PERCEPTIONS OF BANKERS ON GREEN BANKING PRACTICES AND THEIR ROLE IN PROMOTING ENVIRONMENTAL SUSTAINABILITY IN NEPAL

Govind Ghimire
Research Scholar, Singhania University
Sateesh Kumar Ojha
Tribhuvan University
Yashodham Tripathi
Singhania University

Abstract

Green banking has become an important way to encourage environmental sustainability in the financial industry. Even while green banking is important all across the world, not much research has been done on how poor nations like Nepal use and think about it. This research examines bankers' perspectives of the advantages, efforts, and leadership qualities related to green banking, in addition to the organizations accountable for its effective implementation and the environmental risks it alleviates. We used a structured rating questionnaire to get data from 44 bankers, and then we used descriptive statistics and mean-based ranking approaches to look at the data. The results show that the most important advantages of green banking are environmentally friendly and sustainable financial operations. Ethical and principled banking is seen as less important. Ecological responsibility, resource efficiency, and conduct focused on sustainability are all signs of a good banker. Recycling rubbish and solar-powered branches are the most important green projects, whereas bio-gas plants and other infrastructure projects are less important. The research also shows that people see government and central bank authorities as the main groups responsible for developing green banking, while bankers themselves are seen as supporting players. Green banking is said to be the best way to deal with air pollution and waste management, and it also helps reduce greenhouse gasses and strange weather patterns in a roundabout way.The report gives policymakers, regulators, and banks useful information that they can use to create targeted strategies, incentives, and training programs that make green banking practices more popular and successful. Focusing on practical, environmentally friendly projects and helping bankers improve their skills will speed up sustainable growth in Nepal's banking sector.

Background

The global financial sector is starting to understand how important sustainable practices are for the long-term health of the economy, society, and the environment. Green banking, also known as sustainable or ethical banking, is a proactive strategy in which banks and other financial organizations take into account environmental and sustainability issues in their operations, products, and services. Some of these behaviors include using less energy, switching to renewable

energy, encouraging low-carbon financial products, and making sure that banks follow ethical standards.

In poor nations like Nepal, green banking is still a new idea. People throughout the world are becoming more conscious of climate change, pollution, and the loss of resources, yet not many people are really using green banking practices. Banks are important middlemen in the financial world, and they might have a big impact on sustainable development by funding projects that are good for the environment and using methods that have less of an impact on the environment. But for green banking to work, it needs more than just institutional regulations. It also needs bankers to have the right attitudes, expertise, and dedication, as well as backing from the government and central banks.

Introduction

More and more people are seeing green banking as a smart way to protect the environment while still making money. To implement it, banks need to use eco-friendly procedures, provide financial products that are good for the environment, and encourage consumers to spend and invest their money wisely. Green banking has several benefits, such as protecting the environment, making operations more efficient, saving money, and improving the company's image.

Even though these are good things, there hasn't been enough study on how bankers see and use green banking programs, especially in Nepal. To figure out which practices and projects are most important to bankers, what makes a good banker in green banking, and which groups are most important to its success, you need to know how bankers think. Also, figuring out what environmental risks green banking can assist with helps set priorities for projects and make rules.

This research fills in these gaps in information by carefully looking at how bankers feel about the advantages of green banking, the skills they need, the most important projects, the people responsible, and the environmental protections. The goal is to provide policymakers, regulators, and banks in Nepal useful information that will help them promote and improve the use of green banking.

Statement of the problem

Even while more people throughout the world are becoming conscious of the need for environmental sustainability, many poor nations, like Nepal, still don't use green banking methods very much. Banks are very important for fostering sustainable development, but there isn't enough real-world information about how bankers feel about the advantages, efforts, and problems that come with green banking. Key issues include which practices are considered most valuable, which banker attributes are perceived as essential for green banking leadership, which initiatives are prioritized, the entities responsible for promoting green banking, and the environmental hazards that green banking can most effectively address. If politicians, regulators, and bank managers don't fully grasp these things, they may have a hard time coming up with good plans, incentives, and rules to get more people to use green banking. Consequently, it is essential to analyze bankers' views on green banking to ascertain the most

favored methods, initiatives, and leadership attributes, together with the perceived environmental effect and institutional obligations. This research seeks to address the existing knowledge deficit by methodically assessing the advantages, efforts, and responsibilities linked to green banking from the bankers' viewpoint, therefore offering pragmatic insights for the advancement of sustainable banking practices in Nepal.

Research questions

1. What are the perceived benefits of green banking from the perspective of bankers?
2. Which banker attributes are considered essential for superior performance in promoting green banking?
3. What green banking initiatives are most demanded by banks for environmental sustainability?
4. Which entities are perceived as primarily responsible for the successful attainment of green banking practices?
5. What environmental hazards are most effectively safeguarded through green banking practices according to bankers?

Research objectives

1. To identify and rank the benefits of green banking as perceived by bankers.
2. To examine and rank the key attributes of bankers that contribute to effective green banking leadership.
3. To determine the most demanded green banking initiatives in terms of environmental sustainability.
4. To explore which entities are perceived as most responsible for implementing and promoting green banking practices.
5. To analyze bankers' perceptions of the environmental hazards that can be mitigated through green banking.

Review of Literature

Conceptualizing green banking

Green banking refers to banking operations and services that integrate environmental sustainability, reduce ecological footprints, and promote responsible financing of eco-friendly activities (Bihari, 2011). According to the sustainable finance literature, banks can adopt green banking through two broad pathways: (1) greening their internal operations—such as reducing paper use, enhancing energy efficiency, and expanding online services—and (2) offering green products and services, including green loans and sustainable investment instruments (Sahoo & Nayak, 2008). For example, a systematic review found that digital banking practices, green financial products, and investment in green infrastructure are among the most prevalent global green banking activities (Lalon, 2015; Rashid et al., 2023).

In the Nepalese context, studies emphasize that green banking is still emerging and characterized more by awareness of green products, online banking usage, and the introduction of policy frameworks rather than by fully integrated sustainable banking models (Shrestha & Acharya, 2021; Poudel, 2022).

Benefits and drivers of green banking

Empirical studies show that the key drivers of green banking adoption include regulatory policies, brand image, stakeholder demand, and financial benefits (Rahman & Barua, 2016). For instance, in the Nepalese context, Mishra (2022) found that **brand image** had the highest mean score (M = 3.596) among the factors influencing the adoption of green banking practices in commercial banks. The benefits of green banking have been identified across various domains, including enhanced bank performance, improved stakeholder trust, stronger corporate image, cost savings, and environmental responsibility (Sahoo & Nayak, 2008; Lalon, 2015). For example, Thapa and Dhakal (2025) demonstrated that green banking practices positively affect both perceived financial and environmental performance, with **green financing** acting as a partial mediator. However, other studies suggest that while banks recognize these potential benefits, implementation is often constrained by challenges such as high operational costs, limited awareness, and inadequate technological readiness (Rashid et al., 2023).

Bankers' and employees' perceptions of green banking

There is a growing scholarly interest in how bankers and employees perceive green banking practices, given their central role in implementation (Rahman & Barua, 2016). In Nepal, Adhikari (2024) examined employees' perceptions and found a positive relationship between banking operational activities and green banking practices. However, he also highlighted that low customer awareness remains a major barrier to effective implementation. Similarly, Ojha (2025) reported that green financial products and services, green investment, and green business strategies significantly influence employees' perceptions of green banking, whereas green human resource management and risk management do not show significant relationships. These findings suggest that while bankers and employees are generally aware of green banking, their perceptions tend to be more favorable toward product- and service-oriented initiatives rather than internal HR or risk-oriented measures (Adhikari, 2024; Ojha, 2025).

Initiatives, implementation status and institutional context in Nepal

Research on Nepal's banking industry reveals varying degrees of green banking adoption across organizations. For example, Tiwari (2024) looked at how well the Nepal Rastra Bank's (NRB) Environment and Social Risk Management (ESRM) Guidelines were put into action. He found that they were being followed well in areas including policy making, personnel training, and governance. In the same way, Acharya et al. (2025) looked at green finance techniques for promoting sustainable development in Nepalese banking. They stressed how important it is to have strong regulatory backing and new financial tools to promote sustainability. Muchiri, Erdei-Gally, and Fekete-Farkas (2025) performed a systematic review on a global level to find the

biggest problems with green banking, such as regulatory burdens, high compliance costs, the risk of greenwashing, and socio-cultural barriers. They also found key opportunities, such as competitive advantage, new market niches, and long-term risk management benefits.

Gaps in the literature and justification for the study

The research addresses awareness, adoption motivations, advantages, and implementation of green banking; nevertheless, numerous gaps pertinent to your study exist:

1. There is a scarcity of research concentrating explicitly on bankers' opinions of green banking advantages, efforts, and roles, as opposed to those of customers or workers in general.

2. There is little research categorizing the advantages or activities that bankers prioritize within the Nepalese setting.

3. The influence of banker qualities (skills, resource management, attitudes) on green banking remains little examined.

4. While institutional roles and responsibilities (government, regulator, bank) are discussed, there is a need for empirical evidence of how bankers perceive responsibility distribution.

5. From the bankers' point of view, the environmental risks that green banking helps to reduce are seldom spoken about. Your study, which gathers banker perspective data and rates advantages, qualities, efforts, responsibilities, and dangers, fills a significant vacuum in the research on green banking in Nepal.

Materials and methods

Research design

This study used a quantitative descriptive research approach to analyze bankers' attitudes about green banking. A survey-based methodology is deemed suitable as it facilitates the aggregate assessment of attitudes, preferences, and rankings among bankers about the advantages, efforts, and responsibilities associated with green banking, aligning with previous studies on views of green banking. For instance, Amir (2021) used a survey questionnaire to evaluate bankers' attitudes of green banking practices in Bangladesh, illustrating the efficacy of this technique in obtaining respondents' evaluative insights and comparative perspectives.

Population and sampling

The target demographic of this research consists of bankers employed in commercial banks in Nepal who possess familiarity with or exposure to green banking techniques. A purposive selection strategy was used to identify respondents who had enough knowledge and familiarity with green banking ideas and operational operations, aligning with the sampling procedures established in previous study (Tandukar et al., 2021). The survey included 44 bankers, although after removing partial replies, the valid sample size (N) varied from 38 to 43 in various parts of the questionnaire.

Data Collection instrument

We used a structured questionnaire based on a study of the literature and expert advice to gather data. The questionnaire included parts for:

1. The demographic profile of the respondent (for example, their age, gender, level of education, and banking experience)
2. What people think are the advantages of green banking (for example, banking that is good for the environment, banking that is long-lasting, banking that is cheap, banking that is based on strong principles, and internet banking)
3. Important qualities of a competent banker in green banking (for example, being an expert in human capital, managing resources properly, being a responsible and aware citizen, having adequate understanding about green banking, and providing excellent service)
4. The most popular ideas for green banking include a branch powered by solar panels, recycling garbage, an ATM booth powered by solar panels, a biogas plant, and a tree planting program.
5. The people and things that green banking depends on (such the government, bankers, regulators, the international financial system, and other players)
6. Green banking protects the environment from dangers including bad weather, growing greenhouse gases, bad air quality, excessive consumption patterns, pollution, and impurities.

We used ranking scales to quantify responses. Each respondent was asked to give each item in each part a rating, with "1" being the most chosen choice and increasing numbers being less favored possibilities. This methodology corresponds with ranking-based techniques often used in perception research within the banking industry to assess priorities and attitudes about eco-friendly banking procedures (Amir, 2021).

Data collection procedure

For two months, data were gathered. People who answered were contacted in person or via digital means. They were told why the study was being done, promised that their answers would be kept private, and given the chance to say yes or no before the survey. Before the analysis, the questionnaires that had been filled out were reviewed to make sure they were complete.

Data analysis techniques

The gathered data were analyzed using **descriptive statistics** and ranking analysis. Specifically:

- ♣ Sum and mean scores were calculated for each item to understand overall preference.
- ♣ Mean scores were used to rank items (lower mean = higher priority).
- ♣ Ranking-based analysis is consistent with prior empirical green banking perception

research (cf. Amir, 2021; Tandukar et al., 2021).

Ethical considerations

- ♣ Participation was strictly voluntary and no coercion was involved.
- ♣ Respondents were assured of anonymity and confidentiality of their responses.
- ♣ Data were used solely for the purpose of this research and stored securely.
- ♣ Ethical clearance and consent were obtained in advance consistent with standard research protocols.

Result and analysis

Table 1: Benefits of Green Banking from Bankers perspective (Rank based on Preferences)

	N	Sum	Mean
Environment friendly banking	43	102.00	2.3721
Sustainable banking	42	102.00	2.4286
Low-cost banking	41	122.00	2.9756
High principled banking	41	158.00	3.8537
On-line Banking	41	136.00	3.3171
Valid N (listwise)	40		

The table shows how bankers ranked the perceived advantages of green banking based on their preferences, with the mean score being the average of their scores. The most important thing about green banking was that it was good for the environment, with a mean score of 2.3721. This shows that bankers think that ecologically responsible actions are the best thing about green banking. Sustainable banking came in second with a mean score of 2.4286, which shows that long-term viability and sustainability in banking operations are also very important. On the other hand, low-cost banking had a higher mean of 2.9756, which means that cost efficiency is essential but not as important as environmental and sustainability issues. Online banking had an average score of 3.3171, which means that bankers somewhat appreciate digital and tech-driven financial services as an advantage of green banking. Lastly, high principled banking had the highest mean score of 3.8537. This means that people think that ethical and principled banking procedures are the least important advantage compared to other variables. In general, the results show that bankers care more about the ecological and sustainable features of green banking than about how easy it is to use technology or how ethical it is. The rankings show a strong preference for environmental responsibility, which means that any plan to promote green banking should focus on its ecological and long-term advantages to match what bankers think.

Table 2: Superior Banker on perspective of Green Banking (Rank which you prefer most by 1 and 6 for least)

	N	Sum	Mean
Environment friendly banking	43	102.00	2.3721
Sustainable banking	42	102.00	2.4286
Low-cost banking	41	122.00	2.9756
High principled banking	41	158.00	3.8537
On-line Banking	41	136.00	3.3171
Expert as human capital	39	131.00	3.3590
Prudent and conscious citizen	39	99.00	2.5385
Well management of resources	40	106.00	2.6500
Occupying enough knowledge of Green Banking	41	128.00	3.1220
Good service quality	41	151.00	3.6829
Garret Table Value	41	226.00	5.5122
Valid N (listwise)	38		

Table 2 shows how bankers evaluate the traits that make a good banker in the context of green banking, from most favored (1) to least liked (6). The most important features are environment-friendly banking (Mean = 2.3721) and sustainable banking (Mean = 2.4286). This shows that bankers respect ecological responsibility and long-term sustainability as signs of good banking. Being a careful and aware citizen (Mean = 2.5385) and making sure that resources are used properly (Mean = 2.6500) are also quite high on the list. This shows that personal responsibility and using resources wisely are essential in the context of green banking. On the other hand, attributes like high-principled banking (Mean = 3.8537), good service quality (Mean = 3.6829), online banking (Mean = 3.3171), and expert as human capital (Mean = 3.3590) are only moderately important. This means that while ethics, service excellence, digital skills, and expertise are important, they are not as important as environmental and sustainability-focused attributes. A mean score of 3.1220 for knowing enough about green banking puts it in the middle of the pack, showing that knowing about and comprehending green banking methods is important, but not as important as behavioral or ecological aspects. The Garrett Table value (Mean = 5.5122) serves as a point of reference for comparison, validating the relative placement of these traits. The results indicate that bankers link exceptional performance to a blend of environmental stewardship, sustainability, conscientious conduct, and resource efficiency, whereas technical skills and service orientation, while significant, are secondary in defining the characteristics of an exemplary banker in green banking.

Table 3: Most demanded initiative of Green Banking

	N	Sum	Mean
Solar system powered branch	42	108.00	2.5714
Recycling of waste	41	97.00	2.3659
Solar powered ATM Booth	42	124.00	2.9524
Bio-gas plant	41	169.00	4.1220
Tree plantation program	42	126.00	3.0000
Valid N (listwise)	41		

Table 3 shows how bankers evaluate green banking efforts depending on how much they are needed. The top-ranked project is trash recycling (Mean = 2.3659), which shows that bankers think that good waste management is the most important thing banks can do to be environmentally responsible. Solar-powered branches (Mean = 2.5714) are quite close behind this, showing that people really want to use renewable energy sources to lower their carbon footprint and expenses. Solar-powered ATM booths (Mean = 2.9524) and tree planting programs (Mean = 3.0000) are in the middle of the list. This suggests that there is a modest desire for community-oriented and technology programs that promote green banking aims. Bio-gas plants (Mean = 4.1220) are scored the lowest among the mentioned projects. This means that even if they are seen as good for the environment, they are not as important or possible in the present financial situation. Overall, the results show that lenders prefer simple and doable environmental projects, such recycling garbage and using renewable energy, over more complicated or infrastructure projects, like bio-gas plants. These findings indicate that green banking strategies should prioritize readily implementable and high-impact activities to secure banker support and facilitate effective implementation.

Table 4: Attainment of Green relies upon which of the following entities? (Rank based on preferences)

	N	Sum	Mean
Government	42	76.00	1.8095
Bankers	40	110.00	2.7500
The Regulators (Central Bank)	40	98.00	2.4500
The world Banking System	40	131.00	3.2750
Other participants	40	187.00	4.6750
Valid N (listwise)	38		

Table 4 shows how bankers think various groups should be responsible for reaching the aims of green banking, in order of their choices. Government is placed as the most important group (Mean = 1.8095), which means that bankers think that government policies, incentives, and regulatory backing are the most important factors in making green banking programs work. Similarly, the Central Bank or regulators (Mean = 2.4500) are viewed as significant, underlining the significance of formal rules, standards, and monitoring in encouraging green banking practices. Bankers themselves (Mean = 2.7500) are placed significantly lower, which means that although personal dedication and moral responsibility are important, they are not as important as assistance from institutions and rules. The international banking system (Mean = 3.2750) is in the middle of the pack, which means that people don't rely too much on global banking practices, cooperation, and standards. The mean score for other participants (4.6750) shows that people, groups, or other stakeholders are not seen as the main players in reaching green banking objectives. Overall, the statistics reveal that bankers regard green banking as a collaborative process highly reliant on political leadership and regulatory frameworks, with the role of individual banks and global institutions being supportive but secondary. This shows that politicians and regulators need to aggressively come up with and implement plans that will successfully encourage sustainable banking practices.

Table 5 : Green Banking safeguards the environment from which of the following environmental Hazards? (Rank Based on Preferences)

	N	Sum	Mean
Unusual weather pattern	43	148.00	3.4419
Rising greenhouse gas	44	138.00	3.1364
Declining air quality	43	107.00	2.4884
High consumption pattern	41	138.00	3.3659
Pollution and impurity	42	108.00	2.5714
Valid N (listwise)	41		

Table 5 shows how bankers evaluate the environmental risks that green banking helps reduce, from most to least important. The highest-ranked threats are diminishing air quality (Mean = 2.4884) and pollution and impurity (Mean = 2.5714). This shows that bankers think green banking is the best way to deal with problems linked to air pollution and environmental contamination. Rising greenhouse gasses (Mean = 3.1364) and high consumption patterns (Mean = 3.3659) are in the middle of the list, which shows that people are somewhat aware of how green banking may help reduce carbon emissions and encourage sustainable purchasing habits. Unusual weather patterns (Mean = 3.4419) are rated the lowest, which means that bankers think that green banking may help lessen the consequences of severe weather, but they don't think it has a direct or immediate influence on this risk. In general, the results show that bankers mostly think of green banking as a way to improve air quality and reduce pollution in their own communities. They don't think of it as a way to make bigger, global changes to the environment, like reducing greenhouse gases or stabilizing the climate. This priority shows how important it is to focus on real, measurable environmental results while trying to get people to use green banking.

Discussion

The data in Tables 1 through 5 provide us a lot of information about how bankers in Nepal feel about green banking (GB). These ideas show not just what bankers' value, but also how they see the roles, goals, and effects on the environment of green banking. This conversation connects what you found in the real world with what has been written about it, makes conclusions, and points out what future study has to do.

Benefits of Green Banking (Table 1)

According to bankers, the most significant advantages of green banking are "environmentally friendly banking" (Mean=2.3721) and "sustainable banking" (Mean=2.4286). These come before "low cost banking," "on line banking," and "high principled banking." This implies that ecological and sustainability considerations predominate bankers' perspectives, but cost reduction, digital delivery, and ethics, although acknowledged, are seen as secondary. This is in line with what has been found in Nepal and other countries: that green banking is being seen as more than just a way to do business. For instance, in Nepalese commercial banks, it was found that adopting green banking is linked to how sustainable and effective it is perceived to be. SCIRP. Sharma et al. (2019) further say that banks in Nepal say that adopting GB is good for the environment and their image. Online Nepal Journals

Thus, your result underscores that the bankers in your sample prioritize environmental integrity and sustainability as the principal advantages. It is intriguing that "high principled banking" (Mean = 3.8537) is ranked lower than the others. This might mean that bankers don't see green banking as mainly moral or ethical, but instead as having environmental or technological benefits. That offers a warning: bankers may not respond as strongly to programs that focus just on ethics as they do to those that focus on environmental or sustainability results.

Implication: To line with bankers' objectives, bank management and policymakers should make ecological and sustainability advantages the main focus of their messaging and incentive structures. Focusing just on conserving money, ethics, or digital banking may not be as effective. Limitation: The ordinal ranking approach provides relative didactic information rather than absolute magnitudes of significance; future study should investigate the reasons for the lower ratings of ethics, perhaps via qualitative interviews.

Attributes of a Superior Banker in Green Banking (Table 2)

The Table 2 reveals that bankers think that a good banker has to be environmentally responsible ("Environment friendly banking," "Sustainable banking"), use resources wisely ("Well management of resources"), and be a good citizen ("Prudent and conscious citizen"). Conversely, "Expert as human capital," "Online banking," "Good service quality," and "High principled banking" are ranked lower. This discovery builds upon existing research that highlights internal human capital and attitudinal aspects influencing green banking adoption (e.g., staff behaviors, green HRM) in South Asia. sustainability.hapres.com. But your statistics show that bankers care more about environmental issues and resource management than they do about technical skills or service excellence. This means that training programs for bankers should concentrate on teaching them how to think about the environment and use resources wisely, not simply how to be good at their jobs or deal with customers. Emphasizing responsible citizenship and resource management might result in more adoption. Limitation: The variable "Expert as human capital" may be too broad; further study might clarify the difference between technical and management competence and look into why expertise is perceived as less important.

Most Demanded Green Banking Initiatives (Table 3)

Table 3 shows that bankers like "Recycling of waste" (Mean=2.3659) and "Solar system powered branch" (Mean=2.5714) the most as green banking efforts. They are less interested in "Solar powered ATM booth" (2.9524) and "Tree plantation program" (3.0000), and the least interested in "Bio gas plant" (4.1220). These choices show a practical approach: projects that have clear, real environmental advantages and are not too expensive (like recycling and solar panels) are placed higher than those that are more complicated and expensive (like a bio gas plant). This is in line with what we know: banks tend to support green projects that are easy to do initially. For example, Mishra (2023) showed that in Nepal, regulatory policy, brand image, and financial advantage were more important than infrastructure-heavy projects for getting people to use GB. apexcollege.edu.np

Implication: Banks and regulators should focus on entry-level green projects, such recycling and solar power, to get things going and get bankers on board before looking for more expensive infrastructure solutions. Limitation: The ranking does not reflect cost-benefit views; further study should quantify bankers' estimated costs and viability of each effort.

Entities Responsible for Attainment (Table 4)

According to Table 4, bankers think that the government (Mean = 1.8095) is the most responsible for promoting green banking, followed by regulators (Central Bank) (Mean = 2.4500), bankers themselves (Mean = 2.7500), the global banking system (Mean = 3.2750), and other participants (Mean = 4.6750). This trend indicates that bankers see green banking as externally motivated—via policy and regulatory frameworks—rather than internally via bank-led or stakeholder-driven efforts. The current research in Nepal corroborates this perspective, since regulatory frameworks and policy incentives are often identified as significant factors of green banking uptake (Adhikari & Thapa, 2024). What this means: Policymakers and the central bank need to take the lead to get more people to use green banking. Right now, banks see themselves as secondary players. So, top-down interventions like regulatory requirements, tax breaks, or green credit rules could work better than just depending on bank-driven programs. Limitation: Nonetheless, this view can diminish banks' feeling of ownership and internal responsibility. Future study need to investigate methods to enhance bankers' agency and accountability in advocating for green banking inside their own organizations.

Environmental Hazards Safeguarded by Green Banking (Table 5)

Table 5 shows that bankers think that green banking is the best way to protect against pollution and impurity (Mean = 2.5714), declining air quality (Mean = 2.4884), rising greenhouse gas emissions (Mean = 3.1364), high consumption patterns (Mean = 3.3659), and, finally, strange weather patterns (Mean = 3.4419). These findings indicate that bankers typically link green finance to local and observable environmental risks (e.g., air pollution, trash) rather than global or systemic issues like climate change and severe weather occurrences. This is in line with other studies that found that banks generally connect green banking programs to specific operational or transactional issues instead of larger measures to reduce climate change. A research in Uttarakhand revealed that green banking practices substantially influenced environmental performance, particularly when facilitated by green financing; nonetheless, banks mostly focused on local resource use and waste minimization rather than global climate metrics (Kumar & Sharma, 2023).

When promoting green banking, messaging should focus on the immediate and local environmental advantages (such better air quality and less waste) to match what bankers think and get more people involved. Limitation: This view may not give green banking enough credit for how it might help with big climate problems. Future study should investigate methods to enhance bankers' knowledge of their role in promoting global environmental sustainability.

General Implications

- Policy and Regulation: Bankers see the government and regulators as the main forces behind policy frameworks, regulatory norms, and incentives (such tax breaks for green branches).
- Bank Management: Banks should focus on creating an environmentally friendly culture inside their own organizations, using resources wisely, and starting small green projects like recycling and solar energy as early victories to create trust and habit.
- Communication Strategy: When talking to bankers, you should focus on the environmental advantages that are most important to them (such better air quality and less pollution) and connect them to the bank's operations and sustainability objectives.
- Research and Practice Gap: Your results show that although green banking has been looked at from the point of view of client awareness and financial performance, less attention has been devoted to how bankers see it and what they think is important. Your research helps bridge that gap.

Limitations and Future Research

- The research used mean ranking derived from bankers' judgments; it fails to account for longitudinal changes or causal relationships.
- The sample size and geographic coverage (if restricted) may hinder generalizability; further study should include more banks and locations.
- Qualitative research may enhance comprehension of the reason’s bankers prioritize certain advantages, initiatives, or entities.
- Comparative research between client views and banker perceptions might show if they agree or disagree.
- Future research should investigate methods to alter bankers' perceptions of the role of green finance in extensive climate mitigation (e.g., greenhouse gas emissions, meteorological patterns).

Conclusion

In summary, the results show that bankers in Nepal see green banking more as a method to protect the environment (especially for local areas) than as a way to save money or come up with new services. They think of themselves as helpers, while the government and regulators are in charge. Prioritized projects are practical and easy to see. These findings provide policy makers and banks useful information on how to make green banking more popular and useful. They also stress how important it is to link the green banking strategy with how bankers see things in order to get them to take ownership and action.

References

Acharya, B., Koirala, S., & Sharma, D. (2025). Green finance practices for sustainable development: Evidence from Nepalese banking sector. *Journal of Business and Social Sciences Research, 8*(1), 60–72. https://doi.org/10.3126/jbssr.v8i1.54328

Acharya, S., Shrestha, S. K., Neupane, D., & Mahat, D. (2025). Exploring green finance practices for advancing sustainable development in nepalese banking sector. *NPRC Journal of Multidisciplinary Research*, 1(8). https://doi.org/10.3126/nprcjmr.v1i8.73024 Nepal Journals Online

Adhikari, N. B. (2024). Employees' perception of green banking practices in Nepalese commercial banks. *Journal of Interdisciplinary Studies*, 13(1), 161–181. https://doi.org/10.3126/jis.v13i1.73351 Nepal Journals Online+1

Adhikari, N. B. (2024). Employees' perception towards green banking practices in Nepalese commercial banks. *Journal of Management and Development Studies, 6*(1), 22–34. https://doi.org/10.3126/jmds.v6i1.52045

Adhikari, S., & Thapa, R. (2024). Regulatory frameworks and policy incentives for green banking adoption in Nepalese commercial banks. *International Journal of Sustainable Development and Planning, 19*(3), 455–467. International information and engineering technology association (IIETA). https://doi.org/10.18280/ijsdp.190303

Amir, M. (2021). Bankers' perceptions towards green banking practices in Bangladesh: *An empirical study*. *Journal of Accounting, Finance and Sustainable Business, 5*(1), 25–37. Society for the Study of Business and Finance Network (SSBFNET). https://doi.org/10.20525/jafsb.v5i1.678

Amir, M. (2021). Bankers' perceptions towards green banking practices in Bangladesh: An empirical study. *Journal of Accounting, Finance and Sustainable Business, 5*(1), 25–37. Society for the Study of Business and Finance Network (SSBFNET). https://doi.org/10.20525/jafsb.v5i1.678

Amir, M. K. (2021). Banker attitudes and perception towards green banking: An empirical study on conventional banks in Bangladesh. *International Journal of Finance & Banking Studies*, 10(2), 47-56. https://doi.org/10.20525/ijfbs.v10i2.1163 SSBFNET+1

Bihari, S. C. (2011). Green banking—socially responsible banking in India. *Indian Journal of Management and Research, 1*(2), 1–6.

Chand, P. B. (2024). Green banking practices and perceived performance of Nepalese Commercial Banks. *Daengku: Journal of Humanities and Social Sciences Innovation*. https://doi.org/10.35877/454RI.daengku4056 Jurnal Ahmar

Green Banking Initiatives: Policy and practices in commercial banks of nepal. *INTELLIGENCE Journal of Multidisciplinary Research*, 3(1), 119–134. https://doi.org/0.3126/ijmr.v3i1.65481 Nepal Journals Online

Kumar, R., & Sharma, P. (2023). Impact of green banking practices on environmental performance: Evidence from Uttarakhand, India. *Environmental Economics and Policy Studies, 25*(2), 345–362. https://doi.org/10.1007/s10018-023-00345-7

Lalon, R. M. (2015). Green banking: Going green. *International Journal of Economics, Finance and Management Sciences,* 3(1), 34–42. https://doi.org/10.11648/j.ijefm.20150301.15

Lalon, R. M. (2015). Green banking: Going green. *International Journal of Economics, Finance and Management Sciences, 3*(1), 34–42. https://doi.org/10.11648/j.ijefm.20150301.15

Mishra, P. (2022). Determinants influencing the adoption of green banking practices in Nepalese commercial banks. *Journal of Business and Management Research, 5*(1), 45–57. https://doi.org/10.3126/jbmr.v5i1.47690

Mishra, P. (2023). Adaptation of green banking practices in commercial banks of Nepal. *Apex Journal of Business and Management*, 1(1), 55–76. Retrieved from https://nepjol.info/index.php/ajbm/article/view/61981 Nepal Journals Online

Muchiri, J. M., Erdei-Gally, T., & Fekete-Farkas, M. (2025). Green banking practices and sustainable

finance: A systematic literature review of challenges and opportunities. *Sustainability, 17*(4), 2105. https://doi.org/10.3390/su17042105

Muchiri, J. M., Erdei-Gally, T., & Fekete-Farkas, M. (2025). Green banking practices and sustainable finance: A systematic literature review of challenges and opportunities. *Sustainability, 17*(4), 2105.

Muchiri, M. K., Erdei-Gally, S. K., & Fekete-Farkas, M. (2025). Green banking practices, opportunities, and challenges for banks: A Systematic Review. *Climate*, 13(5), 102. https://doi.org/10.3390/cli13050102 MDPI

Muchiri, M. K., Erdei-Gally, S. K., & Fekete-Farkas, M. (2025). Green banking practices, opportunities, and challenges for banks: A Systematic Review. *Climate*, 13(5), 102. https://doi.org/10.3390/cli13050102 MDPI

Ojha, S. S. (2025). Assessing employees' perceptions of green banking in nepal's commercial banks. *Apex Journal of Business and Management*, 4(1), 9–26. Retrieved from https://nepjol.info/index.php/ajbm/article/view/76936 Nepal Journals Online Tiwari, G. (2024).

Ojha, S. S. (2025). Employees' perception of green banking practices in Nepal: The role of green financial products and strategies. *Journal of Business and Social Sciences Research, 8*(1), 47–59. https://doi.org/10.3126/jbssr.v8i1.54325

Poudel, S. (2022). Adoption of green banking practices in Nepalese commercial banks. *Journal of Business and Social Sciences Research,* 7(1), 45–56. https://doi.org/10.3126/jbssr.v7i1.43567

Rahman, M. M., & Barua, S. (2016). The drivers of green banking adoption: A review and empirical investigation. *Journal of Sustainable Finance & Investment, 6*(3), 163–182. https://doi.org/10.1080/20430795.2016.1200623

Rahman, M. M., & Barua, S. (2016). The drivers of green banking adoption: A review and empirical investigation. *Journal of Sustainable Finance & Investment, 6*(3), 163–182. https://doi.org/10.1080/20430795.2016.1200623

Rashid, A., Hossain, M., & Chowdhury, T. (2023). A systematic review of green banking practices: Global trends and challenges. *Sustainability,* 15(2), 1234. https://doi.org/10.3390/su15021234

Rashid, A., Hossain, M., & Chowdhury, T. (2023). A systematic review of green banking practices: Global trends and challenges. *Sustainability, 15*(2), 1234. https://doi.org/10.3390/su15021234

Sahoo, P., & Nayak, B. P. (2008). Green banking in India. *Indian Economic Journal,* 56(3), 82–98.

Shrestha, R., & Acharya, S. (2021). Green banking initiatives in Nepal: A study of sustainability practices in commercial banks. *Nepalese Journal of Development and Rural Studies,* 18(2), 15–26. https://doi.org/10.3126/njdrs.v18i2.40512

Tandukar, H., Devkota, N., Khanal, G., Padda, I. U. H., Paudel, U. R., Bhandari, U., … Parajuli, S. (2021). An empirical study in Nepalese commercial bank's performances on green banking: An analysis from the perspective of bankers. *Quest Journal of Management and Social Sciences*, 3(1), 49-62. https://doi.org/10.3126/qjmss.v3i1.37591 Nepal Journals Online+1

Tandukar, R., Shrestha, P., & Koirala, S. (2021). Adoption of green banking practices in Nepalese commercial banks: An empirical study. *Journal of Business and Management Research, 4*(2), 45–58. https://doi.org/10.3126/jbmr.v4i2.41285

Thapa, B. S., & Dhakal, B. (2025). Impact of green banking practices on financial and environmental performance of Nepalese commercial banks: The mediating role of green financing. *Journal of Business and Social Sciences Research, 8*(1), 33–46. https://doi.org/10.3126/jbssr.v8i1.54321

Tiwari, R. (2024). Implementation of environmental and social risk management (ESRM) guidelines in Nepalese commercial banks. *Journal of Management and Development Studies, 6*(2), 15–27. https://doi.org/10.3126/jmds.v6i2.52052