



## ممارسات إدارة الموارد البشرية الخضراء وأثرها في جودة الخدمة المصرفية – دراسة تطبيقية في مصارف أهلية عراقية

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### المستخلص

في الآونة الأخيرة، شهد القطاع المصرفي تزايداً ملحوظاً في الوعي بأهمية التحول نحو الاقتصاد الأخضر وتبني الممارسات المصرفية المستدامة. ومع تعمق عولمة الخدمات المالية، تشهد المصارف تحولاً من النماذج التقليدية القائمة على الربحية قصيرة الأجل إلى نماذج مصرفية حديثة تركز على الاستدامة وقادرة على استكشاف الفرص الاقتصادية الخضراء، تهدف الدراسة الحالية إلى تحليل تأثير ممارسات إدارة الموارد البشرية المستدامة في تحسين جودة الخدمات المقدمة للزبائن. وتمحورت إشكالية البحث حول تحديد درجة مساهمة هذه الممارسات في تعزيز جودة الخدمات المقدمة للزبائن في عينة من المصارف (مصرف التجاري العراقي، مصرف الاستثمار العراقي، المصرف الاهلي العراقي). وتكمن أهمية الدراسة في إبراز الدور المحوري للإدارة الخضراء للموارد البشرية في رفع مستوى الخدمات المقدمة للزبائن. واعتمدت الدراسة على المنهج الوصفي التحليلي وتم استخدام الاستبيان كمقياس لمتغيراته حيث شملت عينة البحث (71) موظفاً من العاملين في المصارف المبحوثة، بهدف قياس علاقات الارتباط والتأثير بين المتغيرات البحثية وتم استخدام بعض الأساليب الإحصائية للبرنامج التحليلي (SPSS v.25) وأظهرت النتائج وجود علاقة ارتباطية وتأثيرية ذات دلالة إحصائية بين متغيرات الدراسة. وفي ضوء ذلك، توصي الدراسة بأهمية تعميم تطبيق مبادئ الإدارة الخضراء للموارد البشرية في المصارف محل الدراسة، وتحسين جودة الخدمات المقدمة للزبائن، والاستفادة من هذه الممارسات في تعزيز الميزة التنافسية للمصارف الأهلية، حيث تشير النتائج إلى أن تبني هذه الاستراتيجيات يسهم بشكل فعال في تمييز الأداء المصرفي.

**الكلمات المفتاحية:** ممارسات إدارة الموارد البشرية الخضراء، جودة الخدمة المقدمة للزبائن، المصارف الخاصة



## Green human resource management practices and their impact on banking service quality – an empirical study in Iraqi private banks

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### Abstract

Recently, the banking sector has witnessed a significant increase in awareness regarding the importance of transitioning towards a green economy and adopting sustainable banking practices. With the growing globalization of financial services, banks are shifting from traditional models focused on short-term profitability to modern banking models that prioritize sustainability and are able to capitalize on green economic opportunities. This study aims to analyze the impact of sustainable human resource management practices on improving the quality of customer service. The research problem focused on determining the extent to which these practices contribute to enhancing customer service quality in a sample of banks (Commercial Bank of Iraq, Iraqi Investment Bank, and Al-Ahli Bank of Iraq). The study's significance lies in highlighting the pivotal role of green human resource management in raising the standard of customer service. The study employed a descriptive-analytical approach, using a questionnaire to measure its variables. The research sample comprised 71 employees from the studied banks. Statistical analysis using SPSS v25 was used to measure the correlation and impact relationships between the research variables. The results showed a statistically significant correlation and impact relationship between the study variables. Therefore, the study recommends the general application of green human resource management principles in the studied banks, to improve customer service quality, and to leverage these practices to enhance the competitive advantage of these banks. The findings indicate that adopting these strategies contributes effectively to superior banking performance..

**Keywords:** *Green human resource management practices, customer service quality, private banks*



## Introduction

Green human resource management practices represent a fundamental component of banking institutions' corporate social responsibility strategies. The concept of "green human resources" is based on two fundamental pillars: adopting environmental practices in human resource management processes and preserving the institution's knowledge wealth. Human resource systems play a pivotal role in all institutions—both financial and green—as they are responsible for designing and implementing environmental policies aimed at establishing a green work environment. It is worth noting that achieving the desired environmental transformation becomes a major challenge without an effective human resource department capable of adopting and implementing green policies. Green human resource management in the banking sector has become a key element in this transformation, contributing to promoting a green corporate culture and empowering employees to adopt environmentally friendly practices. Banks have also begun integrating environmental, social, and governance (ESG) criteria into their operational and financing strategies, reflecting their commitment to their pivotal role in achieving sustainable development. Human resource departments in major banks are a pivotal element in adopting green business strategies. Based on the above, the current research came to shed light on the topic of green human resources management, which is a feature of the current era, and to measure its impact on the quality of services provided to customers. To achieve this goal, the research was divided into four axes. The first axis included the research methodology, the second axis included the theoretical framework, while the



third axis included the practical framework, and the fourth axis concluded with conclusions and recommendations.

## First Topic: Methodological Framework

### 1. Research Problem

The world today is witnessing rapid and accelerating changes that affect all countries and various sectors, including fundamental shifts in societal attitudes towards environmental issues. The banking sector, like other sectors, is subject to these changes, prompting it to adopt an environmental approach as a core strategy. Therefore, the following question arises: To what extent do these practices contribute to enhancing the quality of services provided to customers in a sample of banks? To define the research problem in accordance with the scientific method, it will be formulated through the following questions:

1. What is the level of interest of bank employees in green human resources at the banks surveyed?
2. What is the level of service quality provided to customers at the banks surveyed?
3. What is the nature of the relationship between green human resource management and the quality of service provided to customers at the banks surveyed?
4. Does green human resource management affect the quality of service provided to customers at the banks surveyed?

### 2. The importance of the Research:

The significance of the research lies in demonstrating the importance of deepening scientific understanding of the interrelationship between green human resource management and the quality requirements of services



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provided to customers. It highlights how this type of human resource contributes to building an organizational system that supports green principles. It also analyzes ways to develop green innovation capabilities within human resources, which contributes to the adoption of innovative practical solutions that mitigate negative environmental impacts. The scientific importance of this research lies in its contribution to studies concerned with the interaction between green human resources and service quality standards.

### 3. Research Objectives:

The research objectives are to determine the extent of the impact that green human resource management has on the quality of services provided to customers through the following:

1. Demonstrating the level of interest of bank employees in green human resources.
2. Understanding the level of service provided to customers from the perspective of the banks surveyed.
3. Testing the correlation between green human resource management and the quality of service provided to customers at the banks surveyed.
4. Testing the impact of green human resources on the quality of customer service provided by the banks studied.

### 4. Research Hypotheses:

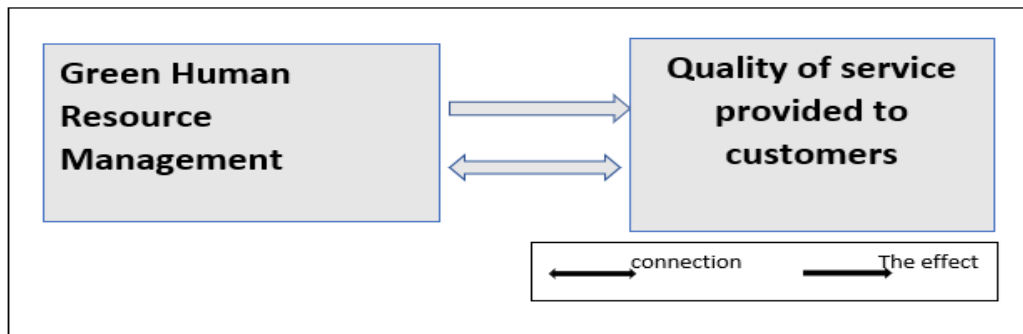
1. The first main hypothesis (H1): There is a statistically significant correlation at the level ( $\alpha \leq 0.05$ ) between green human resources and the quality of customer service.



2. The second main hypothesis (H2): There is a statistically significant positive effect at the level ( $\alpha \leq 0.05$ ) of green human resources on improving the quality of service provided to customers.

### 5.Hypothetical Research Plan:

The research model was formulated based on the research hypothesis and the presence of two variables: the independent variable, represented by green human resources, and the dependent variable, represented by the quality of services provided to customers. Figure (1) represents this.



Source: elaborated by the authors

**Figure (1) Hypothetical research plan**

### 6.Research Methodology

The research relied on the descriptive-analytical approach, as it is the most appropriate for understanding the true aspects of the research. It is characterized by a comprehensive perspective and by linking the case description with its analysis to arrive at an accurate and detailed understanding of the elements of the problem or existing phenomenon. Through this approach, the phenomenon under study is researched and analyzed to confirm or reject the validity of the hypothesis, arrive at conclusions, and present recommendations.



## 7. Study Population Size and Sample Selection

The total study population was (584) individuals, according to the latest data issued by the relevant banks. To determine the sample size, a statistical equation was used based on the number of paragraphs of the research variables. The sample size was calculated as follows:

Sample Size = (Number of paragraphs of the total variables) × (Average number of paragraphs of the dimensions) × 75%

$$= 20 \times 4.5 \times 0.75$$

$$= 67.5 \text{ individuals}$$

A percentage of 75% was chosen because the study population is classified among societies with average to good response rates. Distribution and Collection of Questionnaires: (80) questionnaires were distributed, (78) of which were returned. After sorting and verification, (71) questionnaires remained valid for statistical analysis.

**8.Choosing a research community**The choice of the Commercial Bank, Investment Bank, and Al-Ahli Bank was based on several academic and practical reasons, including:

- **Strategic Role in Economic Development:** Private banks play a vital role in financing investment and environmentally sustainable projects, making them relevant to the research topic.
- **Organizational Flexibility:** These banks typically possess greater flexibility compared to public banks, which allows them to adopt innovative practices such as GHRM and sustainable banking strategies more rapidly.
- **High Level of Market Competition:** The intense competitive environment within the private banking sector motivates these





institutions to seek differentiation through service quality, employee development, and environmental commitment.

- **Technological Orientation:** Private banks are often early adopters of digital solutions, making them suitable case studies for examining the integration of environmental and technological innovations.
- **Accessibility of Data and Staff:** The selected banks were more cooperative in providing access to relevant data and respondents, thus facilitating the research process and improving data accuracy.
- **Generalizability of Findings:** Due to the similar structures and operational models among private banks, the findings of this study can be reasonably generalized to other institutions in the sector.
- **Evidence of Environmental Initiatives:** Some of the selected banks have demonstrated interest in supporting green finance, reducing paper use, and implementing eco-friendly internal policies—further aligning with the goals of this research.

## 9. Validity and Reliability Tests

1. **Apparent Validity:** The questionnaire was tested by presenting it to a group of business administration experts, where it received an approval rate of over 90%, confirming its apparent validity.

2. **Reliability:** It was verified through a reliability test using Cronbach's alpha coefficient, with a value of (0.895). The reliability value was also recorded at (0.946), indicating a high and good degree of reliability for the questionnaire.

## 10. Statistical Tools Used

The study used an integrated statistical methodology that included descriptive analysis tools, represented by the arithmetic mean, standard





deviation, and coefficient of variation, to describe the characteristics of the basic data. The study also relied on inferential analysis using Pearson's correlation coefficient to measure the strength of the correlation between the variables, in addition to applying a simple linear regression model to determine the direction and strength of the influence between the study variables. To ensure the accuracy of the results, all statistical treatments were carried out using the specialized statistical program (SPSS) version (25), which is one of the most reliable programs in statistical analyses of scientific research.

## Chapter Two: Theoretical Framework

### 1.The Concept of Green Human Resource Management

The word "green" has become a common symbol expressing environmental commitment and the preservation of natural resources. Its use has spread in the business world as a response to the need to reduce environmental pollution as much as possible and raise community awareness of the importance of preserving the environment for a better life. This trend began in the 1970s and early 1980s, bringing about a noticeable positive shift in corporate policies, especially with the increasing intensity of commercial competition that accompanied the adoption of environmental concepts (Bon, et al., 2018:6).

The term "green human resource management" has received significant research attention as a branch of environmental management that focuses on analyzing the role of human behavior in achieving environmental sustainability. This concept is defined as a set of practices aimed at transforming employees into environmentally positive agents, thus contributing to the organization's environmental goals and enhancing its



role in achieving sustainable development (O'Donohou and Torugsa, 2016: 244). In the context of further developing this concept, subsequent studies have proposed more precise definitions, as shown in Table (1):

### Definitions of green human resource management

Table (1)

Sequence	Authors	Definitions
1	(Jabbour, 2011: 99)	Within the framework of conceptual development, subsequent studies proposed a more precise definition: "The level of organizational greening achieved by human resources functions
2	Marhatta & Adhikari, ) (2013, p. 2	It is the use of human resource policies to ensure the sustainable use of organizational resources and systematically promote environmental sustainability practices.
3	(Mathapati, 2013, p. 2)	green human resource management has a pivotal responsibility for shaping a sustainable workforce that embraces and operationalizes environmental initiatives across all stages of the employee lifecycle. The essence of this responsibility is to maintain the organization's environmental objectives through recruitment, hiring, training, compensation systems, and human capital development
4	(Mathapati, 2013, p. 2)	The essence of this responsibility is to maintain the organization's environmental objectives through recruitment, hiring, training, compensation systems, and human capital development
5	(Opatha & Arulrajah, 2014: 104)	This concept refers to the institutional system (policies, practices, and systems) designed to enable employees to engage in responsible environmental behavior, achieving mutual benefits for individuals, communities, ecosystems, and the business entity itself



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6	Masri & Jaaron ,2017: ) (144	defined it as the use of human resource management (HRM) practices to promote sustainable environmental behaviors and enhance employee commitment to environmental sustainability issues
7	Abdeen & Ahmed (2019: 175)	describe corporate HRM as the application of human resource management techniques to develop an environmentally friendly workforce, with a comprehensive understanding and commitment to green initiatives across all HRM practices, ultimately leading to sustainable management outcomes. Human resource departments are also responsible for attracting, selecting, hiring, retaining, and training an organization's workforce.
8	(Wu et al., 2022: 139)	To achieve positive outcomes, organizations must adopt proactive human resource policies that support employee capabilities, motivation, and opportunities
9	(Tuan, 2022: 334)	defined green HRM practices as a set of HRM practices. It is applied to achieve environmental goals by supporting employee competencies, commitment, and participation in supporting the organization's sustainability initiatives.
10	(Chaudhary, 2020: 1070)	Formal organizational methods, such as environmental behavior training, performance monitoring, and incentives, are typically used to encourage environmental behavior and increase individuals' environmental knowledge, skills, and competencies

**From the above, green human resource management can be defined as designing resource policies and practices that support environmental sustainability by rationalizing the consumption of**



natural resources, enhancing employee environmental awareness toward society and the environment, and leading organizational environmental transformation.

**2. Dimensions of Green Human Resource Management:** Green human resource management consists of five essential, interconnected components: green recruitment, green training, green performance evaluation, and green reward systems. The core functions of human resource management—such as recruitment, training, motivation, and rewards—play a pivotal role in enhancing employee commitment to environmental sustainability principles. To ensure that organizations have qualified environmental competencies and job performance that is consistent with green standards, it is imperative to adapt human resource policies and design their processes to become a supportive pillar of institutional environmental transformation. (Opatha & Arulrajah, 2014: 107). The five dimensions are as follows:

- Green recruitment: This includes the process of selecting and hiring employees who embrace environmental values and possess the required green skills. Aligning employees' personal values with organizational sustainability policies is a crucial factor in successfully implementing environmental social responsibility initiatives. Due to global concern for the environment, most companies have turned to attracting talent with an environmental interest and the ability to actively participate in the environment, which helps companies achieve their goals in a green manner (Norton et al., 2015:108). This requires organizations (Mishra, 2017:772):



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- Directing recruitment teams to design assessment mechanisms that detect green traits in candidates, such as environmental awareness and willingness to participate in sustainable activities, during the selection process.
- Building green human competencies by training current employees on environmental performance standards and promoting a culture of sustainability internally.
- Green training is a capacity development program designed to enhance environmental awareness and instill sustainable practices among employees. The objectives of green human resource training and development focus primarily on providing specialized courses in the environmental field and building environmental awareness across all levels of organizations (Ramus, 2002:153). The design of these programs begins with identifying employees' environmental training needs, with the goal of equipping them with the necessary knowledge, skills, and positive attitudes toward environmental issues. Several studies have suggested green practices for implementation, including training employees to conduct environmental analysis of the workplace, implementing job rotation to prepare future environmental managers, and providing training on environmental safety management, energy efficiency, waste management, and recycling. These practices also include developing green personal skills and rehabilitating employees affected by job losses in polluting industries (Renwick, et al., 2008: 2013: 4). It is worth noting that studies have confirmed a positive relationship between green training and the level of environmental development in organizations. Given the importance of this type of training as a pillar of green human resource management, it has become an effective means of training executives, prompting many



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organizations, particularly in the United States, to adopt initiatives to train them in environmental quality management (Renwick, 2013: 5).

- Green performance management: This is an evaluation system focused on measuring employees' commitment to sustainability standards and achieving environmental goals. Human resources management should integrate environmental performance standards for employees across all departments and organizational units, setting specific performance indicators for each area of environmental risk. "Green performance management" is a key indicator of the quality of implementation of the green human resources methodology within an organization. This process represents the mechanism through which the organization evaluates the environmental performance of employees over specific time periods, provides sustainable feedback, and reframes individual environmental goals (Armstrong & Taylor, 2020: 9). To ensure effective employee environmental performance assessment, organizations must design individual green goals for each employee and integrate clear environmental performance standards into the annual evaluation system (Opatha & Arulrajah, 2014: 101).

- Green reward systems: These include material and moral incentives granted to employees who excel in implementing environmentally friendly practices. Ansarim et al., 2021: 231, explained that this refers to the extent to which management encourages and activates employee participation in providing environmental suggestions and opinions, which boosts their morale, enriches their dialogue, and enables them to acquire diverse skills from leadership and colleagues. In pursuit of a sustainable work environment and the preservation of natural resources



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• Green participation: The incentive and reward system is an attractive factor for skilled workers in companies, as it contributes to enhancing employee performance, developing their capabilities, and achieving desired goals. This system also motivates employees, and a portion of the incentives can be allocated to individuals with an environmental concern and who contribute to environmental conservation (Alavi, & Aghakhani: 2021, 4; Jerónimo, et al., 2020: 415). (Aboramadan, et al., 2021: 3) defined green compensation as recognition of employees' efforts to contribute to achieving the organization's goals in environmentally friendly ways, through material rewards (such as financial incentives and salaries) or moral rewards (such as gratitude and appreciation). This contributes to: improving performance, enhancing job creativity, raising employee efficiency, igniting a spirit of positive competition, and enhancing job satisfaction through recognition of efforts made.

**3. The Importance of Green Human Resources:** Modern organizations seek to implement Green Human Resources Management (GHRM) due to its importance in achieving the organization's social, economic, and environmental goals. The implementation of Green Human Resources Management (GHRM) ensures the integration of environmental management into organizations' human resource management practices to achieve sustainability across its three dimensions (Obeidat et al., 2022: 536; Ishaq et al., 2023: 2; Mahmood and Nasir, 2023: 90876):

- Environmental Performance: Regarding environmental performance (Aftab et al., 2022: 531).

1. It instills in employees the skills and awareness necessary to reduce emissions and conserve energy.





2. When organizations adopt its implementation, they enhance their ability to reduce

#### 4. Green Human Resource Management Goals:

In the era of environmental management, human resource management (GHRM) has received significant attention. The most important goals are highlighted in (Jackson & et al., 2011: 100) (Shah, 2019: 772) and (Sajjad & Sadidur, 2016: 56-57):

- Focused on integrating environmental issues into management approaches. The main catalyst for this growth was the establishment of the International Organization for Standardization (ISO) 14000 and the spread of green management frameworks.
- Involving human resources in strategic planning processes to effectively implement corporate environmental management initiatives.
- Transforming permanent employees into environmentally conscious individuals aligned with the organization's environmental goals and contributing significantly to environmental sustainability (Shah, 2019: 772).
- Reducing the environmental footprint of operational processes on natural resources.
- Enabling organizations to adopt self-compliance standards to reduce the need for direct external oversight.
- Transitioning from a linear model to a circular economy to achieve abundance.



## Section TWO:

### 1. The Concept and Definition of Service Quality

Service definitions vary in academic literature due to the diversity of their forms, ranging from services linked entirely or partially to physical goods, such as real estate, hotels, and tourism; to services complementary to product marketing, such as maintenance; and stand-alone services, such as healthcare and insurance. Service quality can be defined as the difference between service expectations and performance. They propose that service quality is a function of customer expectations prior to purchase, perceived process quality, and perceived output quality. Quality is defined as meeting customer requirements, based on an institution's ability to identify customer requirements and then meet them. Essentially, service quality in the banking sector can be viewed from two perspectives: the customer's perspective and the bank's perspective (Felix, 2017: 246-247). Ramya et al. (2019:38) defined service quality as “the ability of a service company to retain its customers. In other words, customer retention, in their opinion, is the best measure of service quality. It is the difference between the customer’s perception or expectation of the service provided by service organizations using the confirmation/disconfirmation theory. At the same time, expectation can be viewed in terms of what the service will deliver (Afthanorhan et al., 2019:14). It is determined by the ability of a particular company or organization to meet needs according to what is expected or desired based on the needs of customers/visitors. Service quality easily attracts more customers (Prasilowati et al., 2021:453). Service quality represents a measure of the ability of the service provided to meet customers’ expectations, including their assessment of its reliability and



relative superiority, as consumers make a continuous comparison between the expected service performance and the actual performance delivered (Al-Saffar, 2024:353).

**2. The importance of service quality :** Service quality is of strategic importance to business organizations seeking continuity and success. This importance can be demonstrated in the following points (Fouad, 2024: 179):

- Expansion of the service sector: In light of the global expansion of the service sector, the United States is witnessing a steady growth in service organizations, with services constituting the primary activity of most American institutions, with continued signs of expansion.
- Intensifying competition: Service quality is becoming a strategic necessity in light of intensifying competition. Attention to service quality is no longer merely a means of achieving a competitive advantage, but rather a prerequisite for survival. This reality has resulted from the influx of increasing numbers of service organizations into the market, raising the intensity of competition to unprecedented levels.
- Analysis of target audience expectations: Most beneficiaries prioritize quality of service in their interactions with organizations, tending to avoid organizations that focus on technical quality and price while neglecting the human aspect. Good treatment and a deep understanding of their needs have become an indispensable requirement, going beyond simply providing good service at reasonable prices.
- Economic justifications for investing in service quality: In an effort to enhance market presence in competitive environments, sustainable organizations have adopted dual policies:



retaining existing customers and attracting new ones, with service quality being the core of this equation.

### 3. The Relationship Between Green Human Resource Management Practices and Service Quality

Human resource management (HRM) has been considered a strategic tool for enhancing not only environmental sustainability but also organizational performance, including service quality (Renwick et al., 2013: 2132). By integrating environmental objectives into HR practices, such as recruitment, training, and performance management, organizations can foster a culture of sustainability that permeates all levels. This alignment between human resource management (HRM) and service quality is crucial, particularly in service-oriented sectors, where the quality of service delivery directly impacts customer satisfaction and loyalty. Implementing HRM practices can positively impact customer service quality in several ways (Yong et al., 2020: 457):

- Green recruitment and selection processes attract employees committed to sustainability, ensuring the workforce is aligned with the organization's environmental goals. This alignment enhances employees' sense of purpose and motivation, which in turn improves their service delivery and interactions with customers (Ahmad, 2015: 6). Green training programs increase employees' awareness and knowledge of sustainable practices, enabling them to deliver services that are not only efficient but also environmentally friendly.
- Integrating Green Human Resource Management (GHRM) into performance management systems strengthens the link between sustainability and service quality by setting clear environmental goals and



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evaluating employees based on their contributions to achieving these goals (Dumont et al., 2017: 617; Yong, Yusliza, & Ramayah, 2020: 458).

- Reinforcing the importance of sustainability in their daily operations (Jackson et al., 2011: 114).

- Reward and recognition systems that recognize employees' green initiatives reinforce their commitment to providing high-quality, sustainable services. Integrating sustainability into HR practices: Where resource constraints and environmental challenges prevail, adopting Green Human Resource Management (GHRM) practices can be particularly beneficial. Small and medium-sized private banks can improve their environmental performance and service quality, which is crucial for maintaining customer trust and market competitiveness (Elbaz & Haddoud, 2017: 219-220).

- Implementing green training and development programs provides employees with the skills and knowledge necessary to reduce waste and improve service delivery efficiency, thereby enhancing overall service quality. In general, adopting global human resource management (GHRM) practices can:

- significantly improve service quality by creating an engaged, motivated workforce aligned with the organization's sustainability goals (Yusoff & Nejati, 2018: 678).

- lead to increased customer satisfaction, loyalty, and a positive organizational reputation. Therefore, green human resource management (GHRM) is a valuable strategy for small and medium-sized banks to improve the quality of their services while contributing to broader environmental and social goals.



### Chapter Three: Field Aspect First: Description of the study population and sample:

#### A. Honesty and consistency of the questionnaire

1. Presenting the results of the sample members' responses to the Green Human Resource Management Practices variable: The paragraph reviewed the levels of the Green Human Resource Management Practices, as Table (2) shows a general mean of 3.533), which is a good value for the Green Human Resource Management Practices variable, and with little dispersion in the answers, as the standard deviation and coefficient of variation reached (.684) and (19.35%), respectively, and indicate This result led to the agreement of most of the sample members that they agree on the importance of the Green Human Resource Management Practices At the level of items, paragraph (2) achieved the highest mean, reaching (3.975) (Banks that do not comply with environmental standards will be subject to disciplinary action in accordance with their internal regulations.). The standard deviation and coefficient of variation were (0.796) and (20.02%), respectively, and paragraph (14) (The management periodically reviews the banks' environmental performance to assess potential risks and monitor opportunities for continuous improvement.) achieved the lowest mean, reaching (3.133). The standard deviation and coefficient of variation are (0.862) and (19.35%), respectively.



**Table (2) Statistical indicators for Green Human Resource Management Practices**

Normalit%	S.D	Mean	Question	NUM
%24.51	0.879	3.585	The bank's human resources are distinguished by their environmental commitment, making them a role model.	1
%20.02	0.796	3.975	The bank's employees who do not comply with environmental standards are subject to disciplinary action in accordance with its internal regulations..	2
%19.69	0.705	3.579	The bank adopts improving the physical work environment (lighting, ventilation, temperature, tools, etc.) with the aim of reducing the occurrence of accidents.	3
%39.22	0.968	2.468	The bank designs and develops innovative functions that promote environmental sustainability..	4
%25.00	0.895	3.579	The bank integrates key environmental themes into its training, most notably: energy efficiency, resource conservation, and waste reduction.	5
%26.70	0.924	3.460	The bank ensures that environmental and social requirements are included in the job description..	6
%25.57	0.858	3.355	The bank is committed to including an environmental protection clause within the responsibilities of each job, in order to inform new applicants of it.	7
%25.13	0.957	3.808	The bank continues to announce its job opportunities on its official online channel on a regular basis.	8
%26.71	0.894	3.346	The bank adopts a specific vision for a "green human resources management" methodology and applies clear sustainability criteria in selecting candidates.	9





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%26.36	0.942	3.573	Human resources in banks are more praised than others who do not have environmental concerns.	10
%22.61	0.835	3.692	Banks rely on information technology and the Internet to train their employees, with the aim of reducing paper use and waste.	11
%20.84	0.831	3.986	Banks adopt human resources proposals that enhance their environmental sustainability and green performance.	12
%24.51	0.905	3.268	Banks adopt a reward system for employees who come up with green ideas.	13
%20.02	0.862	3.133	The management periodically reviews the banks' environmental performance to assess potential risks and monitor opportunities for continuous improvement.	14
19.35%,	0.684	3.533	Total Green Human Resource Management Variable	

Source: SPSS outputs, elaborated by the authors

## 2- Presentation and analysis of survey results for the variable of quality of service provided to customers:

Presenting the results of the sample members' responses to the Quality of service provided to customers variable: Table (3) shows a general mean of 3.526, which is a good value for the Quality of service provided to customers variable. It is higher than the standard mean, and with little dispersion in the answers, as the standard deviation and coefficient of variation reached .635 and 18.00%, respectively. This result indicates The level of Quality of service provided to customers was at a higher level than the average, and the answers ranged from the highest value achieved by paragraph No. (15) (The bank's buildings and facilities are designed to provide customer comfort while fully adhering to environmental specifications.) to the highest mean, which reached (3.895), and with average consistency in the answers, as it reached the standard deviation.



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The coefficient of variation was (0.895) and (22.97%), respectively, and paragraph (20) (The bank deals flexibly with insolvent customers, and does not impose late fees on those who are unable to meet their financial obligations.) achieved the lowest mean, reaching (3.348), with average consistency with the answers, as the standard deviation and coefficient The difference is (1.053) and (31.36%), respectively.

**Table (3) Sample response level for the variable of quality of service provided to customers**

Normality%	S.D	Mean	Question	NUM
%22.97	0.895	3.895	The bank's buildings and facilities are designed to provide customer comfort while fully adhering to environmental specifications..	15
%30.41	1.052	3.457	The bank places customer service and security at the top of its operational priorities..	16
%28.98	1.002	3.456	Banking services are provided according to quality and sustainability standards, with no margin for error.	17
%26.66	0.895	3.357	Our teams are committed to fulfilling customer requests within the optimal timeframes for each service.	18
%28.93	0.973	3.363	The bank adopts the principle of Sharia-compliant speculation, which is based on sharing profits and losses in accordance with Sharia regulations.	19
%31.36	1.053	3.348	The bank is flexible with its clients in difficulty, and does not impose late fees on those unable to meet their financial obligations.	20
%30.20	1.014	3.357	<b>The bank issues electronic cards to its customers without any issuance fees or late payment fines.</b>	21



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%30.90	1.046	3.385	Environmental practices enhance the directorate's efficiency in both the administrative and service aspects provided to customers..	22
%27.02	1.023	3.785	<b>The bank provides its services on time - as promised to customers - without any delay.</b>	23
%25.32	0.976	3.854	Our team has the experience to handle all customer inquiries accurately.	24
18.00%	0.635	3.526	Total objectives of quality of service provided to customers	

Source: SPSS outputs, elaborated by the authors

## Second: Testing research hypotheses:

**1** Testing the first main hypothesis: (H1) which states that there is a statistically significant correlation at the level of ( $\alpha \leq 0.05$ ) for the Green Human Resource Management Practices and Quality of service provided to customers. The results showed a significant relationship of (684.\*\*0) below the significance level (0.01) as shown in Table (4), and therefore the first main hypothesis is accepted

**Table (4) values of Pearson correlation coefficients between the the Green Human Resource Management Practices and Quality of service provided to customers**

Independent Variable Dependent Variable	Green Human Resource Management Practices
Quality of service provided to customers	<b>**0.684</b>

\*Significance level (0.05), \*\*Significance level (0.01)

**2** Testing the second main hypothesis (H2: that there is a statistically significant positive effect at the level ( $\alpha \leq 0.05$ ) of the Green Human Resource Management Practices in Quality of service provided. To



verify whether the hypothesis is correct or not, a simple linear regression model was employed as shown in Table (5) My agencies:

**Table (4): ANOVA Table**

Independent Variable Dependent Variable	Green Human Resource Management Practices						F	
	$\beta_0$	$\beta_1$	T		R <sup>2</sup>	D.f		
Quality of service provided to customers			calculated	tabular	0.512	5.7	calculated	tabular
	1.478	0.746	8.87	1.65			74.80	7.08

Source: SPSS outputs, elaborated by the authors

The model of the effect of the Green Human Resource Management Practices on Quality of service provided to customers was significant in terms of the calculated (F) value (74.8), which is higher than the tabulated (F) value of (7.08) below the level of significance (10.0), and the value of the coefficient of determination (R<sup>2</sup>) was (0.512), which means the Green Human Resource Management Practices explains the amount of Quality of service provided to customers by (51%) (and the value of the impact factor (B) was (0.742), meaning that any change in one unit of the Green Human Resource Management Practices causes a change by (2.74%) of the Green Human Resource Management Practices. This result allows By accepting the second main hypothesis, the regression model is thus:

Quality of service provided to customers = 1.478 + 0.746 the Green Human Resource Management Practices



## Chapter Four: Conclusions and Recommendations

### First: Conclusions

1. The majority of sample members encouraged the banks under study to implement green human resource management practices and achieve environmental goals alongside economic ones.
2. The importance of generalizing the application of green human resources management principles in the banks under study, improving the quality of services provided to customers, and benefiting from these practices in enhancing the competitive advantage of private banks.
3. The study revealed the need for the banks under study to support clean energy projects
4. The study recorded a good level of service quality provided to customers, with banks shifting towards issuing electronic cards instead of paper ones.
5. The banks under study impose fines on customers who are late in paying their bills within the specified deadlines.
6. The analysis showed a correlation between green human resource management practices and the quality of service provided to customers in the banks under study.
7. .Green management practices resulted in a tangible improvement in the quality of banking services provided to customers.

### Second: Recommendations

1. Adopt Green Human Resource Management (GHRM) practices as a strategic requirement in the banking sector, due to their vital role in building a sustainable competitive advantage and enhancing banks' adaptability to market dynamics and growing environmental pressures.
2. Expand the scope of financing environmentally friendly projects to support the national economy's shift toward green initiatives and promote sustainable development objectives.



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3. Enhance service quality by training human resources on environmentally responsible behaviors and developing their technical skills, which positively impacts performance efficiency and customer engagement.
4. Increase reliance on electronic channels for financial transactions, as this contributes to reducing paper usage, conserving natural resources, and improving operational efficiency within banks.
5. Analyze the causes of customer delays in repayments and develop balanced solutions that serve the interests of all parties, while minimizing financial risks to banking institutions.
6. Invest in green human resources initiatives, given their proven positive impact on improving service quality and fostering a sustainable organizational culture within the banking sector.

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