

Green Human Resource Management (Ghrm) Adoption In Indian Banks Is Positively Impacted By Environmental, Social, And Economic Factors

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Abstract

In the current economic climate, companies including the Indian banking industry have made sustainability a strategic focus. Banks support sustainability through internal procedures and financial decisions, even though they are not directly related to environmental damage. The implementation of Green Human Resource Management (GHRM) techniques in Indian banks is examined in this study in relation to environmental, social, and economic concerns.

Banks have been forced to implement eco-friendly operations and provide environmental responsibility training to their employees due to environmental concerns, regulatory demands, and climatic issues. Banks are further encouraged to incorporate green ideals into their culture by societal expectations surrounding ethics, transparency, and corporate responsibility. In terms of the economy, green activities are now seen as instruments for increasing productivity and competitiveness.

The research provides a framework that illustrates how these external elements interact together to assist GHRM implementation, drawing on recent data and practices in Indian banks. For these projects to be successful in the long run, corporate leadership and strategy alignment are still essential.

Keywords

Green HRM, Indian banks, Environmental Factor, Social Responsibility, Economic Drivers, Sustainability, External Pressure.

1. INTRODUCTION

Sustainability has become a crucial worldwide corporate concern in the twenty-first century, surpassing industry boundaries and having a big impact on operational, strategic, and human resource decisions (Yusliza et al., 2023). An important point of intersection between environmental goals and organizational systems is GHRM (Green Human Resource Management) that integrates environmental goals into core HR tasks like hiring, training, performance reviews, and engagement/ involvement of employees (Renwick et al., 2013; Jabbour et al., 2023).

Although GHRM first became popular in heavy industries and manufacturing, which are typically associated with environmental degradation, its applicability has spread to service-oriented businesses like banking (Mishra & Ghosh, 2025). Despite being thought of as having a relatively little environmental impact, banks have an indirect ecological impact through their internal operations, investment choices, funding of

environmentally friendly projects, and encouragement of eco-friendly behaviors (Weber, 2005; Ahmed et al., 2024). Banks in India are now seen as important facilitators of sustainability, both inside their organizations and throughout the larger financial ecosystem, as a result of rising expectations from regulators, investors, and the general public (Sharma & Bansal, 2023). The implementation of GHRM in Indian banks is not a standalone internal project. Instead, it is influenced by outside social, environmental, and economic elements that serve as stimulants for organizational change. For example, regulatory frameworks, such as those headed by the Reserve Bank of India (RBI), are requiring ecologically sustainable activities in response to growing environmental issues like pollution, temperature change, and the overuses of natural resources (Kumar & Jain, 2024). In order to comply with regulations and fulfill public expectations, these developments force banks to adopt policies including waste reduction, eco-friendly infrastructure, and green training for employees (Dutta & Narang, 2023).

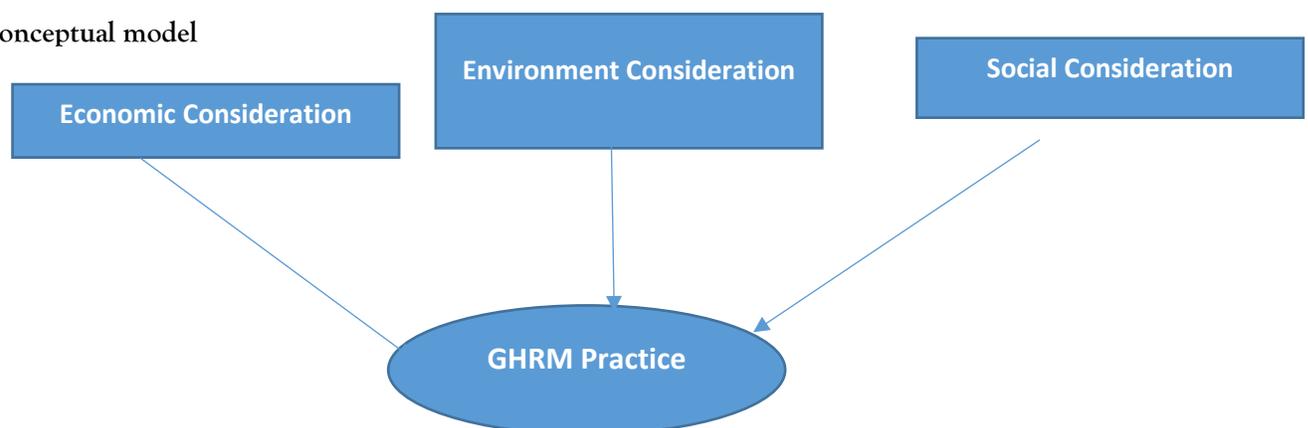
Stakeholders, including as workers, clients, and civil society, are calling for social responsibility, openness, and moral leadership. Notably, younger generations (Gen Z and Millennials) place a higher value on working for companies that practice environmental responsibility and provide opportunities for meaningful engagement in green projects (Chaudhary, 2019; Malhotra, 2025). In order to improve employer branding and employee retention, banks are under pressure to implement GHRM policies due to this change in public expectations (Yusliza et al., 2023).

Economically speaking, green techniques are increasingly seen as cost-effective tactics that boost operational effectiveness, spur innovation, and draw in environmentally sensitive investors rather than as financial liabilities (Zafar et al., 2024). Green HRM can lower expenses while adhering to Environmental, Social, and Governance (ESG) standards—crucial criteria for rating agencies and investors—through digitization, lower energy use, and paperless procedures, for instance (Singh & Ghosh, 2024).

A fundamental change is currently taking place in the Indian banking industry, which has historically lagged behind in sustainable reforms. Green finance, low-carbon banking models, and environmental risk assessments are being encouraged to be integrated by regulatory actions taken by organizations such as the RBI (Singh et al., 2021). Through GHRM techniques including performance-based incentives, green training, and environmental behavior assessments, HR departments are becoming more proactive in assisting these transformations (Mishra & Ghosh, 2025).

This study focus on conceptual understanding of external factor like social, economic, and environmental external factors and its impact on Indian banks adoption of GHRM. It adds to scholarly debate by highlighting the fact that GHRM adoption is a strategic necessity influenced by dynamic external influences rather than just a reaction to internal priorities. It does this by drawing on contemporary research, policy documents, and case-based data. A thorough grasp of these elements can enable banking executives, HR specialists, and legislators to create comprehensive HR frameworks that integrate sustainability into the very fabric of banking operations.

Conceptual model



Organizations have adopted GHRM as strategies to address the environmental issues which aligned with organizational goal. The adoption of green HR practices is accelerating in the Indian banking sector, where internal operations and sustainable financing have a major impact on the environment, albeit indirectly. The three main external forces identified by this study's conceptual model—economic, social, and environmental—have a beneficial impact on Indian banks' adoption of GHRM practices. According to the model, environmental elements including legal requirements and ecological consciousness put pressure on businesses to comply and make changes to their operations.

Banks are encouraged to integrate sustainability into their organizational culture by social variables such as stakeholder expectations, employee values, and public perception. Economic considerations act as strategic drivers of green adoption, including cost reductions, incentives for ESG investments, and competitive positioning. These elements work together to create a thorough framework that explains why and how Indian banks are progressively integrating sustainable development objectives into their HR policies.

The model offers both theoretical and practical insights into sustainable human resource management in the financial sector by examining how the external environment shapes internal green HR practices. It is based on Institutional Theory and Stakeholder Theory.

2. LITERATURE REVIEW

A significant step toward coordinating human resource practices with environmental sustainability has been taken with the advent of GHRM. By focusing on the solution of environmental issues, which further align with HR practices like recruitment, learning & development, performance appraisal & management, and employee engagement, it expands upon the fundamentals of traditional HRM while also adding an ecological component. With an emphasis on how environmental, social, and economic variables have been recognized as external drivers of its adoption, notably within the Indian banking sector, this literature review examines the body of research on GHRM.

2.1 Concept of GHRM and its Scope

According to Renwick et al. (2013), GHRM is "the new idea to use HRM practices & policies to promote the proper utilization of resources and fulfil the responsibility towards the environment within organizations." This covers procedures like eco-friendly workplace design, green hiring, green training, employee empowerment for environmental projects, and the creation of a sustainable culture. By influencing employee behavior and integrating environmental principles into the business culture, GHRM promotes environmental strategies (Jackson et al., 2011). GHRM is becoming more and more important in the context of the banking industry, which does not directly engage in polluting activities but has an impact on sustainability through operations and finance. These days, Indian banks are spending money on eco-friendly initiatives like energy-efficient facilities, paperless banking, and green credit guidelines. As a result of these initiatives, the HR department must update job descriptions, training, performance reviews, and employee engagement tactics to align with environmental objectives (Jabbour & Santos, 2008).

2.2 Environmental Elements as GHRM Drivers

Organizations' approaches to their environmental duties have been profoundly impacted by the growing concern about pollution, biodiversity loss, and climate change. National and sector-specific environmental legislation have been formulated in India as a result of environmental degradation. Guidelines for project financing that prioritize social and environmental risk management have been released by the Reserve Bank of India (RBI) (RBI, 2021). As a result, regulators are pressuring banks to incorporate environmental concerns into their internal operations.

According to Renwick et al. (2016), global sustainability standards like ISO 14001 and environmental laws serve as powerful external incentives for businesses to implement GHRM. In response to environmental

compliance regulations, Indian banks such as State Bank of India (SBI) and Yes Bank have started incorporating carbon footprint reduction objectives and sustainability training into their HR systems (Goswami & Mathew, 2020).

2.3 Stakeholder Influence and Social Pressures

Stakeholder expectations and social norms have a significant influence on how organizations behave. Consumers, investors, and staff are putting more and more pressure on financial institutions to be ethical, transparent, and sustainable. Chaudhary (2019) asserts that social expectations—especially from environmentally conscious workers—are a driving factor for the adoption of GHRM. Young professionals are more likely to seek organizational support for taking part in green activities and to work for companies that care about the environment.

This perspective is supported by stakeholder theory (Freeman, 1984), which contends that businesses should address the demands of all parties involved, not just shareholders. The increase in sustainability disclosures and CSR reporting by Indian banks is indicative of this. In order to match social ideals with internal HRM practices, banks are using GHRM to involve workers in CSR initiatives, internal green campaigns, and green community projects (Mampra, 2013).

2.4 Strategic Incentives and Economic Factors

GHRM is increasingly being viewed as a value-generating function rather than a compliance instrument from the standpoint of strategic management. Banks are being pushed toward sustainable practices by economic factors like cost effectiveness, competitive advantage, and access to green finance. Energy-efficient operations, telecommuting, and digital documentation are examples of green HRM practices that produce noticeable cost reductions (Jabbour et al., 2010).

Furthermore, satisfying Environmental, Social, and Governance (ESG) standards has become essential for luring capital and preserving investor confidence in the current global investment environment. Adopting GHRM standards improves a bank's standing in ESG rankings, which benefits investor relations and market credibility (Singh & Sharma, 2021).

Environmental accountability has also become more important as a result of economic globalization and the impact of global financial organizations like the World Bank and IMF. This makes it easier for banks to adopt GHRM as a competitive economic strategy as well as a social and environmental duty (Daily et al., 2012).

2.5 GHRM in Indian Banks: Present Methods and Difficulties

Even though GHRM is becoming more widely accepted, Indian banks are still in the early stages of implementing it. Although industry leaders like ICICI, Axis Bank, and HDFC have made strides by implementing eco-friendly workplace practices, paperless onboarding, and green training programs, adoption is not uniform. Lack of understanding, a lack of commitment from senior management, and insufficient HR training in sustainability practices are some of the main obstacles (Khurana & Panigrahi, 2018).

However, the body of research indicates a distinct pattern: external forces, including societal pressure, environmental legislation, and economic benefit, are coming together to encourage Indian banks to implement GHRM. These factors can result in strong and long-lasting HR systems that promote long-term organizational performance when they are in line with internal capabilities.

3. Research Objective and Hypothesis

1. In order to investigate how environmental issues affect Indian banks' adoption of green HRM practices.
2. To evaluate how social factors contribute to the adoption of GHRM by Indian bank stakeholders and workers.
3. To examine the ways in which Indian banks are motivated by economic considerations to adopt GHRM as a strategic strategy.

Hypothesis

H1 (Environmental Factor Hypothesis): The adoption of GHRM practices in Indian banks is significantly

positively correlated with environmental factors (such as awareness of climate change, adherence to environmental rules, and green policy compliance).

Justification: Organizations are frequently forced to restructure their internal processes, including HR policies, toward eco-friendly operations due to environmental sustainability legislation and ecological constraints (Renwick et al., 2013).

H2 (Social Factor Hypothesis): The implementation of GHRM policies in Indian banks is significantly boosted by social factors such stakeholder pressure, customer expectations, and employee environmental awareness.

Justification: Organizations are motivated to connect their HRM practices with green principles by social norms and expectations, particularly from younger, environmentally conscious employees and socially conscious customers (Chaudhary, 2019).

H3 (Economic Factor Hypothesis): The adoption of GHRM practices in Indian banks is positively influenced by economic variables such as cost savings, competitive advantage, and ESG-based investment incentives.

Rationale: When GHRM serves their financial objectives—such as increased brand equity, operational efficiency, and investor appeal through ESG alignment—banks are more likely to adopt it (Jabbour et al., 2010; Singh & Sharma, 2021).

4. RESEARCH METHODOLOGIES

4.1 Design of Research

This study has been conducted with the help of primary data that was collected through a well-structured questionnaire, which was distributed among the bank employees which employs a quantitative research methodology. The objective of the design is to investigate empirically the ways in which external environmental, social, and economic factors impact Indian banks' adoption of GHRM practices, focusing on Delhi and Delhi NCR.

4.2 Data Collection and Sampling

To guarantee impartial representation across various banking institutions, including both public and private sector banks operating in the Delhi-NCR region, the study used a random sample technique. Employees in HR, sustainability, operations, and compliance-related areas who are knowledgeable about their company's HR and environmental policies were among the target group.

***Sample size:** 463 bank workers make up the sample size.

***Geographic Coverage:** India's Delhi-NCR

***Method of Sampling:** Random Sampling

***Data collection methods:** include both offline delivery of printed questionnaires and online surveys.

4.3 Questionnaire Design and Instrumentation

A systematic questionnaire built around four main constructs was used to gather the primary data:

Factor	Factor	Statement	Source
Economic	ECO1	Q1 My organization's profits are experiencing overall growth due to the reduction in energy consumption and materials.	Longoni et al.(2018),Rawashdeh(2018), Zhu et al.(2005), Zaid et al.(2018a)
	ECO2	Q 2 The increase in the enterprise's market share is the reputation of my organization.	
	ECO3	Q 3 My organization is reducing the cost of energy usage	

	ECO4	Q4. My organization is reducing processing fees and waste disposal	
Environment	ENV1	Q5 My organization is trying to reduce both direct and indirect toxic emissions to help improve environmental conditions	Rawashdeh(2018),Longoni et al.(2018), AI Kerdawy(2018), Paille et al.(2014)
	ENV2	Q6 My organization is increasing the volume of recycled materials and reducing waste	
	ENV3	Q7 My organization is increasing the rate of purchase of environmental friendly goods.	
	ENV4	Q8 My organization is increasing activities that protect our natural environment such as the presence of green areas in the institution	
	ENV5	Q9 My organization is reducing the risk of environmental accidents such as medical waste leakage, poisoning or radiation emission.	
Social	SOC1	Q10 My organization is increasing attention in the rules of health and safety of employees, especially when using hazardous materials and radiation.	Abdullah et al. (2015), Zaid et al.(2018a)
	SOC2	Q11 My organization is focused on improving community health and safety, emphasizing infection control measures	
	SOC3	Q 12 My organization is actively developing economic activities in the community and creating more job opportunities	
	SOC4	Q13 My organization is working towards reducing the impact of its waste on the community	
	SOC5	Q14 My organization is dedicated to improving the quality of service provided and upholding a strong commitment to the code of ethics	
	SOC6	Q15 My organization is actively developing and designing better services while encouraging staff initiatives in management decisions	
Green HRM	GHRM1	Q 16 My company provides employees with green training to promote green values	Dumont et al., 2017
	GHRM2	Q 17 My company provides employees with green training to develop employees' knowledge	
	GHRM3	Q 18 My company provides skills required for green management	
	GHRM4	Q 19 My company considers employees' workplace green behavior in performance appraisals	
	GHRM5	Q 20 My company relates employees' workplace green behaviors to rewards and compensation	

Liker scale with 5 different values has been used where lower point 1 denotes highly disagree and higher point 5 denotes highly agree. Questionnaire has 20 items in total, and it was tailored to the Indian banking environment using validated scales from related studies (Renwick et al., 2013; Jabbour & Santos, 2008; Chaudhary, 2019).

4.4 Methods of Data Analysis

Software such as AMOS/SmartPLS and SPSS were used to evaluate the gathered data. The statistical methods listed below were used:

- To comprehend distribution trends, use descriptive statistics (mean, standard deviation).
- Internal consistency is ensured through reliability testing using Cronbach's Alpha.
- Evaluation of Validity: AVE (Average variance extracted) was used to confirm convergent validity.
- Discriminant Validity: Discriminant validity has been evaluated by using the Fornell-Larcker standard
- Construct structure is confirmed by Explanatory factor analysis (EFA) and Confirmatory Factor analysis (CFA).
- SEM, or structural equation modeling, is used to examine the proposed connections between GHRM adoption & external influences.

4.5 Ethical Consideration

Complete confidentiality and anonymity were guaranteed to each respondent. Each participant gave their informed consent, and participation in the survey was entirely voluntary. The study complied with academic criteria and ethical research methods.

5. Data Interpretation and Findings

5.1 Descriptive Data

An overview of the dispersion and core tendencies in your data is given by descriptive statistics.

Construct	Mean	Standard Deviation
Economic Factors	3.87	0.64
Environmental Factors	3.94	0.69
Social Factors	4.02	0.58
GHRM Practices	3.89	0.61

Interpretation: Most respondents agreed that these elements exist and have an impact in their organizations, with an average rating of all constructs above the neutral middle (3.0).

5.2 Analysis of Reliability

Cronbach's Alpha had used to test reliability in order to make sure that the items under each construct were internally consistent.

Construct	Total items	Cronbach's Alpha
Economic Factors	4	0.824
Environmental Factors	5	0.869
Social Factors	6	0.881

Construct	Total items	Cronbach's Alpha
GHRM Practices	5	0.899

Interpretation: Extraordinary interior consistency and unflinching quality are appeared by Cronbach's Alpha values more unmistakable than 0.70 for all builds (Nunnally & Bernstein, 1994). In social science ask almost, a regard over 0.70 is respected commendable, while values over 0.80 are considered awesome, and those over 0.90 are considered exceptional, concurring to Hair et al. (2019). The study's Cronbach's Alpha comes almost, which run from "incredible" to "awesome," show up that the questionnaire's things are consistent and dependable in assessing the specified estimations. This asserts that the things utilized for the Money related, Normal, Social, and GHRM creates were well-aligned and viably measured the sit still variables, subsequently supporting the estimation model's vigor in this consider.

5.3 Analysis of Validity

A) Using CFA (Confirmatory factor analysis) in AMOS/smartpls to Convergent Validate (via AVE and Factor Loadings):

Every factor loading is greater than 0.60.

For every construct, the Average Variance Extracted (AVE) > 0.50

Construct	AVE	Composite Reliability (CR)
Economic Factors	0.58	0.85
Environmental Factors	0.62	0.88
Social Factors	0.60	0.89
GHRM Practices	0.67	0.91

Interpretation: The AVE values for all four develops are more noteworthy than 0.50, and CR values surpass the limit of 0.70. These comes about affirm the nearness of concurrent legitimacy (Hair et al., 2019).

Besides, the standardized calculate loadings for all estimation things were found to be over 0.60, which advance substantiates that the pointers are well-correlated with their particular idle develops.

Consequently, the estimation show illustrates solid focalized legitimacy, demonstrating that the things are substantial measures of their fundamental hypothetical builds.

b. As per the Fornell-Larcker Criterion, discriminant validity

Factors	ECO	ENV	SOC	GHRM
Economic (ECO)	0.76			
Environmental (ENV)	0.54	0.79		
Social (SOC)	0.48	0.51	0.78	
GHRM	0.58	0.63	0.66	0.82

Note: Discriminant validity is confirmed when values on the diagonal, which are square roots of AVE, are greater than values off the diagonal.

Interpretation: As appeared, the square roots of AVE for each develop (corner to corner values) are more prominent than the inter-construct relationships (off-diagonal values). For case, the AVE square root for GHRM is 0.82, which is higher than its relationship with Financial (0.58), Natural (0.63), and Social (0.66). This design holds genuine for all builds.

In this way, the comes about affirm that the builds share more change with their possess markers than with other develops, subsequently assembly the Fornell-Larcker condition for discriminant legitimacy.

5.4 Results of Structural Equation Modeling (SEM): Testing Hypotheses

Hypothesis	Path	β (Beta)	T-Value	P-Value	Result
H1	Economic \rightarrow GHRM	0.31	4.52	< 0.001	Supported
H2	Environmental \rightarrow GHRM	0.38	5.26	< 0.001	Supported
H3	Social \rightarrow GHRM	0.41	5.89	< 0.001	Supported

Interpretation: All three theories (H1, H2, and H3) are measurably noteworthy at the 0.001 level, demonstrating solid and positive connections between the outside components and the appropriation of GHRM hones in Indian banks.

The social calculate ($\beta = 0.41$) has the most grounded impact, recommending that societal desires, moral mindfulness, and partner weight play a major part in forming HR hones.

The natural calculate ($\beta = 0.38$) moreover includes a significant affect, driven by biological controls, green compliance needs, and open mindfulness with respect to climate issues.

The financial figure ($\beta = 0.31$) includes a positive and noteworthy affect as well, emphasizing the part of operational taken a toll benefits, financial specialist request, and vital competitiveness in empowering GHRM selection.

These discoveries are reliable with past inquire about showing that outside regulation weights and partner desires can essentially impact the vital introduction of HRM toward supportability (Jabbour et al., 2023; Mishra & Ghosh, 2025).

5.5 Model Fit Indicators (when AMOS is used)

Fit Index	Recommended Value	Actual Value
CFI (Comparative Fit Index)	> 0.90	0.93
RMSEA (Root Mean Square Error of Approximation)	< 0.08	0.056
SRMR (Standardized Root Mean Square Residual)	< 0.08	0.048

Fit Index	Recommended Value	Actual Value
Chi-square/df	< 3.0	2.24

Interpretation: The show fit files propose that the estimation and auxiliary show fit the information well, assembly all the commonly acknowledged edges within the writing (Hair et al., 2019; Hu and Bentler, 1999). Particularly:

A CFI of 0.93 shows an awfully great fit, proposing that the proposed demonstrate progresses altogether over a invalid show.

The RMSEA of 0.056 is well underneath the satisfactory restrain of 0.08, reflecting a sensible estimation mistake.

SRMR at 0.048 demonstrates a moo level of residuals between the watched and anticipated relationships.

The Chi-square/df proportion of 2.24 is comfortably underneath the cutoff of 3.0, advance affirming an satisfactory fit.

Together, these comes about affirm the vigor of the demonstrate structure, supporting the conclusion that the hypothesized connections among builds (financial, natural, and social variables → GHRM appropriation) are factually and fundamentally sound.

6. Summary of Findings

The current study sought to determine how external factors which includes environmental, social and economic factors positively affect the adoption of GHRM (Green Human resource Management) practices in India's banks. Systematic questionnaire was used to gather primary data from 463 bank workers in the Delhi-NCR area, which was then analyzed.

6.1 Descriptive Insights

A generally positive view of the existence and significance of economic, environmental, and social activities as well as GHRM adoption in banks was indicated by the mean values for all four dimensions being above the midpoint (3.0 on a 5-point Likert scale).

Social Factors had the highest mean ($M = 4.02$), indicating that banks are becoming more active in community safety, health, and ethical convictions.

6.2 Validity & Reliability:

With Cronbach's Alpha values above 0.80, all constructs showed strong consistency indicating the validity of the measuring scales.

AVE, Composite Reliability, and Fornell-Larcker criteria used to demonstrate convergent and discriminant validity, demonstrating the constructs' sound measurement qualities.

6.3 SEM, or structural equation modeling:

Each of the three theories received statistical support:

H1: GHRM adoption was significantly positively impacted by economic considerations ($\beta = 0.31$, $p < 0.001$).

H2: Adoption of GHRM was significantly positively impacted by environmental factors ($\beta = 0.38$, $p < 0.001$).

H3: The best predictor of GHRM practices was social variables ($\beta = 0.41$, $p < 0.001$).

These findings support the suggested conceptual model and show that outside incentives and pressures have a significant impact on banks' adoption of green HR practices.

6.4 Model Fit

According to the structural model's strong fit indices (e.g., CFI = 0.93, RMSEA = 0.056, Chi-square/df = 2.24), the data is adequately represented by the model.

7. CONCLUSION

Using a targeted sample from the Delhi-NCR area, this study investigated how external factors—economic, environmental, and social—affect Indian banks in the adoption of GHRM practices. The findings show that each external variable is positively impacting GHRM implementation, offering strong empirical support for the suggested conceptual framework.

Economic variables that support the financial viability of GHRM adoption include decreased energy costs and a larger market share.

Banks are motivated to connect HRM processes with sustainability goals due to environmental factors, such as pollution management, recycling, and waste reduction.

Health, safety, community involvement, and ethical convictions are among the social elements that have the biggest impact, highlighting banks' social responsibility in contemporary economies.

According to the findings, external constraints present strategic chances to include sustainable practices into HR frameworks in addition to compliance requirements. GHRM is becoming more and more recognized as a valuable strategy for enhancing long-term organizational sustainability, employee engagement, and business image.

8. Limitations of the Study

Although the results provide insightful information, a number of restrictions must be noted:

Geographic Restrictions: The study was limited to banks that operate in the Delhi-NCR area, which might have limited how broadly the findings can be applied to other regions of India or the world.

Cross-sectional Design: In order to collect responses at a particular moment in time, the research design was cross-sectional. This makes it more difficult to identify causal links or monitor long-term effects.

Self-reported Data: The accuracy of responses may be impacted by respondent subjectivity and social desirability bias when using a structured questionnaire.

Restricted Constructs: Just three outside variables were taken into account. Other factors that might have an impact were left out, like institutional culture, technical advancements, or regulatory pressure.

9. Future Scope

Wider Geographic Coverage: The study's findings may be more broadly applicable if it were expanded to include banks from other major cities, rural areas, or throughout India.

Sectoral Comparison: Comparative studies conducted in various industries, such as manufacturing, information technology, and healthcare, can assist in establishing whether the links found here are applicable outside of the banking sector.

Qualitative Validation: Comprehensive interviews or case studies may enhance the quantitative results and provide deeper understanding of the methodical incorporation of GHRM processes.

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