

# Green Banking: A Bibliometric Analysis of the Literature (1996-March 2022)

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**Abstract-** Green Banking has gotten a lot of attention recently as people are becoming more concerned about the environment. The goal of this research is to discover different aspects of Green Banking research. In addition, an attempt is made to investigate the growth and geographical distribution of Green Banking research. For understanding the different aspects of Green Banking research, papers related to this topic and main words are studied. The Theoretical aspect, Lawful (valid) aspect, Model aspect, Contributor aspect, Green Enactment of Banks, and Monetary aspect are the six dimensions established by the study. Only 178 articles were located in various portals, indicating that Green Banking has yet to be fully studied. Green banking has piqued academic interest since 2011, with 2015 being the year when it received the most attention. Green Banking research articles have an average growth rate of 25.44 percent. In Green Banking research, many nations from the Asia continent has been participated, as well as the greatest quantity of papers on Green Banking. Theoretical works on Green Banking outnumber empirical investigations by a significant margin. According to a review of research sources, mainstream finance publications have yet to publish more articles on green banking. Green Banking, Sustainable Development, and the Environment were identified as three important research interests based on keyword analysis. Finally, future research opportunities in Green Banking are identified and indicated. This study can help the fact finder, decision-makers, investors, and controllers by providing important insights into the nature and trajectory of Green Banking research.

**Keywords-** Green banking; bibliometric analysis; research growth and regional dispersion; research channels; keyword analysis.

## I. INTRODUCTION

In the pursuit of economic progress, financial growth, and profit maximization, humans have

compromised on the ecology that will ensure the species' survival. Increasing danger to the environment has prompted the development of new methods for evaluating nations, enterprises, and organizations. Countries have been examined and ranked using the Environmental Performance Index in recent years, leaders have been provided the "Champion of the Earth" title for their environmental activities, and financial institutions have been scrutinized.

The Golden Peacock Environment Management Award is given to countries that are getting positions according to the Global Green Economy Index and other factors.

Economic progress could be unsustainable if eco-friendly concerns were ignored. Without effective backing off plans to finance such efforts, the exchange of environmental commodities and services between countries would not be enough for environmental protection (Singh 2003). The financial community was also brought under its wing by the crucial need for environmental sustainability. These concerns spawned a new notion known as "green finance." Green finance refers to the financing of investments that provide environmental benefits in the context of long-term environmental sustainability (G20 Green Finance Study Group 2016). Green Finance is a wider phrase, and Green Banking is an important component of it. Green banking includes the avoidance of climate change and environmental protection, as well as investments in environmental goods & services (Lindenberg and Volz 2016). Green Banking has 2 facets: one is how the banking business is conducted, such as whether it is paperless or not, and the other is where the bank keeps its money.

The goal of this study is to bring attention to the current state of Green Banking research. This study

identifies and analyses significant research dimensions, such as research growth, geographical spread, relevant research venues for Green Banking, and main keywords. The study's goal is to determine the current state of Green Banking research. The study's findings will benefit a wide range of stakeholders, including academics and reviewers who will be able to use them to decide on future research themes in Green Banking, as well as policymakers who will be able to use them to introduce Green Banking research guidelines. The study will also assist countries around the world in determining their current status of Green Banking research and, as a result, it is helpful in deciding future activities.

## II. REVIEW OF LITERATURE

It aims to look into other studies that have been done in this field. Bibliography studies capture the existing condition of a research topic for deciding what possibilities are open for scholars to expand their searching work again in that area.

Previous research has concentrated on specific aspects of green banking. Some of them give attention to the theoretical part and some focused on the advantages and drawbacks of Green Banking (Kapoor, Jaitly, and Gupta 2016). Many researchers have looked into the term's acceptance by diverse stakeholders. Some of these researchers have simply focused on customers (Bryson et al. 2016; Prakash Pillai and Praveen Raj 2019; Deepa and Karpagam 2018), while others have researched penetration among bankers (Bryson et al. 2016; Prakash Pillai & Praveen Raj 2019; Deepa and Karpagam 2018). (Masukujjama et al. 2016; Mehedi, Kuddus, and Maniruzzaman 2017).

Other related sectors, such as Green Finance, Green Buildings, and Green Funds, use scientometric or bibliography studies. From 1992 to 2018, Wuni, Shen, and Osei-Kyei (2019) conducted a bibliometric overview of research trends in Green Buildings. According to the report, 44 percent of countries around the world are involved in Green Building research, and there is a lot of chance that future research can be done in this area.

A bibliometric analysis was conducted by Zhang, Zhang, and Managi (2019).

They attempted to investigate four aspects of Green

Banking research: appropriate journals, geographical dissemination, and paper citations. On Socially Responsible funds, A bibliometric analysis from 1988 to 2018 has been done by Fabregat-Aibar et al. (2019). They conducted research that includes 209 papers and conducted citation and co-citation analysis, document co-citation analysis, author co-citation analysis, and journal co-citation analysis are all examples of co-citation analysis. The findings provide some fascinating insights into research tendencies on Socially Responsible Funds.

The authors were unable to locate any scientometric or bibliometric studies in the area of Green Banking. The current state of research on the subject of Green Banking was the focus of one of the previous studies. An examination of Green Banking research trends would provide a comprehensive picture. As a result, it is vital to track progress made in the field of Green Banking research around the world.

## III. AIMS OF THE STUDY

The following are the study's objectives:

- 1) To identify the many dimensions of the Green Banking study.
- 2) To investigate the rise in Green Banking research.
- 3) To investigate the geographic distribution of Green Banking research.
- 4) To locate important Green Banking research sources.
- 5) To conduct a keyword analysis of the Green Banking literature.

## IV. THE STUDY'S NECESSITY

Green Banking is a relatively new term in the monetary sector, and as a result, most of the current study is conceptual. This concept gets a lot of focus from the money controller and from the scientific society because of the growing number of eco-entrepreneurs, eco-friendly firms, and environmentally sensitive customers, the banking community's involvement in environmental protection is becoming more important. Green Banking is distinct in that it connects the environment with banks, which are the most accessible financial institutions in any country for both the general public and the government.

Green Banking aids in the future improvement of the quality of assets held by banks (Bhardwaj and Malhotra 2013). Research in the coming time on Green Banking is critical, as the atmosphere has a significant effect on the banks. When a client who has taken out loans from the bank goes out of business due to environmental issues, the bank bears credit risk. When a bank gets involved with businesses that aren't environmentally friendly, it runs the risk of losing its reputation.

It is thought that there is a need to archive previous literature on Green Banking and take a look at which type of research can be conducted in this area. Furthermore, this research recommends Green Banking research areas that require attention for the concept's development.

#### V.METHODOLOGY AND DATA

The current study is a survey of previous literature and a report on the current state of Green Banking research. As a result, the research methods used in this work are exploratory and descriptive.

The analysis includes literature from 1996 to March 2022 for a total of 26 years. Only articles with the words 'Green Banking' or 'Green Bank' in their titles were included in the search. The following are the reasons for choosing the key terms for searching articles:

Initially, the authors were just interested in papers having the words "green banking" in the title. The authors discovered articles with the terms 'Green Bank' in the title after exploring several portals. The authors did not come across any Green Banking articles with other keywords in the title. The authors then narrowed their search to 'Green Banking' and 'Green Bank.'

Similar research in the finance field has limited their searches to two or three keywords. For example, Roy and Goswami's Scientometric examination of performance assessment of microfinance firms in 2013 limited their sample to articles with the word "microfinance" in the title. Publications that focused on the working of MFIs were screened further (Roy and Goswami 2013).

Furthermore, the study's keyword analysis reveals that 'Green Banking' is the leading term with the highest frequency, appearing 108 times out of 648 times.

Because obtaining articles that are not available

online would be extremely difficult, the study was limited to online sources. Certain types of research publications are excluded from the study, the specifics of which are listed below (Table 1):

The majority of the data was gathered from secondary sources (past literature). There were 15 journal portals, 1 web portal, and 1 thesis site among the databases chosen. The writers' accessibility was taken into consideration when choosing databases. Only 9 journal portals contained research articles on Green Banking, out of a total of 15. Because just 27 research articles on Green Banking were located, the authors were able to verify that none of the research articles in those journal portals overlapped. The following 15 journal portals were investigated for this study:

1. Cambridge University Press is a publishing house based in Cambridge, England
2. Elsevier Science is a publisher of scientific journals.
3. Weekly Economic and Political News
4. Springer India is a publishing house based in India.
5. Emerald Journals is a collection of journals published by Emerald.
6. Taylor and Francis is a publishing house based in the United
7. Store more
8. Wiley Blackwell is a publisher based in the United Kingdom.
9. ANN Liebert
10. The World Wide Web of Science
11. Publications in Nature
12. Archive of South Asia
13. Oxford University Press is a publisher based in the United Kingdom.
14. SSRN.com
15. Project Muse is a software program that allows you to create.

1st Table Criteria for exclusion

Exclusion reason	Research paper no.
Excluding papers in this area in the English language	Theses:6 Journal paper:12
Papers on which published year not mentioned	Journal Paper:3
Papers not published on green banking	Journal Papers:21
Printed paper on the green banking in Newspaper	8
Sum	50

Source: Assembled by writers

2nd Table: number of research papers

Portal	article numbers	Portal	Article Numbers
Google scholar	156	Cambridge press	0
Shodhganga	3	economic and political weekly	0
SSRN. Com	18	Marry ANN Liebert	0
Springer	5	Nature publication	0
Wiley Blackwell	2	Oxford University Press	0
Web of Science	2	South Asia Archive	0
Emerald Journals	2	Elsevier science	2
JStore	2	Project Muse	1
Taylor and Francis	3		
Total	196		

Source: Assembled by researchers

Because all 15 journal portals had a limited quantity of journal papers, the authors expanded their search to include Google Scholar and Shodhganga. Shodhganga was chosen to sketch out a thesis in the field of green banking. Google Scholar was chosen to cover research articles that we're unable to be published through those 15 journal gateways. As a result, the authors were able to confirm that on the different portals the research papers that are presented no work is repeated again.

To download all of the articles on the Google Scholar website, searches were done until the last page, referred to as the '100th page.'

Online research articles are available. According to the above criteria, a total of 196 articles were found. Table 2 shows the distribution of articles among different portals:

Research is one of the different types of data sources considered for the study.

Table 3 lists the following papers, theses, Papers in conferences, records, book sections, and university reports:

In this study, research articles make up the largest share of the sample size, whereas book chapters make up the smallest. Apart from research publications, the remaining categories account for only 23% of the total. These papers account for only 4% of the entire literature reviewed in this study, indicating that more research work at the Ph.D. or master's level is required.

Table No. 3 Data sources are classified into different categories.

Literatures Sources	quantity
Research Papers	151
Conference Papers	18
Report	14
Thesis	7
University Repository	3
Book Chapter	3
Total	196

Source: Collected by researchers

### Analyze the dimensions

This section looks at the different aspects of Green Banking on which research is conducted presently. The other portion of this section also assesses the value of various aspects depending on how frequently they occur.

### Identification of Dimensions

The banking industry's awareness of its environmental responsibilities is not new. Green Banking has been practiced by banks since 1996. (Rajput, Arora, and Khanna 2013). The recognition of this trait of banks, on the other hand, is a recent discovery in the field of research. Green Banking has two components, one of which is managing environmental risk and the other is recognizing chances for innovative ecologically oriented financial products, as stated by the International Finance Corporation in 2007. (International Finance Corporation 2007). Green Banking is still in its infancy in terms of research being conducted around the world.

The conceptual aspect of Green Banking has been the subject of numerous studies. Some have delved into the history of Green Banking, while others have examined its current state and discussed its benefits and drawbacks. Conceptual studies are divided into five subcategories, as shown in Table 4.

Those study papers focusing on the rules, laws, and schemes relevant to Green Banking are grouped in the heading 'Legal Aspect.' Some research in this area focused on international legislation, such as (Oye-gunle and Weber 2015), which reviewed sustainable finance regulations in various nations. Other studies looked into the Green Banking law that was enacted at the nation level (Dewi and Paripurna 2018; Julia, Rahman, and Kassim 2016).

Studies that can create the structure for Green Banking, such as (Srivastava and Malhotra 2014) proposed a Green Banking disaster management

model, were also found. Some focused to analyze previously presented models (Bhardwaj and Malhotra 2013), on the other side some tried to put them into practice (Sri Mts, and Yunizar 2017). All of this research is grouped under the heading 'Model Aspect.'

Stakeholders in banks range from inside parties such as management and staff to outside parties such as consumers & the press. Stakeholder assumption is a good indicator of a concept's popularity among the general public. Even in the instance of Green Banking, all Ph.D. theses identified in our country are stakeholder-related studies. Consumers and bank employees, on the other hand, are the most widely examined categories of stakeholders because they are nearest to the banking sector. Contenders, workers, the government, official agencies, the scientific sector, the press, and most interested organizations are among the other stakeholders (Choudhury et al. 2013; Linh and Anh 2017). Consumers' assumptions, bank employees' assumptions, consumers' and bank employees' assumptions, and assumptions of different groups that are related to the organization are totally sub-divisions of this dimension. All of these categories are grouped under the heading 'Stakeholder Aspect.'

The research community is also interested in measuring green performance (banks' performance in terms of their green operations). Different studies used different criteria to assess green performance, such as assessing the number of green disclosures made, tracking the type of disclosures made, and so on. Some attempted comparisons between different banks' Green Banking activities. Others compared the extent to which Green Banking practices have been adopted to other indexes. Finally, several researchers attempted to establish a link between green growth and other bank corporate governance factors (such as age, independent directors, board size, and so on). 'Green Performance of Banks' is the name of this category.

Articles on bank financial performance are included in another category. Empirical studies in this area attempted to investigate the relationship between a bank's green performance and its financial performance (Hossain and Kalince 2014; Septina 2017). 'Financial Aspect' is the name of this category shown in table 4.

Theoretical research on this topic can be seen done

by researchers many times, then on 2<sup>nd</sup> place stakeholder-related research, as seen in the table. The measurement of a bank's green performance is an area of Green Banking that has received little attention.

Table no. 4 Green Banking research dimensions and sub-dimensions.

1. Aspects of concepts	1. Green Banking's history 2. current state of green banking 3. Prospects of green banking 4. Green banking Benefits and drawbacks 5. Challenges include Green banking marketing, strategy, and role of the Central bank in green banking
2. Legal considerations	1. International studies 2. National research 3. study of cases
3. Aspects of the model	1. Model development 2. Evaluation of the model 3. Example of an application
4. Stakeholder perspective	Consumer perspective Bankers' perspective 3. Perceptions of several stakeholders
5. Bank's Environmental Performance	1. Limit Green Banking practices used 2. Green Banking activities of banks are compared 3. Green performance and bank CSR
6. Monetary performance	1. Relationship between Green Banking and Sustainability performance Other Financial concerns

Geographical distribution of Green Banking research  
The geographical distribution of Green Banking research is examined in two ways: country by country and continent-by-continent. Although every effort is taken to include each research paper under evaluation, it includes certain exceptions, such as on this topic some articles are conceptual and have no relationship with place or nation. It excludes 25 such research publications, thus the last 171 are examined in the following part.

Analyses by country

This section looks at the distribution of Green Banking research articles across different countries (Table 5).

Table 5. Green Banking across nations research articles

Nation	Number	Nation	Number
Spain	1	Iran	1
Kenya	1	Nepal	3
Egypt	1	Greece	3
England	1	Roman	2
Poland	1	Vietnam	4
China	3	Sri Lanka	7
USA	2	Indonesia	14
Turkey	1	Bangladesh	43
Mauritius	1	India	82
Total:	171		

Source:

This study appears to include research publications on Green Banking from 18 different nations. The country with the most research articles was India, followed by Bangladesh.

#### Analyses by continent

Following the country-by-country examination, the geographical dispersion of Green Banking research across continents is examined. Turkey is located on two continents, Asia and Europe, but counting it twice in two different geographic areas would affect the total number of research publications. As a result, Turkey has been classified as part of Asia (which covers 95 percent of Turkey's land area) (Table 6). Table No. 6 Green Banking research articles are being published all around the world.

Continents	Country Name	Research paper Published
Africa	Egypt, Iran, Kanya, Mauritius	1+1+1+1=4
Asia	SL, Vietnam, Hindustan, Indonesia, Bangladesh, China, Nepal	7+4+82+14+43+3+3=156
South America	Turkey	1
Europe	Spain, Roman, England, Grece, Poland,	1+2+1+3+1=8
NA (North America)	USA	2

Source: Researchers collected

Asia has the greatest no. of nations taking part in this field of research. In addition, It has the most research articles. In terms of both the no. of nations engaging in this area and the quantity of Green Banking research papers, Europe ranks second. Africa is the next continent after Europe, and Africa is followed by North America.

#### Keyword research

Keywords are vital for indexing research publications since they reflect the theme of the articles. Keyword research could offer us useful information on the major study interests of authors in a specific field (Wuni, Shen, and Osei-Kyei 2019). Every single one of the 196 articles has been scrutinized. There are a total of 36 papers which does not include this part in their paper. That is why from 196 articles, 160 had main words, for a total of 692 keywords. The top ten most often used terms are listed below.

Green Banking, Sustainable Development, and Environment are the top three main concerns (keywords) of scholars, as shown in Table 7. Green's goal is to help the environment.

Table No. 19 The top ten keywords

Serial No.	Keyword	Repetition
a	Green Banking	135
b	Financial Sector	18
c	Environment	19
d	Sustainable	10
e	Carbon footprint	9
f	Green Finance	9
g	Bangladesh	8
i	Green growth	7
j	CSR	7
k	Green investment	5

The purpose of banks is to safeguard the atmosphere & ensure long-term growth. Some keywords reveal other intriguing patterns as well. Green banking is concerned with environmental sustainability and climate change. This topic is an important component of Green Finance. Green banking's importance has increased in recent years and it is an important component of CSR. Green banking is a crucial component of sustainable banking, which involves three aspects: environment, social, and governance. Bangladesh is a major player in the field of Green Banking.

Green Banking will almost certainly be in better shape if research in the above-mentioned dimensions is expanded. Future studies on the model and green performance aspects could aid in the development of new Green Banking models and enable cross-country comparisons of bank green performance.

This study analyzed to establish which aspects of

Green Banking have been investigated and what is still pending investigation.

### CONCLUSIONS AND SUGGESTIONS

Because of the complications that have arisen in the ecology, the researchers decided to investigate the environmental relationship with the financial sector. A bibliometric review is the first step in determining the current state of Green Banking work. Researchers, reviewers, editors, and publishers of various journals will benefit from this research. The following are the study's main findings:

1) Green Banking research is scarce: There are only 245 research publications on the above said websites and portals. The number of research articles was reduced to 196 after omitting unpublished studies, articles are written in other languages, papers without any year mentioned, and print paper material on this topic. This suggests that there are several prospects for scholars to undertake future Green Banking studies and to submit more of their research papers to the above-mentioned journals.

2) The identification of six different elements of contemporary Green Banking research activity, namely theoretical dimension, lawful dimension, structure dimension, stakeholder perspective, banks' Environmental Performance, and Monetary performance, is a significant finding of this study.

3) Geographical Distribution of Research: Research papers from 18 different countries were discovered, with India topping the list with 48 percent of the articles focusing on India. India is followed by Bangladesh, which accounts for 25% of all research studies. Asia ranked first among the continents in terms of the number of nations engaging in Green Banking research and the amount of Green Banking research articles available online.

4) The link between Green Banking, Financial Sector, and the Environment was confirmed by keyword analysis, as these are the most used main words with the greatest frequency.

There is a scarcity of diversity in current Green banking research. Green Banking publications have a hard time getting published in prestigious journals. In the lack of uniform regulatory reports and recommendations, it becomes difficult for countries to comply with common regulations.

### Conclusion

The financial community's contribution to environmental preservation and sustainability has gotten a lot of awareness in the past time, on an international level they incorporating it into their agendas. In this context, our research contributes significantly to the field of the financial sector.

Despite these positive contributions made by this study, it is not without flaws. Because the authors had limited access to databases, this study had a significant constraint in terms of the amount of material evaluated. It's possible that this resulted in the exclusion of research publications from other databases and journal portals. Furthermore, because the keywords utilized for evaluation are specific to Green Banking.

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