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Green Human Resource Management Practices in the Banking Sector: A Study of NCCBL

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ABSTRACT

This study was undertaken with the objective of analyzing the Green HR Practices of NCCBL. Data for the study were collected from both the secondary and primary sources. For analyzing the views of the respondents on the issues, 50 questionnaires were administered by the researchers within a period of two weeks' time. The study revealed that in overall Green HRM Practice of NCCBL, 24 percent respondents strongly agreed and 54 percent of the respondents agreed the practice of Green HRM, 20 percent of the respondents were neutral.,2 percent of the respondents disagreed and none of the respondents strongly disagreed the overall practice of Green HR at NCCBL. The mean value of the analysis is 4.00 on a scale of 5.0 with a Standard Deviation of 0.73 units. The study recommended that the management should make efforts to enhance its support to the adoption programs of Green HRM among its employees for more ethical, sustainable and green banking. The study concluded that there is a strong need for adoption of Green HRM practices among the banks for future growth. Thus, they have to take initiatives so that they can fulfill the desire of the government as well as the people of the country.
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Keywords: *Green Banking, Green HRM, Performance Management (PM)*

Introduction

Green human resources refer to using each and every employee interface to promote sustainable practices and increase the employee awareness and commitments on the issues of sustainability. The concept of environmental sustainability was started in 1969 with the establishment of the National Environmental Policy Act [1] in the United States with the purpose to promote the general welfare, to maintain productive harmony and synchronization between man and nature and to fulfill the economic and social welfare of the present and future generations. Currently society is facing the disastrous impact of climate changes of global warming and natural calamities which emphasizes the need of adopting the green practices globally. Banks are considered environmentally friendly and do not have any direct negative impact on environment through internal operations, in terms of emission and pollution, but their "external" impact on the environment through their customers activities is substantial.

Bangladesh Bank has circulated policy and guidelines on Green Banking for every bank. Already some banks are practicing Green Banking which has been spread over to the various departments of the organization. As a leader, NCCBL also practices Green Banking in their HR Department and plays an intermediary role between economic development and environmental protection, for promoting environmentally sustainable banking.

Green HR involves undertaking environment-friendly HR initiatives resulting in greater efficiencies, lower costs and better employment engagement and retention which in turn, help NCCBL to reduce employee carbon footprints by the likes of electronic filling,

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teleconferencing and virtual interviews, online training, etc. NCCBL can also provide incentives to industries by offering cheaper funds for adopting green technologies which will have a long-term beneficial impact on the environment.

Green Bank and Banking

Green is becoming a symbol of Eco Consciousness in the world. According to Indian Banks Association (IBA) "Green Bank is like a normal bank, which considers all the Social and Environmental / Ecological factors with an aim to protect the environment and conserve Natural resources". It is also known as Ethical Bank or Sustainable Bank. Their purpose is to perform banking activities but with an additional plan towards taking care of earth's ecology, environment, and natural resources including biodiversity. Green Banking is making technological improvements, operational improvements and changing client habits in the banking sector. It means to promote environmentally friendly practices and to reduce the carbon footprint from banking operations. It is a smart and proactive way of thinking with a vision of future sustainability. Banking activities are not physically related to the environment, but the external impact of their customer activities is substantial. Banks should promote those products, process and technology which substantially reduce the carbon footprint from the environment [2]. Study by Hart & Ahuja (1996) is showing a positive correlation between environmental performance and financial performance [3].

Literature Review

A study conducted by Hayder (2012) showed that out of 1000 CEO's studied across the world, 67% believe that the global economy is not going on the right path to meet the demands of the growing population and to address the global sustainability challenges [4]. United Nations Environmental Program (UNEP, 2014) defines green economy as "one that results in improved human well-being and social equity, while significantly reducing environmental risk and ecological scarcities." In a simple term green economy is resource efficient, low carbon and socially inclusive.

Recruitment & Selection

Green recruitment

Green recruitment can be defined as the process of hiring individuals with knowledge, skills, approaches, and behaviors that identify with environmental management systems within an organization. Firms are now beginning to recognize the fact that gaining reputation as a green employer is an effective way to attract new talent [5-9]. German firms such as Siemens, BASF, Bayer and Mannesmann use environmental activities and a green image to attract high-quality staff. Recruiting candidates with green bend of mind make it easy for firms to induct professionals who are aware with sustainable processes and are already familiar with basics like recycling, conservation, and creating a more logical world. Contemplating these statements, it could be concluded that green recruitment provides the employer with an opportunity to stand a head of the crowd and further increase their chance of attracting the candidates and retain them after induction.

Green selection:

In the selection context, when making selection for the job vacancy, some companies consider candidates, environmental concern and interest as selection criteria. When interviewing candidates or evaluating them for selection, environmental-related questions are asked by those companies [8,9] Really, these are some of the good green selection practices any organization can adopt to select environmentally friendly people in addition to the normal selection criteria relating to the specific duties of the job being concerned.

A survey by the British Carbon Trust confirms that most of the employees (more than 75%) considering working for an organization perceived it as important that they have an active environmental policy to reduce carbon emissions .In United Kingdom environmental issues have an impact on organization's recruitment efforts, and according to a survey high-achieving graduates judge the environmental performance and reputation of a company as a criterion for decision-making when applying for job vacancies. The Chartered Institute of Personnel and Development (CIPD) believe in that becoming a green employer may improve employer branding, company image and is a useful way to attract potential employees who have environmental orientation. Attracting environmentally aware talent might be facilitated by pro-active branding of the organization as a high-quality "green employer of choice". Increasingly, firms are beginning to recognize that gaining a reputation as a green employer is an effective way to attract new talent [5,6].

Training & Development

Green training and development:

Training and development is a practice that focuses on development of employees' skills, knowledge, and attitudes, prevent deterioration of EM-related knowledge, skills, and attitudes. Green training and development educate employees about the value of EM,

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train them in working methods that conserve energy, reduce waste, diffuse environmental awareness within the organization, and provide opportunity to engage employees in environmental problem-solving [7,8]. Green T&D activities make employees aware of different aspects and value of environment management. It helps them to embrace different methods of conservation including waste management within an organization. Further, it sharpens the skill of an employee to deal with different environmental issues. Providing training to encourage recycling and waste management, supporting flexible schedules and telecommuting, and reducing long-distance business travel [7] are very useful to reduce the negative environmental impacts of the organizations. Creating environmental awareness among the workforce by conducting seminars and workshops at organizational level is also important to achieve good environmental performance. Providing environmental education that will result in a change of attitude and behavior among managers and non-managerial employees [8].

Compensation & Benefits

Rewards and compensation are the major HRM processes through which employees are rewarded for their performance. These HR practices are the most powerful method which links together an individual's interest to that of the organizations. In the context of Green HRM, rewards and compensation can be assumed as potential tools for supporting environmental activities in organizations. In accordance to a strategic approach for reward and management, modern organizations are developing reward systems to encourage eco-friendly initiatives embarked upon by their employees. Though compensation and rewards increase green initiatives in organizations, it can never be completely free from some malpractices. Further, managers can ask employees to bring specific green ideas pertaining to their individual jobs which can be through mutual decisions included into the objectives to attain in for the upcoming year. Attaining these objectives would be the basis of receiving incentives. Employee compensation programs can be modified to give bonuses based in part on the employee's appraisal ratings on the behavioral and technical competencies.

Crosbie and Knight (1995) state that some companies have successfully rewarded extraordinary environmental performance, practices and ideas by including environmental criteria into salary reviews [9]. Due to the scarcity of financial rewards, recognition rewards for environmental performance have been established in many organizations, including Monsanto, Dow Chemical, and ICI Americas Inc [10]. Providing incentives to encourage recycling and waste management, supporting flexible schedules and telecommuting, and reducing long-distance business travel [7] can also be considered as green reward management practices.

Employee Relations

Employee relations are that aspect of HRM which is concerned with establishing amicable employer—employee relationship. The relationship facilitates motivation and morale of the employees as well as, increases the productivity. Basically, employee relations involve employee participation and empowerment activities. It also helps prevent and resolve problems arisen at workplace that may affect the work. In fact, positive employee relations are an intangible and enduring asset and a source of competitive advantage for any organization. Employee participation in green initiatives increases the chances of better green management as it aligns employees' goals, capabilities, motivations, and perceptions with green management practices and systems.

Eco-friendly ideas should be welcomed from all employees irrespective of their designation which will encourage their interest in environmental issues and make best use of applying their skills. The scope of employee relations should be broadened by initiating a suggestion scheme within the organization, wherein each and every employee from top most to the lowest level gets an opportunity to contribute to the scheme. This practice will help in creating greater awareness on green issues besides, new ideas for eco-friendly practices may crop up from different sources.

Renwick et al, (2008 and 2013) suggested certain green employee relations and union management practices. They include employee involvement and participation in green suggestion schemes and problem-solving circles, staff independence to form and experiment with green ideas, integrating employee involvement and participation into maintenance (cleaning), employee help-line for guidance in green matters, tailoring green employee involvement schemes to industry/company standards**,** increasing line/supervisory support behaviors in environmental management, union-management negotiating to reach green workplace agreements, training of union representatives in respect of environmental management aspects, encouraging employees to use green forms of transport, set-up of low carbon chiefs (including CEO and Board) to increase

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action in environmental management, and introducing green whistle-blowing and help-lines[11,12].

Discipline Management

Renwick et al, (2008) indicates that setting penalties for noncompliance on targets in environmental management, discipline and/or dismissal for environmental management breaches, and developing negative reinforcements in environmental management (criticism, warnings, suspensions for lapses) are also worthwhile practices under the function of green employee discipline management [11].

Performance Evaluation

Green performance management:

Performance management (PM) is the process by which employees are prompted to enhance their professional skills that help to achieve the organizational goals and objectives in a better way. The recognition of the corporate strategy culminates into the PM.

Green performance management consists of issues related to environmental concerns and policies of the company. It also concentrates on use of environmental responsibilities. Clarke (2006) in their study concluded that when HR managers integrate environmental performance into PM systems, they safeguard environment management against any damage [13]. Today some firms deal with the issue of PM by installing corporate-wide environmental performance standards, and green information systems/audits to gain useful data on environmental performance.

In order to sustain good environmental performance, organizations must establish Environmental Management Information Systems (EMIS) and environmental audits. Many organizations have established environmental management information systems and environmental audits states that the aim of an environmental management information system is to effectively monitor the large number of pollution, resource usage, energy and regulatory requirements an organization encounters. Communication of green schemes, performance indicators and standards to all levels of staff through performance evaluation system and establishing firm-wide dialogue on green matters are also needed to materialize targeted environmental performance [11,12].Managers must set green targets, goals and responsibilities for their sections or divisions or departments, they should assess number of green incidents, use of environment responsibility, and successful communication of environmental policy within their scope of their operations [11,12]

Recent Observations

The above review of literature evidences, to a significant extent, intrinsic capacity of HRM functions in greening employees and organizational operations. From recruitment function to performance evaluation, HRM has gigantic potential in greening organization and its operations. The key challenge in front of HR professionals is to recognize the scope and depth of green HR in transforming their organizations as green entities. This effort ultimately leads to improved environmental performance of the organization. In improving organization's environmental performance, people factor is one of the main factors. To practice and maintain environmental related pioneering behaviors of employees together with right attitude of greening, green HRM practices are critical. Without proper green HRM practices, it is not easy to create and maintain sustainable environmental performance. Hence, the study asserts that by understanding the scope and depth of green HRM practices organizations will have a capability of performing in supplementary environmentally friendly manner than before.

Concepts & Issues related to Green HRM

Green HRM is referred to all the activities involved in development, implementation and on-going maintenance of a system that aims at making employees of an organization green i.e. environment-friendly. It is the side of HRM that is concerned with transforming normal employees into green i.e. environment-friendly employees so as to achieve environmental goals of the organization and finally to make a significant contribution to environmental sustainability. It refers to the policies, practices and systems that make employees of the organization green for the benefit of the individual, society, natural environment, and the business [14].

Green HRM involves undertaking environment friendly initiatives resulting in greater efficiency, lower costs, and better employee engagement and retention which in turn help organization to reduce carbon footprints by the means of "Electronic filling, Car sharing, Job sharing, Teleconferencing, Online training, Flexible working hours and Tele- commuting".

GHRM is directly responsible in creating green workforce that understands, appreciates, and practices green initiative and maintains its green objectives all throughout the HRM process of recruiting, hiring,

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training, compensating, developing, and advancing the firms human capital [15].

Last two decades of this century have witnessed a unanimous consensus for the need of a realistic environmental management drive all over the world. This effort was undertaken since the damaging effects of different pollutants among which the industrial wastes being the major culprit that has been deteriorating and depleting our natural resources very fast has been evident. The "Magna Carta" on Human Environment was declared in the first United Nation's (International) Conference on Human Environment held in June 1972 in Stockholm declared that to defend and improve the human environment for present and future generation have become an imperative goal for mankind [16].

The Green HRM literature is largely a western one and, given the importance of Asian economic development for environmental management, this is an important gap for future studies to reduce [12]. Scholars of management around the world are now analyzing various managerial practices that can facilitate the achievements of the goals of GHRM and also have a significant impact on the environmental competitiveness of the organizations [17].

Table:1 Summary of HR processes involved in Green HRM

Recruitment	Training and Development	Performance Management & Appraisal	Employment Relations	Pay & Reward
-Green job descriptions for employees (and green goals included into managerial job descriptions) -Graduate perceptions of Green practices (applicants use green criteria) -Green job candidates -Recruitment of employees who are 'Green aware' becomes part of the interview schedule -Green employer branding (green employer of choice) -Green aspects introduced to the induction process (familiarization) -Becoming a green employer may produce other HR benefits, like increased staff motivation and/or engagement, reductions in labor turnover, and increasing workforce health.	-Introduce training on EM, & processes/material use - EM training needs analysis -Integrating training on instruction and generation of eco-values -Development of employee skills, and competence building in EM -Socialization in Green values/management- Use of Green teams in EM - Train staff to produce green analysis of workspace - Job rotation to train green managers of the future - Integrating training to increase staff knowledge - Training in EM aspects of safety, energy efficiency, waste management, and recycling - Safety representatives to give data on green courses - Establish development of Green personal skills - R0- training of staff losing jobs in relevant polluter industries	- Green performance indicators into performance management system, and appraisals (PMA) - Communication of Green schemes to all levels of staff through PMA scheme, establishing firm-wide dialogue on green matters - Managers set green targets, goals and responsibilities - Roles of managers n achieving Green outcomes included in appraisals - Writing & integrating green criteria in appraisals - Appraisals assess number of green incidents, use of environment responsibly, & successful communication of environmental policy - Penalties for non-compliance on targets in environmental management (EM)	- Employee involvement & participation (El&P) in Green suggestion schemes, & problem-solving circles-Stall independence to form & experiment with green ideas - Integrate staff EI&P into maintenance (cleaning) - Employee help-line for guidance in green matters - Tailor Green El scheme to industry/company standards - Increase line/supervisory support behaviors in EM - Unions negotiating Green workplace agreements - Training of union representatives in EM - Green elements into the health and safety process - Encouraging employees to use green forms of transport - Set-up low carbon chiefs (including CEO and Board) to increase action in EM - Introduce green whistle-blowing help-lines - Discipline and/or dismissal for EM breaches	- Green Pay/reward system - Tailor packages to reward green skills acquisition - use of monetary-based EM rewards (bonuses, cash, premiums) - Use of non-monetary based EM rewards (sabbaticals, leave, gifts) - Use of recognition-based EM rewards (awards, dinners, publicity, external roles, daily praise) - Develop negative reinforcements in EM (criticism, warnings, suspensions for lapses) - Develop positive rewards in EM (feedback) - Establish PRP for all to gain green stewardship / citizenship (esp. seniors) - Link suggestion scheme to rewards system - Link participation in Green initiatives to promotion/career gains (managers advance through supporting staff in EM) - Use green tax breaks - Line have rewards to motivate employees in EM

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Data Sources and Methodology

In this study, data were collected from both secondary and primary sources. The details of which are given below:

Secondary Data

The secondary data were collected from different sources which are given below:

Table 2: Sources and Nature of Secondary data

Sl.	Source of Data	Nature of Data
01	The Human Resource Department of NCCBL.	Green Banking circulars given by the Bangladesh Bank to NCCBL.
02	Annual Report of NCCBL (2015).	Disclosure on Green Banking (Pg: 55-58)
03	NCCBL website (www.nccbank.com.bd)	Green Practice Policies of NCCBL (Included in Appendix)
04	Branch Training Manuals	Green Training Circulars & Manuals (Green Office Guide – Included in Appendix)
05	Other training papers	Training papers on Green HR Practice from the Internet.
06	Journals, Reports	SDMIMD 5th International Conference papers on Managing Human Resources at the Workplace. December 9-10, 2016, Mysore, India.

Primary Data

National Credit and Commerce Bank Limited (NCCBL), Gulshan Branch is the study area of the research. The whole employee of the branch i.e 50 , is considered for interview . The details of their break-down according to their rank and status are given below:

Table 3: The breakdown of the respondents

Sl.	Rank	No. of Employees
01	Senior Executive Vice President (SEVP)	1
02	Senior Vice President (SVP)	1
03	Assistant. Vice President (AVP)	2
04	Senior Principal Officer (SPO)	4
05	Principal Officer (PO)	4
06	Executive Officer (EO)	7
07	Senior Officer (SO)	6
08	Officer	6
09	Junior Officer (JO)	3
10	Assistant. Officer (AO)	3
11	Intern	5
12	Cleaner	4
13	Peon	4
	Total	50 Employees

Research Instrument:

Primary Data were collected though a well-designed survey questionnaire which includes the demographic characteristics of the respondents and the evaluation of green HRM practices of NCCBL. In total 31 questions distributed over 6 thematic areas are included. Five-point Likert scale from Strongly Disagree (1) to Strongly Agree (5) was used to convert qualitative data into quantitative data. The questionnaire is designed in such a way so that the view of respondents articulated properly regarding each and every issue. The questions are then pretested with two officers (respondents) to judge the suitability of the questions in real life situation. After pretesting, it was finalized and printed required copies in A4 size papers. Direct interview was done with the employees of NCCBL. The researchers were involved in the collection process to complete the survey while it took almost two weeks to complete the data collection work. The respondents were very much cooperative in the data collection period and it is hoped that the data collected has achieved a high level of reliability and acceptance.

Processing and Analysis of Data:

The collected data were then processed and analyzed as per the objectives of the study. Five point Likert scale from Strongly Disagree (1) to Strongly Agree (5) was used to convert qualitative data into quantitative data.

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Besides, different statistical tools like simple tabular techniques, averages, pi-charts and bar diagrams were used for better interpretation and presentation of data. The collected data were then processed by using a word - processing software like Microsoft Word 2007 for better arrangement and presentation.

Results and Discussions

Green Banking and HR Practices in NCCBL

Green Banking Policy:

The Green Banking Policy of NCCBL has been prepared in light of the "Policy Guidelines for Green Banking" issued by the GB & CSR Department of Bangladesh Bank (GBCSRD Circular No 4) on August 11, 2013 and also formed separate "Green Banking Unit" with the responsibility for the design, implementation and evaluation of relevant green banking issues across the organization within the stipulated timeline, as well as for periodic reporting to the Sustainable Finance Department of Bangladesh Bank.

Green Office Guide:

NCC Bank Ltd. has already prepared "Green Office Guide" for internal use as a set of general instructions for the employees of the Bank. This guide encourages employees of the Bank to save paper, water, electricity, gas etc., reuse of equipments, using online communication system, adopting efficient electronic equipments, sharing office stationery etc. in order to save the environment.

Some Green Features of NCC Bank Bhaban (Head Office):

The Head Office (NCC Bank Bhaban) bears several green features such as, scope of maximum use of daylights, using renewable energy (solar), energy saving bulbs, solar panels, automatic stopping water faucets, low flush toilets, double option flash (low/high) commode, using Email & Gmail for communication, both side printing printers and photocopiers, E-tendering, sharing the office stationeries (stapler, punch machine, pin remover, marker, fluid etc.), energy efficient & environment friendly equipments and many more.

Solar equipped Branches:

Throughout the country 12 Branches of NCC Bank Ltd. has already inaugurated run by solar power. These are Uttara, Tongi, Narshingdi, Maijdee, Madambibirhat, Juri, Rayerbazar, Faridgonj, Mahipal, Parulia, NCC Bank Bhaban branch and Head Office. The Marketing and Branches Division (MBD) and Common Services Division (CSD) of our bank have already been advised to increase the number of green branches and also to open new green branches to ensure the compliance of requirements of Bangladesh Bank in order to obtain Green Logo from them.

Training:

Employee awareness, development and training on environmental and social risk and the relevant issues are continuous process as part of the Bank's Employee Training Program. As greening of mind, NCCBL have arranged trainings and awareness building programs related to Green Banking, Financial Inclusions, Financial Literacy, Environmental Risk Management, etc. During the year 295 Executives & Officers have participated in 14 different seminars/workshops training sessions held at Bangladesh Bank, BIBM, & NCCBL.

Green Finance:

NCCBL is always encouraging financing environment friendly projects & also 50 green products of Bangladesh Bank (Bio-gas, Solar, ETP, Recycling, Renewable energy, Fuel efficient plant, Green industry etc.) under refinance scheme of BB. NCCBL signed an agreement with Enterprise Development Company Ltd. (EDCL) for facilitating green finance against "Four Cow Model" projects to create eco friendly & zero wasting farming system. During the year 2015 the Bank has provided Tk. 6964.26 million as both direct & indirect Green Finance.

Utilization of Climate Risk Fund:

NCC Bank participated in some environment related projects and event in 2015 to make the awareness among the stakeholders as well as corporate social responsibility to the society. The Bank provided Tk. 15 lack as CSR as partial construction cost of a Natural Storage for prevention of perishable crops at Fatepur, Pirgonj in Rangpur and also provided fund for Earthquake victims of Nepal & distribution of bicycles among the underprivileged students of former enclaves (Chitmohol) as CSR activities.

Green Marketing:

NCC Bank has launched various products under Green Finance such as Intranet Banking, On line Banking, SMS Banking, Credit Card, Debit Card and NCC Bank Sure Cash, E-Recruitment, E- Tender etc. along with Refinance Scheme for setting up Bio-Gas Plants, Solar Panels, ETP, vermin-compost, Hydroelectricity, Hybrid- Hoffman Brick Kiln etc., ADB Refinance Scheme for Brick Kiln Efficiency Improvement. & refinance scheme for Tk.10 account holding small/marginal/landless farmers, low income professionals and marginal/ small businessmen who are victim of natural calamities under financial inclusion program. NCCBL have also prepared brochures to promote these green products.

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Online Banking:

NCC Bank is giving more emphasis to make the easiest way to help environment by eliminating paper waste, carbon emission, reducing printing costs and postage expenses. All of the branches of NCCBL are well equipped with online facilities. At present our ATM services are at door step of clients providing 24/7 nonstop services.

Assessing Environmental Risk factors in Credit approval process:

While credit Risk (approval) Management division processes the credit proposal, they give special attention on Environmental Due Diligence whether the projects are environment friendly & assess EnvRR in order to consider the proposals.

Agreement with Bangladesh Bank to avail refinances:

NCC Bank Ltd. has already signed 02 (Two) participation agreements with Bangladesh Bank to avail refinance under "Energy Efficient and Environment Friendly Financeable Sectors" and "Brick Kiln Efficiency Improvement Projects".

Financial inclusion Program:

NCC Bank Ltd. has signed a participation agreement to avail refinance scheme for "Tk.10 account holding small/marginal/landless farmers, low income professionals and marginal/ small businessmen who are victim of natural calamities under financial inclusion program" to ensure our contribution in the financial inclusion process by bringing the marginal people of the country under the umbrella of banking services. In 2015 NCC Bank so far opened 2229 no of Tk. 10 A/Cs & facilitated loan of Tk. 6.58 million among the Tk. 10 A/c holders under refinance scheme of BB to make access of under privileged persons to banking facility.

Financial Literacy:

NCC Bank Ltd. has introduced various posters, banners, brochures, pamphlets, advertisements, campaigns regarding its products and also participated in the Banking Fair 2015 at Bangla Academy, Dhaka to build up awareness to the customers as well as the nation. The Bank also organized "Tree Plantation Program" to motivate its clients to plant at least one plant, before setting up industry take control & mitigation of pollution, to ensure efficient use of electricity, water, paper & reuse of equipments, use energy saving bulbs & other eco-friendly equipments to save energy. 02(Two) billboards of NCC Bank Ltd. has displayed at Mawa, Dhaka-Khulna Highway & Matuail, Jatrabari in Dhaka conveying the message of Green Banking

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Information related to environmental issues:

All the information of Green Banking or Sustainable Banking & Financial Inclusions is available in the Head Office server (address: \\192.168.254.1\ITFolder\Green_Banking_Soft Copy). All the Circulars related to Green or Sustainable Banking is available in the Bank's central circular archive (http://192.168.101.20/Circulars/). Moreover anyone can communicate with the Green Banking Unit (GBU) through Gmail (address: greenbanking@nccbank.com.bd) or vide 02-9512620.

Disclosure:

The Green Banking Unit of NCC Bank Ltd has been reporting its green banking activities to Bangladesh Bank, in Bank's website as well as Annual Report. NCC Bank Ltd. will continue its journey towards sustainable banking through its operation and financing. Upholding the ideology "Respect for Nature", as one of its pertinent core values.

Assessment of the Views of the Employees on NCCBL Green HRM Policy and Implementation

Data Analysis and Results

Demographic Characteristics

All demographic data has been collected from 50 employees through a survey questionnaire from the extent of National Credit and Commerce Bank Limited, Gulshan branch. The distributions may loosely deduce the total population or elements of the study on the basis of some variables.

Table 4: Frequency of Employees According to Gender

Gender	No. of Employees	Percentage
Female	17	34.00%
Male	33	66.00%
Total Frequency	50	100%

Table 5: Frequency of Employees According to Age group

Age Group	No. of Employees	Percentage
45-52 years	4	8.00%
37-44 years	8	16.00%
29-36 years	21	42.00%
20-28 years	17	34.00%
Total Frequency	50	100%

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Table 6: Frequency of Employees According to Educational Qualifications

Educational Qualification	No. of Employees	Percentage
Masters' Degree	37	74.00%
Bachelors' Degree	2	4.00%
HSC or A-level	7	14.00%
SSC or O-Level	4	8.00%
Total Frequency	50	100%

Table 7: Frequency of Employees According to Monthly Income

Monthly Income	No. of Employees	Percentage
94000-110000	2	4.00%
82000-94000	6	12.00%
70000-82000	4	8.00%
56000-70000	5	10.00%
46000-56000	6	12.00%
34000-46000	8	16.00%
22000-34000	6	12.00%
9000-22000	8	16.00%
Intern	5	10.00%
Total Frequency	50	100%

Evaluation of Green HRM Practices

The Table below is showing the response of Green Recruitment & Selection Process of the Respondents.

Table-8: Recruitment & Selection

Sl.	Statement	Strongly Disagree (x1)	Disagree (x2)	Neutral (x3)	Agree (x4)	Strongly Agree (x5)	Total Frequency	Mean
01	Ads are given only through Websites and online medias	1	2	3	26	18	50	4.16
02	CVs are collected through online	0	0	7	26	17	50	4.20
03	Use of Talent management software to reduce paper work	0	2	5	37	6	50	3.94
04	Online Interview is practiced	2	12	9	14	13	50	3.48
05	Practice of Walk-in-Interviews	5	8	9	23	5	50	3.30
	TOTAL	8	24	33	126	59	250	3.82

Source: Field Survey (2019)

In Recruitment & Selection, 23.60% of respondents Strongly Agreed, 50.40% of the respondents Agreed, 13.20% of the respondents were neutral, 9.60% of the respondents Disagreed and only 3.20% of the respondents Strongly Disagreed the practice of Green HR at NCCBL. The mean value of the analysis is 3.82 on a scale of 5.0 and Standard Deviation of 0.90 units.

Table-9: Training & Development

Sl.	Statement	Strongly Disagree (x1)	Disagree (x2)	Neutral (x3)	Agree (x4)	Strongly Agree (x5)	Total Frequency	Mean
01	Green practice training is provided	0	5	11	26	8	50	3.74
02	Customer management through online is practiced	0	0	10	25	15	50	4.10
03	Green Development awareness is created	0	2	12	22	14	50	3.96

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04	Soft copy of training materials is used	0	0	11	31	8	50	3.94
05	Green training is appropriate	0	5	9	24	12	50	3.86
	TOTAL	0	12	53	128	57	250	3.92

In Training & Development, 22.80% of respondents Strongly Agreed and 51.20% of the respondents Agreed. 21.20% of the respondents were neutral. 4.80% of the respondents Disagreed and none of the respondents has Strongly Disagreed the practice of Green HR at NCCBL. The mean value of the analysis is 3.92 on a scale of 5.0 and Standard Deviation of 0.78 units.

Table-10: Compensation & Benefits

Sl.	Statement	Strongly Disagree (x1)	Disagree (x2)	Neutral (x3)	Agree (x4)	Strongly Agree (x5)	Total Frequency	Mean
01	Financial bonus for practicing more green	3	8	16	15	8	50	4.77
02	Non-financial bonus for green practice	3	11	21	11	4	50	4.34
03	Allowances for green practice	2	7	14	18	9	50	5.00
04	Physical gifts for green practice	1	9	21	14	5	50	4.66
05	Encourages in green practice	1	1	9	22	17	50	5.80
	TOTAL	10	36	81	80	43	250	3.44

In Compensation & Benefits, 17.20% of respondents Strongly Agreed and 32.00% of the respondents Agreed. 32.40% of the respondents were neutral. 14.40% of the respondents Disagreed and only 4.00% of the respondents has Strongly Disagreed the practice of Green HR at NCCBL. The mean value of the analysis is 3.44 on a scale of 5.0 and Standard Deviation of 0.78 units.

Table-11: Employee Relations

Sl.	Statement	Strongly Disagree (x1)	Disagree (x2)	Neutral (x3)	Agree (x4)	Strongly Agree (x5)	Total Frequency	Mean
01	Employees maintain a good relationship between each other	0	0	2	15	33	50	4.62
02	Employees communicate through online or face-to-face	0	1	3	32	14	50	4.18
03	Employees share files using LAN rather than paper work	0	0	17	19	14	50	3.94
04	Paper work is discouraged	1	11	13	15	10	50	3.44
05	Sharing of electronic devices is practiced	0	1	9	33	7	50	3.92
	TOTAL	1	13	44	114	78	250	4.02

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In Employee Relations, 31.20% of respondents Strongly Agreed and 45.60% of the respondents Agreed. 17.60% of the respondents were neutral. 5.20% of the respondents Disagreed and only 0.40% of the respondents has Strongly Disagreed the practice of Green HR at NCCBL. The mean value of the analysis is 4.02 on a scale of 5.0 and Standard Deviation of 0.74 units.

Table-12: Discipline Management

Sl.	Statement	Strongly Disagree (x1)	Disagree (x2)	Neutral (x3)	Agree (x4)	Strongly Agree (x5)	Total Frequency	Mean
01	Neat and clean work environment	1	2	3	20	24	50	4.28
02	Evaluation of green practice is done	0	1	12	26	11	50	3.94
03	Disciplinary action is taken for not practicing green	0	3	22	21	4	50	3.52
04	Plants are placed around the workplace	0	1	10	26	13	50	4.02
05	Emission of carbons is discouraged	1	0	17	24	8	50	3.76
	TOTAL	2	7	64	117	60	250	3.90

In Discipline Management, 24.00% of respondents Strongly Agreed and 46.80% of the respondents Agreed. 25.60% of the respondents were neutral. 2.80% of the respondents Disagreed and only 0.80% of the respondents has Strongly Disagreed the practice of Green HR at NCCBL. The mean value of the analysis is 3.90 on a scale of 5.0 and Standard Deviation of 0.73 units.

Table-13: Performance Evaluation

Sl.	Statement	Strongly Disagree (x1)	Disagree (x2)	Neutral (x3)	Agree (x4)	Strongly Agree (x5)	Total Frequency	Mean
01	Green performance evaluation is done	1	2	3	20	24	50	3.76
02	Supervisor provides suggestions for green practice improvement	0	1	12	26	11	50	4.14
03	Loves coming to office	0	3	22	21	4	50	4.56
04	Promotes social responsibility	0	1	10	26	13	50	4.10
05	360° Performance Appraisal on green practice is done	1	0	17	24	8	50	3.76
	TOTAL	2	7	64	117	60	250	4.06

In Performance Evaluation, 32.40% of respondents Strongly Agreed and 43.20% of the respondents Agreed. 22.80% of the respondents were neutral. 1.60% of the respondents Disagreed and none of the respondents has Strongly Disagreed the practice of Green HR at NCCBL. The mean value of the analysis is 4.06 on a scale of 5.0 and Standard Deviation of 0.73 units.

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Table-14: Overall Green HRM Practice of NCCBL

Sl.	Statement	Strongly Disagree (x1)	Disagree (x2)	Neutral (x3)	Agree (x4)	Strongly Agree (x5)	Total Frequency	Mean
01	NCCBL Green HRM Practice is satisfactory	0	1	10	27	12	50	4.00
	TOTAL	0	1	10	27	12	50	4.00

In Overall Green HRM Practice of NCCBL, 24.00% of respondents Strongly Agreed and 54.00% of the respondents Agreed. 20.00% of the respondents were neutral. 2.00% of the respondents Disagreed and none of the respondents Strongly Disagreed the overall practice of Green HR at NCCBL. The mean value of the analysis is 4.00 on a scale of 5.0 and Standard Deviation of 0.73 units.

Conclusion

As per entity concept banks are responsible corporate citizens. Banks believe that every small 'Green' step taken today would go a long way in building a greener future and that each one of them can work towards to better global environment. As a bank, National Credit and Commerce Bank Limited have to do a lot of things for the betterment of the country though it's green footsteps both in HR practices and overall banking. The Bank is strongly positioned in the market and with its core strengths it can match shareholders' expectations and thus raise their wealth in future through ethical, sustainable and green banking. This study also results that the Green HRM practices existing among NCCBL is contributing for the environmental sustainability to some extent. It is clear that, there is a strong need for adoption of Green HRM practices among the banks for future growth. Thus, they have to take initiatives so that they can fulfill the desire of the government as well as the people of the country.

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