards environmental management, especially, for top managers (Mohd-Yusoff & Mohd-Yusoff,2015:175).

Green reward management refers to the policies and procedures that must be in place to ensure that staff's environmental contributions are recognized through both financial (bonuses, incentives, and cash) and non-financial means. Some corporations established environmental performance metrics that were factored into salary appraisals, while others established recognized awards for outstanding environmental performance (Farid & El-Sawalhy,2016:127). Contributions to green management should be recognized in compensation and reward management. Employees should be rewarded for acquiring green skills and achieving green goals through compensation packages that are tailored to their needs. Employees' green achievements can be recognized through monetary, non-monetary, and recognition-based prizes (Nath & Goel,2016:18).

Environmental sustainability is best achieved when Green Human Resource Management methods are combined, it necessitates dedicated and motivated personnel. Above all, firms should pay close attention to reward and compensation as crucial aspects in fostering positive green thinking and behavior among employees (Mashala,2018:62). Green Reward system refers to aligning the system with the company's green strategies and practices. It should be created with the goal of promoting green efforts in the workplace, as well as lowering carbon footprints (Rawashdeh,2018:1051). Almost all firms recognize and reward

employees for their environmental performance in non-monetary ways, although some organizations (4 out of 10) also award employees financially.

A company claimed that, in terms of non-monetary incentives, "Intangible rewards can be said as non-financial rewards such as; giving employees word of praise from seniors, working with freedom in workplace, personal achievement and growth, receiving more challenging tasks etc." Similarly, a number of firms issue team excellence awards for improved environmental performance in teams and encourage employees to initiate new environmental initiatives (Saeed & et al,2019:428).

Definition of Green Reward "It is a system of monetary and non-monetary place of work rewards for those who donate to the organization's environmental management aims". Green rewarding can be considered a successful method for achieving the organization's environmental goals by paying employees for their environmental concern and exertion in the form of monetary and non-monetary awards. Employees are motivated and stimulated to execute their environmental responsibilities with a high level of environmental dedication and participation when they are given green rewards (Saumya & et al,2021:4-5-6).

Employees are satisfied for their performance through the primary HRM processes of recompenses and compensation. As a result, incentives and awards can influence employees' emphasis at work and drive them to put up their best exertion to achieve organization goals. Rewards and remuneration may be viewed as possible strategies for encouraging environmental actions and management in organizations in the context of GHRM (Leha & Uyen,2021:110).
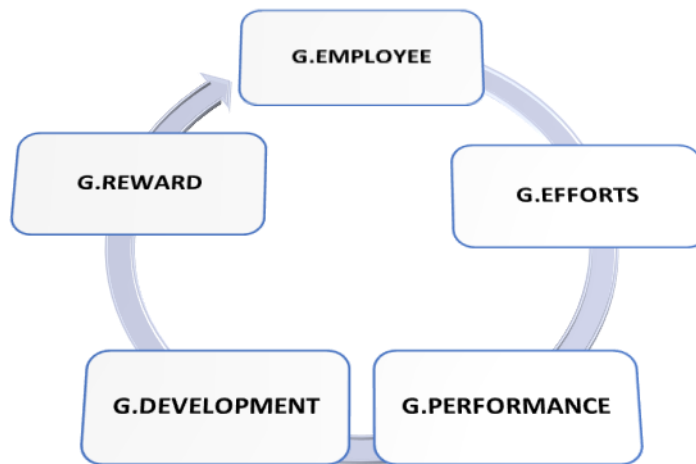
Figure 2 : Green Human Resources Reward

Source Prepared by The Researcher

Seventh: Green Human Resources Employee

Organizations aiming to work in environmentally sustainable ways, societies at large aiming to manage environmental issues, and eventually humanity aiming to maintain itself on this planet should be concerned about comprehending how and why workers differ in terms of their behaviors that have an environmental impact. Unfortunately, the few research studies and applications on environment sustainability that have moved beyond examining such behaviors in individual lives to investigating them in professional lives have concentrated on extremely particular applications (Ones & Dilchert,2012:87).

Using Performance Management (PM) in EM has a number of issues, not the least of which is determining how to assess environmental performance standards across various organizational departments/units and obtaining useful data on these units'

and employees' environmental performance. Some companies have tackled this problem via applying organization extensive environmental performance standards and green information systems audits in order to collect valuable data on environmental performance (Renwick & et al,2013:12). Employee motivation and morale are enhanced because of the connection, as is productivity. Employee relations are necessary activities that contain employee participation and authorization. It also helps in the avoid and resolve of place of work issues that may affect the job. Positive employee relations are, in fact, intangible and long-lasting support in addition to a basis of competitive benefit for every firm (Ahmad,2015:8).

In the manufacturing sectors, green human resources management innovation approaches in the fields of building green talents, inspiring green personnel, and offering green chances Managers in the manufacturing industry are the study's target population (Rajiani & et al,2016:52). Employee involvement in environmental issues It is necessary to evaluate the employee's role and responsibility in the successful alignment and integration of green activities with the firm's tactical goals. One of the utmost significant issues facing organizations nowadays and, in the future, according to some, is engaging staffs in solving environmental worries (Haddock-Millar & et al ,2016:195). Through its Pollution Prevention Pay program, the firm encourages all types of employees to generate cash while also reducing pollution. Encourage staff to come up with creative solutions to environmental issues that are linked to health and safety (Sharma,2016:77).

Employees must be involved in the decision-making process since the best ideas can come from any level of employee. The quality circle concept may also be used in inventive practices, where individuals sit down and discuss a problem and come

up with numerous solutions to solve it successfully. This circle would also aid the organization's growth possibilities in terms of concerns such as organizational and environmental sustainability. It is concerned with the employees' health and safety. The relationship between the employer and the employee must be healthy and harmonious. Productivity would also benefit from a healthy working environment (Likhitkar & Verma,2017:154).

Employee relations concept is based on employees' active participation and involvement in corporate choices, functions, and procedures. Employee involvement and participation in corporate green efforts clearly leads to improved green management by connecting employee motivation, goals, and capabilities with green management methods (Mashala,2018:63). Because of its multifaceted benefits, foreign training and seminars have a considerable impact on employee green HR awareness. Foreign training and seminars assist personnel improve their skills, capacities, and knowledge in order to deal with current difficulties. Furthermore, international training and seminars shape employees' thinking and contribute to high-quality performance on new projects (Al Mamun,2019:20).

Using performance management and performance appraisal, green personnel can be achieved. These two elements should be in line with the green organization guidelines in place at the company (Zaki & Norazman,2019). Employee Relations in the Green Sector Employees in all organizational spheres and circles are expected to interact with one another, regardless of their cadre or rank, so GHRM can help in this area by assisting in the management of any workplace issues that may arise and obstruct or negatively affect a concerted effort to achieve organizational goals (Okikiola,2020:117). One of the most crucial things to maintain for higher productivity is employee-employer connections or relationships among coworkers. Employees should be held accountable for

decisions made in the environmental management system. Employee involvement will result in improved green management (Mukherjee & et al,2020:223).

2.2 Green Banking

1.2.2.1 Concept of Green Banking

Green banking receipts a two-pronged strategy. First of all, green banking emphases on all banks' internal actions becoming more environmentally friendly. It indicates that all banks should adopt proper renewable energy use strategies. To decrease the carbon footprint of banking actions, automation and other approaches are used. Second, all banks should practice ecologically responsible finance, weighing project environmental risks formerly making funding decisions, supportive and stimulating the growth of new "green" creativities and projects. (Islam & Das,2013:40).

Green banking may take many different forms. It entails supporting environmentally friendly methods for long-term growth and lowering the banking industry's carbon footprint. Utilizing online banking in place of branch banking, paying bills online rather than sending them, and opening an online bank account are all examples of online banking. Green banking is a moderately current idea in the worldwide of finance. Green banking is a step toward changing client behaviors in the banking sector in order to achieve long-term sustainability (Gupta,2015:350).

Green banking is a term utilized to describe banking practices that encourage environmentally in charge of financing and environmentally sustainable internal processes. A green bank is also so-called a moral bank, an ecologically responsible

bank, an informally responsible bank, either a socially responsible bank. It is anticipated of a sustainable bank to consider all social and environmental challenges (Rahman & Barua,2016:2).

Green banking is a type of banking activity in which a bank takes the initiative to carry out its regular operations as a careful member of society, taking into account both internal and external environmental sustainability. Such banking operations are carried out by socially conscious, environmentally friendly, and ethically sound banks. Such banking does not just limit its in-house green activities; it also aids in the greening and viability of the environment by supporting green finance. It is one of the most innovative, forward-thinking, and proactive approaches to thinking about the future's sustainability (Zhixia & et al,2018:573).

1.2.2.2 History of Green Banking

Although there is no direct connection between banking activities and the environment, customers' choices significantly affect the environment. The use of goods, procedures, and technology that significantly lower carbon footprints should be encouraged by banks. Environmental impact and financial performance are related, according to a 1996 Hart and Ahuja study. Before, banks only considered their financial performance; now, they must also consider their social and environmental performance. Making society livable without significantly harming the environment is the goal of green banking, which is more than just a company's CSR initiative (Nath & et al,2014:46).

Green banking is any kind of banking that is advantageous to both the nation and the environment. A traditional bank becomes a green bank through focusing its major operations on environmental improvement. The banking industry may serve

as a link between economic growth and environmental protection through promoting environmentally friendly and socially responsible investment. The idea of "green banking" developed in Western nations. In order to protect the environment, green banking formally recognized in 2003. Following the introduction of the Equator Principles (EPs), several of the largest institutions in the world, consisting of Citigroup Inc., The Royal Bank of Scotland, and Westpac Banking Corporation, were among the first to accept them (Lalon,2015:34-35).

1.2.2.3 Green Banking Definitions

Table 2: Green Banking Definitions

For summarizing of the different definition of Green Banking, the researcher collected it in bellow Table (2).

Writer	Years	Page	Concept
Nath & et al	2014	46	Green banking in the banking industry, advancements are being made in terms of technology, operations, and client behaviors. It requires promoting environmentally friendly practices and reducing the carbon footprint of economic activities. With an eye toward long-term sustainability, it is a proactive, forward-thinking mindset.

Tara & et al	2015	1030	It can be described in a variety of ways, but in a general sense, it refers to environmentally friendly banking practices that encourage customers to lower their carbon footprint through banking operations.
Susanto	2015	169	Assumes that the bank has a social duty to the environment, akin to ethical banking.
Rahman & Barua	2016	2	Is a type of banking that focuses on a certain region and technique to help reduce internal and external carbon emissions.
Mehedi&Kuddus	2017	3	In that it deliberates all social, environmental, and environmental factors to preserve the environment and natural resources, green banking is similar to traditional banking. It also goes by the names long-term bank or ethical bank. It emphasizes environmental management and environmental sustainability in conjunction with long-term growth.
Debnath & Roy	2019	75-76	Is defined as a regular bank that takes into account all social, environmental, and environmental concerns with the aim of

			protecting the environment and conserving natural resources.
Herath & Herath	2019	27	Refers to banking actions achieved in locations then in a manner that donates to the overall decrease of external also internal carbon emissions.
Park&Kim	2020	3	Is a broad term that covers practices and ideologies that enable financial institutions to have lesser negative impacts on the economy, the environment, and society.
Khatun & et al	2021	262-263	Is a set of practices and responsibility that aims to make a business more environmentally friendly. Green banking is also called as ethical banking, and it refers to environmentally friendly and socially in charge of banking practices.

Researcher Opinion (Green Banking)

The Green Banking follows a new and modern policy that takes into account environmental protection for the sustainability of banks and emphasizes that banking activities should be done electronically, with a minimum carbon footprint, also going toward the green loans and supporting the environmentally project friendly.

1.2.2.4 Objectives of Green Banking

To grasp the significance of green banking. To figure out what stages need to be taken to implement green banking. To find out what effort's banks are taking to encourage long-term growth. Gain a better knowledge of the advantages and disadvantages of green banking (Jayabal & Soundarya,2016:277). Green banking aims to protect and preserve the environment. Essentially, it may occur in two types of habits. They are (1) innovations in banking technology; and (2) innovations in banking behavior and management. Banking technological advancements could assist banks in reducing harmful environmental impacts while enhancing beneficial ones. For instance, instead of utilizing a standard banking system, you can use an online bill payment system instead of a manual payment system.

Banks' carbon footprint and negative environmental impacts will be reduced as a result of technology advances like these. In the same way, behavioral and management alters in banking processes may support banks lessen their negative environmental influences. For instance, bank workers' energy conservation efforts in their individual branches, bank employees' waste reduction efforts, bank employees' environmentally friendly initiatives, provided that loans to environmentally friendly projects, and so on. Banks' carbon footprint then negative environmental values may be decreased through behavioral and management variations in banking procedures (Shaumya & Arulrajah,2016:1001).

The main aim of green banking is to save the environment in two habits: one, through technological innovation in banking to reduce banks' negative environmental impact by utilizing online bill payment systems in place of manual payment systems, and online banking in place of traditional banking; and second, through behavioral management innovations in banking practices to decrease

banks' negative environmental impact by using environmentally friendly initiatives of banks (Rai & et al,2019:85).

1.2.2.5 Benefits & Importance of Green Banking

All current account holders who switch to Green will receive cash back. All new customers who open green accounts will receive a refund. The use of paper was decreased by making all banking transactions freely available via SMS, Internet, Phone, and ATM Banking. Services for free electronic bill payment. E-Remit services, which are a one-of-a-kind solution for forwarding payments to customers' home countries. E-statements will be prepared and emailed to customers, to open a green account, fill out the online account opening form. Customers can select to go green through a diversity of channels, consisting of online banking, branch locations, and call centers (Biswas,2011:34).

Therefore, banks have plenty of room to switch to paperless operations or use less paper for office correspondence, auditing, and reporting. These banks might switch to electronic correspondence and reporting, which would lessen deforestation. Loans with Comparatively Lower Interest Rates: Banks may introduce green banking loans that offer financial discounts for environmentally friendly products then projects like fuel-efficient cars, green building projects, housing, and home furnishings Lents to install solar energy systems. Environmental Lending Standards: It is a good idea for banks to implement environmental loaning standards in the future. This will encourage business owners to change their operations to be more environmentally friendly, which is great for future generations (Meena,2013:1182)

In our country, green banking is quite significant. Greener banking practices will not only benefit the environment, nevertheless will result in increased operational competences, less exposure to manual mistakes, fraud, and cheaper banking costs. Consequently, banks essential include green ideas into their operations, financing approaches, investments, and structures. Green banking can play a significant role in achieving long-term growth. Green banking eliminates as much paper as probable in favor of online/electronic transactions. Green banking has grown increasingly important in many aspects of business (Jayabal & Soundarya,2016:277). For social reasons, the United Kingdom has long prioritized sustainable and green industrial growth. It creates a welcoming environment both inside and outside the bank. Green Banking treats customers like family members, guiding and supervising them to use scientific approaches to reduce pollution. It conserves energy and lowers costs, both of which are beneficial to the country in the long run (Khan & et al,2016:18). Until recently, environmental problems were not seen to be relevant to bank and financial institution operations. The banking sector's concern for clients' ecologically deteriorating activities has traditionally been interpreted as interfering in their commercial concerns. Nevertheless, it is presently thought that dealing with the environment poses a risk to their business. Even though, banks and financial organizations are not directly obstructed via environmental degradation, they nonetheless incur indirect expenses. Because of severe environmental procedures set through competent establishments in several countries, industries could be compulsory to adhere to particular standards so as to operate. In the event of failure, the industries should be forced to close, putting the bank at danger of evasion (Chandra,2017:27).

Banks help the environment by implementing innovative technology. GB ensures societal growth and has the ability to mitigate society's negative effects. When it

comes to providing financing for various projects, banks can look for investors who are environmentally friendly (Herath & Herath,2019).

Banks should aim to limit their lending to projects that have a negative impact on the environment. Furthermore, as part of the development of environmentally conscious human resources, efforts must be made to raise employee knowledge and training on environmental and social dangers, as well as pertinent environmental issues. This must be a continuous process (Mayilvaganan & et al,2020:5746). This act is utilized for environmental preservation, conservation, restoration, and enhancement, as well as pollution prevention and control and the promotion of sustainable development. This legal and policy framework lays the groundwork for future environmental legislation and recommendations aimed at preventing and reducing pollution and other detrimental activities by individuals, industries, and commercial enterprises in order to promote long-term growth. Today, green banking is an important aspect of banking practices, operations, and investment (Lahore & Baray-e-Kissan,2021:4).

1.2.2.6 Dimensions of Green Banking Process

Researchers have different opinions about dimensions (GB), some summarize it in just a few processes, while others summarize the same classical processes in many processes. However, the researcher discusses the following dimensions to suit the objectives, problems and assumptions of the research, about to the new concept (GB).

First: Green Banking Product & Service

A "green product" has characteristics, a design, and packaging that promote energy preservation, pollution prevention, waste recycling, also environmental friendliness (Chang & Fong,2010:2839). Globally, there is currently a substantial increase in request for green financial products and services. Green banking is being promoted by other financial organizations like insurance corporations, asset management organizations, and others as a moderately new idea that has been utilized in the banking industry recently (Mitic,2012:55). Green goods and services have been produced by Standard Chartered Banks across their whole spectrum of activities, including retail banking, business loaning, project finance, and investment banking. established Green Wealth Management Services, Green Financial Leasing Services, and Energy Conservation and Emission Reduction Project Loans, as well as a Low-Carbon Credit Card (Masukujjaman & Aktar,2014:21).

Green products and services, such as (Insta-banking), are available from the bank It is a service that permits customers to conduct banking transactions via the internet from anywhere and at any time. Customers' carbon footprint is decreased because they no longer require a physical statement or go to bank offices (Nath & et al,2014:54). Making day-to-day business operations, banking products, and services more environmentally friendly through using basic practices (Ch,2014:809).

Adopt strategies and plans to reduce inventory and freight waste. Make paperless transactions easier. Maintain communication with and converse with clients and potential consumers via electronic methods whenever possible, and reduce paper-based correspondences. Create and market banking goods and services that use fewer resources and energy, lowering their carbon footprint (Pradeep,2015:87-88).

Banks might create innovative green-based products or offer low-interest green loans. All banks use green loans because the housing and car loan segments make up the majority of their portfolios. financing based on the National Environmental Policy and its ISO 14000 certification (Kapoor & et al,2016:71).

In today's banking rivalry, every bank must take the initiative to produce a modern green product with higher stakeholder participation then environmental sustainability (Ullah,2020:107). Green product development has become a key strategic factor for many businesses around the world due to environmental legislation and public awareness of eco-friendly practices (Sharma & Choubey,2022:298).

Banks are creating new products and services in response to consumer request for environmentally friendly options. Some of the choices that banks must provide to their clients are listed below. Offering and promoting mutual funds with an emphasis on 'green' businesses. Offering a unique line of credit to assist proprietors in making energy-competence improvements to their homes. Credit cards co-branded with environmental donations are also available (Gupta,2021:3).
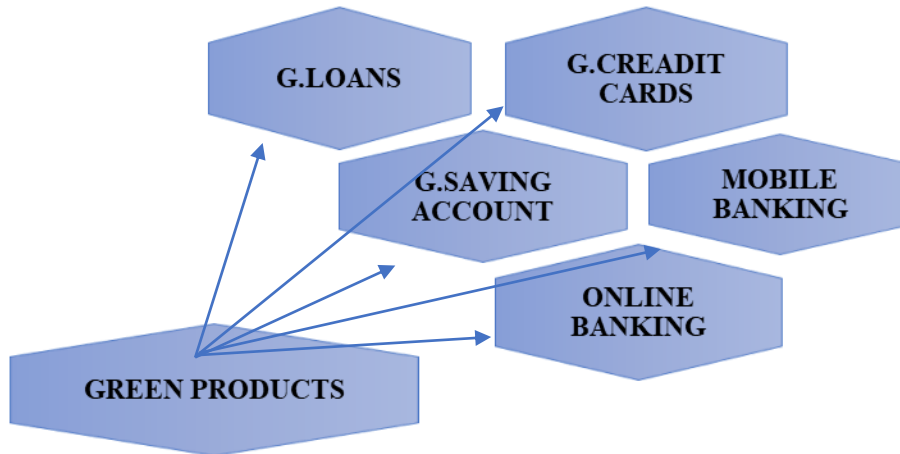
Figure 3:Green Banking Product & Service

Source Prepared by The Researcher

Second: Green Banking Loans

Some researchers talked about the GB Loans as a part of the Green Product, and Services but there are others mentioned to the GB Loans as a different and important dimension, the researcher agreed with second teams, because the GB Loans is one of the most important an effective dimension of GB Process. Another move launched by the bank concerns the interest rate on green banking loans has boosted the interest rate for green banking in order to inspire commercial banks to improve loan payment under its refinance scheme, according to officials (Ahmad & et al:2013,243-244). Bank's loans and grants are conditional on the beneficiary states' commitment to adopt environmental protection measures. The public's attitude toward adhering to environmental norms and regulations is evolving. Environmental rules and regulations were seen as costly and a stumbling block to

progress. When we look at the economic gains in terms of health care, productivity, and insurance, the benefit far outweighs the expense (Chandra,2017:28). Providing low-interest or difference-interest lends to clients for the purchase of solar equipment (Risal & Joshi,2018:47).

A green loan is a kind of credit that supports people minimize carbon emissions. This kind of advance allows the borrower to spread the cost of borrowing over a Twelve -to-twenty five-year period. Green loans can be utilized for house remodeling, solar panel purchase then installation, or green roofing (Maity,2019:163). Green banking is defined as socially responsible banking activities that begin with the goal of environmental protection before giving any loan. Initially, this banking evaluates the feasibility of any project. Environmental issues of the project, either now or in the future in terms of future environmental protection (Ullah,2020:107).

Banks should aim to limit their lending to projects that have a negative impact on the environment. Furthermore, as part of the development of environmentally conscious human resources, efforts must be made to raise employee knowledge and training on environmental and social dangers, as well as pertinent environmental issues. This must be a continuous process (Fad,2021:15). It entails providing loans to initiatives that are environmentally sound. As a result, as a lender, the bank can discourage polluting enterprises (Chadha & Chawla,2022:30).

Third: Green Banking Strategic Planning

Attempting to develop and integrate "green" strategies into their operations increase in demand can be attributed to three key factors. Environmental Awareness and Public Opinion. Environmental Regulation and Legislation.

Environmental Knowledge and Media Coverage (Mitić,2012:55). Incorporating social and environmental policies into the banks' progress goals aids them in developing an effective environmental management system. Banks that implemented socially and ecologically responsible loaning and investing plans, according to, were adjusting their bond underwriting, investment banking, and company loaning procedures (Nath & et al,2014:49).

To engage important stakeholders and raise consciousness about environmental worries then their implications for the economy, environment, and society. Conduct energy audits, assess policies and practices for equipment acquisitions and disposal. Create criteria for assessing progress toward the objectives. Create and implement a green policy with the goal of increasing system utilization while lowering energy consumption and reducing environmental impact (Pradeep,2015:88).

Various banks are using a corporate entrepreneurship approach to innovate and embrace green banking practices in order to ensure the banks' long-term viability. This green banking pillar design techniques for green banking, as well as knowledge of individual effects on the environment and their part in limiting the negative effects of increases (Samanlou & Azad,2015:3). The development of eco-friendly products also services to cater more for their environmental responsibilities and to the growing client's anticipation is the most common form of green banking approach to promote green image. Automatic payments, electronic statements, electronic also telephone banking are all part of the unique green product basket. Green banks similarly extend to invest more in their substructure and technology, rather than limiting themselves to products and services (Pariag-Maraye & et al,2017:1976-1977).

The Clean Energy Development Bank and promote hydropower investment and solar energy progress funds to lower energy consumption. Green banking strategies primarily focus on digitization through: core services, mobile internet banking and money service. The following services eliminate customer-counter delays and provide easy finance (Rai & et al,2019:85-86).

Create consciousness of environmental problems then their influence on the economy, the environment, also society through engaging with important stakeholders. Also, describe the need of greening the bank's procedures, products, and services from a business and environmental standpoint. Conduct energy audits and assess rules and practices for equipment acquisitions and disposal. Examine the impact of IT on the environment and costs, and identify areas that should be "greened." (Gupta,2021:3).

Fourth: Green Banking Finance & Investment

Various green financial goods and services are entering the market. Common green financial goods include solar household systems, solar irrigation pumping stations, biogas plants, effluent treatment plants, and green credit cards (Ahmed&Uddin,2012:9). The banking industry is critical to a country's economic development. Because banks are one of the most important sources of commercial project finance, they may play an important role in promoting environmental sustainability through investing socially and ecologically responsible investment initiatives. Green activities are being adopted by financial organizations in general for environmental sustainability. The idea of 'Green Banking' will benefit the environment, banking industries, and economy, and it will not only secure the greening of industries nevertheless promote future asset quality improvements

(Yadav & Pathak,2013:38). Their lending and investing policies are broader, ranging from incorporating environmental factors into corporate strategy to assessing project environmental risk to offering clients incentives to adopt environmentally in charge of behaviors through known as green financial products (Masukujjaman & Aktar,2014:21).

The target areas for green financing should include lowering lends for convinced environmentally detrimental actions, achieving a specified percentage of environmental lends as a percentage of overall loans, and introducing environmentally friendly financial products (Lalon,2015:38).

The scope of green banking legislation should cover not only the prevention, mitigation, and compensation of climate-related damages, but also investments in environmental goods and services (such as water management or biodiversity and landscape protection) (Lindenberg & Volz,2016:6). Green lending policy is a co-factoring instrument that helps to reduce pollution while also allowing the bank to avoid its external liability for environmental damage. Green investment is the result of a green lending policy that assesses loan proposals in terms of environmental and social risk and return before authorizing them (Mehedi & Kuddus,2017:10).

Financing of projects that deliver environmental advantages in the framework of environmentally sustainable development', thereby focusing on providing funds for investment in a very narrow way. Another aspect of green finance is impact, which refers to the amount of money spent to protect the environment and the demonstrable benefits it has (Brockmann,2017:3). To support the reduction of greenhouse gases, the bank is offering long-term loans at a low interest rate for renewable energy projects. It also provides funding for organic farming, particularly bio fertilizer financing, to prevent the degradation of previously arable

land and water contamination caused by the misuse of chemical fertilizers, pesticides, and insecticides (Neeraja & Joseph,2021:15).

Fifth: Green Banking Sustainability

The recent scope of banking operations has meaningfully raised the carbon footprint of banks as a result of their high energy consumption (Lighting, Air Conditioning, Electronic/electrical equipment, IT, etc.), high paper usage, deficiency of green buildings, then other factors. Consequently, banks must implement technology, procedures, then products that outcome in an important reduction of their carbon footprint whereas similarly allowing them to develop a long-term business (Bhardwaj & Malhotra,2013:181). Sustainable & development is a method of resource management that meets both current and future human demands while also preserving the environment. Three elements make up the field of sustainable development. Sustainability of the environment, Economic long-term viability, Sustainability in terms of society and economy the process via which the banks deliberate the impacts of their several operational actions and their products and services for meeting the requirements of the recent in addition to the future generations (Thiyagaraj,2016:28).

 The role of green banking in long-term growth aimed at enlisting major ideas for green banking adoption and recognizing initiatives by various banks (Raj & Rajan,2017:55). Green banking, also known as sustainable banking, can save time, energy, and money for businesses and society. It lowers bureaucracy and raises awareness among businesspeople about the larger society's environment (Zhixia & et al,2018:574). Betting on the environment It benefits not only the banks and the economy, but also the banks' stakeholders. Banks, industry, and the economy all

benefit from the green banking effort. Green banking may support a lot in achieving sustainable progress via raising awareness and providing education. People's awareness must be raised through effective communication (Maity,2019:162).

Environmental Sustainability The agenda stated that in order to maintain the economy's rapid growth, financial sectors in emerging economies must be proactive in nature and adopt environmental considerations as a first priority in all of their corporate activities. Because the world is constantly changing, banks can recoup their investments and encourage polluting businesses to advance toward being more environmentally friendly by including environmental laws into their lending practices (Nedumaran & Baladevi,2020:9377). The role of green banking in long-term growth aims to highlight green banking initiatives by major banks and to compile a list of important green banking strategies (Chitra & Gokilavani,2020:55).

Sixth: Green Banking Process

The following are the process of green banking. Adopt strategies and plans to reduce inventory and freight waste. Adopt a carbon footprint-based networked design. Allow transactions to be completed without the use of paper. Adopt labor and parts optimization approaches, in addition to intelligent device management techniques. Maintain communication with and converse with clients and potential consumers via electronic methods whenever possible, and reduce paper-based correspondences. Vendors should be chosen based on the sustainability of their products, services, and operations. Design and deliver financial goods and services that use fewer resources and energy, lowering their carbon footprint. Implement

efficient solutions for product end-of-life management that have a low environmental impact (Agrawal,2014:58). Create and market banking goods and services that use fewer resources and energy, lowering their carbon footprint (Pradeep,2015:87). Make paperless transactions easier. Maintain communication with and converse with clients and potential consumers via electronic methods whenever possible, and reduce paper-based correspondences (Shershneva & Kondyukova,2020:3) Each of a Green Bank's functional components and activities must be green – ecologically friendly and contribute to long-term environmental sustainability. Banks have a number of options for greening their functional divisions and activities (Gupta,2021:3).

Seventh: Green Banking Building

The banking industry uses multiple locations for its offices and homes across the nation. These banks ought to create and utilize environmentally friendly structures for their workplaces. These actions will significantly lower operational costs while also assisting banks in reducing their carbon footprint (Meena,2013:1184). Green building is defined as a structure that produces less waste, uses solar energy, conserves natural resources, and creates healthier spaces for its occupants while also encouraging environmental protection. IB can also pursue a green building approach in order to improve environmental sustainability. Because it is founded on ethical and moral principles, IB should be more environmentally friendly than traditional banks (Ahmad & et al,2013:5). Because banks have housing houses, branches, and Automatic Teller Machines (ATMs), they may select to create green to keep our office (Katyal & Nagpal,2014:4).

The green banking industry has multiple locations for offices and residential residences across the country. Green buildings should be developed and used by these institutions for their office and worker housing. These solutions will not only support banks lower their carbon footprint, nevertheless they will save money on operations (Jayabal & Soundarya,2016:279). Because banks have housing houses, branches, also offices, they might select to progress green buildings to safeguard the environment (Kapoor & et al,2016:71).

To save forests, it should avoid using wooden materials and instead utilize water and energy efficient products that require less resources. The application of GB techniques gives IB a competitive advantage, boosting its brand and sales. It will also reduce the IB's reputation risk. IB should use TV commercials to communicate its green concept to their clients (Khan & et al,2016:27). Throughout the country, the banking business employs multiple locations for its offices and residential residences. These banks should construct and deploy green facilities to reduce their carbon footprint while also saving money on operations (Raja & Muthaiyan,2019:69).

Green buildings should be developed and used by these institutions for their office and worker housing. These solutions will not only support banks lower their carbon footprint, nonetheless they will significantly reduce operational costs (Verma & Ahluwalia,2020:266). Because banks hold residential properties, they may select to create green buildings to help safeguard the environment (Gowda & Reddy,2020:10). In this scenario, the banks are altering the construction of the building and making it more environmentally friendly by installing energy-efficient equipment as well as rooftop rainwater collection (Chadha & Chawla,2022:31).
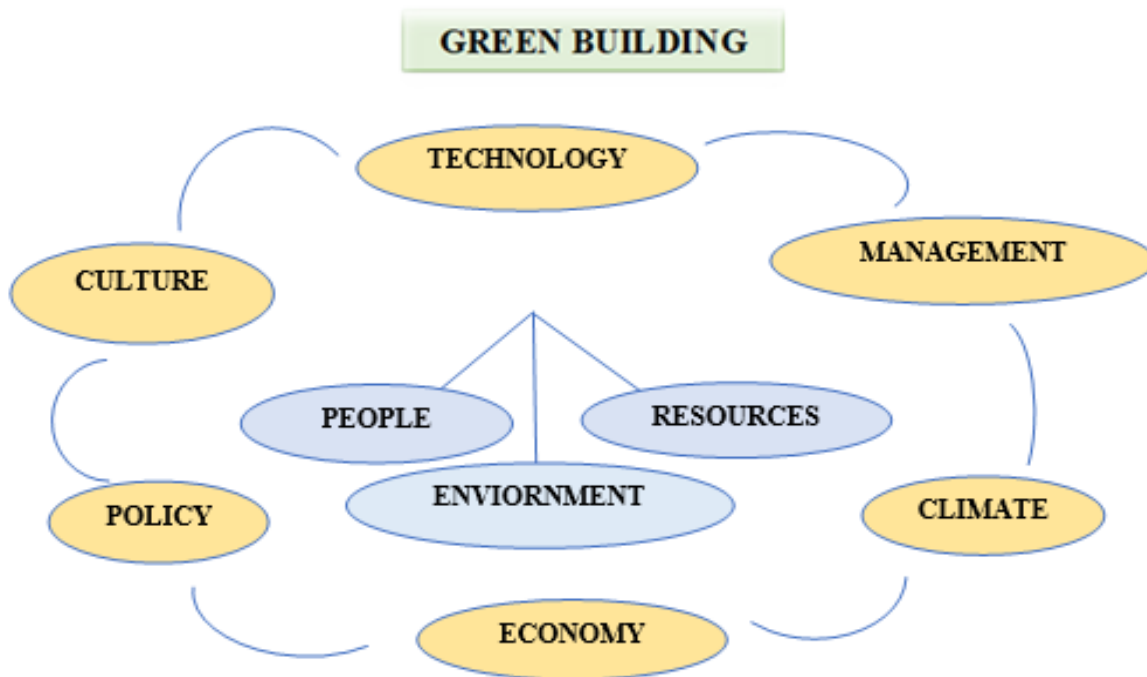
Figure 4: Green Banking Building

Source Prepared by The Researcher

Eighth: Green Banking Costumer Loyalty

Green customer loyalty refers to a consumer's desire to continue a relationship with an organization that is concerned about environmental or green issues, as well as a commitment to repurchase a chosen product on a regular basis in the future. It was the want to repurchase, the desire to recommend, the willingness to accept a higher price, and the intention to purchase other products with an institute (Chang & Fong,2010:2839). Customer loyalty was also seen to be a reliable source of revenue for businesses, as well as an information channel that functions on the go by recommending a product or service to friends or family. Customer loyalty can be explained from a variety of angles, including behavioral, attitude, and situational (Asgharian & et al,2012:500). Customer loyalty is the result of the

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seller meeting the needs of the customers. It is defined as a customer's behavior pattern of making recurring purchases of items and services from the same supplier, resulting in the development of a loyal connection with the seller. As a result, it can be claimed that loyalty is related with recurrent purchases or future choices of the same company's products or services over alternative products and services from other companies (Tarabieh,2018:5). A loyal green client is someone who buys the same items over and over again, promotes them to others, and has a favorable attitude about green products. Understanding the requirements and expectations of customers would help to foster this positive mindset (Baktash & Talib,2019:128). To put it another way, loyalty can be defined as a desire to stay connected to a company whenever possible, a commitment to future behavior, or additional options for purchasing a good or service. As a result, customer loyalty is a key sign of good attitudes toward a company's product and brand, as well as positive purchasing behavior and referrals to others (ÇavuĢoğlu & et al,2020:1514). Green customer loyalty refers to a consumer's desire to retain a relationship with an organization that is concerned about the environment or the environment's future, as well as the customer's willingness to repurchase a chosen product on a frequent basis (Geldreman & et al,2021:2063).

Part Two

Methodology

2.1 The Research Questions

2.2 The Research Purpose & Objectives

2.3 The Research Importance

2.4 The Research Problems

2.5 The Research Model

2.6 The Research Hypotheses

2.7 Statistical Methods & Tools

2.8 Data Collection & Methods

2.9 Population & Sample

2.10 Place Limitation

2.11 Time Limitation

2.12 Difficulties & Obstacles

2.1 The Research Questions

There are a lot of Questions Method to the Research Purpose & Objectives, Importance, Problems, Model, and Hypotheses.

1. Is there the philosophy of Green Human Resources in the banks of the Kurdistan Region?
2. To what extent do the Green Banking philosophy and Green Human Resources the bank employees know about or work on?
3. Does Green Human Resources have an impact on banking processes?
4. Do the Green Banking and Green Human Resources facilitate the implementation of the work done modernly?
5. If the Green Bank and Green Human Resources are used in Kurdistan, have they it succeeded so far?

2.2 The Research Purpose & Objectives

The purpose is involved in the selection of a Green Human Resource and Green Banking. The improvement of the performance of banks is in a modern and continuous manner. The most significant point that can be done in banks is to reduce the use of paper for e-mail in addition to the use of ATM devices for customers. Modern banks are environmentally friendly and should be given the same attention in Kurdistan. The goal of writing this thesis is to apply the newest concept of the modern world of green banking and Green Human Resources. Green Bank staff are always trying to protect and develop greenery in a way that will take every way to protect (Raw Materials, Solar Energy, Clean Weather) to build the most greenery in future projects and works. More understanding and clear

information about the Green Human Resources and Green Banking in Kurdistan in general during each project for the future the most important point is to consider the green environment and bank employees and investment units to propose some conditions for the project owners.

2.3 The Research Importance

Green Human Resources and Green Banking are given priority, this bank should pay attention to green training for employees in banks. Always deal with investment and the environment in climate and greenery in modernity, globally and standardly. The most significant work to be done in banks should be most of their work by using e-mail and be electronic to decrease the paper used in their work.

2.4 The Research Problems

The impact of climate change on the entire world, especially for both Iraq and the Kurdistan Region bilateral by threatening our resource of income, and on the other hand, that threat lives, particularly the dangers of water drainage. The use of minerals, raw materials, and water according to government laws must review rules and regulations because the climate is usually changing and becomes a problem for the entire world. Perhaps, Kurdistan is not out of this natural problem and human interference, and we can frame in the following questions:

1. Does there is a statistically significant relationship between the Green Human Resources Planning with the Green Banking from the point of view of the study sample?

2. Does there is a statistically significant relationship between the Green Human Resource Hiring (Recruitment) with the green Banking from the point of view of the study sample?

3. Does there is a statistically significant relationship between the Green Human Resources Training with the Green Banking from the point of view of the study sample?

4. Does there is a statistically significant relationship between the Green Human Resources Appraisal with the green Banking from the point of view of the study sample?

5. Does there is a statistically significant relationship between the Green Human Resources Motivation with the green Banking from the point of view of the study sample?

6. Does there is a statistically significant impact of the Green Human Resources Planning X1 on the green Banking Y from the point of view of the study sample?

7. Does there is a statistically significant impact of the Green Human Resource Hiring (Recruitment) X2 on the Green Banking Y from the point of view of the study sample?

8. Does there is a statistically significant impact of the Green Human Resources Training X3 on the Green Banking Y from the point of view of the study sample?

9. Does there is a statistically significant impact of the Green Human Resources appraisal X4 on the Green Banking Y from the point of view of the study sample?

10. Does there is a statistically significant impact of the Green Human Resources Motivation X5 on the Green Banking Y from the point of view of the study sample?

11. Does there are statistically significant differences between the categories of variables (Bank nationality) towards study variables?

12. Does there are statistically significant differences between the categories of variables (Gender) towards study variables?

13. Does there are statistically significant differences between the categories of variables (Age) towards study variables?

14. Does there are statistically significant differences between the categories of variables (Scientific qualification) towards study variables?

15. Does there are statistically significant differences between the categories of variables (Job position) towards study variables?

16. Does there are statistically significant differences between the categories of variables (Service years) towards study variables?

2.5 The Research Model
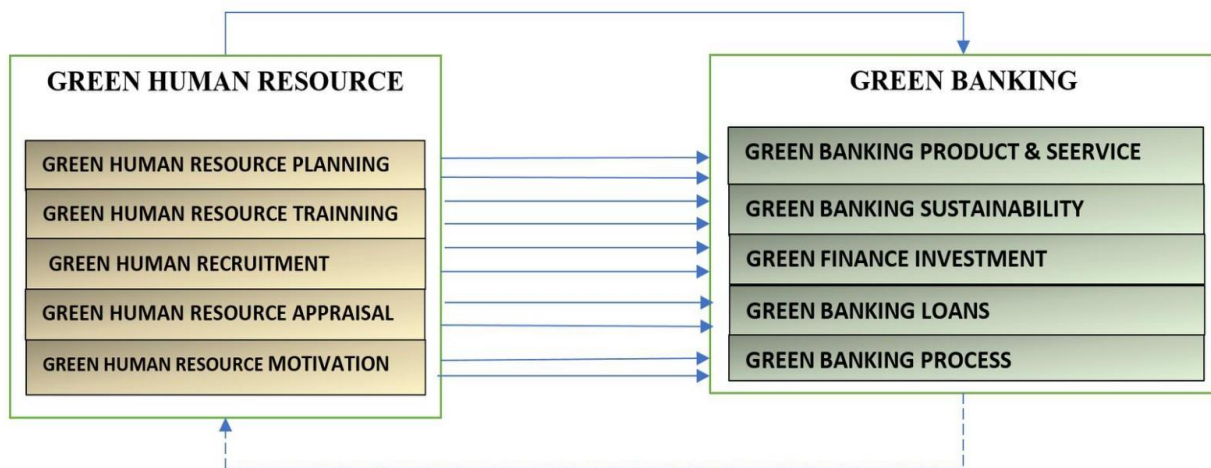
Figure 5: The Hypothetical Model of the Research

2.6 The Research Hypotheses

To answer the main questions and the sub-questions, we will present a set of hypotheses, which are considered as prior answers to the previous questions, as follows:

The first main hypothesis: There is a statistically significant relationship between green human resources in terms of their dimensions with green banking.

The following sub-hypotheses are derived from it:

1. There is a statistically significant relationship between the Green Human Resources Planning with the Green Banking from the point of view of the study sample.

2. There is a statistically significant relationship between the Green Human Resource Hiring (Recruitment) with the green Banking from the point of view of the study sample.

3. There is a statistically significant relationship between the Green Human Resources Training with the Green Banking from the point of view of the study sample.

4. There is a statistically significant relationship between the Green Human Resources Appraisal with the green Banking from the point of view of the study sample.

5. There is a statistically significant relationship between the Green Human Resources Motivation with the green Banking from the point of view of the study sample.

The second main hypothesis: There is a statistically significant impact of Green Human Resources on Green Banking in terms of their dimensions.

The following sub-hypotheses are derived from it:

1. There is a statistically significant impact of the Green Human Resources Planning X_1 on the green Banking Y from the point of view of the study sample.

2. There is a statistically significant impact of the Green Human Resource Hiring (Recruitment) X_2 on the Green Banking Y from the point of view of the study sample.

3. There is a statistically significant impact of the Green Human Resources Training X_3 on the Green Banking Y from the point of view of the study sample.

4. There is a statistically significant impact of the Green Human Resources appraisal X_4 on the Green Banking Y from the point of view of the study sample.

5. There is a statistically significant impact of the Green Human Resources Motivation X_5 on the Green Banking Y from the point of view of the study sample.

The Third main hypothesis: There are statistically significant differences between the categories of variables (The nationality of banks, Gender, Age, Scientific qualification, Job position, Service years) towards study variables. The following sub-hypotheses are derived from it:

1. There are statistically significant differences between the categories of variables (Bank nationality) towards study variables.

2. There are statistically significant differences between the categories of variables (Gender) towards study variables.

3. There are statistically significant differences between the categories of variables (Age) towards study variables.

4. There are statistically significant differences between the categories of variables (Scientific qualification) towards study variables.

5. There are statistically significant differences between the categories of variables (Job position) towards study variables.

6. There are statistically significant differences between the categories of variables (Service years) towards study variables.

2.7 Statistical Methods & Tools

The researcher used the statistical package for social sciences (SPSS IBM V.26-Statistical Package for Social Sciences) where a set of statistical methods and tools were used in order to obtain measurements and indicators that serve the objectives of the current study as well as test its hypotheses and means and tools include the following:

1. The tools used in describing the study variables and presenting the preliminary results include: frequency descriptions, percentages, arithmetic mean, standard deviations and agreement ratios.

2. Simple Correlation Coefficient: It is used to measure the strength and nature of the relationship between the variables and dimensions of the study (measuring the strength and direction of the relationship between the variables and dimensions of the study as well as determining the significance of the correlation coefficients, whether between dimensions or axes).

3. Simple Linear Regression: Used to measure the impact of an independent variable (interpretive variable) on a dependent variable (response variable) i.e.

measuring the impact of a single interpretative variable whether it is a variable or a dimension on the dependent variable or response variable.

4. Independent-Samples T-Test to identify the differences between study variables by personal variables that consist of only two categories such as gender. The One-Way ANOVA variance analysis test was also used to identify statistical differences between study variables according to personal characteristics consisting of more than two categories such as age, educational qualification.

2.8 Data Collection & Methods

The data collection methods that have used for this thesis included the survey questionnaires method for data personally administered, also the method of the survey questionnaires involved the researcher designing and printing out closed-ended questions based on a five Likert scale (SDA=strongly disagree and DA=Disagree, N=Neutral, SA=Strongly Agree, A=Agree). The planned choice questions generated responses from respondents in the study as this was a self-administered questionnaire. The method allows for a larger sample.

On the other hand, researcher used an Interview question analysis for questions by using qualitative thesis method about the thesis of the influence of green human resources, on green banking: Implemented analytic study from private banks in Kurdistan Region of Iraq of interviews transcripts are analyzed questions of data. The thesis design provides the basis for the thesis in terms of thesis privacy and data collection method. In this analysis, the researcher used both quantitative and qualitative method. Quantitative method is significant due to its accuracy, and the outcome echoes the thesis population basically by specifying the outcome using the thesis sample effortlessly. Moreover, the findings of the thesis from the

quantitative study are produced objectively because the data gathering and analysis performed in a quantitative manner.

Also, in this analysis, the researcher used both primary and secondary data intending to collect data that can be used in the findings and results. Through utilizing the primary data and secondary data, also primary data is the survey questionnaires of this thesis composed of two sections, the first section is personal Information such as the bank nationality, gender, age, education, job position and years of service in this bank, also section two is questions related to the titles: First variable is the dimensions of Green Human Resource (GHR) consist of Green Human Resource Planning, Green Human Resource Hiring (Recruitment),Green Human Resource Training ,Green Human Resource Appraisal, and Green Human Resource Motivation. The second variable is the dimensions of Green Banking composed of Green Banking Product & Service, Green Banking Loans, Green Banking Finance & Investment, Green Banking Sustainability, and Green Banking Process.

However, Primary data means the type of this study is a quantitative method, and the survey questionnaires has been distributed to the private banks that have a relationship with the topic of this thesis following graphic and explanation of both types of the data (Primary and secondary data). On the other hand, secondary data has been taking information from previous thesis, online journal articles, review articles, and books.

Conversely, qualitative methods have used by researchers to acquire more detailed information from the thesis participants by gaining a significant conclusion about the study outcomes. Indicated in their thesis the significance of qualitative study while carried out on the motivation, attitudes, and behaviors of the study population. The qualitative method gathers specific data regarding certain events

being studied such a social contexts, values, opinions, and behaviors of the study sample (Merriam & Tisdell,2005:85). Furthermore, another important method known as the deductive approach is to assist the researchers to discover the correlation the variables in the thesis and to assess the hypotheses.

However, while the researcher used an interview analysis for questions to collect data to analyzing the reality of the situation about the thesis of **THE INFLUENCE OF GREEN HUMAN RESOURCES ON GREEN BANKING PROCESSES IMPLEMENTING. ANALYTICS STUDY IN A SAMPLE OF PRIVATE BANKS IN KURDISTAN REGION – IRAQ** of group or interviews transcripts are analyzed questions of data while researcher has visited the directors of (16) private banks, and interviewed with three managers of the banks such as Director of the Central bank of Iraq, Director General of Commercial banks such as, and Chairman of the Investment Board such as with (16) interviews and questions asked to the managers of the bank about Green Human Resource & Green Banking.

2.9 Population & Sample

Private commercial banks in the Kurdistan Region consist of (72) banks in general, especially (32) commercial banks in Erbil, but we identified (16) banks that the number of employees and bank managers were suitable for obtaining information and answers about the concept of (Green Human Resources & Green Banking).

The total number of survey questionnaires consisted of 50 questions about dimensions of 2 variables and 6 questions personal information. The size of the survey sample was only distributed on 120 managers, 105 forms were collected to

the determine the managers' understanding of the concept of (Green Human Resources, Green Banking) after that analysis in SPSS method gets complete data.

Also, the researcher distributed 120 survey questionnaires in to private banks via Google form that's consisting of 50 questions in Erbil KRG with randomly way to manager of the bank toward of collecting primary data parallel with secondary data. Also, the list of the Name of the private banks and Name of the Manager as mentioned in the Appendix (2).

On the other hand, to get to the actual situation of Green Human Resource (GHR) & Green Banking (GB) in banks for Interview questions, we visited all private banks (16 private banks) (Erbil- Kurdistan), and also we have interviewed with different directors of the banks for as asking questions such as first with the (Director of the Central Bank of Iraq - General directorate of commercial banks - Chairman of the investment board). Also, we have already prepared Interview questions that find some questions about Green Human Resource & Green Banking, as mentioned in the Appendices (1 & 2).

2.10 Place Limitation

Private Commercial Banks in the Kurdistan Region – Iraq.

2.11 Time Limitation
Aug,2021 – Oct,2022

2.12 Difficulties & Obstacles

The researcher faced several obstacles from the beginning of writing the thesis to the end of the written:

1. Lack of knowledge on both the concept (Green Human Resources & Green Banking) was a major problem in banks due to the complete difference of both variables.

2. Several visits to banks to respond (Interviews) Filling (Survey Questionnaires) due to lack of managers, lack of time of managers to respond.

3. Having bank meetings, or public holidays, would delay research.

4. Some banks do not fill out and respond to (Interviews & Survey Questionnaires) or do not provide any information on the business and performance of the banks.

Part Three

Implementations, Results, & Data Analysis

Chapter One: Interview Responds

Chapter Two: Survey (Data Analysis)

Chapter Three: Description of the Thesis Sample

Chapter Four: Description of Thesis Variables

Chapter Five: The Ordinal Importance of the Dimensions of the Thesis Axes

Chapter Six: Test the Thesis Model and Hypotheses

Chapter One: Interview Responds

To get to the real situation of Green Human Resource (GHR) & Green Banking (GB) in banks, we visited all Private Banks Erbil- Kurdistan, first with the director of the Central Bank of Iraq - the General Directorate of Commercial Banks - the Head of the Investment Board). We also visited the director of 16 private banks, for this purpose, we have already prepared a questionnaire form that includes some questions about GHR and GB.

1. Are employees employed to have environmental thinking to move towards environmentally friendly employment recently in private banks?

2. Did think to train employees in banks to understand more about the concept of green human resources & green banks?

3. Do banks are being evaluated by the government to know how much green banks are being worked on?

4. Do the government's philosophy of enlightenment encourage banks to know how much green human resources & green banks are being applied?

5. Is it important and possible for banks to verify investors' capital?

6. In the projects, have the requirement for more greenery will be rewarded by the banks, or is there tax forgiveness?

7. If there is no plan to work on green human resources in Kurdistan banks important and academic, is there any plan to work on it for the future?

8. Do the General Directorate of Commerce have any rules or guidelines for directing and encouraging banks regarding green human resources & green banks?

9. Is there any training by the government to use green and green human resources if they believe these two new concepts will succeed?

10. Previously, there were private, agricultural, residential, and industrial banks and now there are green loans in the banks.

11. Are there instructions and plans for banks to protect the environment by the government and the commercial bank administration?

3.1.1 Director of The Central Bank of Iraq

There is no environmental relationship in banks so far, as well as, when employing employees, it is not significant for employees to have environmentally friendly ideas. No, it is not green training, but this plate may be available and implemented for the future. There is no such plan by the government, but many things dedicated to the environment. Steps toward environmental protection, small steps have begun example, the Central Bank of Iraq is asking for the use of the Solar instead of using electricity to protect the environment and reduce damage to the environment. Of course, the investor's capital will be confirmed, and we must be sure of the funds it has before starting any project. There is still no forgiveness in banks if there is a lot of greenery in the projects but, as far as I am aware of the investment sector, this significant issue should be allocated to greenery and the environment.

3.1.2 Director General of Commercial Banks

As the general directorate of commercial banks, so far there are no plans for banks for the present and future regarding green human resources & green banks have no education from the government. The development of banks after the destroyed regime has changed a lot, but so far it has not allowed the Iraqi government to do our work and develop the banks. It does not have cash, but it doesn't have enough employees, but they don't have experience, so we can't develop our jobs. There is training, but no special training with green human resources & green banking. Bank work delayed, but (ICBS) has made great progress in Erbil and Duhok, including 22 banks, with paper cuts and money and use. ATM Banks are often unrelated to the investment sector, and now there is no loan for projects, so there is no loan for environmental projects.

3.1.3 Chairman of The Investment Board

The investment team, in cooperation with the KRG, has set out environmental plans, and serious work will be done to pay more attention to the environment for now and in the future. There is no reward for any project, however, the environmental conditions change according to the type of project factory project is mandatory 25% make greenery and have olive trees as well as economics to clean up the environment, for residential projects before 25% Was now in 30% It shouldn't be less. There is no forgiveness, but sometimes it is easy for investors. There is an agreement between the group of investors and the exodus Bank that until 2035 the gasoline machine cannot be rebuilt. There is water recycling in the projects at least half of the projects should be closed.

3.1.4 Banks About the Concept of Green Human Resources

It's not significant to hire an environmentally friendly employee. Most banks care about certificates, languages, and years of work experience for employment." We have a lot of work. We have a lot of jobs, but we don't have any jobs. " But sometimes to hire new employees 3-6 months under the test. There is training, but there is no training about the environment. Some managers thought it would be good to have such training to educate employees. There are many kinds of training sometimes for senior managers, sometimes for all employees to teach them to use a new bank-specific device, or to train employees to get closer to understanding and inventing for banking development Tasks, electronic training, using the least paper, and recommending some managers to employees using the necessary electricity, not exaggerating, using devices, electricity, and protecting them. There is a certain ness sometimes every six months by Central bank of Iraq for fire extinguisher for emergency cases, Transfer, letter of guarantee.

By (KIP) appraisal exists in the form of an apology by the manager position as long as the employee. But so far it has not been up to all banks to consider which bank cares about GHR & GB although some banks have accepted my idea and have asked for work on and testing environmental issues. But generally, the managers thought the side appraisal of the central bank of Iraq and they are negligent.

3.1.5 Banks About the Concept of Green Banking

Generally, there is a confirmation of investor capital in all banks, and before the start of any project, the capital should be revealed and a part of the funds should be closed in the banks until the specified time. There is no forgiveness in the banks,

they thought this was work in directorate of investment. They must decide to forgive taxes and rewards for investors, the bank's only goal of profiting and expanding its business. So far, there are no specific conditions or plans for environmental work and changes in the bank's work, most of our work has so far gone classical and has not changed much, but some banks have fully developed their work and most of the time they go online, Archive Electronic They use it, but they also use paper, and sometimes computer damage may occur and disappear.

Chapter Two: Survey (Data Analysis)

3.2.1 Stability of the Thesis

The alpha Cronbach coefficient was used to measure the stability of the study tool and this measure can be interpreted as measuring the degree of correlation between opinions and answers, whether it is for dimensions or axes. After analyzing the data and summarizing the results related to the coefficient mentioned and shown in Table (3) it was found that all the dimensions of the two variables, represented by the axes (Green Human Resources) and (Green Banking).

It was found that the value of the alpha coefficient was statistically acceptable as the acceptable value should be at least 60% (Keith,2017:1273-1296).

It was shown through the table that the value of the alpha coefficient ranged between (74%) as the lowest value for the dimension (Training of Green Human Resources) and between the largest value, which was (79.60%) for the dimension (The Motivation of Green Human Resources) and this for the largest and smallest value for the dimensions of the axis (Green Human Resources), as well as it was shown through the table and for the axis (Green Banking), that the lowest value of the alpha coefficient was for the dimension (Green Banking Product and Service)

and that the largest value was for the dimension (Green Banking Finance and Investment) where the value of Alpha (74.40%) and (81.40%) respectively, As for the two axes, we find that the axis (Green Human Resources) has the highest value, which amounted to (91.10%) of the coefficient of stability compared to the axis (Green Banking), which amounted to (92.80%), and from the previous information we infer that the opinions were more consistent and convergent for the axis (Green Banking) compared to the opinions and answers for the axis (Green Human Resources).

Table 3: The Result of the Stability Coefficients (Cronbach's Alpha)

Study axes	Dimensions	No. of paragraphs	Cronbach's Alpha Dimensions	Cronbach's Alpha Axis
Green Human Resources	Green Human Resource Planning	5	77.60%	91.10%
	Green Human Resource Hiring (Recruitment)	5	76.30%	
	Green Human Resource Training	5	74.00%	
	Green Human Resource Appraisal	5	77.30%	
	Green Human Resource Motivation	5	79.60%	
Green Banking	Green Banking Product & Service	5	74.40%	92.80%
	Green Banking Loans	5	81.20%	
	Green Banking Finance & Investment	5	81.40%	
	Green Banking Sustainability	5	75.70%	
	Green Banking Process	5	74.90%	

Sources: From the Preparation of the Researcher Based on the Results of the Statistical
Cronbach's Alpha analysis means how close there is between the two variables (Green Human Resource & Green Banking), according to the total dimensions used for the survey questionnaire. In both variables (GHR & GB) the most public opinion and positive on dimensions (GHR Motivation and GB Finance & Investment), however the most public opinion of bank managers are close to Green Banking.

Chapter Three: Description of the Thesis Sample

3.3 Description of the Axis of General Information

3.3.1 Description of Respondents by Nationality of the Bank

In order to know the description of the researched banks, which took from their managers the required data according to their nationality, the researcher was based on table (4) where the researcher noted that the majority of the respondents were among the local companies and the participation rate was then (80%). and the second place came the respondents in national companies with a participation rate (17.14%) and finally foreign companies had a small role in the participation of their researchers, where their participation rate was (2.86%).

From the above information, we infer that the conclusions drawn from this thesis are due to the opinions of the respondents who were among the local companies because as we note that the majority were among the local banks as shown in Figure (6).

Table 4: Description of the Individuals Sample According to the Banks Nationality

Nationality	Frequency	Percent
Local	84	80.00%
National	18	17.14%
Foreign	3	2.86%
Total	105	100%

Source: From the Preparation of the Researcher Based on the Result of the Statistical Analysis

Regarding the question of personality and Banks Nationality, most of the respondents are local managers who work in private banks in the Kurdistan Region.
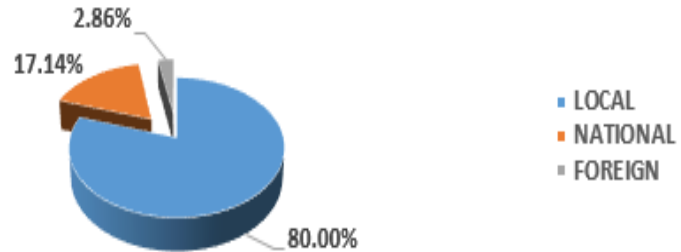
Figure 6: Description of Individuals Sample According to the Banks Nationality

3.3.2 Description of Respondents by Gender

It is clear from table (5), which shows the description of the sample of bank managers from which the data were taken, by gender, as it was found that the highest percentage of individuals were males with a participation rate (55.24%) compared to females with a participation rate (44.76%), which means that the majority of bank managers were males as shown in Figure (7).

Table 5 : Description of Individuals Sample According to the Gender

Gender	Frequency	Percent
Female	47	44.76%
Male	58	55.24%
Total	105	100%

Source: From the Preparation of the Researcher Based on the Statistical Analysis

Sample of private banks taken for the survey questionnaires on managers in terms of the Gender, most of the respondents were male.
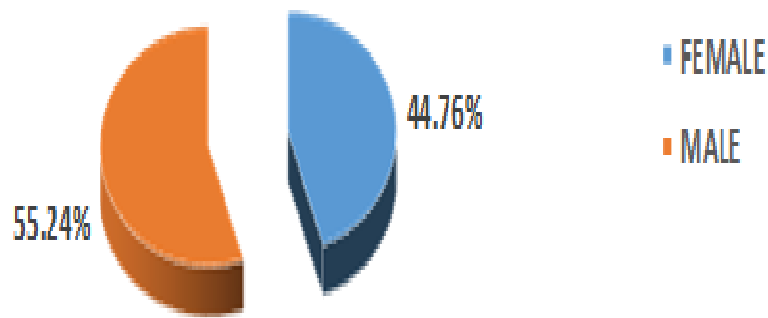
Figure 7 : Description of Individuals Sample According to the Gender

3.3.3 Description of Respondents by Age Groups

Through table (6), which represents the Description of the sample members by age groups, where it was shown through the mentioned table that the majority of the respondents were within the age group (31-40), which amounted to (62.86%) and came in first place of participation, followed by the age group (18-30) years, where it came in second place of participation by (18.10%) and came in last place the age groups (41-50) years and 51 years and above by (10.48%) and (8.57%) of participation and respectively. The majority of respondents are mature in age and this reflects positively on the accuracy of the answers and is therefore somewhat reliable and trustworthy, as shown in Figure (8).

Table 6 : Description of Individuals Sample According to the Age Groups

Age group	Frequency	Percent
18-30	19	18.10%
31-40	66	62.86%
41-50	11	10.48%
51 and above	9	8.57%
Total	105	100%

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

According to the age of the managers in the banks, the maximum Age Group is between (31-40) years, the age that is trying to change the business in Kurdistan banks.
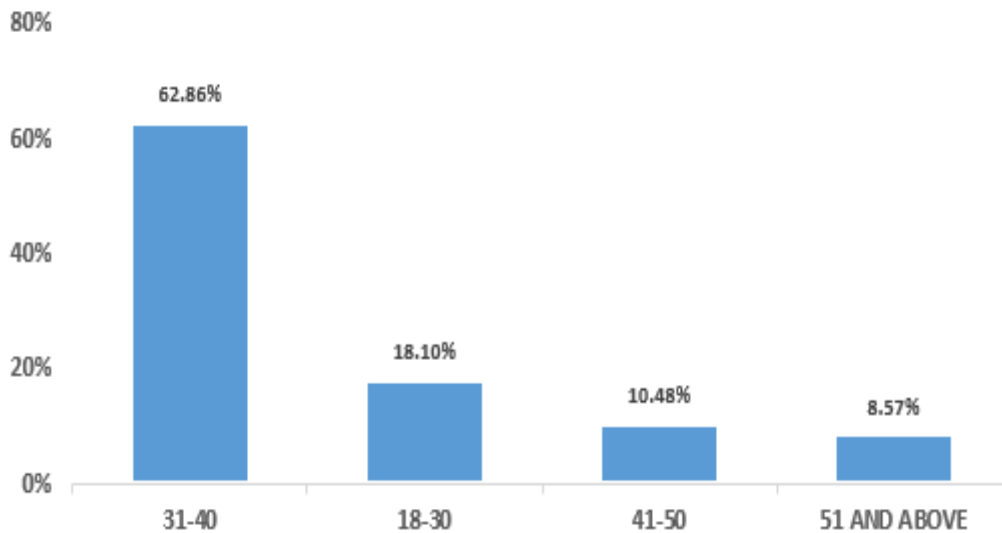
Figure 8: Description of Individuals Sample According to the Age Groups

3.3.4 Description of Respondents by Educational Qualification

Table (7) was relied upon, which shows the Description of the respondents by scientific qualification, where it was found that the majority of the respondents were their academic achievement (bachelor) by (79.05%) of the participation and came in first place of importance, and comes in second place employees who have academic achievement (technical diploma) by (13.33%) while the participants whose academic achievement was master's and doctorate was small percentage constituted the lowest percentage among the sample members compared to other academic qualifications.

Where we conclude from this that the majority of the sample members have relatively good levels from a scientific point of view and can rely on their answers relatively and therefore reflects on the accuracy of the results and we also conclude that the banks concerned in the current study are managed by the cadres of their academic achievements with the required levels where the higher the academic achievement the more tender and thus reflects on the levels of performance and quality positively and can be relied on more compared to employees who have minimum scientific qualifications Shown in Figure (9), which shows the order of the percentage of managers participating in the current study and by educational qualification (Figure 9).

Table 7 : Description of Individuals Sample According to the Educational Qualification

qualification Educational	Frequency	Percent
Technical diploma (2 years after high school)	14	13.33%
University	83	79.05%
Master	7	6.67%
PhD	1	0.95%
Total	105	100%

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

About the Educational Qualification of the managers working within the banks Most of the respondents have obtained a bachelor's degree.
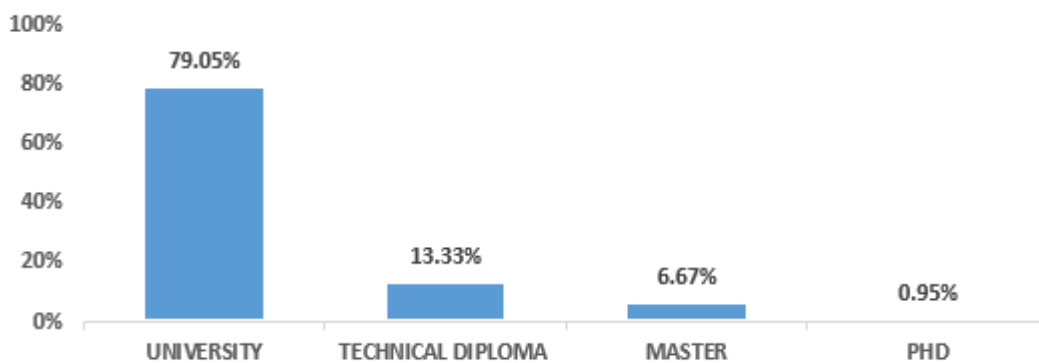
Figure 9 : Description of Individuals Sample According to the Educational Qualification

3.3.5 Description of the Surveyed Individuals According to Job Position

It was shown through table (8), which represents the description of respondents by job position, we find that the majority of the sample members were within the middle levels in management, where it came in first place with a participation rate (63.81%), followed by the second place participants who were within the top levels in management and their participation rate (27.62%) of managers and the last place came the respondents who work as operators in the department and the contribution percentage was (8.57%). As shown in Figure (10).

Table 8: Description of Individuals Sample According to the Job Position

Job position	Frequency	Percent
Top level	29	27.62%
Middle level	67	63.81%
Operative	9	8.57%
Total	105	100%

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

Job Position work of managers in banks Most of the respondents according to their level of understanding about (Green Human Resource & Green Banking) were in the Middle Level.
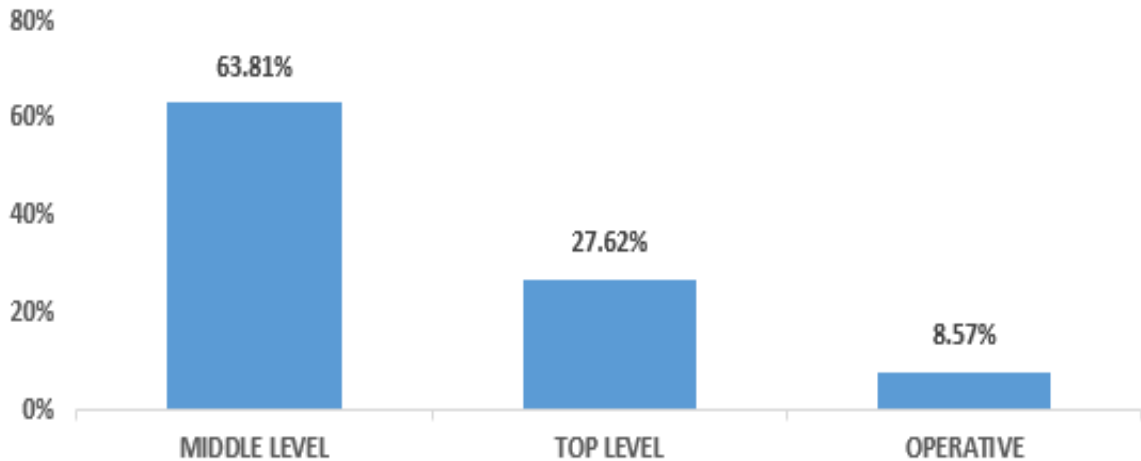
Figure 10: Description of Individuals Sample According to the Job Position

3.3.6 Description of Surveyed Individuals by Years of Service

It was shown through table (9), which represents the description of respondents by years of service in banks, we find that the majority of the sample members were serving within the category more than 10 years, where they came in first place with a participation rate of (42.86%), followed by the second place participants who had years of service ranging from five to ten years by (31.43%) of managers and comes in last place from the sample members whose years of experience within the category were less than five years by (27.51%). From the years of service, we conclude from the previous information that the majority of individuals whose experience sample is somewhat good and their answers can be relied upon somewhat as shown in Figure (11).

Table 9: Description of Individuals Sample According to the Years of Service in the Bank

Years of service	Frequency	Percent
MORE THAN 10 YEARS	45	42.86%
5 TO 10 YEARS	33	31.43%
LESS THAN 5 YEARS	27	25.71%
Total	105	100%

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

About the Years of Service and work experience of managers in banks, includes managers who have more than (More than 10 years) work experience in banks.
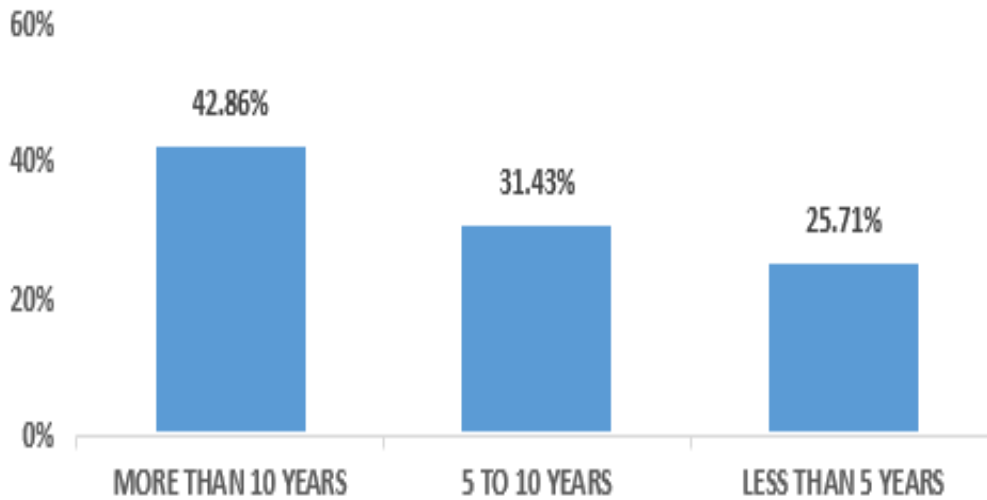
Figure 11: Description of Individuals Sample According to the Years of Service in the Bank

Chapter Four: Description of Thesis Variables

For the purpose of describing the variables of the study, the opinions of the respondents from the working individuals of managers in the banks concerned with the current study were analysed where the thesis variables were distributed into two axes: the first axis represents (Green Human Resources) and represented by its five dimensions (Green Human Resources Planning, Green Human Resources Hiring (Recruitment), Green Human Resources Training, Green Human Resources Appraisal and Green Human Resources Motivation) while the second axis represents (Green Banking) which includes five dimensions also (Green Banking Product and Service , Green Banking Loans, Green Banking Finance & Investment, Green Banking Sustainability and Green Banking Process) where the thesis variables (axes with their dimensions) were described using statistical methods and tools, represented by descriptive statistics, including frequencies and percentages, arithmetic mean, standard deviations and agreement ratio, where the section was distributed into two axes: the first axis includes a description of the dimensions of the two axes while the second axis includes the relative importance of the study variables (axes with dimensions) as follows:

3.4.1 Description of the Green Human Resources Variable

3.4.1.1 Description Green Human Resources Planning

Through table (10), which represents the responses of the sample members towards the statements (X1.1-X1.5), which relate to the description of the opinions of the respondents towards the dimension (Green Human Resources Planning), which tends to agree, as the percentages and according to the statements as a whole indicate that (78.67%) of the respondents agree on what is contained in these statements compared to (1.90%) disagree with the content of the statements of this

dimension, while the percentage of neutrals reached (19.43%), and the percentage of agreement (79.81%), and this came with a mean of calculation (3.99) and a standard deviation (0.50) This represents a preliminary result on the availability of indicators after (Green Human Resources Planning) among the sample of respondents, and according to the statements we find that the highest percentage of agreement is for the phrase (X1.1), which amounted to (84.00%) and with a mean of calculation and standard deviation of (4.20) and (0.64) respectively, which indicates (The Green Human Resources Planning is involved in managing banking work).While the lowest agreement rate is for the phrase (X1.3), which amounted to (76.57%) and with a mean of calculation and standard deviation of (3.83) and (0.79) and respectively, which tends to accept, i.e. the opinions tend towards approval of the phrase in question, which indicates (The Green Human Resource Planning only adopts projects that have a viable opportunity for environmental success) as shown in Figure (12).

Table 10:Description of Green Human Resources Planning Paragraphs

Paragraphs	#	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Mean	Std. Deviation	Agreement ratio
		1	2	3	4	5			
X1.1	Frequency	---	---	13	58	34	4.20	0.64	84.00%
	%	0.00%	0.00%	12.38%	55.24%	32.38%			
X1.2	Frequency	---	1	21	66	17	3.94	0.63	78.86%
	%	0.00%	0.95%	20.00%	62.86%	16.19%			
X1.3	Frequency	---	6	25	55	19	3.83	0.79	76.57%
	%	0.00%	5.71%	23.81%	52.38%	18.10%			
X1.4	Frequency	---	1	20	56	28	4.06	0.70	81.14%
	%	0.00%	0.95%	19.05%	53.33%	26.67%			
X1.5	Frequency	---	2	23	61	19	3.92	0.69	78.48%
	%	0.00%	1.90%	21.90%	58.10%	18.10%			
X1	Frequency	0	10	102	296	117	3.99	0.50	79.81%
	%	0.00%	1.90%	19.43%	56.38%	22.29%			
Weighted average		1.90%		19.43%	78.67%				

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

Here we see that most managers believe in the existence of (Green Human Resource Planning) to become a positive factor in the future to increase the work processes (Green Banking).
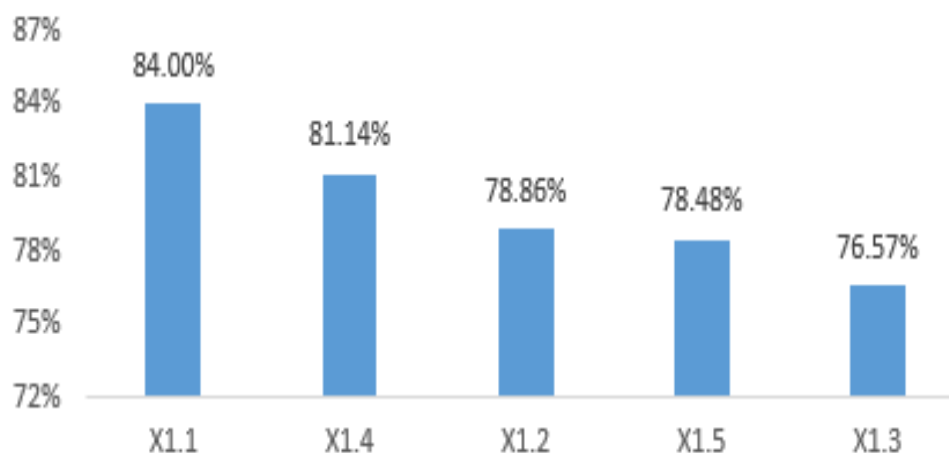
Figure 12: Description of Green Human Resources Planning Paragraphs

3.4.1.2 Description Green Human Resources Hiring (Recruitment)

Through table (11), which represents the responses of the sample members towards the statements (X2.1-X2.5), which relate to the description of the opinions of the respondents towards the dimension (Green Human Resources Hiring (Recruitment), which tends to agree, as the percentages and according to the statements as a whole indicate that (75.81%) of the respondents agree on what these statements contain compared to (4.38%) disagree with the content of the statements of this dimension, while the percentage of neutrals reached (19.81%), and the percentage of agreement on the said dimension (78.78%), and this came with an arithmetic mean (3.94) and a standard deviation (0.55), which represents a preliminary result on the availability of indicators (Green Human Resources Hiring (Recruitment) in the sample of respondents and at good levels, and according to

the statements we find that the highest percentage of agreement is for the phrase (X2.2) which amounted to (81.52%) and with a mean of calculation and standard deviation of (4.08) and (0.66) respectively, which indicates (The green employment policy requires environmental clarification, to build the most efficient employees).

While the lowest agreement rate at the level of statements is for the phrase (X2.4) which amounted to (76.76%) and with a mean of calculation and standard deviation of (3.84) and (0.87) and respectively which tends to accept opinions are oriented towards approval of the phrase in question which indicates that " There is a strong relationship between the Green Human Resources and Green Banking to take responsibility for the environment, to try to acquire and employees ", as shown in Figure (13).

Table 11:Description of Green Human Resources Hiring (Recruitment) Paragraphs

paragraphs	#	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Mean	Std. Deviation	Agreement ratio
		1	2	3	4	5			
X2.1	Frequency	---	6	21	49	29	3.96	0.84	79.24%
	%	0.00%	5.71%	20.00%	46.67%	27.62%			
X2.2	Frequency	---	2	13	65	25	4.08	0.66	81.52%
	%	0.00%	1.90%	12.38%	61.90%	23.81%			
X2.3	Frequency	---	5	20	62	18	3.89	0.74	77.71%
	%	0.00%	4.76%	19.05%	59.05%	17.14%			
X2.4	Frequency	---	7	28	45	25	3.84	0.87	76.76%
	%	0.00%	6.67%	26.67%	42.86%	23.81%			
X2.5	Frequency	---	3	22	59	21	3.93	0.72	78.67%
	%	0.00%	2.86%	20.95%	56.19%	20.00%			
X2	Frequency	0	23	104	280	118	3.94	0.55	78.78%
	%	0.00%	4.38%	19.81%	53.33%	22.48%			
Weighted average		4.38%			75.81%				

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

About (Green Human Resource Hiring) in the variable (GHR), consists of several questions at most, the satisfaction response about Green Human Resource Hiring was well received by the bank managers.
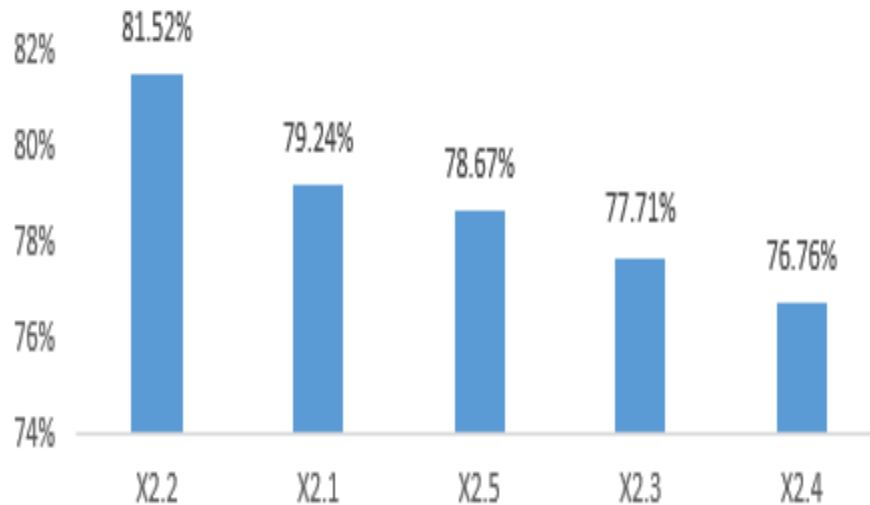
Figure 13:Description of Green Human Resource Hiring (Recruitment) Paragraphs

3.4.1.3 Description of the Dimension of Green Human Resources Training

Through table (12), which represents the responses of the sample members towards the statements (X3.1-X3.5), which relate to the description of the opinions of the respondents towards the dimension (Green HR Training), which tends to agree, as the percentages and according to the statements as a whole indicate that (81.14%) of the respondents agree on what these statements contain compared to (3.43%) disagree with the content of the statements of this dimension, while the percentage of neutrals reached (15.43%), and the percentage of agreement reached (80.99%), and this came with a mean of calculation (4.05) and a standard deviation (0.56), which represents a preliminary result on the availability of indicators after (Training of Green Human Resources) among the sample of respondents and at

good levels, and according to the statements we find that the highest percentage of agreement is for the phrase (X3.4), which amounted to (89.33%) and with a mean of calculation and standard deviation of (4.47) and (0.92) respectively, which indicates (Green Human Resources are working on analyzing training and training needs for environmentally-related employees).

While the lowest agreement rate is for the phrase (X3.5), which amounted to (77.52%) and with a mean of calculation and standard deviation of (3.88) and (0.76) and respectively, which tends to accept, i.e. opinions tend to agree with the phrase in question, which indicates " Green Human Resources provide Green Training opportunities for banks to better care about the environment ", as shown in Figure (14).

Table 12:Description of Green Human Resource Training Paragraphs

paragraphs	#	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Mean	Std. Deviation	Agreement ratio
		1	2	3	4	5			
X3.1	Frequency	---	---	21	57	27	4.06	0.68	81.14%
	%	0.00%	0.00%	20.00%	54.29%	25.71%			
X3.2	Frequency	---	6	15	64	20	3.93	0.75	78.67%
	%	0.00%	5.71%	14.29%	60.95%	19.05%			
X3.3	Frequency	---	6	24	48	27	3.91	0.84	78.29%
	%	0.00%	5.71%	22.86%	45.71%	25.71%			
X3.4	Frequency	---	---	2	25	78	4.47	0.92	89.33%
	%	0.00%	0.00%	1.90%	23.81%	74.29%			
X3.5	Frequency	---	6	19	62	18	3.88	0.76	77.52%
	%	0.00%	5.71%	18.10%	59.05%	17.14%			
X3	Frequency	0	18	81	256	170			
	%	0.00%	3.43%	15.43%	48.76%	32.38%	4.05	0.56	80.99%
Weighted average		3.43%		15.43%	81.14%				

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

What is clear here is that managers generally have (Green Human Resource Training) in the banking processes to improve their environmental performance.
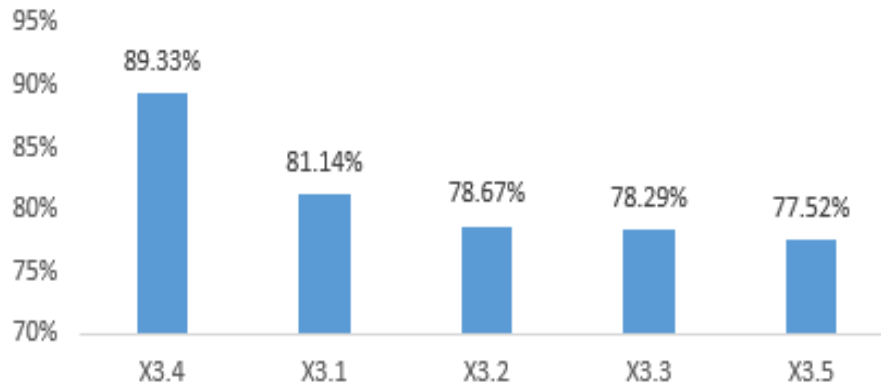
Figure 14:Description of Green Human Resource Training Paragraphs

3.4.1.4 Description of the Dimension of Green Human Resource Appraisal

Through table (13), which represents the responses of the sample members towards the statements (X4.1-X4.5), which relate to the description of the opinions of the respondents towards the dimension (Green Human Resource Appraisal), which tends to agree, as the percentages and according to the statements as a whole indicate that (73.14%) of the respondents agree on what these statements contain compared to (4.19%) disagree with the content of the statements of this dimension, while the percentage of neutrals reached (22.67%), and the percentage of agreement (77.30%), and this came with a mean of calculation (3.86) and a standard deviation (0.54) This represents a preliminary result on the availability of indicators after (Green Human Resource Appraisal) among the sample of respondents and at good levels, and according to the statements we find that the highest percentage of agreement is for the phrase (X4.2), which amounted to (79.05%) and with a mean of calculation and standard deviation of (3.95) and

94

(0.73) respectively, which indicates (Green Human Resources) is committed to an internal system specific to its bank to achieve its Green Appraisal Goals.

While the lowest agreement ratio is for the phrase (X4.1), which amounted to (73.52%) and with a mean of calculation and standard deviation of (3.68) and (0.87), respectively, which tends to accept, i.e. opinions tend to agree with the phrase in question, which refers to " Green Human Resources has established a special department for Green Appraisal of work, employees and banks " as shown in Figure (15).

Table 13:Description of Green Human Resource Appraisal Paragraphs

paragraphs	#	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5	Mean	Std. Deviation	Agreement ratio
X4.1	Frequency	1	10	26	53	15	3.68	0.87	73.52%
	%	0.95%	9.52%	24.76%	50.48%	14.29%			
X4.2	Frequency	---	3	21	59	22	3.95	0.73	79.05%
	%	0.00%	2.86%	20.00%	56.19%	20.95%			
X4.3	Frequency	---	4	27	53	21	3.87	0.77	77.33%
	%	0.00%	3.81%	25.71%	50.48%	20.00%			
X4.4	Frequency	---	1	25	62	17	3.90	0.66	78.10%
	%	0.00%	0.95%	23.81%	59.05%	16.19%			
X4.5	Frequency	---	3	20	64	18	3.92	0.69	78.48%
	%	0.00%	2.86%	19.05%	60.95%	17.14%			
X4	Frequency	1	21	119	291	93	3.86	0.54	77.30%
	%	0.19%	4.00%	22.67%	55.43%	17.71%			
Weighted average		4.19%		22.67%	73.14%				

Source: From the Preaparation of the Researcher Based on the Results of the Statistical Analysis

It is clear that bank managers generally agree with the GHR variable, especially the (Green Human Resource Appraisal) which they consider necessary to improve the performance of banks.
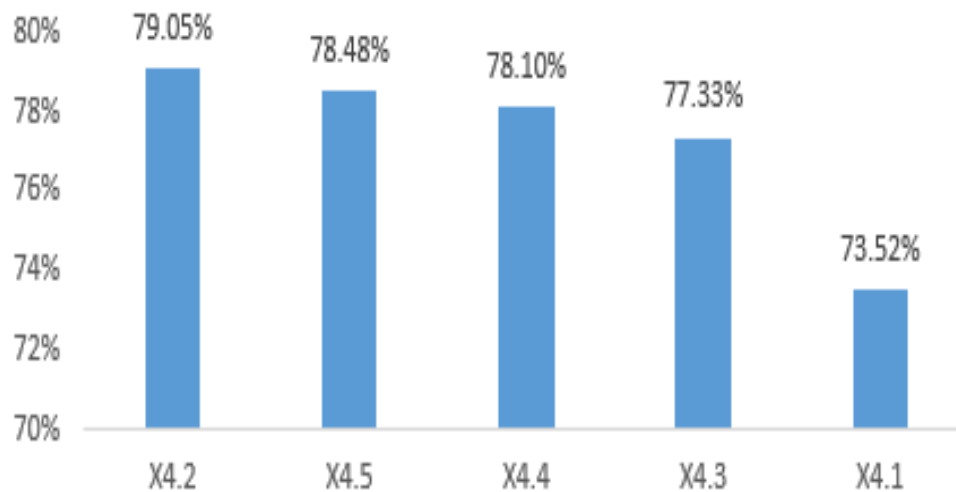
Figure 15: Description of Green Human Resource Appraisal Paragraphs

3.4.1.5 Description of the Dimension of Green Human Resource Motivation

Through table (14), which represents the responses of the sample members towards the statements (X5.1-X5.5), which relates to the description of the opinions of the respondents towards the dimension (Green Human Resource Motivation), which tends to agree, as the percentages and according to the statements as a whole indicate that (80.76%) of the respondents agree on what these statements contain compared to (3.62%) disagree with the content of the statements of this dimension, while the percentage of neutrals reached (15.62%), and the percentage of agreement (82.32%), and this came with a mean of calculation (4.12) and a standard deviation (0.58) , this represents a preliminary result on the availability of indicators after (Green Human Resources Motivation) among the sample of respondents and at good levels, and according to the statements we note that the highest percentage of agreement is for the phrase (X5.5), which amounted to (91.62%) and with a mean of calculation and standard deviation of (4.58) and (0.89) respectively, which indicates (Some encouragement requires spending money, while greening the workplace and using IT resources).

While the lowest agreement rate is for the phrase (X5.3), which amounted to (78.29%) and with a mean of calculation and standard deviation of (3.91) and (0.79), respectively, which tends to accept, i.e. opinions tend towards approval of the phrase in question, which indicates " Banks encourage employees, apart from green training, to participate in other activities important to protect the environment " As shown in Figure (16).

Table 14:Description of Green Human Resource Motivation Paragraph

paragraphs	#	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5	Mean	Std. Deviation	Agreement ratio
X5.1	Frequency	---	3	18	59	25	4.01	0.73	80.19%
	%	0.00%	2.86%	17.14%	56.19%	23.81%			
X5.2	Frequency	1	2	13	64	25	4.05	0.73	80.95%
	%	0.95%	1.90%	12.38%	60.95%	23.81%			
X5.3	Frequency	---	5	22	55	23	3.91	0.79	78.29%
	%	0.00%	4.76%	20.95%	52.38%	21.90%			
X5.4	Frequency	2	2	13	62	26	4.03	0.79	80.57%
	%	1.90%	1.90%	12.38%	59.05%	24.76%			
X5.5	Frequency	---	4	16	---	85	4.58	0.89	91.62%
	%	0.00%	3.81%	15.24%	0.00%	80.95%			
X5	Frequency	3	16	82	240	184	4.12	0.58	82.32%
	%	0.57%	3.05%	15.62%	45.71%	35.05%			
Weighted average		3.62%		15.62%	80.76%				

Source: From the Preparation of the Researcher Based on the Results Statistical Analysis

It is clear that (Green Human Resource Motivation) is considered an important and good part by bank managers who believe that it should be developed in a general and standard way in banks.
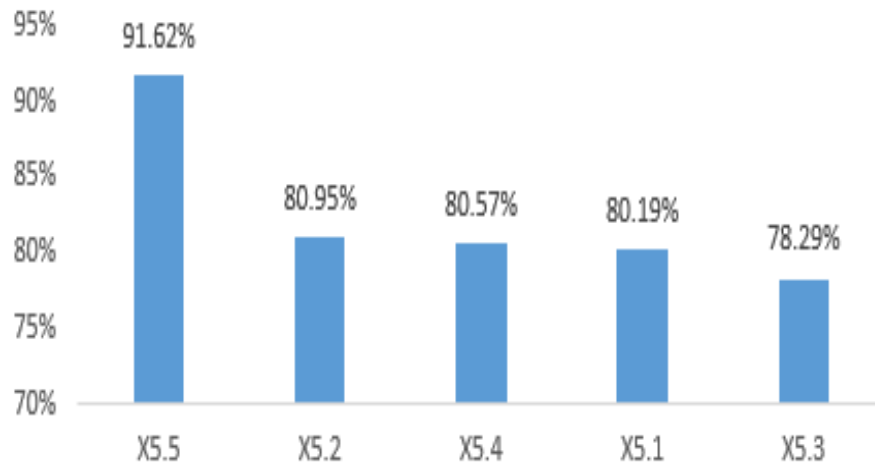
Figure 16:Description of Green Human Resource Motivation Paragraph

3.4.2 Description of the Green Banking Variable

3.4.2.1 Description of the Dimension of Green Banking Product & Service

Through table (15), which represents the responses of the sample members towards the statements (Y1.1-Y1.5), which relate to the description of the opinions of the respondents towards the dimension (Green Banking Product & Service), which tends to agree, as the percentages and according to the statements as a whole indicate that (76.76%) of the respondents agree on what is contained in these statements compared to (4.95%) disagree with the content of the statements of this dimension, while the percentage of neutrals reached (18.29%), and the percentage of agreement on the said dimension (79.58%), and this came with an arithmetic mean (3.98) A standard deviation (0.56), which represents a preliminary result on the availability of indicators after (Green Banking Product & Service) in the sample of respondents, and according to the statements it turns out that the highest agreement rate is for the phrase (Y1.5), which amounted to (83.05%) and with an arithmetic mean and standard deviation of (4.15) and (0.70) respectively, which

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indicates (Banks rely on green services ,and ATMs to reduce the use of money paper , to deal with customers).

While the lowest percentage of agreement at the level of statements is for the phrase (Y1.1), which amounted to (75.62%) and with a mean of calculation and standard deviation of (3.78) and (0.99) respectively, which tends to accept, i.e. opinions tend towards approval of the phrase in question, which indicates " There is strong competition between banks, to offer green services ", as shown in Figure (17).

Table 15:Description of Green Banking Product & Service Paragraphs

paragraphs	#	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5	Mean	Std. Deviation	Agreement ratio
Y1.1	Frequency	---	15	20	43	27	3.78	0.99	75.62%
	%	0.00%	14.29%	19.05%	40.95%	25.71%			
Y1.2	Frequency	---	2	20	62	21	3.97	0.69	79.43%
	%	0.00%	1.90%	19.05%	59.05%	20.00%			
Y1.3	Frequency	---	5	24	52	24	3.90	0.80	78.10%
	%	0.00%	4.76%	22.86%	49.52%	22.86%			
Y1.4	Frequency	---	3	16	55	31	4.09	0.75	81.71%
	%	0.00%	2.86%	15.24%	52.38%	29.52%			
Y1.5	Frequency	---	1	16	54	34	4.15	0.70	83.05%
	%	0.00%	0.95%	15.24%	51.43%	32.38%			
Y1	Frequency	0	26	96	266	137	3.98	0.56	79.58%
	%	0.00%	4.95%	18.29%	50.67%	26.10%			
Weighted average		4.95%			76.76%				

Source: From the Preaparaition of the Researcher Based on the Results of the Statistical Analysis

In (Green Banking Product & Service), there is a significant satisfaction with the variable GB by the respondents of the survey questionnaires, which consists of bank managers.
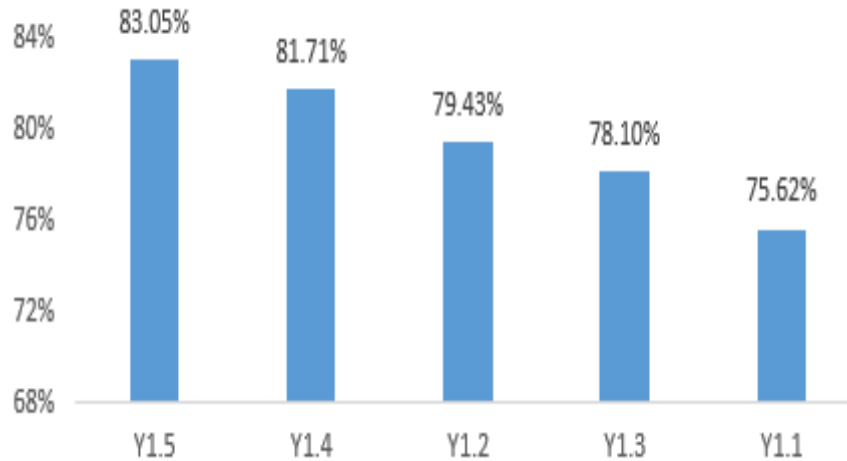
Figure 17:Description of Green Banking Product & Service Paragraphs

3.4.2.2 Description of the Dimension Green Banking Loans

Through table (16), which represents the responses of the sample members towards the statements (Y2.1-Y2.5), which relate to the description of the opinions of the respondents towards the dimension (Green Banking Loans), which tend to agree, as the percentages and according to the statements as a whole indicate that (66.86%) of the respondents agree on what these statements contain compared to the percentage (7.43%) who do not agree with the content of the statements of this dimension, while the percentage of neutrals reached (25.71%), and the percentage of agreement (75.54%), and this came with a mean of calculation (3.78) and a standard deviation (0.65), This represents a preliminary result on the availability of indicators after (Green Banking Loans) among the sample of respondents, and according to the statements we find that the highest agreement rate is for the phrase (Y2.2), which amounted to (77.14%) and with a mean of calculation and a standard deviation of (3.86) and (0.74) respectively, which indicates (The bank has a specific way of choosing priority in granting Green Loans, for advanced and environmental projects).

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While the lowest agreement rate is for the phrase (Y2.4), which amounted to (72.95%) and with a mean of calculation and standard deviation of (3.65) and (0.93) and respectively, which tends to accept, i.e. opinions tend towards approval of the phrase in question, which indicates that " Bank responsibility sometimes poses an (Environmental Social Government) ESG risk to green loans ", as shown in Figure (18).

Table 16:Description of Green Banking Loans Paragraphs

paragraphs	#	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5	Mean	Std. Deviation	Agreement ratio
Y2.1	Frequency	1	7	23	54	20	3.81	0.86	76.19%
	%	0.95%	6.67%	21.90%	51.43%	19.05%			
Y2.2	Frequency	---	5	22	61	17	3.86	0.74	77.14%
	%	0.00%	4.76%	20.95%	58.10%	16.19%			
Y2.3	Frequency	2	5	35	40	23	3.73	0.92	74.67%
	%	1.90%	4.76%	33.33%	38.10%	21.90%			
Y2.4	Frequency	2	9	31	45	18	3.65	0.93	72.95%
	%	1.90%	8.57%	29.52%	42.86%	17.14%			
Y2.5	Frequency	---	8	24	50	23	3.84	0.86	76.76%
	%	0.00%	7.62%	22.86%	47.62%	21.90%			
Y2	Frequency	5	34	135	250	101	3.78	0.65	75.54%
	%	0.95%	6.48%	25.71%	47.62%	19.24%			
Weighted average		7.43%		25.71%	66.86%				

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

Because of the importance of (Green Banking Loans), this important opinion by the bank managers that will be of special benefit to the project and the environment is considered an important factor in banks in particular to work on and develop.
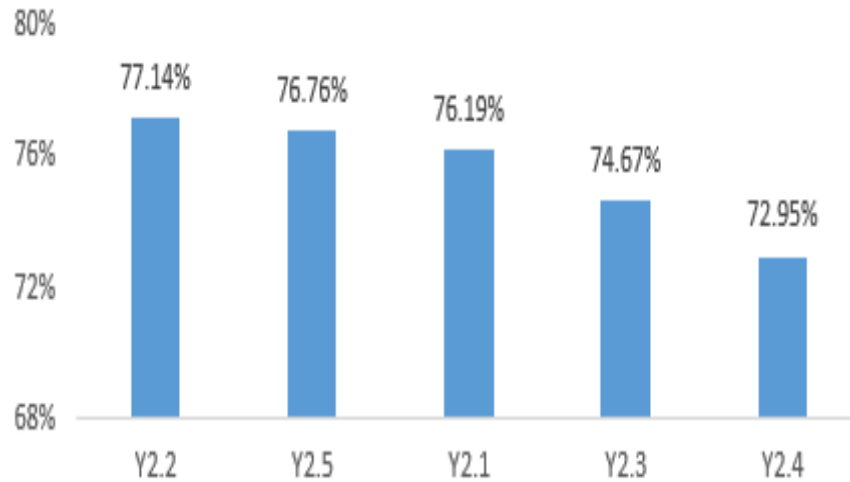
Figure 18:Description of Green Banking Loans Paragraphs

3.4.2.3 Description of the Dimension of Green Banking Finance & Investment

Through table (17), which represents the responses of the sample members towards the statements (Y3.1-Y3.5), which relate to the description of the opinions of the respondents towards the dimension (Green Bank Financing & Investment), which tends to agree, as the percentages and according to the statements as a whole indicate that (77.33%) of the respondents agree on what these statements contain compared to (2.86%) disagree with the content of the statements of this dimension, while the percentage of neutrals reached (19.81%), and the percentage of agreement on the said dimension (78.82%), and this came with an arithmetic mean (3.94) A standard deviation (0.54), which represents a preliminary result on the availability of indicators after (Green Banking Financing & Investment) among the sample of respondents, and according to the statements we note that the highest agreement rate is for the phrase (Y3.4), which amounted to (80.95%) and with an arithmetic mean and standard deviation of (4.05) and (0.70) respectively, which

indicates that (The government has an impact and role on banks to strengthen financial policy and green investment).

While the lowest agreement rate is for the phrase (Y3.3), which amounted to (77.71%) and with a mean of calculation and standard deviation of (3.89) and (0.71) and respectively, which tends to accept, that is, the opinions tend towards approval of the phrase in question, which indicates (Green banking include Green Investment payments in all different sectors, particularly the development and application of environmental philosophy), as shown in Figure (19).

Table 17:Description of Green Banking Finance & Investment Paragraphs

paragraphs	#	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5	Mean	Std. Deviation	Agreement ratio
Y3.1	Frequency	---	4	21	61	19	3.90	0.73	78.10%
	%	0.00%	3.81%	20.00%	58.10%	18.10%			
Y3.2	Frequency	---	4	26	53	22	3.89	0.78	77.71%
	%	0.00%	3.81%	24.76%	50.48%	20.95%			
Y3.3	Frequency	1	1	24	62	17	3.89	0.71	77.71%
	%	0.95%	0.95%	22.86%	59.05%	16.19%			
Y3.4	Frequency	---	3	14	63	25	4.05	0.70	80.95%
	%	0.00%	2.86%	13.33%	60.00%	23.81%			
Y3.5	Frequency	---	2	19	63	21	3.98	0.68	79.62%
	%	0.00%	1.90%	18.10%	60.00%	20.00%			
Y3	Frequency	1	14	104	302	104	3.94	0.54	78.82%
	%	0.19%	2.67%	19.81%	57.52%	19.81%			
Weighted average		2.86%		19.81%	77.33%				

Source: From the Preparation of the Researcher Based on the Statistical Analysis

Here that becomes clear (Green Banking finance & Investment) has a significant influence and role in modern banking business, it has a positive impact on the future of banks.
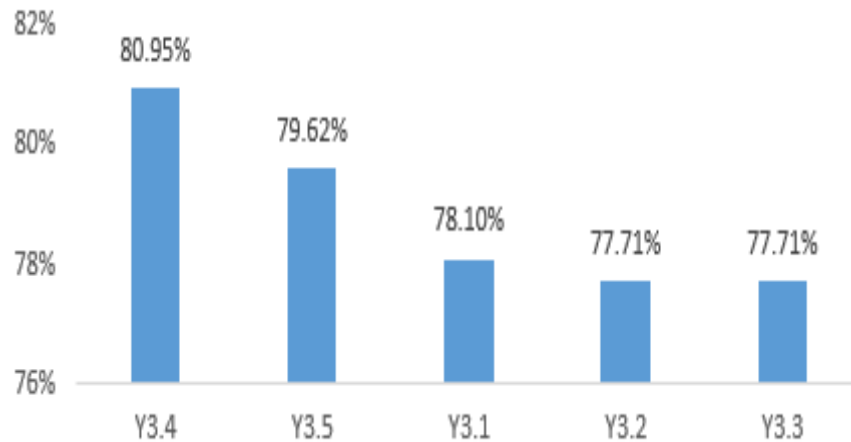
Figure 19:Description of Green Banking Finance & Investment Paragraphs

3.4.2.4 Description of the Dimension of the Green Banking Sustainability

Through table (18), which represents the responses of the sample members towards the statements (Y4.1-Y4.5), which relate to the description of the opinions of the respondents towards the dimension of (Green Banking Sustainability), which tends to agree, as the percentages and according to the statements as a whole indicate that (78.10%) of the respondents agree on what these statements contain compared to (5.14%) disagree with the content of the statements of this dimension, while the percentage of neutrals reached (16.76%), and the percentage of agreement (79.96%), and this came with a mean of calculation (4.00) and a standard deviation (0.55), This represents a preliminary result of the availability of indicators after (Green Banking Sustainability) among the sample of respondents and at good levels, and according to the statements we find that the highest percentage of agreement is for the phrase (Y4.1), which amounted to (85.90%) and with a mean of calculation and standard deviation of (4.30) and (0.65) respectively, which indicates that (Bank managers are asking employees to turn off electrical devices

when they leave work, in order to continue their work without being created and to avoid any obstacles).

While the lowest agreement rate at the ferry level is for the phrase (Y4.3), which amounted to (72.76%) and with a mean of calculation and standard deviation of (3.64) and (0.99), respectively, which tends to be accepted, opinions tend towards approval of the phrase in question, which indicates that " The director of green banks encourages employees to use mass ", as shown in Figure (20).

Table 18:Description of Green Banking Sustainability Paragraphs

paragraphs	#	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5	Mean	Std. Deviation	Agreement ratio
Y4.1	Frequency	---	---	11	52	42	4.30	0.65	85.90%
	%	0.00%	0.00%	10.48%	49.52%	40.00%			
Y4.2	Frequency	---	5	21	51	28	3.97	0.81	79.43%
	%	0.00%	4.76%	20.00%	48.57%	26.67%			
Y4.3	Frequency	---	17	26	40	22	3.64	0.99	72.76%
	%	0.00%	16.19%	24.76%	38.10%	20.95%			
Y4.4	Frequency	---	4	14	66	21	3.99	0.70	79.81%
	%	0.00%	3.81%	13.33%	62.86%	20.00%			
Y4.5	Frequency	---	1	16	60	28	4.10	0.67	81.90%
	%	0.00%	0.95%	15.24%	57.14%	26.67%			
Y4	Frequency	0	27	88	269	141	4.00	0.55	79.96%
	%	0.00%	5.14%	16.76%	51.24%	26.86%			
Weighted average		5.14%		16.76%	78.10%				

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

(Green Banking Sustainability) is one of the most important factors by bank managers believe that full attention to dimension will lead to the development of banking business.
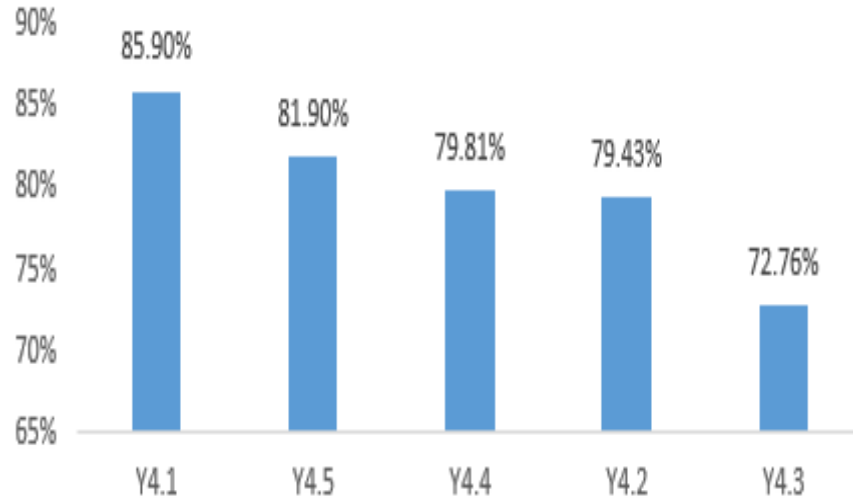
Figure 20:Description of Green Banking Sustainability Paragraphs

3.4.2.5 Description of the Dimension of Green Banking Process

Through table (19), which represents the responses of the sample members towards the statements (Y5.1-Y5.5), which relate to the description of the opinions of the respondents towards the dimension (Green Banking Process), which tends to agree, as the percentages and according to the statements as a whole indicate that (79.81%) of the respondents agree on what these statements contain compared to (2.86%) disagree with the content of the statements of this dimension, while the percentage of neutrals reached (17.33%), and the percentage of agreement (79.43%), and this came with an arithmetic mean (3.97) and a standard deviation (0.50), This represents a preliminary result on the availability of indicators after (Green Banking Process) among the sample of respondents and at good levels, and according to the statements we find that the highest percentage of agreement is for the phrase (Y5.5), which amounted to (82.48%) and with a mean of calculation and standard deviation of (4.12) and (0.62) respectively, which indicates (The Green

Banking Process aims to improve tasks and departments as well as educate employees to use smart devices techniques).

While the lowest agreement rate is for the phrase (Y5.4), which amounted to (76.76%) and with a mean of calculation and standard deviation of (3.84) and (0.74), respectively, which tends to accept opinions tend to agree with the phrase in question, which indicates " The green banking process has a range of options for greening important departments and activities and their success ", as shown in Figure (21).

Table 19:Description of Green Banking Process Paragraphs

paragraphs	#	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5	Mean	Std. Deviation	Agreement ratio
Y5.1	Frequency	---	7	16	61	21	3.91	0.79	78.29%
	%	0.00%	6.67%	15.24%	58.10%	20.00%			
Y5.2	Frequency	---	1	19	62	23	4.02	0.66	80.38%
	%	0.00%	0.95%	18.10%	59.05%	21.90%			
Y5.3	Frequency	---	4	16	65	20	3.96	0.71	79.24%
	%	0.00%	3.81%	15.24%	61.90%	19.05%			
Y5.4	Frequency	1	1	29	57	17	3.84	0.74	76.76%
	%	0.95%	0.95%	27.62%	54.29%	16.19%			
Y5.5	Frequency	---	1	11	67	26	4.12	0.62	82.48%
	%	0.00%	0.95%	10.48%	63.81%	24.76%			
Y5	Frequency	1	14	91	312	107	3.97	0.50	79.43%
	%	0.19%	2.67%	17.33%	59.43%	20.38%			
Weighted average		2.86%		17.33%	79.81%				

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

It is clear that most bank managers believe in innovation in their work, therefore there is complete satisfaction with the (Green Banking Process), which is an important factor.
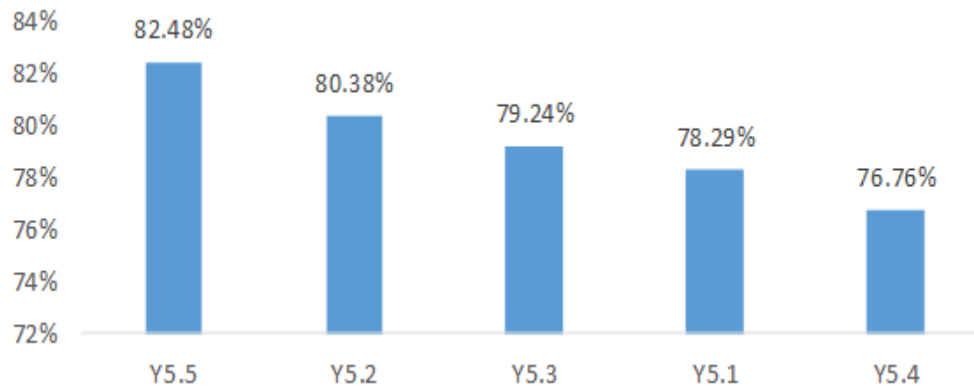
Figure 21:Description of Green Banking Process Paragraphs

Chapter Five: The Ordinal Importance of the Dimensions of the Thesis Axes

The ordinal importance of the study axes and dimensions can be determined by the values of the arithmetic mean and the proportions of agreement for each dimension of the study and based on the results shown in tables (18) and (19) where we find that the axis (Green Human Resources) came in first place of importance and at good levels where its arithmetic mean and agreement ratio of (3.99), (79.84%) respectively, while the axis (Green Banking) came in second place of importance and at good levels as well as where it reached its arithmetic mean (3.93) and the percentage of agreement (78.667%), as for determining the ordinal importance of each dimension of the study axes, it can be determined as follows:

3.5.1 Dimensions of the Green Human Resources

It is clear from table (20) that the ordinal importance of the dimensions of (Green Human Resources) varies in terms of importance, as we find that the dimension of (Green Human Resource Motivation) has occupied the first place in terms of

importance where the mean (4.12) and the percentage of agreement (82.324%) followed by the second place dimension (Green Human Resource Training) with an arithmetic mean (4.05) and the percentage of its agreement (80.990%) and then came in third place dimension (Green Human Resources Planning) with an arithmetic mean (3.99) with the percentage of agreement, which amounted to (79.810%) and in fourth place came After (Green Human Resource Hiring (Recruitment)) with a mean of calculation and percentage of agreement (3.94) (78.781%) on taking over and according to the opinions of the respondents, and finally came after (Green Human Resource Appraisal) with a mean of calculation and the percentage of agreement (3.86) (77.295%) on taking over and according to the opinions of the respondents and based on what turned out we note that the relative importance of the five dimensions represented by the proportions of agreement was relatively close.

Table 20:Relative Importance According to the Dimensions of Green Human Resources

Dimensions	Mean	Agreement ratio	Arrange as important
Green human resource motivation	4.12	82.324%	1
Green human resource training	4.05	80.990%	2
Green human resource planning	3.99	79.810%	3
Green human resource hiring (recruitment)	3.94	78.781%	4
Green human resource appraisal	3.86	77.295%	5
The total indicator	3.99	79.840%	-------

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

(Green Human Resource Motivation) is considered important by bank managers in answering the survey questionnaires and is the most agreed upon to be given full attention in modern banks.

3.5.2 Dimensions of the Green Banking

It is clear from table (21) that the ordinal importance of the dimensions of (Green Banking) where the five dimensions differ in terms of importance, where it was shown through the results that the dimension of (Green Banking Sustainability) has ranked first in terms of the relative importance of opinions, where the mean of account (4.00) and the percentage of agreement (79.962%) followed by the second place dimension (Green Banking Product and Service) with an arithmetic mean (3.98) and the percentage of its agreement (79.581%) and then came in third place dimension (Green Banking Process) with an arithmetic mean (3.97) with the percentage of agreement, which It reached (79.429%), while in the fourth place of relative importance, the dimension (Green Bank Financing and Investment) came with an average of account (3.94) with the percentage of agreement, which amounted to (78.819%) and the last place came after (Green Bank Loans) with an arithmetic mean and the percentage of agreement (3.78) (75.543%) on the assumption and according to the opinions of the respondents, and based on what turned out to be the relative importance of the five dimensions, represented by the proportions of the agreement, was relatively close.

Table 21:Relative Importance According to the Dimensions of the Green Banking

Dimensions	Mean	Agreement ratio	Arrange as important
Green banking sustainability	4.00	79.962%	1
Green banking product & service	3.98	79.581%	2
Green banking process	3.97	79.429%	3
Green banking finance & investment	3.94	78.819%	4
Green banking loans	3.78	75.543%	5
The total indicator	3.93	78.667%	-------

Source: From the Preparation of the researcher Based on the Results of the Statistical Analysis

All Dimensions of Green Banking in answering Survey questionnaires by bank managers but (Green Banking Sustainability), it is considered most important to be given full attention in modern banks to continue the work of Green Banking.

Chapter Six: Test the Thesis Model and Hypotheses

For the purpose of testing the hypotheses brought by the thesis, the researcher used the analysis of the correlation relationship between the variables of the study in order to test the first main hypothesis, which in turn branches into four sub-hypotheses, and also the linear regression method was used to test the second main hypothesis, which branches into four sub-hypotheses as well as finally used the analysis of variance unilaterally as well as test(t) for the samples adopted to test the third hypothesis and its branches. After analysing the data, the results shown below were obtained as follows:

3.6.1 The First Main Hypothesis

Through table (22), which shows the results of the test of the first main hypothesis, which is (there is a significant correlation between (Green Human Resources) with (Green Banking) at the level of the researched banks). where the researcher found through the results the existence of a positive sig. correlation between the two variables, where the value of the correlation coefficient between two variables (0.737**) and at a sig. level (0.05), we conclude from this that the more (Green Human Resources) the more (Green Banking) increases with it (Green Banking) by (74%) among bank managers and

vice versa and therefore (acceptance The first main hypothesis that the researcher came up with).

Table 22:The Correlation Coefficient Between Green Banking and Green Human Resources

Dependent var. / Independent var.	Green Banking (Y)	Significant Level (sig.)	Significant
Green Human Resources	0.737**	0.000	High significant

**: High significant 1 when Sig≤ (0.01)   n=105

*: significant when Sig≤ (0.05)

Results of the Statistical Source: From the Preparation of the Researcher Based on the Analysis

After answering the survey questionnaire, we found a positive relationship between the two variables (Green Human Resource). All hypotheses on banks' performance were positive, especially (Green Human Resource Planning) with the (Green Banking) variable.

3.6.1.1 First Sub- Hypothesis

The data of Table (22) indicate a positive sig. correlation between the dimension of (Green Human Resources Planning) and (Green Banking), as the value of the correlation coefficient (0.603**) was statistically significant at a significant level (0.05) and this indicates that the more (Green Human Resources Planning) the more (Green Banking) increases (60.3%), and we conclude from this the realization of the first sub-hypothesis, which states that (there is a sig. correlation between the dimension of (Green Human Resources Planning) and (Green

Banking) and at a sig. level (0.05) This calls for acceptance of the hypothesis in question that the researcher came up with and according to the opinions of the thesis sample.

3.6.1.2 Second Sub-Hypothesis

The data of Table (22) indicate the existence of a positive sig. correlation between the dimension of (employment of Green Human Resources Hiring (Recruitment) and (Green Banking), where the value of the correlation coefficient (0.399**) was statistically significant at a significant level (0.05) and this indicates that the more (Recruitment of Green Human Resources (Recruitment) increases, the more (Green Banking) by (39.9%), and we conclude from this the realization of the second sub-hypothesis, which states that (there is a sig. correlation between the dimension of (employment of Green Human Resources (Recruitment) and (Green Banking) At a sig. level (0.05) this calls for acceptance of the hypothesis in question that the researcher came up with and according to the opinions of the thesis sample.

3.6.1.3 Third Sub-Hypothesis

The data of Table (22) indicate the existence of a positive sig. correlation between the dimension of (Training Green Human Resources) and (Green Banking), where the value of the correlation coefficient (0.595**) was statistically significant at a significant level (0.05) and this indicates that the more (Training of Green Human Resources) the greater (Green Banking) by (59.5%), and we conclude from this the achievement of the third sub-hypothesis, which states that

there is a sig. correlation between the dimension of (Training Green Human Resources) and (Green Banking) and at a sig. level (0.05) This calls for acceptance of the hypothesis in question that the researcher came up with and according to the opinions of the thesis sample.

3.6.1.4 Fourth Sub-Hypothesis

The data of Table (22) indicate the existence of a positive sig. correlation between the dimension of (Green Human Resources Appraisal) and (Green Banking), where the value of the correlation coefficient (0.635**) was statistically significant at a significant level (0.05) and this indicates that the more (Green Human Resources Appraisal) the more (Green Banking) increases (63.5%), and we conclude from this the realization of the fourth sub-hypothesis, which states that (there is a sig. correlation between the dimension of (Green Human Resources Appraisal) and (Green Banking) and at a significant level (0.05) This calls for acceptance of the hypothesis in question that the researcher came up with and according to the opinions of the thesis sample.

3.6.1.5 Fifth Sub-Hypothesis

The data of Table (23) indicate the existence of a positive sig. correlation between the dimension of (Green Human Resources Motivation) and (Green Banking), where the value of the correlation coefficient (0.654**) was statistically significant at a significant level (0.05) and this indicates that the more (Green Human Resources Motivation) the greater (Green Banking) by (65.4%), and we conclude from this the fifth sub-hypothesis is achieved, which states that (there is a sig.

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correlation between the dimension of (Green Human Resources Motivation) and (Green Banking) and at a sig. level (0.05) This calls for acceptance of the hypothesis in question that the researcher came up with and according to the opinions of the thesis sample.

Table 23: The Correlation Coefficient Between Dimensions of the Green Banking and Green Human Resources

Independent var. \ Dependent var.		Green Banking (Y)	Significant Level (sig.)	Significant
Green Human Resources	Green human resource planning	0.603**	0.000	High significant
	Green human resource hiring (recruitment)	0.399**	0.000	High significant
	Green human resource training	0.595**	0.000	High significant
	Green human resource appraisal	0.635**	0.000	High significant
	Green human resource motivation	0.654**	0.000	High significant

**: High significant when Sig≤ (0.01)   n=105
*: significant when Sig≤ (0.05)

From the Preparation of the Researcher Based on the Results of the Statistical Analysis

(Green Human Resource Motivation) has a positive relationship with (Green Banking), high satisfaction by banks for future work and activities of banks.

3.6.2 The Second Main Hypothesis

A simple regression analysis was used to know the impact of the independent variable represented by (Green Human Resources) and its five dimensions, which are (Green Human Resources Planning, Green Human Resources Hiring, Green

Human Resources Training, Green Human Resources Appraisal and Green Human Resources Motivation) on the dependent variable represented by (Green Banking) and in order to test the second main hypothesis which states there is a statistically significant impact of (Green Human Resources in Green Banking) and through the results of the results of The analysis shown in Table 24 shows that there is a positive sig. Impact of the independent variable represented by (Green Human Resources) in the dependent variable represented by (Green Banking) grouped, based on the level of statistical significance (0.000) for the regression model, which was less than the value of the level of significance assumed in the study (0.05) adopted by the researcher in the study, as well as through the calculated value of the (F) statistic of (122.552) which was greater than its tabular value of (3.93) and degrees of freedom (1,103), which indicates the significance of the regression model and at the level of assumed significance (0.05), and depending on the results mentioned can be concluded that there is a significant impact of the variable (Green Human Resources) in the variable (Green Banking) in other words and for the occurrence of a change (Increase) in (Green Banking) should increase (Green Human Resources) of bank managers and vice versa. As for the components of the regression model, and through the table, we also find that the parameters of the model of the fixed value and the inclination parameter (regression parameter) were significant, whether it was the dependence on the level of statistical significance or the calculated value of the statistic (t) and compared with the tabular value of the test, where we note that the level of significance was lower than the level of significance assumed by the study and the calculated value of the statistic was greater than the tabular value of the test corresponding to both parameters and this indicates the significance of the parameters of the regression model. Since the model was sig., so we come to the interpretation of its parameters where we note that the value of the constant (B0) and the amount of (0.71) and this means that in the

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absence of (Green Human Resources) in managers, green banking is equal to a constant value of (0.71).The value of the slope of regression (B1) was (0.81) which is an indication that a change of one unit in (Green Human Resources) leads to a change in (Green Banking) by (0.81) which is a reliable change in the interpretation of the relationship The impact of the independent variable (Green Human Resources) in the dependent variable (Green Banking).Also through the value of the coefficient of determination (R^2) it was found that (Green Human Resources) explains the percentage (54.30%) of the change that occurs in (Green Banking) while the remaining percentage of (45.7%) is due to other good influencing factors included in the model adopted by the researcher in the current thesis.

Table 24:The Impact of Green Human Resources on Green Banking in General (Gathering)

Dependent var. \\ Independent var.	Green Banking			
	Constant (B0)	Regression Coefficient (B1)	F	R^2
Green Human Resources	0.71 t (2.432) sig. (0.000)	0.81 t11.070) sig. (0.000)	122.552 sig. (0.000)	54.30%

**: High significant 1 when Sig≤ (0.01)   F (0.05,1,103) =3.93

t (0.05,103) =1.982

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

Here it is clear that the entire variable (Green Human Resource Dimensions) has a completely positive impact on the variable GB, processes and future operating factors of banks.

3.6.2.1 First Sub-Hypothesis

For the purpose of testing the first sub-hypothesis, which states that there is a significant impact of the dimension (Green Human Resource Planning) in (Green Banking), it was based on table (24), where it was found that the impact was significant for the dimension (Green Human Resource Planning) in the dependent variable represented by (Green Banking) combined, where the value of the significance level of the regression model (0.000) which was less than the value of the hypothetical significance level (0.05) adopted by the researcher in the study, as well as through the calculated value of (F) and the amount (58.739) which was greater than its tabular value of (3.93) and degrees of freedom (1,103), which is indicative of the significance of the regression model.

Through the analysis of the regression equation, it was found that the parameters of the model, represented by the constant value and the regression coefficient (inclination), were statistically significant depending on the values of the level of significance, which was lower than the level of the assumed significance or through the calculated value of the statistic (t) of the model coefficients of (5.762) and (7.664) respectively, where the values were greater than the tabular value of (1.982) at the degree of freedom (103) and the level of assumed significance (0.05).

It was also shown through the model that in the absence of (Green Human Resource Planning), (Green Banking) would be a fixed value of (B0) of (1.696) units. If (Green Human Resources Planning) increases by one unit, this leads to an increase in (Green Banking) by (0.561) units. In addition, through the analysis, we find that the said dimension explains the percentage (36.32%) of the change that occurs in (green banking) through the value of (R^2) while the remaining percentage of (63.68%) is due to other good influencing factors included in the model.

3.6.2.2 Second Sub-Hypothesis

For the purpose of testing the second sub-hypothesis, which states that there is a significant impact of the Green Human Resource Hiring (Recruitment) dimension in Green Banking, it was based on table (24), where it was found that the impact was significant for the dimension (Hiring of Green Human Resources) in the dependent variable represented by (Green Banking) combined, where the value of the significance level of the regression model (0.000) was less than the value of the hypothetical level of significance (0.05) adopted by the researcher in the study, as well as through the calculated value of the statistic (F) of (19.452) which was greater than its tabular value of (3.93) and degrees of freedom (1,103), this is indicative of the significance of the regression model.

In other words, in order for a change (Increase) in (Green Banking) it must increase (Green Human Resource Hiring (Recruitment) (and vice versa) among bank managers. Through the analysis of the regression equation, it was found that the parameters of the model, represented by the constant value and the regression coefficient (inclination), were statistically significant depending on the values of the level of significance, which was lower than the assumed level of significance or through the calculated value of the (t) statistics of the model coefficients of (18.509) and (4.410) respectively, where the values were greater than the value. Tabular (1.982) at the degree of freedom (103) and the level of assumed significance (0.05).

It was also shown through the model that in the absence of (Green Human Resource Hiring (Recruitment), (Green Banking) would be a fixed value of (B0) of (2.599) units. If (Green Human Resource Hiring (Recruitment) increases by one unit, this leads to an increase in (Green Banking) by (0.339) units. In addition, through the analysis, we find that the said dimension explains the percentage (15.89%) of the change that occurs in (Green Banking) through the value of (R^2) while the remaining percentage of (84.11%) is due to other good influencing factors included in the model.

3.6.2.3 Third Sub-Hypothesis

For the purpose of testing the third sub-hypothesis, which states that there is a significant impact of the dimension (Green Human Resource Training) in (Green Banking), it was relied on table (24), where it was found that the impact was significant for the said dimension, which expresses the independent variable in the dependent variable represented by (Green Banking) combined, where the value of the significance level of the regression model (0.000) was less than the value of the hypothetical significance level (0.05) adopted by the researcher in the study, as well as through the value of the statistic (F) Calculated (56.462) which was greater than its tabular value of (3.93) and degrees of freedom (1,103), which is indicative of the significance of the regression model.

Through the analysis of the regression equation, it was found that the coefficients of the model, represented by the constant value and the regression coefficient (inclination), were statistically significant depending on the values of the level of significance, which were lower than the level of assumed significance or through the calculated value of the statistic (t) of the model coefficients of (6.957) and (7.514) respectively, where the values were greater than the tabular value of (1.982) at the degree of freedom (103) and the level of assumed significance (0.05).

It was also shown through the model that in the absence of (Green Human Resource Training), (Green Banking) would be a fixed value of (B0) of (1.900) units. If the levels of (Green Human Resource Training) increase by one unit, this leads to an increase in (Green Banking) by (0.502) units. In addition, through the analysis, we find that the said dimension explains the percentage (35.41%) of the change that occurs in (Green Banking) through the value of (R^2) while the remaining percentage of (64.59%) is due to other good influencing factors included in the model.

3.6.2.4 Fourth Sub-Hypothesis

For the purpose of testing the fourth sub-hypothesis, which states that there is a significant impact of the dimension (Green Human Resource Appraisal) in (Green Banking), it was relied on table (24), where it was found that the impact was significant for the said dimension, which expresses the independent variable in the dependent variable represented by (Green Banking) combined, where the value of the significance level of the regression model (0.000) was less than the value of the hypothetical significance level (0.05) adopted by the researcher in the study, as well as through the value of the statistic (F) Calculated (69.558) which was greater than its tabular value of (3.93) and degrees of freedom (1,103), this is an indication of the significance of the regression model.

Through the analysis of the regression equation, it was found that the parameters of the model, represented by the constant value and the regression coefficient (inclination), were statistically significant depending on the values of the level of significance, which were lower than the level of the assumed significance or through the calculated value of the statistic (t) of the model coefficients of (7.011) and (8.340) respectively, where the values were greater than the tabular value of (1.982) at the degree of freedom (103) and the level of assumed significance (0.05).

The model also showed that in the absence of a " Green Human Resource Appraisal " the "Green Banking" would be a fixed value of (B0) of (1.806) units. If the levels of (Green Human Resources Appraisal) increase by one unit, this leads to an increase in (Green Banking) by (0.551) units. In addition, through the analysis, we find that the said dimension explains the percentage (40.31%) of the change that occurs in (Green Banking) through the value of (R2) while the remaining percentage of (59.69%) is due to other good influencing factors included in the model.

3.6.2.5 Fifth Sub-Hypothesis

For the purpose of testing the fifth sub-hypothesis, which states that there is a significant impact of the dimension (Green Human Resource Motivation) in (Green Banking), it was relied on table (25), where it was found that the impact was significant for the said dimension, which expresses the independent variable in the dependent variable represented by (Green Banking) combined, where the value of the significance level of the regression model (0.000) was less than the value of the hypothetical significance level (0.05) adopted by the researcher in the study, as well as through the value of the statistic (F) The calculated (77.136) which was greater than its tabular value of (3.93) and degrees of freedom (1,103), which is indicative of the significance of the regression model.

Through the analysis of the regression equation, it was found that the parameters of the model, represented by the constant value and the regression coefficient (inclination), were statistically significant depending on the values of the level of significance, which were lower than the level of the assumed significance or through the calculated value of the statistic (t) of the parameters of the model of (7.067) and (8.783) respectively, where the values were greater than the tabular value of (1.982) at the degree of freedom (103) and the level of assumed significance (0.05).

It was also shown through the model that in the absence of a " Green Human Resource Motivation ", the "Green Banking" would be a fixed value of (B0) of (1.763) units. If the levels of (Green Human Resources Motivation) increase by one unit, this leads to an increase in (Green Banking) by (0.527) units. In addition, through the analysis, we find that the said dimension explains the percentage (42.82%) of the change that occurs in (Green Banking) through the value of (R2) while the remaining percentage of (57.18%) is due to other good influencing factors included in the model.

Table 25:The Impact of the Dimensions of Green Human Resources in Individually in Green Banking (Gathering)

Independent var. \ Dependent var.	Green Banking			
	Constant (B0)	Regression Coefficient (B1)	F	R^2
Green human resource planning (X1)	1.696 t (5.762) sig.(0.000)	0.561 t (7.664) sig. (0.000)	58.739 sig. (0.000)	36.32%
Green human resource hiring (recruitment) (X2)	2.599 t(18.509) sig. (0.000)	0.339 t (4.410) sig. (0.000)	19.452 sig. (0.000)	15.89%
Green human resource training (X3)	1.900 t (6.957) sig. (0.000)	0.502 t (7.514) sig. (0.000)	56.462 sig. (0.000)	35.41%
Green human resource appraisal (X4)	1.806 t (7.011) sig. (0.000)	0.551 t (8.340) sig. (0.000)	69.558 sig. (0.000)	40.31%
Green human resource motivation (X5)	1.763 t (7.067) sig. (0.000)	0.527 t (8.783) sig. (0.000)	77.136 sig. (0.000)	42.82%

**: High significant l when Sig≤ (0.01)   F (0.05,1,103) =3.93

T (0.05,103) =1.982

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

Here it becomes clear that each of the dimensions of the variable Green Human Resource alone has a direct impact, along with the variable Green Banking Dimension's influence and role varies according to the activities of the banks.

3.6.3 The Third Main Hypothesis

For the purpose of testing the third main hypothesis (there are statistically significant differences between the categories of personal variables towards the variables (Green Human Resources) and (Green Banking) and according to personal variables) and respectively and personal variables are represented by (nationality of banks, gender, age groups, educational qualification, job position, years of service). The researcher used (Independent-Samples T-Test) to identify the differences between the study variables according to personal variables that consist of only two categories such as gender. The One-Way ANOVA variance analysis test was also used to identify statistical differences between study variables according to personal characteristics consisting of more than two categories such as age, educational qualification... From the results, it was reached:

3.6.3.1 Differences by Trait Nationality of Banks

It was shown through Table (26), that there are no statistically significant differences towards the variable (Green Human Resources) and the variable (Green Banking) according to the property concerned (nationality of banks) depending on the calculated value of (F) test, which amounted to (1.33,0.74) and respectively where it was less than its tabular value of (3.08), and this is also confirmed by the values of the sig. level of (0.48,0.27) and respectively, which was greater than the default level of sig. in the study (0.05).

This indicates that the variable of the nationality of banks does not affect in the variable (Green Human Resources) and the variable (Green Banking) according to the opinions of the thesis sample and in other words , We can rejected the first sub-

hypothesis brought by the researcher, which is that (there are significant differences between the categories of variable (nationality of banks) towards the variables (Green Human Resources) and (Green Banking) according to the opinions of the thesis sample.

Table 26:The Differences According to the Feature of (The Nationality of the Banks)

#		Sum of Squares	df	Mean Square	F	Sig.
green human resources	Between Groups	0.48	2	0.24	1.33	0.27
	Within Groups	18.61	102	0.18		
	Total	19.09	104			
green banking	Between Groups	0.33	2	0.16	0.74	0.48
	Within Groups	22.56	102	0.22		
	Total	22.89	104			

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

Here it is clear that ethnicity has no impact on change and environmental thought to express on both Green Human Resource and Green Banking variables in banks.

3.6.3.2 Difference by Gender Trait

The results shown in Table (27) showed no statistically significant differences between the categories of the gender variable towards the variable (Green Human Resources) and the variable (Green Banking), based on the calculated value of (t) test for the two variables of (1.02,1.15) which was less than the tabular value of (1.982) and with a degree of freedom (103) and also we note that the level of statistical significance of the two variables was greater than the level of significance assumed by the thesis, which indicates that there are no statistically significant differences between the views of the

study sample Towards the two variables mentioned according to the difference in the gender characteristic between the members of the thesis sample. From the above information, we can infer the rejection of the second sub-hypothesis brought by the researcher, i.e. the absence of differences or differences between the categories of gender property towards the two variables, according to the opinions of the thesis sample.

Table 27:The Differences According to the Gender Feature

Study variables	Comparison categories	Freq.	Mean	Std. Deviation	Critical value	Sig.
green human resources	MALE	58	4.03	0.47	1.02	0.31
	FEMALE	47	3.94	0.37		
green banking	MALE	58	3.98	0.48	1.15	0.25
	FEMALE	47	3.87	0.46		

t (df 103) =1.982

Source: From the Preparation of the Researcher Based on the Results of Statistical Analysis

In Survey Questionnaires the majority of respondents were male, but the majority were in favor of implementing the Green Human Resource variable on banks.

3.6.3.3 Difference by Age Group Trait

Through table (28). It became clear to the researcher that there are no significant differences towards the variables (Green Human Resources) and (Green Banking) according to the property concerned by relying on the calculated value of the (F) test, which amounted to (0.85,0.30) and respectively where it was less than its tabular value (2.69) and this is also confirmed by the values of the sig. level of (0.83,0.47) and respectively, which was greater than the default sig. level in the study (0.05). This indicates that the variable of age groups does not affect the

thesis variables and according to the opinions of the respondents. So, the third sub-hypothesis can be refuted.

Table 28:The Differences According to the Feature of (Age Group)

#		Sum of Squares	df	Mean Square	F	Sig.
green human resources	Between Groups	0.47	3	0.16	0.85	0.47
	Within Groups	18.62	101	0.18		
	Total	19.09	104			
green banking	Between Groups	0.20	3	0.07	0.30	0.83
	Within Groups	22.69	101	0.22		
	Total	22.89	104			

$$F(df\ 3,101)=2.69$$

Source: From the Preparation of the Researcher of the Statistical Analysis

It is clear that according to age, their opinions are more towards the (Green Banking) variable in order to further develop the environment and operation of banks.

3.6.3.4 Difference by Attribute of Educational Qualification

Through Table (29). It became clear to the researcher that there are no statistically significant differences towards the variables (Green Human Resources) and (Green Banking) according to the property concerned by relying on the calculated value of the (F) test, which amounted to (0.89, 0.58) and respectively where it was less than its tabular value (2.69), and this is also confirmed by the values of the sig. level of (0.63,0.45) and respectively, which was greater than the default level of sig. in the study (0.05). This indicates that the variable of categories of scientific qualification

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does not affect the variables of thesis and according to the opinions of the respondents. Thus it refutes the fourth sub-hypothesis that the thesis came up with.

Table 29:The Difference According to the Features of the (Scientific Qualification)

#		Sum of Squares	df	Mean Square	F	Sig.
green human resources	Between Groups	0.49	3	0.16	0.89	0.45
	Within Groups	18.60	101	0.18		
	Total	19.09	104			
green banking	Between Groups	0.39	3	0.13	0.58	0.63
	Within Groups	22.50	101	0.22		
	Total	22.89	104			

F (df 3,101) =2.69

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

According to Educational Qualification, there is no difference between the level of thinking of bank managers to express their satisfaction with both variables (Green Human Resource & Green Banking).

3.6.3.5 Differences by Job Position Attribute

Through table (30). It became clear to the researcher that there are no statistically significant differences towards the variables (Green Human Resources) and (Green Banking) according to the property concerned by relying on the calculated value of the (F) test, which amounted to (1.89,1.68) and respectively, where it was less than its tabular value (2.69), and this is also confirmed by the values of the sig. level of (0.19,0.16) and respectively, which was greater than the default level of sig. in the study (0.05). This indicates that

the variable of job position categories does not affect the search variables and according to the opinions of the respondents. Thus, rejecting the fifth sub-hypothesis that the thesis came up with.

Table 30 :The Differences According to the Feature of the (Job Site)

#		Sum of Squares	df	Mean Square	F	Sig.
green human resources	Between Groups	0.68	2	0.34	1.89	0.16
	Within Groups	18.41	102	0.18		
	Total	19.09	104			
green banking	Between Groups	0.73	2	0.36	1.68	0.19
	Within Groups	22.16	102	0.22		
	Total	22.89	104			

$F(df\ 2,102)=3.08$

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

Here is what most managers do to answer Survey Questionnaires. Middle Level (Green Banking) processes should be implemented in the current and future operations of banks.

3.6.3.6 Differences by Attribute of Years of Service

Through Table (31). It became clear to the researcher that there are no significant differences towards the variables (Green Human Resource) and (Green Banking) according to the property concerned by relying on the calculated value of the (F) test, which amounted to (0.30,0.12) and respectively, where it was greater than its

tabular value (2.69), and this is also confirmed by the values of the sig. level of (0.89,0.74) and respectively, which was less than the default level of sig. in the study (0.05). This indicates that the variable of the categories of years of service does not affect the variables of the thesis and according to the opinions of the respondents. Thus rejecting the sixth sub-hypothesis that the thesis came up with.

Table 31:The Differences According to the (Service Years in the Bank)

#		Sum of Squares	df	Mean Square	F	Sig.
green human resources	Between Groups	0.11	2	0.06	0.30	0.74
	Within Groups	18.98	102	0.19		
	Total	19.09	104			
green banking	Between Groups	0.05	2	0.03	0.12	0.89
	Within Groups	22.83	102	0.22		
	Total	22.89	104			

F (df 2,102) =3.08

Source: From the Preparation of the Researcher Based on the Results of the Statistical Analysis

Here according to the service, work experience and understanding of the managers in the work of banks, most of the opinions are in favor of changing the work of banks to Green Banking, new factors in the current work of banks should be important and sustainable.

Part Four

Conclusions, Recommendations, & Future Thesis

4.1 Conclusions

4.2 Recommendations

4.3 Recommendations for Future Thesis

4.1 Conclusions

First: General Conclusions

Through the theoretical and drawing conclusions, the following conclusions were reached:

1. The governmental instructions to the private banks to care about the GHR & GB process, a Services Plan from ICB, Iraq central bank to focus on the Green Banking Process implementing in the banks sectors, caring about the services of the climate change crisis and its impact on Kurdistan Region Iraq.

2. Green Human Resources has a full impact in all banks because it focuses and supports environmental activities in banks.

3. Green Human Resources attaches great importance to the sustainable environment and for this purpose it wants to solve environmental problems in a modern way.

4. The main goal of Green Human Resources is to balance economic and environmental development in the environment.

5. For environmental processes and internal sustainability, increasing bank revenues, Green Banking will change its operations for environmental development and improvement.

6. There is a strong relationship between banking activities and the environment that makes customers have a full impact on the environment according to the requirements set in Green Banking.

Second: Implementing Conclusions

Through the analysis of the data and drawing conclusions, the following conclusions were reached:

1. The researcher concluded through the analysis of public information that the majority of the banks researched from which the data were taken were among the local companies and that the majority of the respondents were males and that the majority of them were within the age group 31-40 years, for the scientific qualification the researcher found that the majority of managers or respondents were holders of a certificate bachelor's as well as found that the majority of the respondents were working within the middle levels of management and finally we also concluded that the majority of them had years of experience more than 10 years of experience years.

2. The researcher concluded and through description of the axis and thesis, found that the Green Human Resources axis took the first place of relative importance compared to the second axis, which is represented by green banking, that is, the opinions of the respondents tend towards approval for the paragraphs and the dimensions of the first axis are grouped compared to the second axis (Green Banking).

3. As for the dimensions of Green Human Resources, it was concluded according to the opinions of the thesis sample that they care more about the Motivation dimension where it came in first place in terms of importance followed by after Training on Green Human Resources and then comes the dimension of Planning, Recruitment and Appraisal and respectively.

4. As for the dimensions of Green Banking, it was concluded according to the opinions of the thesis sample that they care more about the Sustainability dimension, where it came in first place in terms of importance, followed by

the Product and Banking Service dimension on Green Human Resources, and then comes the dimension of operations, Finance, Investment and Loans respectively.

5. The results related to the test of the first main hypothesis showed that there is a positive relationship of statistical significance and good levels between Green Human Resources and Green Banking in general, in other words, according to the opinions of bank managers from the thesis sample, the most interest in Green Human Resources reflects an answer to Green Banking and vice versa.

6. The results also showed that all dimensions of the Green Human Resources variable have a positive relationship between them and Green Banking. The researcher also noted that the Motivation dimension came in first place in terms of the degree of association with Green Banking and comes after it after the Appraisal of Human Resources and followed by after Planning, where it came in third place in relation to the degree of association with Green Banking, came in fourth place after training and finally came after the employment of human resources and therefore banks and according to the opinions of the members of the sample of the banks researched must pay attention to the mentioned dimensions and according to the mentioned order.

7. The results of the regression analysis indicated that there is a significant impact of the dimensions of Green Human Resources at the general level in Green Banking, and that any change that occurs in Green Human Resources leads to change in Green Banking.

8. The results of the regression analysis also indicate that there is a strong moral impact of the dimension of Motivation in Green Banking compared to other dimensions of Green Human Resources, and that any change that

occurs in Green Human Resources leads to change in Green Banking. This confirms that banks and according to the opinions of the respondents pay more attention to the said dimension.

9. Additionally, the results of the regression analysis indicate that there is a weak moral impact of the dimension of Hiring Green Human Resources in Green Banking compared to other dimensions of Green Human Resources, and that any change that occurs in Green Human Resources leads to change in Green Banking and comes in last place. This emphasizes of the researched banks and through their managers, they care less about this dimension compared to other dimensions.

10. The absence of statistically significant differences in the opinions of the thesis sample towards the study variables due to personal information (nationality of banks, gender, age groups, educational qualification, job position, and years of service).

4.2 Recommendations

First: General Recommendations

Based on the conclusions of this thesis, the present researcher proposes the following set of recommendations:

1. The Kurdistan Region Government should have a standard plan for the environment for the present and future.

2. The banks of Kurdistan Region are recommended to have special training by Green Human Resources for employees and raise awareness to manage work in institutions.

3. The Ministry of Education should introduce Green Human Resources in their curricula to ensure that graduates with an understanding of the environment are trained for employment.

4. Green Banking is considered as one of the processes to ensure sustainability in which business activities have no negative impact on the environment. Kurdistan banks should change their operations from classic to modern.

5. Green Bank should help banks to improve the quality of their assets in the future with service and commitment to environmental protection.

6. The Central Bank of Iraq should help develop environmental awareness of managers and employees, as well as the awareness of customers in the use of their capital for projects that do not harm the environment.

7. The Central Bank of Iraq should guide and regulate environmental awareness, employees and managers, as well as customers when investing in projects to consider the risk of environmental damage.

8. Government should support green banking and work to raise public knowledge of it.

9. Sharing information and expertise among peers might be very beneficial.

10. It is very advisable to create an atmosphere of environmental governance inside the companies and the bank related institutions and guarantee the duplication of both international and regional best practices.

Second: Implementing Recommendations

Based on the conclusions of this thesis, the present researcher proposes the following set of recommendations:

1. I suggest that Motivation be constantly applied in banks, but also pay attention to Training, Planning, Hiring, Appraisal.

2. Although the dimension of sustainability is the most important for the success of banks, but all dimensions of Green Banking must be taken seriously such as Product & Service, Finance, Investment, Loans.

3. There is a strong relationship between the two variables Green Human Resources & Green Banking, but it must be implemented.

4. General attention should be paid to Green Human Resources banks in order for the Green Banking process to be successful.

5. Dimensions Hiring has a positive impact on Gb, so employees must be hired according to the principles set for Green Human Resources.

4.3 Recommendations for Future Thesis

1. The influence of GHR Planning on increasing GB Product & Service.

2. The relationship between GH Planning and implementing of GB Product & Service.

3. The influence of GHR Training on implementing of GB Sustainability.

4. The relationship between GHR Planning, GB Strategic Planning.

5. The influence of GHR Appraisal on GB Building.

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Appendices

Appendix 1

Name of Managers and Job Positions

N	Name of the Manager	Name of the Job Position
1	Kazim Namiq Ahmed	Director of the Central Bank of Iraq
2	Mawlud Sabir Ali	Director General of Commercial Banks
3	Dr. Muhammad Shukri	Chairman of the Investment Board

Appendix 2

Name of Managers & Banks

N	Name of the Managers	Name of the Banks
1	Rya Baha Ghatra	Iraq Middle East Investment
2	Rawa Hashm Sabre	Baghdad
3	Maesam Mrza Hamza	Gulf Commercial
4	Parwen Abdulrahman Tahir	BBAC
5	Mhamad Talaat Mhamadamin	Erbil Bank for Investment
6	Ahmad Khalel Marhun	First Iraqi
7	Hawnaz Azad Dzayi	ADIB
8	Brwa Fwad Qadir	KIB
9	Hussen Alwan Hussen	Sumer Commercial
10	Dani Ziad Salman	Mansour
11	Saya Omar Haji	Cihan
12	Kamal Xareb Aref	IDB
13	Fras Ibtsam Najm	Investment Bank of Iraq
14	Hamela Abdulstar Jumaa	RT Bank
15	Bashir Abduljalel Kzad	Ashur International
16	Sara Thamr Shakir	Iraqi Islamic

Appendix 3

Name of Assessment Lectures

N	Name of the Teacher	Certificate	University
1	Sarmad Kawkab Aljamel	Prof.Dr	Mosul
2	Mohamad Abed Hussein	Prof.Dr	Jordan-Zarqa
3	Ahlam Ibrahim Wali	Prof.Dr	Salahadin
4	Range Mhamad Nori	Asst.Prof.Dr	Zakho
5	Samira Ali Ibrahim	Asst.Prof	Salahadin
6	Shirzad Muhammad Mahdi	Lecture	EPU
7	Abdulkhaleq Nadir Qadir	Lecture	Shaqlawa-Institute-EPU
8	Amer Abdullah Majed	Lecture	EPU

Appendix 4
Study Questionnaire

Dears: Managers and Employees of the Banks, Question Form (Survey) for data collection for my master's letter entitled (THE INFLUENCE OF GREEN HUMAN RESOURCES ON GREEN BANKING PROCESSES IMPLEMENTING. ANALYTICS STUDY IN A SAMPLE OF PRIVATE BANKS IN KURDISTAN REGION – IRAQ) Study on private banks in Kurdistan-Erbil region. Please choose the correct response according to your opinion and understanding. Thank you for your time and participation in this scientific survey.

I appreciate it.

Zhala Othman Ahmed (Khala Afan)   **Dr. Aras Qader Khoshnaw**

    Master Student

    Researcher   **Supervisor**

………………………………………………………………………………………….

A. Personal Information's

1. The Banks Nationality   Local ☐   National ☐   Foreign ☐

2. Gender   Male ☐   Female ☐

3. Age   18-30 ☐   31-40 ☐   41-50 ☐   51 and Above ☐

4. Education   Technical Diploma (2 Years After High School) ☐

              University ☐   Master ☐   PHD ☐

5. Job Position   Top Level ☐
                     Middle Level ☐
                     Operative ☐

6. Years of Service in this Bank   Less than 5 Years ☐
                                       5 to 10 Years ☐
                                       More than 10 Years ☐

B. Questions Related to the Titles

The Dimensions of Green Human Resources (GHR).

1. Green Human Resource Planning REEN HUMAN RESOURCE PLANNING

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	The Green Human Resources Plan is involved in managing banking work.					
2	Green Human Resources members have extensive experience and progress in planning banks' work and programs.					

A4

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
3	The Human Resource Green Plan only adopts projects that have a viable opportunity for environmental success.					
4	The Green Human Resources Plan has developed a strong and modern plan to be worked on in the Bank.					
5	The green human resources plan to what extent it has been implemented has been carried out according to the green plan.					

2. Green Human Resource Hiring (Recruitment)

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	Green human resources are eager to attract and employ experienced employees and have environmentally friendly ideas.					
2	The green employment policy requires environmental clarification, to build the most efficient employees.					
3	Banks have a commitment to the process of establishing green, paperless with the least environmental impact, with employees trying to hire them.					
4	There is a strong relationship between the Green Human Resources and Green Bank to take responsibility for the environment, to try to acquire and employees.					
5	Green Human Resources attracts employees who seriously manage the environmental culture of their work.					

3. Green Human Resource Training

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	The green training program emphasizes providing employees with an understanding of					

		STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
	environmental awareness.					
2	The green training program encourages employees to integrate the business side with the environmental side.					
3	Green training programs are dedicated to first-class bank managers to better lead and protect the environment.					
4	Green human resources are working on analyzing training and training needs for environmentally-related employees.					
5	Green human resources provide green training opportunities for banks to better care about the environment.					

4. Green Human Resource Appraisal

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	Green Human Resources has established a special department for green evaluation of work, employees and banks.					
2	Green Human Resources is committed to an internal system specific to its bank to achieve its green appraisal goals.					
3	The green rating system is applied to employees in banks without distinction.					
4	Green is evaluated, between thinking and going to employees to choose the best idea to achieve the goal.					
5	Green Human Resources evaluates the work and activities of employees to raise their ranks.					

5. Green Human Resource Motivation

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	In the work of green banks, employee performance is reviewed and employees are encouraged to further develop banks.					
2	Encouraging green workers has a major impact on green human resources to succeed in					

3	achieving environmental sustainable.					
3	Banks encourage employees, apart from green training, to participate in other activities important to protect the environment.					
4	Encouraging green and compensating employees will increase their level of education towards the environment.					
5	Some encouragement requires spending money, while greening the workplace and using IT resources.					

The Dimensions of Green Banking

1. Green Banking Product & Service

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	There is strong competition between banks , to offer green services .					
2	Banks see more difficulty in following green services than with classic banking.					
3	Banks allocate more time for jobs, services and green products, but more profits are made.					
4	Green products, taking into account the environment and protecting it, prevent waste from spreading to the environment.					
5	Banks rely on green services ,and ATMs to reduce the use of money paper , to deal with customers .					

2. Green Banking Loans

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	Banks are ready to provide green debt , to support green projects.					
2	The bank has a specific way of choosing priority					

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
	in granting green loans, for advanced and environmental projects.					
3	Customers and investors , green bank loans are better than normal loans.					
4	Bank responsibility sometimes poses an ESG risk to green loans.					
5	When green loans are given to investors, environmental protection and environmental improvement are set.					

3. Green Banking Finance & Investment

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	Green finance , advancing projects use environmental policies to transform the green economy.					
2	Green finance encourages transparency and long-term thinking of investors to increase environmental development goals.					
3	Green banks include green investment payments in all different sectors, particularly the development and application of environmental philosophy.					
4	The government has an impact and role on banks to strengthen financial policy and green investment.					
5	Banks have a special opportunity to start investing in local and international greens.					

4. Green Banking Sustainability

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	Bank managers are asking employees to turn off electrical devices when they leave work, in order to continue their work without being created and to avoid any obstacles.					
2	The green bank manager is working on monitoring the electricity network and devices to					

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
	continue the work.					
3	The director of green banks encourages employees to use mass transportation vehicles to continue protecting the environment.					
4	In green banks, attempts are made to use electronic tools to reduce paper use and to continue their work permanently.					
5	Green Bank managers work to raise awareness among employees to conserve the environment and energy.					

5. Green Banking Process

NO	ITEMS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
1	A new green process plan, reducing paper use, converting to electronic use for all bank operations.					
2	The green process in banks aims to provide advanced devices to quickly pass the works and leave the least harmful remnants to the environment.					
3	The green bank process aims to design and deliver financial services that use fewer resources and energy.					
4	The green bank process has a range of options for greening important departments and activities and their success.					
5	The green banking process aims to improve tasks and departments as well as educate employees to use smart devices techniques.					

Abstract in Kurdish Language

بەڕێوەبردنی سەرچاوەی مرۆیی سەوز وەك بەڕێوەبەرایەتییەكی هاوچەرخی سەرچاوەی مرۆی پێناسە دەكرێت، كەپەیوەندی بەبەڕێوەبەرایەتی ژینگەی دامەزراوەكە هەیە لەبەر ئەوەی بەشداری دەكات لەزیاد كردنی پلەی بەكارهێنانی بەردەوامی سەرچاوەكان لەڕێگەی ڕاهێنانی سەوز،دامەزراندی سەوز،هەڵسەنگاندنی سەوز بۆ بەڕێوەبەر و كارمەند بەمەبەستی باشتركردنی شێوازی ژینگەی دامەزراوەكان.كاركردنی ورد لەبارەی ستراتیژی كێشە ژینگەییەكان، لەئێستادا لایەنەكانی جیهانی هاوبەش، سەرچاوەی مرۆی سەوز سەرنج دەخاتە سەر ئاستی بەرزی تەكنیكی و بەڕێوەبەری پێشبڕكێیكان هەروەك دامەزراوەكان دەیانەوێ پەرە بەژینگەی نوێ بدەن.بانكی سەوز دیاریكردنی چۆنیەتی ئاشكراكردن و پێشخستنی بەكارهێنانی بانكی سەوز،ئەمەش لەبەرامبەردا ڕەچاوی هەرجۆرە بانكێك دەكات كە گرینگی دەدات بە لایەنی ژینگەی و كۆمەڵایەتی و ئەخلاقیەكان،چالاكیە سەرەتاییەكان بەرهەمهێنانی سەوز، بەردەوام بوونی سەوز،قەرزدان بەتایبەت قەرزی سەوز بۆ سەرچاوە سروشتیەكان و بەڕێوەبردنی وزە.جگە لەوەی بەرپرسن لەسەرمایەی خاوەن پێشكەكان و چالاكی و كردارە ئەنجامدەرەكان كەپێویستە ئاشكرا بكرێن ڕاپۆرت بكرێن. ئامانجی سەرەكی ئەم نامەی ماستەرە پیادەكردنی نوێترین چەمكی سەردەمیانەی سامانی مرۆی سەوزو بانكی سەوز كاریگەری گۆڕانی كەش و هەوا لەسەر جیهان بەگشتی و هەرێمی كوردستان - عێراق بەتایبەت دولایەنە بەهەرەشەكردن سەرچاوەی داهاتمان و لەلایەكی دیكەشەوە هەرەشە و مەترسییە سروشتیەكان دژی گریمانەی توێژینەوەكە دوو ئەوەندەیە، یەكەمیان پەیوەندی نێوان گۆڕاوەكان نیشان دەدات و دووەمیان كاریگەری گۆڕاوەكان دەردەخات. بۆ گەیشتن بەكاریگەری سەرچاوەی مرۆی سەوز و بانكی سەوز ڕاپرسی دابەشكرا بە تەنها بەسەر بەڕێوەبەری بانكەكان بەشێوەی Google form شیكاركردنی بەشێوەی SPSS كرا بۆ دەست كەوتنی داتای پێویست و تەواو. ئەنجامەكانی شیكاری ئاماژە بەوە دەكەن كە كاریگەرییەكی بەرچاو هەیە لە سەر ڕەهەندەكانی سامانی مرۆی سەوز و بانكی سەوز هەر گۆڕانێك لەسامانی مرۆی سەوزدا ڕوبدات دەبێتە هۆی گۆڕان لەبانكی سەوزدا پێویستە حكومەتی هەرێمی كوردسان پلانێكی ستانداردی هەبێت بۆ ژینگەی ئێستاو داهاتوو.

ووشە سەرەكیەكان: سەرچاوە مرۆییە سەوزەكان، بانكی سەوز، شیكردنەوەی ستراتیژیانە، گۆڕانكارییەكانی كەش و هەوا، دۆستی ژینگە، حكومەتی هەرێمی كوردستان – عێراق.

Abstract in Arabic language

إدارة الموارد البشرية الخضراء إدارة معاصرة للموارد البشرية ، والتي ترتبط بإدارة بيئة المنظمة ، لأنها تساهم في زيادة درجة الاستخدام المستدام للموارد من خلال التدريب الأخضر ، والتوظيف الأخضر ، والتقييم الأخضر للقادة والموظفين. من خلال العمل عن كثب على استراتيجيات القضايا البيئية ، حاليًا الجوانب العالمية المشتركة ، تركز الموارد البشرية الخضراء على المستويات التقنية العالية ومديري المنافسة للموظفين حيث ترغب المؤسسات في تطوير بيئات جديدة. تحدد الخدمات المصرفية الخضراء كيفية الكشف عن ممارسة الأعمال المصرفية الخضراء والترويج لها ، وهذا بدوره يأخذ في الاعتبار أي نوع من الخدمات المصرفية التي تركز على الجوانب البيئية والاجتماعية والأخلاقية. الأنشطة الأساسية الإنتاج الأخضر والاستدامة والإقراض ، وخاصة القروض الخضراء للموارد الطبيعية وإدارة الطاقة. بالإضافة إلى ذلك ، فهم مسؤولون عن رأس مال المساهمين والأنشطة والإجراءات التي يجب الإفصاح عنها والإبلاغ عنها. تتمثل الأهداف الرئيسية لأطروحة الماجستير هذه في تطبيق أحدث مفهوم للعالم الحديث للبنوك الخضراء والموارد البشرية الخضراء. تأثير تغير المناخ على العالم بأسره ، وخاصة إقليم كوردستان - العراق الثنائي من خلال تهديد مواردنا من الدخل ، ومن ناحية أخرى ، أنه يهدد الأرواح وخاصة الأخطار الطبيعية. وتتكون فرضية البحث من شقين: الأول يوضح العلاقة بين المتغيرات والثاني يوضح تأثير المتغيرات. ولتحقيق تأثير الموارد البشرية الخضراء والخدمات المصرفية الخضراء ، تم توزيع المسح على مديري البنوك فقط في شكل Google form. تم إجراء التحليل في SPSS للحصول على البيانات اللازمة والكاملة. تشير نتائج تحليل الانحدار إلى وجود تأثير كبير لأبعاد الموارد البشرية الخضراء على المستوى الكلي في البنوك الخضراء ، وأن أي تغيير يحدث في الموارد البشرية الخضراء يؤدي إلى تغيير في البنوك الخضراء. يجب أن يكون لدى حكومة إقليم كوردستان خطة معيارية للبيئة في الحاضر والمستقبل.

الكلمات المفتاحية: الموارد البشرية الخضراء، الصيرفة الخضراء، التحليل الاستراتيجي، البيئة الخضراء التغيرات المناخية، الصديقة البيئة، حكومة إقليم كوردستان ـ عيراق.

کاریگەری سەرچاوەی مرۆیی سەوز لەسەرجێبەجێکردنی پرۆسەکانی بانکی سەوز.

تویژینەوەیەکی شیکارییە لە نمونەیەک لە بانکە تایبەتەکانی هەرێمی کوردستان - عێراق

نامەیەك

پێشکەشی ئەنجومەنی کۆلێژی تەکنیکی کارگێری کراوە لە زانکۆی پۆلیتەکنیکی هەولێر-وەکو بەشێك لە پێداویستیەکانی بەدەستهێنانی پلەی ماستەر لە زانستی تەکنیکی کارگێری کار

تویژەر

ژالە عثمان أحمد (خالە عەفان)

بەکالۆریۆس لەزانستی کارگێری کار-زانکۆی نۆڵج ٢٠١٧

بەسەرپەرشتی

د. ئاراس قادر خۆشناو

کانوونی دووەم ٢٠٢٣

تأثير الموارد البشرية الخضراء على تطبيق عمليات الصيرفة الخضراء.

دراسة تحليلية في عينة من المصارف الخاصة العاملة في إقليم كوردستان – العراق

رسالة

مقدمة الى مجلس كلية التقنية الإدارية في الجامعة تقنيات-أربيل وهي جزء من متطلبات نيل درجة الماجستير في اختصاص إدارة الأعمال

من قبل الطالبة

ژالَة عثمان أحمد (خالة عفان)

بكالوريوس في إدارة الاعمال-جامعة نولج -أربيل ٢٠١٧

بإشراف

د.ئاراس قادر خوشناو

كانون الثاني ٢٠٢٣