

Green Banking Products as Innovative Approach to advancing Sustainability some International Experiences

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Abstract:

This study aims to highlight the global green initiative which through the decades, the concept of green banking products and green banks has gained momentum in countries around the world. The growing climate change crisis resulting from environmental degradation has spurred the green movement in all sectors, particularly in the banking industry, which is a major contributor to global climate change and a major financial supporter of polluting industries. This has led to the emergence of green banking products. Green banks focus on moving away from environmentally harmful banking practices and aim to preserve the environment by introducing eco-friendly products and financing sustainable projects.

Keywords: Green banking, Green banking products; Green initiative; Climate change; Sustainability.

Jel Classification Codes:Q540

ملخص:

تتناول هذه الدراسة المبادرات الخضراء العالمية، مع التركيز على تطور مفهوم البنوك الخضراء والمنتجات المصرفية الصديقة للبيئة، الذي شهد انتشاراً واسعاً في العديد من دول العالم خلال العقود الأخيرة. ويُعزى هذا الاهتمام المتزايد إلى التحديات البيئية المتفاقمة، وعلى رأسها أزمة التغير المناخي الناتجة عن التدهور البيئي، والتي دفعت مختلف القطاعات، وبشكل خاص القطاع المصرفي، إلى مراجعة ممارساتها. ويُعد القطاع المصرفي من الجهات المؤثرة في التغير المناخي، سواء من حيث تمويله للقطاعات الملوثة أو من خلال ممارساته التشغيلية. في هذا الإطار، ظهرت البنوك الخضراء كاستجابة مسؤولة تسعى إلى إعادة توجيه العمل المصرفي نحو ممارسات مستدامة تراعي البعد البيئي، من خلال تقديم منتجات مالية خضراء وتمويل مشاريع تهدف إلى حماية البيئة وتعزيز التنمية المستدامة.

الكلمات المفتاحية: البنوك الخضراء، المنتجات البنكية الخضراء، المبادرة الخضراء، تغير المناخ، الاستدامة.

تصنيف jel: Q540

I. Introduction:

“Our generation may not be able to solve all the problems related to climate change, but we can do our part to leave a better planet for the next generation”. Climate change is one the biggest humanity challenges. Christina Georgieva, President of the World Bank Group, noted the seriousness of this current environmental challenge

In recent years, climate change appears as a complex phenomenon that society is fighting across the globe ,Climate change threatens the economy, health and the environment. Being a major financier of economic projects the banking sector, plays a crucial role in this context. Although it is not directly involved in environmental pollution compared to mining and manufacturing industries, it indirectly affects it through the financing of projects with environmental impact. But the external impact through investment lending in their clients’ activities is large, that’s why banks have a crucial role in protecting the environment and mitigating the extreme environmental risk caused by human activities.

Banks can ensure that businesses adopt eco-friendly practices by adopting green application and thereby lead the way in this global initiative for sustainable development .Go green initiative is a social movement to preserve the environment and minimize environmental damage. Nowadays, green is no longer a colour but a symbol of eco-friendly practices and eco-consciousness, hence we pose the following problem statement:

How do Green Banking Products Contribute as innovative tool to Enhance Sustainability in Algeria’s Commercial Banks?

I.1. Hypothesis of the study:

- 1- Green banking is a global initiative aimed at reshaping the banking industry and promoting sustainable business practices.
- 2- Green banking products are a form of financing for environmental projects.
- 3- The benefit of green banks is to work on environmental protection.

To answer this question, we will examine four main axes:

- 1- The historical approach to green banking
- 2- The concept of Green Banking products
- 3- Global experience of green banking
- 4- Challenges and obstacles to green banking in Algeria

I.2. Objectives of the study:

- To show the concept of green banking, green products and services;
- Learning from international experiences;
- Emphasis on showing green banking reality in Algeria.

I.3. Significance of the study:

our study has a direct link with climate change and sustainable energy, which have become the most important contemporary issues at the international level, especially with regard to the trend towards environmental protection as well as investment in green energy technology, in addition to the great importance that banks and their green practices occupy in financing such projects.

Global initiatives to foster green banking practices in the context of sustainable development and the emergence of green banks

I.4.Previous study:

▪ **Nigamananda Biswas, “Sustainable Green Banking Approach: The Need of the Hour: The Historical Approach of Green Banking”, Vol.1, N.1, University Silshar,2011.**

This study has attempted to analyze the key advantages, obstacles, and strategic approaches related to green banking. Furthermore, it examines the extent to which Indian banks have adopted green banking practices. Despite their significant participation in India’s developing economy, banks in the country have not shown much initiative in this area. In order to encourage companies to incentivize investments in environmental management and adoption of sustainable technologies and systems, banks should adopt green practices and proactively integrate environmental considerations into their business operations.

▪ **Neyati Ahuja, “Green Banking in India: A Review of Literature”, International Journal for Research in Management and Pharmacy, Vol4, N.01, University of Delhi 2015.**

The objective of this research is to analyze green banking process and identify the problems associated with its application. A major challenge, according to the study, is the lack of consumer culture and understanding. Compared to commercial banks, public sector banks are more eager to implement green practices. SBI is used as an example to demonstrate the many actions banks can take to address the green issue.

▪ **Tran Thi Thanh Tu & Tran Thi Hoang Yen, “Green Banking: International Experiences and Vietnam Perspective”,Vol11,N.28.University of Economics and Business, Vietnam2015.**

This study provides an overview of the emerging concept of green banks and its positive effects on both environment and economy. It also reviews international experiences from developed and developing countries.

▪ **Risna Kartika, Elin Herlina, Mima M”Villanueva The development of green banking theory”,Vol01,N.2, Department of Management, University of Galuh, Indonesia.**

This study aims to show the evolution of green banking theory ,it is based on the methodology for reviewing literature. It’s findings show that the idea of green banking is viewed from several perspectives, including those that influence it, such as stakeholder pressure, political directives, economic considerations, environmental concerns and credit facility requirements. According to consumer perceptions, most people are somewhat aware of green banking practices; however, some people are still unaware of the term, so banks need to help customers understand its significance.

II. The Historical Approach of Green Banking:

Historically, Though banking industry is Seen as one of the oldest sectors, it has been Always seen as environmentally neutral(Ahuja, 2015, p. 12).In the 20th century, stakeholders realized that businesses were responsible for substantial environmental harm and resource depletion. (Sarkis, Gonzalez-Torre, & Adenso-Diaz b, 2009, p. 165). By 1973, the energy crisis and its impact on the economies of developed countries were highlighted by various international and governmental bodies and countries, To address global environmental issues and promote sustainable practices, several significant international agreements have been established. These include the Montreal Protocol (1987), the United Nations Environment Programme Finance Initiative (UNEPFI) (1991), the United Nations Framework Convention on Climate Change (UNFCCC) (1992), and the Kyoto Protocol (1995). (Bukhari, Hashim, & Amran, 2019, p. 02), to further promote environmental and social sustainability the ‘Equator Principles’ were established in 2003 by leading global banks like The Royal Bank of Scotland and. These Principles provide a voluntary Framework for identifying, assessing, and managing social and environmental risks in project finance. They are based on the sustainability standards set by the World Bank and International Financial Initiatives (IFIs) (Shakil, Md. Kazi Golam, & Mohammad Sharif Hossain, 2014, p. 09).

In 2012, a collaborative effort between banking associations and regulators from developing countries has driven the development and adoption of Green Banking practices aligned with global best practices (SBN, 2018; SBP, 2015). This collective effort has led to the emergence of Green Banking, a new concept that integrates environmental considerations into banking operations, aiming to reduce the bank's carbon footprint. In 2016, stakeholders urged organisations to adopt sustainable development policies and practices to reduce their negative impact on the environment. Initially, banks were not excluded from these organisations, but the scenario has changed over time. (Bukhari, Hashim, & Amran, 2019, p. 02).

II.1. Green banking concepts, types and activities:

Author(s)	Definition
(Maulani, 2015, p. 40)	Firms can produce green products /services by introducing new environmentally friendly products/product lines by establishing new categories to develop a new product with new categories, resulting in green product with less harmful production process.
(Julia & Kassim, Green banking, 2020, p. 02)	It is a product of the green movement initiated by world leaders in order to leave the right conditions for future generations.
(Sharma & Choubey, 2021, p. 298)	Green products include : business loans for waste management, sustainable logistics, and renewable energy sources; loans for organic food production; green Investment funds; promoting the purchase of hybrid and Electric vehicles and other green products; investing in eco-friendly product production and climate funds; and installing solar panels.
(T & L. JEBA, 2022, p. 04)	Green banking products are renewable, non-toxic and technologically designed to achieve the goal of sustainability in banking to protect the planet for a greener future.
(tayel Imen, 2024, p. 604)	To encourage commercial banks to adopt green banking products to finance clean and renewable energy projects, sustainable infrastructure, organic agriculture, and other environmental initiatives, it is necessary to develop a banking system that supports green finance and mitigates associated financial risks. Strengthening loan guarantees is crucial to stimulate investment in green projects.

II.2. GREEN BANKING PRODUCTS:

Green banking products include:

1. Green mortgages: By offering customers discounted loans for purchasing energy-efficient homes or investing in energy-efficient home improvements. (UNEP, 2007, p. 02).
2. Green home equity loans: which provide capital to customers to purchase technology or retrofit their home to make it more sustainable (UNEP, 2007, p. 03). For example, a specific

- loan to facilitate the financing of the installation of wind turbines and solar panels (Mitic & Rakic, 2017, p. 115).
3. Green car loans: are loans that encourage customers to buy cars with high fuel efficiency, the incentive of this loan is the interest rate is lower than the other market rates (UNEP, 2007, p. 03).
 4. Green cards: can be both credit and debit cards related to environmental activities (UNEP, 2007, p. 03). This can also be donations to environmental organizations based on the user's purchase amount, such as WWF (World Wide Fund of Nature) (Mitic & Rakic, 2017, p. 113). GHG (Green House Gas) offsetting and climate compensation are determined by the user's purchases. Another feature can be discounts and lower borrowing rates when buying green products (UNEP, 2007, p. 03).
 5. Green investments: an umbrella term for all investments made according to green criteria for private investors, either in specific indices or funds, and for institutional investors, also in green bonds (UNEP, 2007, p. 03).
 6. Green deposits/savings accounts: are accounts that allow individuals and companies to deposit money that is designated to be invested in energy, environmental and efficiency projects, such as solar energy programmes. These accounts are usually between one and two years and offer slightly higher interest rates than regular deposit accounts (Mitic & Rakic, 2017, p. 115).
 7. Remote deposit capture (RDC): is a system that allows customers to scan checks electronically and send them to the bank for safe online deposit. Once the bank receives the photo of the cheque, it deposits the amount into the customer's account and makes the money available according to a schedule specified by the customer. While remote deposit capture service is usually offered to individuals, banks can also offer this service to commercial customers. (Sadia, 2020, p. 08)
 8. Green Reward Checking Accounts: Customers who are active monthly are the higher checking account rates (.K.PUNITHA, 2021, p. 148).
 9. Green savings accounts: Green savings accounts promote environmental sustainability by allocating a portion of customers' savings to support environmental issues. The higher customers' savings, results a greater positive impact on the environment (.K.PUNITHA, 2021, p. 149).
 10. Mobile banking and online banking: An electronic payment system that enables clients of a bank or other financial institution to carry out a variety of financial transactions via the financial organization's website is sometimes referred to as internet banking, virtual banking, or e-banking. (Sadia, 2020, p. 07). These modern banking methods reduce paperwork, mail, and the need for frequent branch visits. (.K.PUNITHA, 2021, p. 149)
 11. Going online: Online banking is the technique of conducting financial transactions or paying bills online using a secure bank website. It allows customers to make deposits, withdrawals, and pay bills (Lalon, 2015, p. 37).
 12. Mobile banking: is challenging, using your phone to pay bills, transfer money, and check balances is fantastic. Additionally, it lessens the bank's use of paper and energy. (Aasa, Adepoju, & Aladejebi, 2016, p. 106)

II.3. The benefits of green banking:

There are several benefits of green banking:

1. **Reducing costs for banks:** An environmentally friendly approach to business helps banks to save money, while reducing utility bills and costs.
2. **Customer gain:** Offering online banking and relatively low interest rates, paperless billing and green products helps attract more customers to banks.
3. **Providing smart services:** The greenest bank is the smarter bank, saving money, helping the environment and attracting more customers.
4. **Offering smart services:** A bank that can save money, protect the environment and attract more customers is the greenest bank.

Traditional banks rely on paper documents, while green banks rely on internet banking, replacing ordinary paper with digital paper, because the fewer paper transactions, the fewer records, and banks are also major consumers of energy, including lighting, ATMs and computers. Green banks install solar panels or buy wind power to run their operations.

They help countries meet their climate goals by scaling up low-carbon investments, while building financial capacity to mobilize the private sector in critical markets (Tu & Yen1, 2015, p. 191).

II.4. Introducing green banking products in the light of international experience:

As the world grapples with balancing environmental protection and economic growth, green banking has emerged as a promising solution, particularly in developing nations. The 2008 global financial crisis highlighted the need for a more sustainable and responsible financial system. Consequently, issues like sustainable development, corporate social responsibility, and environmental ethics have gained significant importance. Green banking offers a model for future banking practices, aligning with the principles of a green economy. By integrating environmental considerations into core business activities, traditional banks can contribute to sustainable development. This involves adopting banking strategies that promote environmentally friendly practices while fostering economic growth. (Bukhari, Hashim, & Amran, 2019, p. 04).

II.4.1. Types of Green Banks:

Green banks are classified into:

1. **Public banks:** like the US's sustainable Energy Finance Corporation (CEFC), which is tasked with funding sustainable energy initiatives and clean technology businesses.
2. **Private banks:** Traditional bank account or credit cards can offer green banking service example of Italy MPS Bank .
3. **Hybrid banks:** Merging both, such as Mitsubishi Financial Group's MUFG Bank (Becerra Cid, Paul, Grbusic, Meisel, Douglass, & whitney, 2020, p. 20)

II.4.2. A review of some international success stories in green banking:

▪ **United States:** In March 2009, the United States floated the idea of establishing a green government bank. It has also developed other plans to make the banking sector more environmentally sustainable, such as using environmentally friendly building materials, adopting electronic banking, reducing waste, and using clean energy sources.

Despite these steps by the US government, the banking sector as a whole has also begun to support green initiatives. These include investing in renewable energy sources such as the sun and biogas, as well as sustainable agriculture and contaminated water treatment projects.

The United States is a prime example of a green bank Due to past issues with American banks, which included exorbitant fees and risky loans, a new type of bank is emerging. These banks prioritize sustainable practices, responsible lending, and social impact. They are committed to implementing sustainable development principles and ensuring the viability of their business plans.

A prime example of this new wave of green banking is the establishment of Green Choice Bank in the Chicago region and Green Bank in Dallas. In the United States, the Federal Deposit Insurance Corporation (FDIC) regularly assesses and evaluates the environmental performance of banks. America is also a pioneer in regulating the environmental responsibilities of stakeholders. For example, bank loans in the US must comply with laws such as the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) of 1980. (Tu & Yen1, 2015, p. 192)

According to Deloitte statistics, 61% of bank customers in the US are asking for more sustainable banking and are looking to make a positive and social impact. (alkhdar, 2022, p. 398)

▪ **India:** India is the world's second fastest growing country and the world's sixth largest producer of greenhouse gases. In addition, Mumbai, Delhi and Chennai are three of the world's 10 most polluted cities.

To lessen this issue, India has been implementing green community and environmental initiatives for over 20 years. The State Bank of India (SBI), in a bid to reduce its environmental footprint, the bank is promoting paperless transactions for sending, withdrawing, and transferring money, as well as making payments abroad - has been implementing the "Green Channel Counter (GCC)" and "banks do not queue" in over 5,000 branches across India since July 2010. Several public and private banks have embraced green banking practices, and offered green goods and services. A specific example of a "Go Green" campaign is the case study of ICICI Bank Ltd. in India (Sahoo & Prasad Nayak, 2008, p. 10), which includes:

- **Green products and services:** including Instabanking, vehicle and home finance;
- **Green commitments;**
- **Green communications:** The institution offered online bill payment and online money transfer services to its customers, as well as e-statements, which were promoted as paperless.
- **Green partners:** In addition to its regular customers, ICICI was looking for non-governmental groups and green companies. Nevertheless, the banking industry continued to play a minor role in improving India's environment. Even for record purposes, no bank has adopted the Euqator principle (Tu & Yen1, 2015, p. 193).

▪ **Jordan:** As outlined in the Sustainable Banking Network's 2020 Global Progress Report, Jordan is undertaking efforts to create a national framework to bring its financial industry in line with sustainable finance standards and incorporate environmental considerations. Officially, the sector's economic model includes social and governance (SG). (Programme, 2021, p. 29)

A groundbreaking achievement was made in 2016 when the Jordanian Banking Association published the first sustainability report in the banking industry. The study examines the environmental practices of Jordanian banks, including green banking and socially responsible investing. It assesses the extent to which banks are aware of the crucial role of integrating environmental, social, and governance factors in their business strategies to ensure long-term sustainability and ethical practices. According to the study, 22% of the banks surveyed have sustainability goals and green practices, While 23.5% of the institutions questioned have only partially incorporated sustainability goals into their strategy, 76.5% of the institutions surveyed have sustainability targets.

In partnership with The Central Bank of Jordan (NBJ) has introduced "Renewable Energy Loans" to finance initiatives that use renewable energy sources and increase energy efficiency. Whether it's projects inside Jordan with an interest rate of 5% or projects outside Jordan with an interest rate of 4%, a strategic partnership agreement was signed. In 2016, the Fund for the Promotion of Renewable Energy and Rationalization of Energy, along with the Falsification of Energy and Mineral Wealth, collaborated to make it easier to finance renewable energy projects for various Fund-supported programs. By providing financial solutions for beneficiaries of the Fund's programmes to invest in highly efficient renewable energy systems to rationalize energy consumption, it also encourages SMEs to adopt an environmentally sustainable approach. This helps to reduce the pressure that the cost of importing gas and renewable energy from Kha Raj places on Jordan's economic development. To complement this, the NBJ has launched a Sustainable Energy Solutions Initiative in collaboration with the USAID-sponsored Jordanian Competitiveness Initiative, which supports the country's renewable energy industry. (Programme, 2021, pp. 29-30)

▪ **Qatar:** One of the first central banks to issue peace and leasing instruments for Islamism as a religious tool was the Central Bank of Bahrain (CBB). Therefore, attempts to link them to resources related to environmental and renewable energy initiatives will boost the market for banking and transformation instruments in Bahrain. The implementation of the government's major renewable energy projects will also provide significant opportunities for banks and the

private sector. Wading RR will be used to develop banking products and instruments to finance these projects.

Doha Bank has launched a green banking website. The website expresses its commitment to supporting environmental issues. It also highlights various environmental activities and initiatives undertaken by the Bank, TT Producers and TT Green Services through:

- 1-A cash refund of QAR 50 to all current customers who transfer their account to a “green account”.
- 2-Refunding QAR 10 per month for one year to all new “Green TE” campaign customers
- 3-Reducing the use of paper in banking by providing free access to internet banking services, mobile SMS banking services, telephone banking services and automated services. And free electronic bill payment service
- 4-Electronic transfer of funds to the customer’s home country, a service available at Doha Bank.
- 5-E-statement service sent directly to the customer’s e-mail.
- 6-Provision of an online account opening form to open a “Green Account”.
- 7-Free access to Doha Market, Qatar’s first online shopping mall.
- 8-Free merchant registration for the first year of subscription to the Doha Market e-commerce website.

The customer can contribute to the greening efforts through various channels such as: Doha Bank’s online banking services, bank branches and communication centre. Green Accounts is Doha Bank’s answer to the precautionary approach to services.

Environmentally friendly banking, which is in line with its strategy to create a cleaner and more environmentally friendly world. By encouraging customers to use "paperless banking services," the Bank is committed to environmental protection and offers free internet banking services.

Doha Bank, one of the largest and most important banks in Qatar, was named “Best Bank in Green Systems Application - Arab Technical Innovation Awards 2010” by Arabian Computer News Magazine in Dubai, United Arab Emirates. The implementation of a company-wide energy rationalization system has resulted in a reduction in carbon emissions of over 40% and a zero e-waste rate, reducing carbon dioxide emissions by approximately 864 tonnes per year. (East, 2014)

▪ **Algeria:** Algeria had begun to integrate environmental protection into its development policies from the very beginning of the international development of the concept of environmental protection, albeit inevitably, but it had only recently realized the scale of the environmental threat. It had adopted a wide range of environmental legislation.

- 1-Act No. 01-19 of 12 December 2001 on the Management, Control and Disposal of Waste.
- 2-Law on Preparation and Reconstruction “Law No. 29-90 of 01 December 1990 on Preparation and Reconstruction.
- 3-Law on the Development and Sustainable Development of the Territory “Law No. 20-01 of 12 December 2001 on the Development and Sustainable Development of the Territory.

Algeria has ratified several international agreements dedicated to environmental conservation. Including the United Nations Framework Convention on Climate Change (adopted in New York in 1992), the Convention on Biological Diversity (adopted in Rio de Janeiro in 1992), and the Convention for the Protection of the Mediterranean Sea from Pollution (adopted in Barcelona in 1992). (Morsli, 2022-2023, p. 191)

Speaking about Algeria, we should note that several attempts have been made in order to keep up with the green movement through the establishment of rules related to the environment, green taxation, green environmental boxes, the adoption of external financing for green activities and projects in Algeria and others However, the Algerian banking initiative to adopt the green movement and launch green products with the aim of preserving the environment has not yet given its fruits.

Essalam Bank is considered as the first bank to adopt the initiative as the first green product with the title of Green Investment Notebook which allows savings in environmental projects such as waste recycling of its advantages we mentioned:

- 1-Certified and annexed by Sharia supervisory Board of the bank;
- 2-An easy and safe way to invest;

- 3-Share the benefits every six months;
- 4-A responsible and lasting investment ;
- 5-Raising children's awareness of environmental issues;
- 6-Participate in tree planting and beach cleaning (www.alsalamalgeria.com, 2024).

Financial institutions must focus on projects that promote environmental and social sustainability. These projects must support the use of clean energy, environmental protection, ensuring workers' health and safety, and reducing environmental impact. To ensure environmental compliance, environmental experts must be consulted to develop effective environmental management plans. When considering project financing, financial institutions must carefully assess it from an environmental and financial perspective. (Biswas, 2011, p. 37)

III. Barriers to green banking in Algeria:

1. Doubt about high risk and low return on investment on green financing institutions need to ensure that the financing amount can match the return on investment.
2. A lack of expertise in green finance and Project preparation limits the development of viable green Project.
3. policy and strict guidelines and the bureaucracy that most countries still suffer from.
4. The financial institution need support from government and green industry players to ensure the steady growth in green financing and this only can realized by expanding awareness of importance of healthy environment
5. Lack of continuous promotion of this type of banking by governments, banks and other relevant parties.
6. The lack of appropriate strategies to encourage financing friendly environment projects.

VI. Conclusion:

To sum up, Green Banking is really the appropriate if not the only way to protect our earth from pollution and climate change, which is really a big danger for us and for the next generations. There is definitely a huge opportunity in clean, renewable energy technologies, emission reduction and low carbon transportation that can be slowly and steadily achieved if we work together from all sectors and here, we focus on the banking sector which has the power to move forward by promoting green projects and people's awareness about green movement that leads to a green future certain.

And here we focus on the important role of our Algerian government and banks to work together in this way to spend awareness and encourage people to adopt a green life through projects and awareness campaigns. Hence there are a number of recommendations to face obstacles and difficulties facing moving towards Green Banking in our country as:

1. Banks stress the need for institutional capacity development ,along with regulatory and other policy reforms, support and accelerate renewable product projects .
2. Give the priority to project related to environment and adopt policy to attract more investors through offers.
3. Develop a comprehensive strategy to move to a green banking model involving all sectors and programs.
4. awarness inside banks by organizing seminars workshops for employees to be familized within the concept of Green products out side the need for more advertising to push investors and clients to adopt the idea of green products.
5. It is essential that Algerian banks , such as Essalam Bank , adopt ambitious environmental initiatives ,in order to ensure a sustainable future for the country.

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