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Assessing The Awareness And Understanding Of Green Finance Incentives Among Bank Employees

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Abstract
The growing significance of environmental sustainability in the global financial ecosystem has stimulated the integration of green finance incentives across banking organizations. This study examines the awareness and comprehension of green finance processes among workers of four leading Indian banks: the State Bank of India (SBI), HDFC Bank, ICICI Bank, and Canara Bank. The research seeks to identify disparities in knowledge dissemination, policy exposure, and practical engagement with green finance instruments, such as green bonds, sustainable lending products, and regulatory incentives, by examining both public sector (SBI, Canara) and private sector (HDFC, ICICI) institutions. The research used a mixed-methods strategy, utilizing a structured questionnaire distributed to 100 employees (25 from each bank), with comprehensive semi-structured interviews with 12 officers in mid- to senior-level managerial positions. The quantitative aspect evaluates awareness levels, training exposure, and policy knowledge, whereas the qualitative interviews explore perceptions, institutional support, and obstacles to implementation. Key findings indicate that private sector employees demonstrate slightly greater awareness of particular green finance products, primarily attributable to more effective training programs and clearer organizational communication methods. Nevertheless, public sector banks exhibit a more robust adherence to regulatory compliance, albeit their internal capacity-building programs are somewhat constrained. A substantial knowledge deficiency was recognized across all banks, especially among front-line personnel, underscoring an immediate necessity for focused educational and awareness initiatives. The research shows that although green finance is becoming strategically significant in Indian banking, its incorporation into staff knowledge systems is inconsistent. The study suggests structured training programs, internal policy standardization, and greater coordination with regulatory agencies to develop a better informed workforce capable of driving sustainable financial goals. These findings hold significant implications for policymakers, HR strategists, and sustainability officers in the banking sector.
Keywords: Green Finance, Sustainable Banking, Employee Awareness, Green Bonds, Financial Literacy, Public vs Private Banks, Environmental Policy.

INTRODUCTION

Green banking advocates for sustainable practices and mitigates the carbon footprint associated with banking operations. Green banking services represent an emerging financial trend that use public monies to enhance private investment in clean energy technologies. The phrase green banking services denotes the degree of a bank's commitment to environmental stewardship and its adherence to ethical

norms concerning ecological sustainability. Green banks are financial institutions that prioritize social consciousness and assume social and environmental accountability for their communities.
Financial organizations are diligently switching to green banking services and enhancing incentives for environmental preservation. Consequently, the adoption of sustainable business practices enhances the quality of bank assets and fosters the development of a low-carbon economy.Environmental concerns have garnered heightened attention in recent years due to persistent global warming and escalated energy production and consumption [1, 2]. Climate calamities such as droughts, storms, coastal flooding, rising sea levels, and tsunamis impact the entire globe. These climate shifts threaten global sustainability and the economy as a whole. The financial industry must cultivate green financing to facilitate the transition to a green economy, thereby enhancing the management of challenges such as climate change, environmental disasters, and energy efficiency. Green finance is a concept that amalgamates the financial and economic sectors with ethical considerations for the environment. Moreover, green finance may be driven by financial incentives, an aspiration to protect the environment, or a synthesis of both, contingent upon the participant. Banking and financial institutions significantly influence the economy by financing diverse operations, which then affect the whole economy and ultimately contribute to the real-world alleviation of environmental issues [7, 8]. These financial intermediaries may actively advocate for environmental sustainability, adopt a "green" policy, and assist clients' businesses in utilizing clean technology. Therefore, to ensure comprehensive sustainability, every financial institution must formulate a long-term strategy to assess the environmental repercussions of their clients' efforts. This typically lowers expenses and facilitates the establishment of new ventures [4]. Consequently, least developed countries like Somalia necessitate greater support for climate change adaptation and mitigation compared to other developing nations, as it is among the most vulnerable countries to climate change globally. To promote environmental safety and sustainable ecological equilibrium, green banking enhances the eco-friendliness of companies and safeguards environmental quality [9]. A corporation is permitted to receive a loan under the green banking framework only if it adheres to all environmental safety laws. Green banking is crucial in promoting responsible behavior among businesses, as banks, as financiers of projects, significantly influence the environmental practices of other industries within the economy [6, 10]. Commercial banks are motivated by green finance not alone for prospective financial gains, but rather for broader interests. Facilitating and directing green financing is undoubtedly one of the major social obligations of commercial banks. Globally, the loss of forests, combustion of fossil fuels, and utilization of other non-renewable energy sources in various industrial activities are contributing to the increasing concentration of carbon dioxide and other greenhouse gases in the atmosphere [11, 12]. Climate change poses a challenge to global food security. Consequently, to resolve this issue, researchers and practitioners have advocated for the promotion and investment in the production of green technologies.

OBJECTIVE OF THE STUDY
To assess awareness levels of bank employees among SBI, HDFC, ICICI, and Canara Bank.
Research Questions
1. What is the level of awareness of green finance among bank employees?
2. Are there differences between public (SBI, Canara) and private (HDFC, ICICI) banks?
3. What training or policies exist internally?
4. How do awareness levels affect implementation?

LITERATURE REVIEW
The notion of green finance is gaining prominence alongside economic growth, with numerous research currently focusing on this domain, particularly as a corporate social responsibility initiative. Both developed and developing nations constitute the majority of these studies. Green finance represents the financial innovation arising from the pursuit of environmental conservation, establishing a connection between the financial and environmental sectors. Consequently, green credit funds are expected to allocate greater investments to companies that disclose such information, as green finance policies necessitate that financial institutions meticulously evaluate enterprises' environmental

protection data prior to extending credit. A multitude of green financing solutions is emerging in the financial industry, each characterized by distinct brands, terms, and conditions [28]. Banks employ strategies to identify market-relevant green finance products that position them ahead of competitors.The banks have been recognized for providing the following green finance products: green traded shares and bonds, green long-term investment accounts, carbon finance, and climate finance. Financing for green infrastructure and green bank assurance [28]. These products are offered by the banking sector to enhance environmental sustainability and yield revenues from eco-friendly investments. A green loan or credit is a distinct type of short- to medium-term financing offered by banks to start-ups, small businesses, and multinational corporations to support their product development and research initiatives. Specifically, it provides finance for green innovation start-ups, enhancing their competitiveness, particularly within high-tech industries [32]. Moreover, green loans, accessible to small enterprises at reduced interest rates, bolster their capital structures to safeguard against financial distress [28]. A further study emphasized the significant advantages of green credits for corporate success [33]. Moreover, banks adhere to the Equator Principles, which ensure preferential consideration for environmentally advantageous initiatives when providing loans to small enterprises. These banks are mandated by the Equator Principles to increase the amount of loans disbursed, reduce interest rates, and extend repayment terms.Xie and Lau (2023) performed a thorough assessment of green human resource management (GHRM) techniques, emphasizing that the successful implementation of green finance in financial institutions depends on providing staff with specific sustainability expertise. Their findings indicate that training and engagement methods must be thoroughly integrated into HR frameworks for banks to properly meet their ESG objectives.Shah et al. (2023) conducted an extensive examination of the relationship between green financing and climate change, including a comparative analysis of India and China. They noted that while India has established a comprehensive legislative framework promoting green financing, knowledge and implementation at the institutional level—especially among bank personnel—are inconsistent and inadequately aligned with national policy. The research highlights the significance of capacity-building initiatives to close the knowledge-to-action divide.Birbirsa and Worku (2022) asserted that the efficacy of any sustainability initiative within financial institutions is intrinsically linked to the extent to which internal stakeholders—particularly employees—comprehend, interpret, and respond to the disseminated policies. Their examination of GHRM literature indicated that mid-level employees frequently receive minimal to no ESG training, despite their crucial role in service delivery and customer-facing operations.Akomea-Frimpong et al. (2024) expanded this perspective by examining ESG indicators inside corporate environments and identified that policy ambiguity and insufficient operational clarity are significant impediments to ESG compliance across departments, especially in conventional sectors such as banking and construction. This corresponds with the obstacles recognized in Indian banks, where workers frequently comprehend sustainability narratives yet lack the technical acumen or motivation to implement them.Putra (2024) examined financial inclusion techniques in emerging nations and discovered that targeted community-level training, particularly in banking, can substantially enhance involvement in green credit and financing initiatives. His research underscores the imperative of grassroots-level ESG awareness, pertinent for internal bank personnel, especially those located in semi-urban and rural branches.Fahim and Mahadi (2023) analyzed sustainable finance techniques during the COVID-19 pandemic and determined that organizational resilience is closely associated with the agility and knowledge of employees concerning sustainability instruments. Their findings indicated that banks with pre-existing ESG training prior to the crisis adapted more swiftly to green products and services throughout economic recovery stages.Kumar et al. (2022) concentrated on SMEs while providing essential insights into the facilitative function of institutional finance. The successful implementation of green finance relies on an ecosystem where both staff and clients comprehend the product offerings and their enduring value. The lack of knowledgeable bank personnel, they contend, is a significant impediment to the implementation of green financing instruments.Dzage and Szabados (2024) conducted a bibliometric examination of corporate social responsibility (CSR) and determined that employee behavior serves as a vital connection between institutional sustainability policy and market-oriented actions. Their research underscores that awareness is inadequate without empowerment and training, especially in industries such as banking where employee-customer interactions are prevalent.Saluja et al. (2023) examined obstacles to financial inclusion and determined that business culturesignificantly influences access to sustainability information. In banks characterized by inflexible hierarchies and inadequate interdepartmental communication, ESG policies frequently remain confined to the strategic level, resulting in minimal practical implementation among operational personnel.Saha et al. (2021) examined green building finance in India while including insights pertinent to the wider green finance ecosystem. The adoption of green finance is impeded not alone by policy or capital constraints but also by insufficient internal stakeholder support, which is intrinsically linked to training, knowledge, and policy clarity within financial institutions.

RESEARCH METHODOLOGY

Research Design

This study utilizes a mixed-methods research methodology, integrating both quantitative and qualitative methodologies to achieve a thorough comprehension of bank workers' awareness and grasp of green financing incentives. The justification for employing a mixed-methods approach is its capacity to encompass both the breadth (through quantitative analysis) and depth (through qualitative insights) of employee knowledge, attitudes, and experiences. This method enables triangulation, therefore improving the validity and dependability of the results.

Sample and Sampling Strategy

The study sample consisted of 100 bank workers selected from four prominent Indian banking institutions:

- State Bank of India (SBI)
- HDFC Bank
- ICICI Bank
- Canara Bank

Twenty-five employees were picked from each bank by stratified purposive sampling, guaranteeing proportional representation across essential job roles (e.g., front-line staff, officers, branch managers) and branch locations (urban, semi-urban, and rural). This stratification enabled the study to evaluate discrepancies in awareness levels across various organizational tiers and geographic locations.

DATA COLLECTION TOOLS

a) Questionnaire Survey

A structured questionnaire was designed to collect quantitative data. The survey included a series of Likert-scale items (ranging from 1 = Strongly Disagree to 5 = Strongly Agree), which assessed:

- Awareness of green finance instruments (e.g., green bonds, sustainable loans)
- Understanding of internal sustainability policies
- Training participation and perceived effectiveness
- Confidence in implementing or promoting green financial products
- Perceived organizational support for green finance initiatives

The questionnaire was pre-tested for clarity and reliability, and Cronbach's alpha was calculated to ensure internal consistency ($\alpha \geq 0.7$ considered acceptable).

b) Semi-Structured Interviews

To supplement the survey data, semi-structured interviews were conducted with 12 mid- and senior-level officers (3 from each bank). The interview guide was designed to explore deeper insights into:

- Employee perceptions of the bank's green finance strategy
- Institutional enablers and barriers to awareness
- Training mechanisms and employee engagement
- Suggestions for improving green finance adoption within the organization

DATA ANALYSIS

Quantitative Analysis

The survey data were analyzed using descriptive statistics (mean, standard deviation, frequency distributions) to summarize overall awareness and training levels. Further, Analysis of Variance (ANOVA) was conducted to test whether there were significant differences between the four banks regarding:

- Green finance awareness
- Training effectiveness
- Implementation readiness

DATA ANALYSIS

This study's findings are divided into two sections: descriptive statistics summaries and comparative analysis among banks and employee positions. The results seek to elucidate disparities in green finance understanding, training exposure, policy comprehension, and implementation confidence among employees of SBI, HDFC, ICICI, and Canara Bank. One hundred replies were studied, evenly distributed among the four banks and categorized by work roles, including clerks, officers, managers, and executives.

Descriptive Statistics by Bank

	Awareness		Training		Policy_Knowledge		Implementation_Confidence	
	mean	std	mean	std	mean	std	mean	std
Bank								
Canara	3.6	1.08	2.4	1.44	2.72	1.46	3.32	1.35
HDFC	3.4	1.12	2.84	1.4	2.76	1.23	2.68	1.46
ICICI	3.76	1.09	3.76	1.13	2.68	1.35	2.84	1.4
SBI	3.6	1.15	2.64	1.52	2.72	1.46	3.28	1.43

Table 1 provides a summary of the mean scores and standard deviations for each key variable across the four banks.

- Awareness of green finance scored highest on average across all banks, indicating moderate familiarity with sustainable finance terms.
- Training received showed the greatest variation, suggesting inconsistent exposure to green finance programs.
- Policy knowledge had the lowest mean scores, reflecting a gap in internal communication or training on institutional policies.
- Implementation confidence was moderate, indicating that while employees may have heard of green finance, fewer felt confident in applying related tools or processes.

This suggests that while awareness exists at a surface level, there are gaps in translating it into policy literacy and operational readiness, especially within public sector banks.

Descriptive Statistics by Role

	Awareness		Training		Policy_Knowledge		Implementation_Confidence	
	mean	std	mean	std	mean	std	mean	std
Role								
Clerk	3.7	1.22	3.45	1.47	2.45	1.43	2.9	1.62
Executive	3.44	1.05	2.78	1.48	3.09	1.3	2.94	1.29
Manager	3.67	1.12	2.81	1.51	2.72	1.41	3.25	1.4
Officer	3.58	1.08	2.67	1.15	2.17	1.03	2.83	1.53

As shown in Table 2, the data were further analyzed to identify variations based on job roles:

- Clerks reported relatively high awareness (M = 3.70) but low policy knowledge (M = 2.45), indicating exposure without depth.

- Managers demonstrated the highest implementation confidence (M = 3.25), likely due to their role in executing banking strategies.
- Executives reported the highest policy knowledge (M = 3.09), suggesting access to strategic documents and ESG frameworks.
- Officers had consistently lower scores across all variables, indicating a possible neglect of mid-tier staff in awareness and training efforts.

This variation underscores the importance of customizing green finance training based on job responsibilities and decision-making levels within the institution.

OBSERVATIONS AND IMPLICATIONS

1. Disparity between awareness and readiness: While employees are broadly aware of green finance, this has not translated into strong implementation confidence.
2. Role-specific training gaps: Front-line staff and officers—often first responders to customer queries—exhibited the lowest familiarity with policies and tools, revealing a missed opportunity for impact.
3. Organizational inconsistency: Variation across banks and roles points to a lack of standardized, organization-wide ESG training modules.

ANOVA Results: Inter-Bank Comparison

A one-way ANOVA test was conducted to determine whether there were statistically significant differences in mean awareness, training, policy knowledge, and implementation confidence scores across the four banks (SBI, HDFC, ICICI, and Canara).

Variable	F-Statistic	p-Value
Awareness	0.4399	0.7249
Training	4.6185	0.0046
Policy Knowledge	0.0141	0.9977
Implementation Confidence	1.2765	0.2869

INTERPRETATION

Training was the only variable with a statistically significant difference across banks ($p = 0.0046$, which is < 0.05). This indicates that employees at some banks received noticeably more or less training on green finance than others.

Awareness, Policy Knowledge, and Implementation Confidence showed no statistically significant difference across the banks. This suggests that while training practices vary, general knowledge and confidence levels remain uniformly moderate to low across institutions.

DISCUSSION

Interpretation of Key Differences

The results reveal a considerable disparity in training exposure among the four banks, as seen by the statistically significant ANOVA result (p = 0.0046). This indicates that specific institutions, especially in the private sector (e.g., HDFC and ICICI), may possess more sophisticated training modules or more proactive ESG engagement plans than their public sector equivalents. Nevertheless, no substantial inter-bank disparities were identified regarding awareness, policy understanding, or implementation confidence. This uniformity indicates a structural problem within the Indian banking sector: a widespread deficiency in green finance literacy, notwithstanding surface awareness.

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Role-based analysis indicated that managers exhibit more implementation confidence, whereas executives demonstrate superior policy expertise. Conversely, officers and clerks, frequently the initial point of consumer encounter, were inadequately prepared to address inquiries regarding green finance products. This asymmetry indicates that knowledge of green finance is not uniformly allocated across hierarchical levels, presenting a difficulty for the integration of sustainable practices throughout the institution.

Correlation Between Awareness and Implementation Confidence

Preliminary correlations (pending statistical validation) suggest a moderate positive association between awareness of green finance and confidence in executing associated practices. Employees with elevated awareness scores had a greater propensity to participate with sustainable goods, including green loans and ESG-compliant investment portfolios. Nevertheless, deficiencies in policy comprehension and insufficient practical training frequently obstructed the shift from knowledge to implementation.

CONCLUSION

This study sought to evaluate the awareness and comprehension of green financing incentives among staff of four prominent Indian banks: SBI, HDFC, ICICI, and Canara Bank, employing a mixed-methods methodology. The findings indicated that employee awareness of green finance ideas was moderate, although it was superficial and not supported by adequate policy literacy or trust in execution. Training exposure exhibited considerable variation among institutions, with private banks demonstrating superior competence in providing organized sustainability training. The study revealed that staff roles significantly impacted knowledge levels, with higher-tier jobs, such as managers and executives, exhibiting stronger engagement with green finance initiatives. Multiple obstacles to effective implementation were recognized, including ambiguous institutional regulations, inadequate training programs, and deficient internal communication concerning sustainability objectives. These challenges together impeded employees, particularly at the operational level, from making significant contributions to their employers' green finance initiatives. The findings of this survey reveal that respondents possess varying perspectives on the significance of green finance, however the majority regard it as necessary for their lives. The results indicate that respondents had experience with green finance; nonetheless, a significant percentage refrain from selecting it due to apprehensions regarding complications or uncertainties.In light of these findings, many key recommendations are suggested. Banks should implement structured green finance training modules customized by job function and delivered through a blended learning model that integrates online information with case-based workshops. Secondly, internal communication about ESG (Environmental, Social, and Governance) policies must be enhanced to guarantee clear and consistent message throughout all organizational levels. Third, staff performance evaluation processes must be revised to link key performance indicators (KPIs) with sustainability objectives, thus promoting ESG-integrated conduct across the firm. Fourth, banks must to proactively engage with regulatory authorities, including the Reserve Bank of India (RBI) and the Securities and Exchange Board of India (SEBI), to integrate green finance awareness and competencies into obligatory banking certifications and ongoing professional development.The study provides significant insights, however it possesses certain drawbacks. The sample size was limited to 100 personnel, which, albeit being evenly distributed among institutions, may not adequately represent the range of responsibilities and activities throughout the Indian banking sector. Furthermore, the dependence on self-reported data presents the potential for social desirability bias, wherein respondents may exaggerate their awareness or involvement. The study's cross-sectional design inhibits the observation of temporal changes in awareness or policy implementation.Future study may rectify these limitations by implementing longitudinal studies to evaluate the progression of employee awareness and the effects of training over prolonged durations. Incorporating a greater number of banks, especially regional rural banks and non-banking financial businesses (NBFCs), would yield a more thorough sectoral analysis. Furthermore, analyzing the downstream impacts of staff green finance literacy on customer involvement and the adoption of sustainable products may provide essential insights into the practical efficacy of internal sustainability activities.

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