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A Systematic Review of Socially Responsible Banking and the Identification of Its Human Resource Requirements in the Iraqi Banking Sector

ABSTRACT

The present study aimed to identify, classify, and integrate the antecedents, components, consequences, and requirements of socially responsible banking, with particular emphasis on the role of human resources in the Iraqi banking sector. The study adopted a systematic review approach and was conducted in accordance with the PRISMA 2020 guidelines. The study population comprised scholarly works related to socially responsible banking, sustainable banking, green banking, corporate social responsibility, environmental, social, and governance criteria, and the role of human resource management in the banking industry. A systematic search was conducted in the Scopus and Web of Science databases, supplemented by searches of open-access scholarly sources and the reference lists of relevant studies. After duplicate, irrelevant, and methodologically inadequate studies had been excluded, 23 articles—16 identified through the primary search pathway and seven through the supplementary pathway—were included in the final analysis. Study quality was assessed using the Critical Appraisal Skills Programme (CASP) checklist, and the data were analyzed through systematic content analysis, conceptual categorization, narrative synthesis, and final model development. The results indicated that institutional pressures, stakeholder expectations, legal requirements, competitive pressures, and environmental crises were the most important antecedents of socially responsible banking. Green banking, corporate social responsibility, ESG criteria, human capital, transparency, accountability, and green finance were also identified as its principal components. The consequences were identified at the organizational, human, and societal levels and included risk reduction, improved sustainable performance, strengthened legitimacy and trust, increased employee commitment, and support for sustainable development. Furthermore, managerial commitment, systematic training, the development of green competencies, reform of performance appraisal systems, aligned incentive systems, organizational culture development, and employee empowerment were identified as the central human resource requirements. Human resources constitute the principal mechanism through which institutional pressures and sustainability policies are translated into responsible banking behaviors. Therefore, the institutionalization of socially responsible banking in Iraq requires the strategic alignment of human resource policies and practices with social, environmental, and governance objectives.

Keywords: systematic review, socially responsible banking, human resource management, green banking, ESG, corporate social responsibility, Iraq.

Introduction

The banking industry occupies a pivotal position in contemporary economic systems because banks do more than mobilize deposits and allocate credit; they also influence the direction of investment, the distribution of financial opportunities, the resilience of firms and households, and the environmental and social consequences of economic development. As financial intermediaries, banks determine which projects receive capital, which industries are supported, and which social and environmental risks are incorporated into lending and investment decisions. Accordingly, the responsibilities of banks increasingly extend beyond conventional concerns such as profitability, liquidity, solvency, and shareholder returns. They now include broader obligations related to social welfare, environmental protection, ethical governance, transparency, stakeholder accountability, and long-term sustainable development. This expanded understanding has contributed to the emergence of socially responsible banking as a multidimensional approach that integrates social, environmental, ethical, and governance considerations into banking strategies, operations, lending policies, investment decisions, and stakeholder relationships [1-3].

Socially responsible banking is closely connected to several overlapping concepts, including corporate social responsibility, sustainable banking, ethical banking, green banking, responsible finance, Islamic social responsibility, and environmental, social, and governance criteria. Although these concepts differ in scope and emphasis, they share a common premise: banking institutions should evaluate their performance not only in terms of financial outcomes but also according to their effects on employees, customers, communities, ecosystems, future generations, and the broader institutional environment. From this perspective, social responsibility is not limited to philanthropic donations or short-term community initiatives. Rather, it involves embedding responsibility into the bank’s core business model, risk-management architecture, credit allocation processes, disclosure systems, organizational culture, and human resource practices. Strategic corporate social responsibility can therefore become a source of organizational legitimacy, reputational strength, stakeholder trust, and competitive advantage when it is integrated with the institution’s long-term strategy rather than treated as a peripheral public-relations activity [4-6].

The increasing importance of socially responsible banking reflects major changes in the environment in which financial institutions operate. Climate change, resource depletion, environmental degradation, social inequality, demographic pressures, technological transformation, financial instability, and repeated economic and public-health crises have intensified expectations that banks should contribute to sustainable and inclusive development. Environmental and social risks can directly affect banks through credit defaults, stranded assets, reputational damage, regulatory sanctions, and instability in financed industries. At the same time, stakeholders increasingly expect banks to disclose how they manage environmental impacts, labor practices, community relations, customer protection, ethical conduct, and corporate governance. Banks are therefore exposed to institutional, regulatory, competitive, normative, and stakeholder pressures that encourage them to move from a narrowly profit-centered model toward a more responsible and sustainability-oriented model [7-9].

Green banking represents one of the most visible operational manifestations of socially responsible banking. It includes the development of green credit products, environmentally responsible lending, support for renewable energy and low-carbon projects, paperless and digital banking, environmental risk assessment, green investment, and the internal reduction of energy and resource consumption. Green banking also requires banks to reconsider the indirect environmental effects of their financing decisions, since the environmental footprint of a bank is generated not only by its offices and operations but, more importantly, by the projects and industries it finances. Studies indicate that green banking can contribute to reduced environmental risk, improved corporate image, stronger stakeholder confidence, and more sustainable performance, although implementation may be constrained by inadequate regulation, weak technical expertise, insufficient customer awareness, and uncertainty regarding the short-term financial returns of green initiatives [10-13].

The relationship between socially responsible banking and organizational performance is nevertheless complex. Some studies suggest that corporate social responsibility, green banking, and ESG practices enhance financial performance by strengthening reputation, customer loyalty, operational efficiency, risk control, and access to responsible investors. Other research indicates that the financial effects may be delayed, context-dependent, or even negative in the short term because responsible banking requires investments in technology, training, compliance, disclosure, monitoring, and organizational restructuring. Evidence from banking sectors in emerging and developed markets therefore suggests that the effects of responsibility and sustainability practices depend on institutional quality, bank size, ownership structure, managerial capability, regulatory maturity, and the extent to which responsible practices are genuinely integrated into the bank's operations [14-17].

Recent research has also emphasized the growing role of ESG criteria in banking strategy and financial decision-making. ESG integration requires banks to assess environmental exposure, social impact, labor and human-rights risks, board effectiveness, ethical governance, and disclosure quality in both their internal operations and their financing portfolios. ESG-oriented banking can improve the quality of risk assessment and encourage more responsible capital allocation, but its implementation requires reliable information, standardized indicators, analytical capabilities, and a governance system capable of translating abstract sustainability commitments into measurable decisions. Evidence from the banking sector shows that ESG performance may be associated with financial performance and institutional stability, although the strength and direction of this relationship may vary across banks and regulatory contexts [18, 19]. These findings reinforce the need to analyze socially responsible banking as a system of interdependent organizational mechanisms rather than as a collection of isolated environmental or social initiatives.

Corporate social responsibility remains another central pillar of socially responsible banking. In the banking context, CSR includes responsible treatment of customers, financial inclusion, ethical marketing, consumer protection, support for disadvantaged groups, community investment, responsible lending, employee welfare, and transparent reporting. The social responsibility of banks is particularly important because financial institutions operate through public trust and are deeply embedded in the social and economic lives of individuals and organizations. Research has shown that CSR can influence customer satisfaction, loyalty, institutional reputation, social trust, bank image, and customer behavior. These outcomes are especially relevant in banking systems where public confidence is fragile or where customers evaluate banks not only according to service quality but also according to ethical conduct and social contribution [20-22].

In Islamic banking, socially responsible banking acquires an additional normative dimension through principles such as justice, public interest, social solidarity, ethical investment, the prohibition of harmful activities, and the objectives of Shariah. From this perspective, responsible banking should not be evaluated solely on the basis of conventional financial indicators; it should also be assessed according to its contribution to equitable development, social welfare, ethical conduct, and the protection of human and environmental interests. Research on Islamic banking has emphasized the need for multidimensional performance frameworks capable of integrating financial viability with social and Shariah-based objectives. Nevertheless, gaps often remain between the ethical commitments expressed by Islamic banks and the degree to which those commitments are reflected in governance systems, products, reporting practices, and employee behavior [23-25].

These concerns are especially salient in Iraq, where the banking sector includes public, private, Islamic, and conventional institutions operating within a challenging economic and institutional environment. Iraqi banks face the combined pressures of financial-sector modernization, economic reconstruction, regulatory reform, public expectations, technological change, institutional fragility, and the need to restore and maintain stakeholder confidence. In such a setting, socially responsible banking may contribute to improved legitimacy, customer trust, sustainable financing, institutional reputation, and alignment with broader development priorities. Existing Iraqi evidence indicates that Islamic banking social responsibility can influence bank reputation, customer trust, satisfaction, and loyalty, particularly when social responsibility is perceived as credible and consistent with customer expectations [26, 27]. However, the Iraqi literature remains fragmented and provides limited integration of the institutional, strategic, operational, and human resource dimensions required to institutionalize socially responsible banking across the sector.

Evidence from other developing banking systems can provide useful insights for Iraq because such systems often share challenges including regulatory inconsistency, limited sustainability expertise, constrained financial resources, weak disclosure practices, institutional instability, and uneven public awareness. Studies of banks in Africa, South Asia, Southeast Asia, and other emerging markets show that the adoption of responsible banking depends on supportive regulation, managerial commitment, stakeholder pressure, organizational resources, technological capability, and the availability of clear sustainability standards. Governance arrangements also shape the extent to which CSR becomes embedded in banking practice. Where responsibility is weakly integrated into governance and decision-making, CSR may remain symbolic, fragmented, or disconnected from the bank's core operations [28-30].

The organizational consequences of responsible banking extend beyond financial outcomes. Social responsibility and sustainability practices may improve technical and operational efficiency, strengthen competitiveness, reduce reputational and credit risks, enhance organizational legitimacy, and support long-term institutional resilience. Research has linked social responsibility indicators with banking efficiency, competitiveness, and environmental performance, suggesting that responsible practices can become productive organizational capabilities when they are aligned with strategic objectives and operating processes [31, 32]. However, these benefits are unlikely to emerge automatically. They require coordination among governance structures, operational units, risk-management systems, customer-facing functions, and human resource practices.

The human dimension is particularly critical because organizational policies are implemented through employee perceptions, competencies, motivation, and behavior. Banks may adopt formal sustainability statements, green credit policies, CSR reports, and ESG frameworks, yet these initiatives will remain largely symbolic unless employees understand them, possess the competencies required to implement them, and perceive that responsible behavior is supported by management. Green human resource management has therefore emerged as an important mechanism connecting sustainability policies with organizational practice. It encompasses green recruitment and selection, sustainability-oriented training, environmental performance appraisal, green rewards, employee participation, empowerment, and the integration of environmental and social criteria into career development and leadership systems [33, 34].

Human resource management can support socially responsible banking in several ways. First, recruitment and selection systems can identify employees whose values and capabilities are compatible with ethical, social, and environmental objectives. Second, training can develop knowledge of ESG criteria, green finance, responsible lending, ethical decision-making, stakeholder engagement, and sustainability reporting. Third, performance appraisal systems can incorporate social and environmental objectives alongside conventional financial targets. Fourth, incentive and reward systems can reinforce responsible behavior and discourage practices that prioritize short-term profitability at the expense of ethical or sustainability considerations. Fifth, employee participation and empowerment can encourage staff to identify environmental risks, propose green innovations, improve customer communication, and contribute to responsible organizational change. Finally, leadership development and cultural interventions can ensure that sustainability is perceived as a central organizational value rather than a temporary management initiative [35, 36].

Managerial ethics and the social orientation of banking leaders are also essential. Managers shape organizational priorities, allocate resources, interpret regulatory expectations, and determine whether responsible banking principles are translated into concrete practices. Ethical managerial behavior can strengthen employee trust, reduce conflicts between commercial and social objectives, and create a climate in which socially responsible conduct is recognized and rewarded. Conversely, when senior managers emphasize only short-term financial indicators, employees may perceive social responsibility as secondary or ceremonial. Research on the ethical behavior of bank managers therefore highlights the importance of social orientation, personal responsibility, and value-based leadership in building a credible responsible banking system [37].

Transparency and social reporting constitute additional requirements for responsible banking. Banks must communicate their social, environmental, and governance activities in ways that are accurate, comparable, and relevant to stakeholder decision-making. Social reporting can provide information on community investments, employee welfare, responsible lending, environmental impacts, financial inclusion, ethical governance, and sustainability-related risks. Nevertheless, reporting quality differs significantly across banks and may be affected by bank type, ownership structure, regulatory requirements, institutional culture, and the maturity of internal data systems. Studies of banking-sector reporting indicate that the existence of CSR activities does not necessarily guarantee comprehensive disclosure, and that reporting may remain selective or symbolic when clear standards and accountability mechanisms are absent [38, 39].

Brand image and stakeholder perceptions further influence the effectiveness of responsible banking. Customers and investors do not respond only to the objective existence of social or environmental initiatives; they also respond to how credible, coherent, and compatible those initiatives appear in relation to the bank’s identity. A positive green or socially responsible image can support customer loyalty, trust, and favorable behavioral intentions, but such an image must be supported by actual practices to avoid accusations of greenwashing or symbolic responsibility. More broadly, consumer responses are shaped by the perceived congruence between organizational identity, communicated values, and stakeholder expectations [40]. This means that responsible banking must be both substantively implemented and credibly communicated.

Despite the expansion of research on green banking, CSR, ESG, sustainable finance, Islamic banking responsibility, and green human resource management, the literature remains conceptually dispersed. Studies often examine individual relationships—such as CSR and financial performance, green banking and profitability, ESG and stability, or HRM and sustainability—without integrating the antecedents, components, consequences, and implementation requirements into a unified framework. This fragmentation limits the ability of researchers and practitioners to understand how institutional pressures are converted into responsible banking practices and how those practices subsequently produce organizational, human, and societal outcomes. A systematic synthesis is therefore required to identify recurring concepts, clarify relationships, and determine the central mechanisms through which socially responsible banking can be institutionalized.

A systematic review is particularly suitable for this purpose because it applies transparent, replicable, and structured procedures to identify, evaluate, and synthesize existing evidence. Unlike a traditional narrative review, a systematic review specifies its research questions, search strategy, selection criteria, quality-assessment procedures, and synthesis methods in advance. Methodological guidance emphasizes the importance of protocol development, comprehensive searching, explicit screening, and transparent reporting in reducing selection bias and improving the reliability of review conclusions [41, 42]. The PICo framework can further assist in defining the population, phenomenon of interest, and context of qualitative or conceptually oriented systematic reviews [43], while the PRISMA 2020 statement provides an updated framework for documenting identification, screening, eligibility, and inclusion processes [44]. Quality appraisal using structured instruments such as the CASP checklist also strengthens the credibility of the evidence base by ensuring that included studies meet acceptable methodological standards [45].

The need for an integrated review is further reinforced by the changing role of banks in sustainable development. Banks are increasingly expected to balance stability, profitability, environmental responsibility, digital transformation, and social resilience. Responsible investment and ESG-oriented financing may contribute to intergenerational resilience by directing capital toward projects that reduce vulnerability and support long-term social and environmental security [19]. At the same time, digitalization creates new opportunities for paperless operations, improved disclosure, data-based ESG assessment, and wider access to financial services, while also requiring new competencies, change-management capabilities, and governance safeguards [9]. These developments make human resource capacity even more important, because the successful implementation of technologically enabled responsible banking depends on employees' digital, analytical, ethical, and sustainability-related competencies.

For the Iraqi banking sector, the central issue is therefore not simply whether banks should adopt socially responsible practices, but how such practices can be translated into coherent institutional arrangements and sustained employee behavior. The available literature suggests that institutional pressure, stakeholder expectations, environmental risks, legal requirements, and competitive dynamics may stimulate responsible banking; however, these antecedents do not guarantee effective implementation. Their influence is likely to depend on organizational capabilities, leadership commitment, employee competence, incentive structures, performance-management systems, and a culture that supports responsibility and sustainability. Human resource management may thus function as the central mediating mechanism connecting external pressures and formal banking policies to actual organizational conduct and multilevel outcomes.

Accordingly, the aim of the present study was to systematically identify, classify, and integrate the antecedents, components, organizational, human, and societal consequences, and human resource requirements of socially responsible banking in order to develop an integrated conceptual framework applicable to the Iraqi banking sector.

Methodology

Type of Study and Research Approach

The present study is a systematic review. Unlike primary research articles, literature reviews do not generate new data; rather, they assess and evaluate previously published findings and provide readers with the best available evidence (Okoli & Schabram, 2010). Systematic content analysis was used to analyze the data in this study.

Systematic Review Process

The present study employed a systematic review process based on the PRISMA 2020 guidelines (Page et al., 2021). This process comprised three principal phases—review planning, review conduct, and review reporting—and eight operational steps.

Research Quality

To evaluate the quality of the selected articles, the 10-item quantitative studies version of the CASP checklist was used. This instrument comprises 10 key questions addressing various aspects of a research article, including the research objective, research questions, data collection methods, data analysis, and presentation of results. Each question was assigned a full score of 2, a score of 0 when the criterion was not met, and an intermediate score of 1 when it was partially met. The maximum score for an article was 20, and articles scoring above 14, equivalent to 70%, were approved for inclusion in the final stage (Long et al., 2020).

Review Steps

Step One: Formulation of the Research Questions

Systematic review studies require clearly specified research questions, as such questions guide researchers toward achieving clearly defined objectives (Okoli & Schabram, 2010). The principal research questions of the present study were as follows:

1. What are the antecedents of socially responsible banking in the Iraqi banking sector?
2. How can the characteristics and components of socially responsible banking in the Iraqi banking sector be explained?
3. What are the organizational, human, and societal consequences and outcomes of socially responsible banking in the Iraqi banking sector?
4. What are the requirements of socially responsible banking in the Iraqi banking sector, with particular emphasis on human resource policies, mechanisms, and practices?

Step Two: Designing the Systematic Review Protocol

Designing a systematic review protocol is a fundamental step in conducting review studies because it establishes the direction of the research and enhances the transparency, rigor, and reproducibility of the results (Higgins & Green, 2011). The review protocol was designed on the basis of the PICO framework—population, concept, and context (Lockhart & Frampton, 2015):

- **Population:** Bank employees and managers, particularly those working in public and private banks in developing countries.
- **Concept:** Socially responsible banking, its antecedents, components, consequences, and human resource requirements.
- **Context:** The banking sector, developing countries, and Islamic and conventional banking systems.

All stages of the present study were planned and implemented in accordance with the PRISMA 2020 guidelines and the scientific principles of systematic reviewing to ensure that the final body of selected studies could adequately address the research questions concerning socially responsible banking.

Step Three: Identification of Sources and Development of the Search Strategy

Keywords used to review the research literature must be selected carefully and accurately. In the present study, the keywords were selected in consultation with expert academics and researchers in the field, as presented in Table 1. A search strategy is an organized combination of keywords, phrases, and Boolean operators used to search databases.

Table 1

Keywords and Search Strategy Used in the Databases

Databases	Search Strategy
Scopus and Web of Science	("Responsible Banking" OR "Socially Responsible Banking" OR "Ethical Banking" OR "Sustainable Banking" OR "ESG Banking" OR "CSR Banking" OR "Corporate Social Responsibility in Banking" OR "Ethical Finance" OR "Sustainable Finance" OR "Green Banking" OR "Banking Sustainability" OR "Ethical Banking Practices" OR "ESG Integration in Banking" OR "Social Responsibility in Banking" OR "Environmental and Social Risk Management" OR "Sustainable Banking Practices" OR "Responsible Finance" OR "Sustainable Finance Practices" OR "Banking ESG Practices" OR "Corporate Sustainability in Banking" OR "Responsible Lending" OR "Sustainable Lending") AND ((Antecedents OR Drivers OR Determinants OR Requirements OR Enablers OR Prerequisites OR Conditions OR Framework OR Dimensions OR Outcomes OR Impacts OR Effects OR "Human Resource Management" OR HRM OR "Human Resources" OR "HR Practices" OR "Strategic Human Resource Management" OR "Human Capital Management") AND (Bank OR Banking))

Step Four: Searching the Information Databases

After the sources had been identified and the search strategy developed, the systematic search process was initiated to collect a comprehensive body of scholarly evidence relevant to the study objectives.

Searching the primary databases: In the first step, a structured search was conducted in two reputable scientific databases: Scopus and Web of Science. In Scopus, the search was conducted using the article title, abstract, and keyword fields. In Web of Science, the article-title field was searched. The systematic search identified 1,721 scientific records as the initial raw dataset.

Supplementary searches through other methods: To enhance the comprehensiveness of the systematic review and ensure that important studies not indexed in the main databases were not excluded, supplementary searches were conducted in open-access scholarly sources, including Google Scholar and ScienceDirect, and in the reference lists of key articles. This supplementary search identified 44 relevant scientific records.

Step Five: Study Selection and Screening

To obtain valid scientific evidence and provide accurate answers to the research questions, the study-identification and screening process was conducted in accordance with the PRISMA guidelines. Screening was performed through two pathways: a primary pathway and a supplementary pathway (Page et al., 2021).

Pathway One: Scopus and Web of Science

A systematic literature search was conducted in the Scopus and Web of Science Core Collection databases. After the search results had been retrieved, all records were merged into an integrated database, and a two-stage screening process was applied in accordance with the PRISMA approach.

- **Stage One: Initial Screening of Titles, Abstracts, and Keywords**

Step 1—Removal of duplicate articles: After the Scopus and Web of Science outputs had been merged, duplicate articles were removed on the basis of normalized DOI values. For articles without a DOI, duplicates were identified by matching the title and publication year.

Step 2—Removal of incomplete records: Articles without a title or simultaneously lacking both an abstract and keywords were excluded because they could not be scientifically evaluated.

Step 3—Removal of invalid sources: Sources with an inappropriate document type, such as editorials, notes, or letters, or without a publication year were excluded. Only research and review articles were retained.

Step 4—Removal of irrelevant articles: Following an examination of titles, abstracts, and keywords, articles that were not directly related to responsible, sustainable, ethical, or ESG-oriented banking concepts in the banking sector were excluded.

Stage One Output: 531 valid and relevant articles.

- **Stage Two: Content Screening**

Step 5—Thematic focus and open-access availability: Articles whose primary focus was outside the banking sector, did not address social responsibility or sustainability concepts, or were not available through open access were excluded.

Step 6—Assessment of research quality: Articles with fundamental weaknesses in their methodology, theoretical framework, analytical model, or empirical analysis were excluded at this stage.

Step 7—Assessment of scientific structure: Finally, articles lacking a coherent scientific structure, a transparent research methodology, or a reliable results section were excluded.

Final Output: 16 high-quality articles with the highest degree of thematic relevance.

Table 2

Screening Process for Pathway One

Stage	Screening Action	Number Excluded	Number Remaining
Initial data	Merging Scopus and Web of Science records	—	1,721
Step 1	Removal of duplicates	501	1,220
Step 2	Removal of incomplete records	3	1,217
Step 3	Removal of invalid sources	680	537
Step 4	Removal of irrelevant articles	6	531
Step 5	Banking-sector focus and open-access availability	431	100
Step 6	Inadequate research quality	64	36
Step 7	Weak scientific structure	20	16

- **Pathway Two: Other Sources and Google Scholar**

The article-screening process was conducted in three consecutive and rigorous stages to ensure conceptual coherence, high scientific quality, and direct relevance to socially responsible banking. At each stage, the exclusion criteria became progressively more stringent so that only articles with the greatest theoretical, analytical, and practical value for the present study were ultimately retained.

- **Stage One: Review of Titles, Abstracts, and Keywords**

In the first stage, all 44 articles were reviewed on the basis of their titles, abstracts, and keywords. The principal criterion at this stage was a direct and explicit conceptual relationship with socially responsible banking. Articles that addressed corporate social responsibility, financial sustainability, green banking, or business ethics but did not place banking or the role of the banking system at the center of their analysis were excluded. Articles that adopted an excessively broad, rhetorical, or descriptive approach and lacked an analytical focus on the mechanisms, policies, or consequences of socially responsible banking were also excluded. At this stage, 18 articles were excluded because of weak thematic relevance or only superficial overlap, and 26 articles proceeded to the next stage.

- **Stage Two: Full-Text Review and Scientific Quality Assessment**

In the second stage, the full texts of the remaining 26 articles were carefully reviewed. The principal focus at this stage was scientific quality, theoretical robustness, and methodological coherence. Articles lacking a clearly specified theoretical framework, transparent research methodology, in-depth analysis, or valid empirical evidence were excluded. Studies based on outdated data, weak methods, or unsupported conclusions, as well as reports that merely presented policy recommendations without adequate scientific support, were also excluded from the sample. At this stage, 12 articles were excluded because of inadequate scientific quality or analytical weakness, leaving 14 articles.

- **Stage Three: Evaluation of Structure, Content, and Alignment With the Research Objective**

In the final stage, the 14 selected articles were evaluated in terms of their precise alignment with the research objective, analytical depth, and direct applicability to the theoretical framework of the dissertation. The key criteria at this stage included a focus on the mechanisms of socially responsible banking, causal analysis of relationships, attention to organizational and societal consequences, and the structural coherence of the article. Articles that, despite adequate scientific quality, primarily focused on areas such as macro-level policymaking, general sustainable development, or nonbank financial systems, without directly and analytically highlighting the role of banks, were excluded. Ultimately, seven articles exhibiting the greatest conceptual, analytical, and practical alignment with the research objective were selected as the final sample.

This screening process ensured that the final articles were not only scientifically valid but also provided the strongest explanatory capacity for analyzing socially responsible banking within the conceptual framework of the dissertation.

Table 3

Screening Process for Pathway Two

Screening Stage	Principal Evaluation Criterion	Number of Articles Remaining	Number of Articles Excluded
Initial identification	Initial search and aggregation of articles	44	—
Stage One	Relevance of the title, abstract, and keywords to socially responsible banking	26	18
Stage Two	Scientific quality, methodology, and theoretical coherence based on full-text assessment	14	12
Stage Three	Content relevance, analytical depth, and applicability to the dissertation	7	7

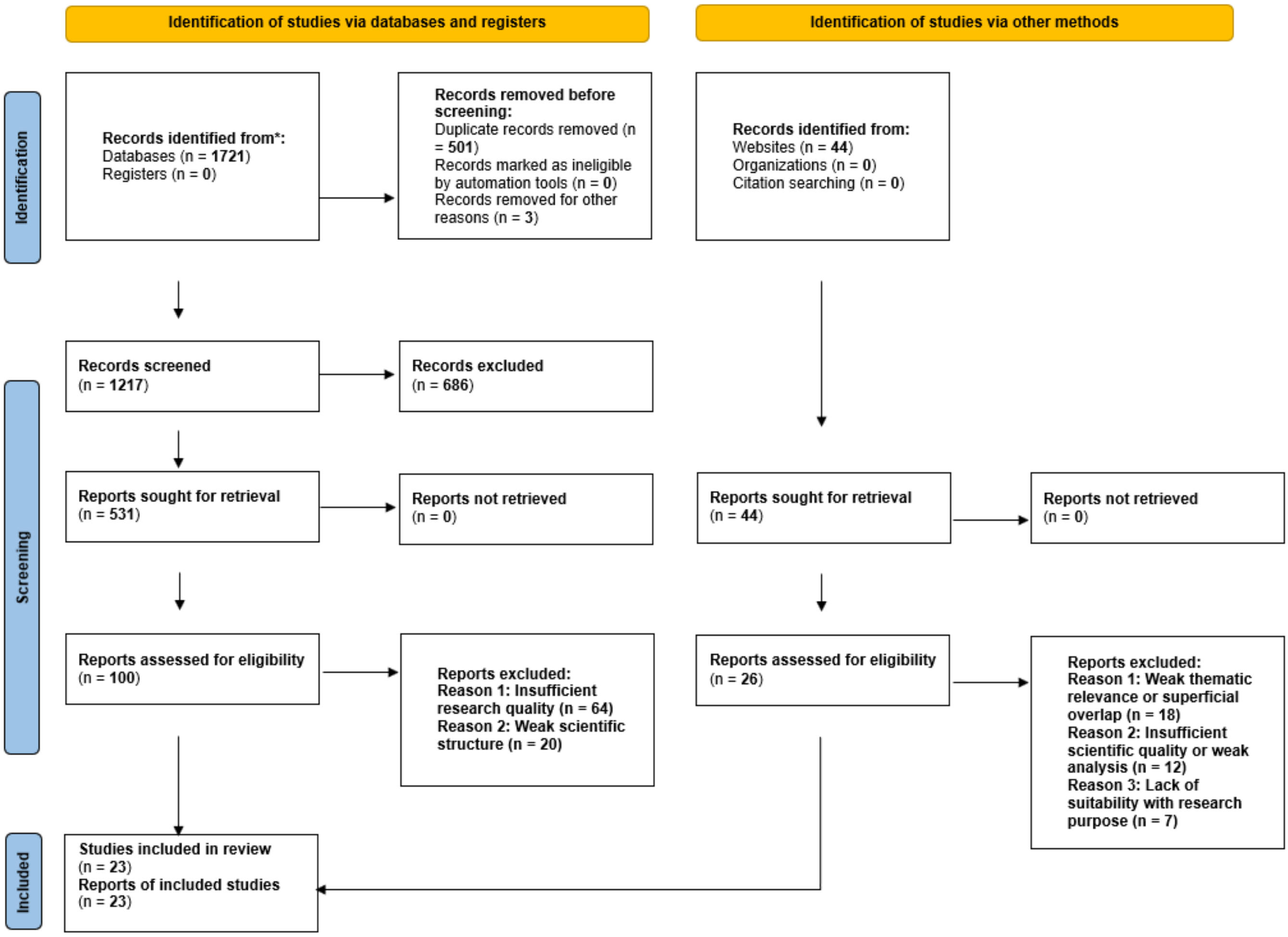
Step Six: Quality Assessment of the Selected Studies

After the identification, initial screening, and full-text review stages had been completed, 23 eligible articles were selected for inclusion in the final analysis: 16 articles from the primary pathway and seven articles from the supplementary pathway. To ensure the methodological quality of these studies and enhance the credibility of the findings, the selected articles were qualitatively assessed using the CASP checklist (Long et al., 2020).

The assessment results indicated that a substantial proportion of the selected articles received high scores on the principal CASP criteria. The first reason for the high quality of these studies was the clarity and transparency of their research objectives; almost all articles presented a clearly defined research problem, explicit research questions, and a coherent theoretical framework. The second reason was the appropriateness and robustness of their methodological designs. Most articles employed valid quantitative designs, such as structural equation modeling, multivariate regression, and confirmatory factor analysis. The third factor contributing to their high quality was the validity and reliability of the measurement instruments. The fourth factor was transparency in data analysis and the interpretation of results. Finally, the applicability of the findings and their relevance to socially responsible banking and human resource management constituted another key factor contributing to the articles' CASP scores.

Figure 1

PRISMA Flowchart



Based on the comprehensive assessment conducted using the CASP instrument, all 23 articles included in the present study were found to exhibit "very good" to "excellent" methodological quality. No study was excluded from the research process because of weaknesses in design, analysis, or reporting. Accordingly, it may be stated with a high degree of scientific confidence that the results and conceptual model extracted in this study are based on valid, reliable, and credible evidence.

Step Seven: Data Extraction

Following the final selection of 23 articles—16 from the primary pathway and seven from the supplementary pathway—the antecedents, components, consequences, and requirements of socially responsible banking were extracted. At this stage, the complete title of each study, the authors, the publication year, and the extracted key concepts were recorded (Okoli & Schabram, 2010). Table 4 provides a comprehensive summary of this process.

Table 4

Data Extracted From the 23 Selected Articles

No.	Article	Antecedents	Components	Consequences	Human Resource Requirements
1	Özbay et al. (2024)	Institutional pressures, social expectations, legal requirements	Green HRM, green banking, corporate sustainability	Corporate sustainability, social legitimacy, employee commitment	Green recruitment, green training, sustainability-based appraisal
2	Karthikeyan (2025)	Government regulations, social awareness, environmental crisis	Green banking initiatives, employee empowerment	Risk reduction, public trust, green growth	Specialized training, green incentive systems, integration of objectives into HRM

3	De Silva (2018)	Competitive pressure, social expectations	Strategic green banking, responsible values	Sustainable competitive advantage, institutional legitimacy	Alignment of HRM with CSR, development of ethical competencies
4	Alabi et al. (2024)	Climate change, resource degradation, poverty	Green banking, sustainability, financial inclusion	Reduced environmental impacts, improved reputation	Employee training and empowerment, skill development
5	Yanti et al. (2025)	Institutional fragility, limited resources	Organizational capital, ESG capability	Sustainable competitive advantage, institutional legitimacy	Organizational capital development, systematic training
6	Rosmanidar et al. (2020)	Dominance of a profit-oriented approach	Maqasid al-Shariah, multidimensional performance	Achievement of Maqasid al-Shariah, social legitimacy	Development of knowledge-based and ethical competencies
7	Mir and Bhat (2022)	Environmental pressures, stakeholder expectations	Green banking, CSR, human capital	Reduced credit risk, social legitimacy	Managerial commitment, culture development, continuous training
8	Prasad and Mandal (2025)	Institutional pressure, regulations, investor expectations	ESG, transparency, accountability	Improved financial performance, banking stability	ESG integration, enhancement of sustainability competencies
9	Giannopoulos et al. (2024)	Market pressures, investor expectations	CSR, ESG, transparency	Negative short-term effect on profitability	Revision of CSR strategies
10	Gazi et al. (2024)	Environmental pressure, green policies	Green banking, green CSR	Sustainable performance, green brand image	Employee empowerment, culture development
11	Barman (2025)	Efficiency pressure, competition	Strategic CSR, employee participation	Improved operational efficiency	Integration of CSR into HRM, training in responsible values
12	Gazi et al. (2025)	Environmental vulnerability, institutional pressure	Green banking, green brand image	Improved economic, social, and environmental performance	Development of green human capital, systematic training
13	Durr and Kulmi (2025)	Low sustainability awareness, institutional gaps	Islamic sustainability, social justice	Institutional capacity building, social legitimacy	Structured training, development of sustainability competencies
14	Meinhold et al. (2026)	Escalating disaster losses, inequalities	Ethical ESG investment	Increased social and institutional resilience	Employee ethical awareness, training in ESG concepts
15	Femi and Vella (2025)	Environmental pressures, governance requirements	Green banking, green finance	Improved environmental performance, organizational image	Employee environmental awareness, systematic training
16	Rahma and Wodari (2024)	Stakeholder pressure, regulatory requirements	Green banking disclosure, green credibility	Improved financial performance, strengthened legitimacy	Employee awareness, capability in information disclosure
17	Isa et al. (2024)	Weak institutionalization of HRM	Green banking, Maqasid al-Shariah	Improved Maqasid al-Shariah-based performance	Systematic professional ethics training
18	Fariha et al. (2024)	COVID-19 crisis, economic shocks	Banking sustainability, sustainability index	Increased institutional resilience	Development of employee sustainability competencies
19	Mohammad et al. (2025)	Environmental pressure, competition	Green HRM, green image	Improved sustainable performance, competitive advantage	Implementation of green HRM, environmental training
20	Muchiri et al. (2025)	Institutional heterogeneity, contextual differences	Green banking, green finance	Positive but unstable effect on profitability	Specialized training, alignment of organizational culture
21	Sharmin and Yaman (2020)	Environmental requirements, institutional pressure	Green banking, green compliance	Economic benefits, risk reduction	Managerial commitment, environmental training
22	Żelazowski (2025)	Sustainability–stability tensions, digitalization	Banking sustainability index, ESG	Reduced short-term profitability, long-term stability	Development of digital competencies, change management
23	Bangladesh Bank (2019)	Central-bank requirements, institutional pressure	Green policies, green finance	Sustainable development, risk reduction	Employee empowerment, green organizational culture

Findings and Results

At this stage, following the extraction of the concepts and components of socially responsible banking, the findings were analyzed and synthesized. The purpose of this stage was to integrate related and conceptually aligned ideas and abstract them into the principal categories of socially responsible banking. Table 5 presents the outcome of this analytical process and demonstrates how the diverse concepts extracted from the 23 articles were organized into four principal categories: antecedents, components, consequences, and requirements.

Despite the apparent dispersion of concepts in the socially responsible banking literature, the findings follow coherent and abstractable patterns. At this stage, similar and related concepts were integrated at a higher level and organized into principal categories, each representing one of the fundamental dimensions of socially responsible banking.

The first principal category comprises the antecedents of socially responsible banking, which are rooted in institutional and stakeholder theories. Concepts such as institutional pressures, stakeholder expectations, legal requirements, efficiency and competitive pressures, and environmental crises represent factors that encourage banks to adopt a socially responsible approach. This category indicates that socially responsible banking is primarily a response to internal and external pressures and that, in the absence of these drivers, a transition toward social responsibility would be difficult to achieve.

The components of socially responsible banking constitute the second category and emphasize the defining elements and principal characteristics of this approach. This category indicates that green banking, corporate social responsibility (CSR), environmental, social, and governance (ESG) criteria, human capital, transparency, and accountability are the principal components of socially responsible banking. These components are considered effective when they are institutionalized in operational practices and human behaviors. In other words, without human support, the technical and policy-related components of socially responsible banking cannot generate sustainable effects.

The third category comprises the consequences and outcomes of socially responsible banking, which occur at the organizational, human, and societal levels. At the organizational level, the prominent consequences include reduced credit and environmental risks, improved sustainable performance, strengthened institutional legitimacy, and increased stakeholder trust. At the human level, the consequences include enhanced organizational commitment, employee value alignment, improved human capital quality, and the development of voluntary responsible behaviors. At the societal level, directing financial resources toward sustainable activities and supporting sustainable economic and social development were identified as macro-level consequences.

The fourth category concerns the human resource requirements of socially responsible banking and provides a clear answer to one of the study's key questions: "How is socially responsible banking transformed from the level of documents and policies into organizational behavior?" The findings indicate that the answer lies in aligning human resource systems with sustainability objectives. Managerial commitment, systematic employee training in sustainability, the development of green competencies, the reform of performance appraisal systems to incorporate social and environmental criteria, the design of incentive systems aligned with responsible values, organizational culture development, and employee empowerment were repeatedly identified as common requirements across the articles. This conceptual recurrence indicates that human resources are a necessary condition for the institutionalization of socially responsible banking rather than a peripheral variable.

Table 5 presents the outcome of the analysis and synthesis process and illustrates how the diverse concepts extracted from the 23 articles were organized into four principal categories.

Table 5

Analysis and Synthesis of Findings: Categorization of Antecedents, Components, Consequences, and Requirements

No.	Principal Category	Principal Concepts and Components	Representative Articles
1	Antecedents of socially responsible banking	Institutional pressures, stakeholder expectations, legal requirements, efficiency and competitive pressures, environmental crises, ethical requirements, and changes in public attitudes	Mir and Bhat (2022); Yanti et al. (2025); Alabi et al. (2024); Prasad and Mandal (2025); Barman (2025)
2	Components of socially responsible banking	Green banking, CSR, ESG, human capital, transparency, accountability, green finance, and corporate sustainability	Özbay et al. (2024); Gazi et al. (2024); Rosmanidar et al. (2020); De Silva (2018); Karthikeyan (2025)
3	Consequences and outcomes of socially responsible banking	Organizational level: risk reduction, improved sustainable performance, institutional legitimacy, and stakeholder trust; human level: organizational commitment, value alignment, and human capital quality; societal level: sustainable development and the direction of financial resources toward sustainable activities	Gazi et al. (2025); Sharmin and Yaman (2020); Femi and Vella (2025); Giannopoulos et al. (2024); Rahma and Wodari (2024)
4	Human resource requirements of socially responsible banking	Managerial commitment, systematic training, development of green competencies, reform of performance appraisal systems, design of aligned incentive systems, organizational culture development, employee empowerment, and alignment of HRM with CSR	Mohammad et al. (2025); Muchiri et al. (2025); Durr and Kulmi (2025); Żelazowski (2025); Bangladesh Bank (2019)

In this section, systematic content analysis was used to extract and categorize the antecedents, components, consequences, and requirements of socially responsible banking. The conceptual analysis process was conducted in four stages.

Stage One: Categorization of Antecedents, Components, Consequences, and Requirements

This stage was previously completed and presented in Table 5.

Stage Two: Conceptualization—Transforming Categories Into Theoretical Concepts

Table 6 demonstrates the transformation of the extracted categories into abstract theoretical concepts.

Table 6

Transformation of Categories Into Theoretical Concepts

No.	Category	Abstract Theoretical Concept	Conceptual Definition
1	Antecedents of socially responsible banking	Institutional–social–environmental drivers	Factors that direct banks toward adopting a socially responsible approach, including regulatory pressures, stakeholder expectations, and environmental crises
2	Components of socially responsible banking	Operational pillars of banking responsibility	The principal elements and characteristics of socially responsible banking, including green banking, CSR, ESG, human capital, transparency, and accountability
3	Consequences of socially responsible banking	Multilevel organizational–human–societal consequences	The effects and outcomes of socially responsible banking at the organizational level, including risk reduction and legitimacy; the human level, including commitment and value alignment; and the societal level, including sustainable development
4	Human resource requirements of socially responsible banking	Human infrastructures for the realization of sustainability	The set of human resource policies, practices, and mechanisms required for the institutionalization of socially responsible banking

Stage Three: Narrative Synthesis—Recurring Patterns of Relationships

Table 7 presents the recurring patterns of relationships identified in the selected studies.

Table 7

Recurring Patterns of Relationships in the Selected Studies

No.	Pattern Extracted From the Literature	Recurring Evidence in the Articles
1	Antecedents alone do not guarantee the realization of socially responsible banking	Most studies indicate that institutional pressures have only a weak effect on responsible banking in the absence of human mechanisms (Mir & Bhat, 2022; Yanti et al., 2025).
2	Human resources perform a central role	Employee perceptions, competencies, and behaviors are prerequisites for the formation of sustainable responsible banking (Özbay et al., 2024; Gazi et al., 2024).
3	Human resources perform a mediating role	In most studies, human resources mediate the relationship between institutional pressures and sustainable performance (Barman, 2025; Mohammad et al., 2025).
4	Training and empowerment constitute the connecting mechanism	Employee training and empowerment connect green policies with responsible behavior (Karthikeyan, 2025; Femi & Vella, 2025).
5	The consequences are multilevel	The effects of responsible banking are observed at the organizational level through sustainable performance, at the human level through commitment, and at the societal level through trust (Sharmin & Yaman, 2020; Rahma & Wodari, 2024).
6	Organizational culture and managerial commitment are prerequisites	Without a supportive organizational culture and managerial commitment, the other requirements encounter resistance (De Silva, 2018; Durr & Kulmi, 2025).
7	New contexts are emerging	Digitalization and green approaches have emerged as new contexts for socially responsible banking (Żelazowski, 2025; Gazi et al., 2025).

Stage Four: Final Model Development

Based on the findings of this systematic review, the final conceptual model of socially responsible banking was developed at four levels.

Table 8

Final Conceptual Model Extracted From the Systematic Review

Level	Constructs	Role in the Model
Input	Antecedents: institutional pressures, stakeholder expectations, legal requirements, efficiency and competitive pressures, and environmental crises	Independent variables or causal factors
Mechanism	Components of socially responsible banking: green banking, CSR, ESG, human capital, transparency, and accountability	Context for the development of socially responsible banking

Core	Human resources: managerial commitment, systematic training, development of green competencies, performance appraisal, incentive systems, culture development, and empowerment	Central mediating variable or core construct
Output	Consequences: organizational outcomes, including risk reduction and legitimacy; human outcomes, including commitment and value alignment; and societal outcomes, including sustainable development and trust	Dependent variables or organizational, human, and societal consequences

Discussion and Conclusion

The present systematic review was conducted to identify and integrate the antecedents, components, consequences, and human resource requirements of socially responsible banking, with particular attention to the Iraqi banking sector. The synthesis of 23 selected studies demonstrated that socially responsible banking is a multidimensional organizational phenomenon shaped by institutional, regulatory, competitive, environmental, ethical, and stakeholder-related pressures. The findings further showed that green banking, corporate social responsibility, environmental, social, and governance criteria, green finance, human capital, transparency, and accountability constitute the principal operational components of socially responsible banking. The identified outcomes occurred at the organizational, human, and societal levels, while human resource management emerged as the central mechanism through which external pressures and formal sustainability policies are converted into responsible banking practices. Overall, the results indicate that the institutionalization of socially responsible banking depends not only on regulatory or strategic commitments but also on managerial support, employee competencies, aligned performance systems, appropriate incentives, organizational culture, and employee empowerment.

The first major finding concerned the antecedents of socially responsible banking. Institutional pressures, stakeholder expectations, legal requirements, competitive pressures, efficiency demands, environmental crises, and changes in public attitudes were identified as the main factors encouraging banks to adopt socially responsible practices. This finding is consistent with the argument that banks do not develop sustainability practices in isolation; rather, they respond to pressures originating from governments, regulators, customers, investors, civil society, competitors, and the broader economic environment. Research on bank sustainability in developing countries similarly indicates that regulatory expectations, institutional conditions, stakeholder demands, and organizational resources play decisive roles in shaping sustainability strategies [8]. Anum et al. also showed that the antecedents of corporate social responsibility significantly influence CSR performance in the banking sector, reinforcing the view that responsible banking is strongly conditioned by institutional and stakeholder forces [6].

The identification of environmental crises as a major antecedent is also aligned with the expanding green banking literature. Climate change, pollution, resource depletion, and ecological vulnerability have intensified pressure on banks to evaluate both the direct environmental impact of their operations and the indirect impact of the projects they finance. Mir and Bhat emphasized that green banking has emerged as a strategic response to environmental challenges and the increasing integration of sustainability considerations into banking activities [7]. Similarly, Karthikeyan identified environmental awareness, policy support, and changing market expectations as major drivers of green banking initiatives [12]. The findings of the present review therefore support the proposition that responsible banking is partly a defensive response to environmental and institutional risk and partly a proactive strategy for strengthening legitimacy, competitiveness, and long-term resilience.

The second major finding concerned the components of socially responsible banking. Green banking, corporate social responsibility, ESG criteria, human capital, transparency, accountability, green finance, and corporate sustainability were repeatedly identified as the core elements of this concept. This multidimensional structure suggests that socially responsible banking cannot be reduced to charitable contributions or isolated environmental projects. Rather, it requires the integration of responsibility into lending, investment, risk management, reporting, governance, customer relations, and internal management systems. Earlier conceptual work on social reporting similarly emphasized that social responsibility includes the systematic disclosure of social performance, organizational accountability, and the communication of responsibilities toward multiple stakeholder groups [1]. Strategic CSR research has also shown that responsibility becomes more effective when it is integrated into organizational strategy and used to generate sustainable competitive advantage rather than being treated as a peripheral activity [2].

The prominence of green banking and green finance in the extracted framework is supported by empirical studies indicating that environmentally oriented banking practices can improve sustainability outcomes, green corporate social responsibility, and organizational image. Gazi et al. found that green financing activities mediate the relationship between green banking practices and sustainability-related outcomes in private commercial banks [35]. Their later study further demonstrated that green banking policies and green brand image can transmit the effects of green banking practices to sustainable performance, while green CSR strengthens these relationships [36]. Feimi and Vela likewise reported that green banking contributes to environmental performance, green financing, and corporate image [13]. These studies support the present finding that green banking is both an operational component of responsible banking and a strategic mechanism for generating reputational and sustainability benefits.

The identification of ESG criteria as a central component also reflects the increasing role of sustainability metrics in banking governance and investment decision-making. ESG integration enables banks to assess environmental risks, social effects, governance quality, and ethical exposure when allocating financial resources. Prasad and Mondal found a meaningful relationship between ESG scores and financial performance in the banking sector, although the strength of this relationship varied across institutions [18]. Zhelavskyi also emphasized the need to integrate stability and sustainable development principles in the analytical management of financial institutions [9]. These findings indicate that ESG criteria can provide a structured basis for transforming broad sustainability commitments into measurable indicators, but their effectiveness depends on the availability of reliable information, managerial competence, and appropriate governance systems.

The third major finding showed that socially responsible banking produces multilevel consequences. At the organizational level, the principal outcomes included lower credit and environmental risk, improved sustainable performance, greater operational efficiency, enhanced institutional legitimacy, stronger reputation, and increased stakeholder trust. This finding is consistent with studies linking CSR and green banking to organizational performance. Barman reported that strategically implemented CSR can improve operational efficiency in sustainable banking [30]. Rastgooyan similarly identified a relationship between corporate social responsibility and bank efficiency [32], while Vipul et al. showed that particular social responsibility indicators affect the technical efficiency of public-sector banks [29]. Fazeli Kabria and Fazelinia also found that social responsibility indicators can strengthen competitiveness and environmental performance in the banking industry [31]. Taken together, these studies support the view that responsible banking can function as an organizational capability rather than merely as a social obligation.

Nevertheless, the results also showed that the relationship between responsible banking and financial outcomes is not uniformly positive. Some studies found that CSR and sustainability initiatives may impose short-term costs or generate inconsistent profitability effects. Giannopoulos et al. reported a complex relationship between CSR and financial performance in the UK banking sector, suggesting that the financial consequences of responsibility may vary across institutions and periods [14]. Muchiri et al., in their meta-analysis, similarly concluded that the effect of green banking practices on profitability is positive but heterogeneous and influenced by contextual and methodological factors [17]. Rahma and Wedari showed that bank size may moderate the relationship between green banking and bank performance [16]. These findings explain why the present review identified both improved long-term stability and potential reductions in short-term profitability among the consequences of responsible banking. Investments in training, technology, reporting systems, green products, and regulatory compliance may initially increase costs, while reputational, risk-management, and performance benefits may emerge only over time.

At the human level, socially responsible banking was associated with stronger organizational commitment, employee value alignment, improved human capital, and the development of voluntary responsible behaviors. This finding highlights the fact that responsible banking is enacted by employees rather than implemented solely through formal policies. When employees perceive that environmental and social objectives are credible, supported by senior management, and embedded in human resource practices, they are more likely to internalize responsible values and translate them into customer service, credit assessment, disclosure, and daily decision-making. Ozbay et al. demonstrated that green human resource management contributes to corporate sustainability in the banking sector and that the strength of this relationship can vary by bank type [33]. Muhammad et al. further showed that green HRM and green image operate as serial mediators between green banking practices and sustainable performance [34]. These findings strongly support the present review's conclusion that human resources constitute the core mechanism of socially responsible banking.

At the societal level, responsible banking was found to contribute to sustainable development, financial inclusion, social trust, environmental protection, and the allocation of capital toward socially and environmentally desirable activities. Banks can generate broad societal effects because their lending and investment decisions determine which sectors, technologies, businesses, and communities gain access to financial resources. Sharmeen and Yeaman showed that both Islamic and conventional banks can obtain economic and environmental benefits from green banking implementation [11]. Sugam likewise argued that investment in environmental protection should be considered a core banking responsibility rather than an optional activity [3]. Meinhold et al. extended this reasoning by showing that ethical ESG investments can enhance intergenerational resilience in the context of natural-disaster mitigation [19]. Thus, the societal outcomes identified in the present review reflect the capacity of banks to influence long-term development beyond their immediate organizational boundaries.

The fourth and most significant finding concerned the human resource requirements of socially responsible banking. Managerial commitment, systematic training, green competency development, sustainability-oriented performance appraisal, aligned incentive systems, organizational culture development, employee empowerment, and the strategic alignment of HRM with CSR and ESG objectives were identified as the central requirements. These findings indicate that formal sustainability policies are unlikely to influence banking behavior unless they are translated into human resource systems. Recruitment must attract individuals with ethical and sustainability-oriented values; training must provide knowledge of green finance, ESG risks, responsible lending, and stakeholder management; performance appraisal must include environmental and social criteria; and reward systems must reinforce responsible decisions rather than exclusively prioritizing short-term financial targets.

The finding regarding managerial commitment is consistent with research emphasizing the influence of leadership values on responsible behavior. Salmabadi et al. found that social orientation and social responsibility are related to the ethical behavior of bank managers [37]. Managers establish priorities, allocate resources, interpret regulatory requirements, and shape employee perceptions of whether sustainability is a genuine organizational value or merely symbolic rhetoric. In the absence of managerial commitment, employees may receive contradictory signals: formal documents may encourage social responsibility, while actual evaluation and reward systems continue to prioritize only profitability and sales. This inconsistency can obstruct institutionalization and generate employee resistance.

Systematic training and competency development were also repeatedly identified as implementation requirements. Green banking and ESG integration require technical knowledge of environmental risk, sustainable finance, reporting standards, digital systems, and ethical decision-making. Durre and Kulmie emphasized that sustainability practices in Islamic banking institutions depend on institutional capacity, knowledge, and structured implementation systems [25]. Darus et al. similarly showed that the CSR practices of Islamic banks must be aligned with key Shariah dimensions and translated into operational responsibilities [23]. In the Iraqi context, such training may be particularly important because public, private, Islamic, and conventional banks may differ substantially in their institutional maturity, technological capability, and familiarity with sustainability concepts.

The findings further showed that transparency and reporting are necessary for responsible banking. Without credible disclosure, stakeholders cannot evaluate whether banks are genuinely implementing social and environmental commitments. Dianati Deilami et al. found that bank type affects corporate social responsibility reporting, demonstrating that organizational characteristics influence disclosure practices [38]. Sadeghi and Gholami Jamkarani also highlighted gaps in the fulfillment and reporting of social responsibility among banks [39]. These findings suggest that Iraqi banks require standardized reporting indicators, reliable data systems, trained employees, and accountability mechanisms to prevent responsibility from remaining fragmented or symbolic.

The findings are also important in relation to customer trust and bank reputation. Socially responsible behavior can strengthen customer loyalty and institutional legitimacy when stakeholders perceive it as credible and consistent. Gooya et al. showed that CSR enhances social trust in the banking system [20], while Helvan and Naserinejad found that organizational social responsibility affects customer loyalty through social communication [21]. Shahbazian and Taghavi Kaleybar likewise reported that CSR dimensions influence bank image and customer behavior [22]. In Iraq, Khalaf Al-Mamouri and Mirahmadi found that Islamic banking social responsibility affects bank reputation through customer trust and satisfaction and also contributes to loyalty and reputational outcomes [26, 27]. These studies reinforce the practical relevance of the present conceptual model for the Iraqi banking sector, where trust and institutional reputation are essential to financial-sector development.

The systematic-review methodology also strengthened the comprehensiveness of the findings. Following a structured review protocol made it possible to identify recurring patterns across diverse conceptual and empirical studies. The use of explicit screening, quality assessment, and synthesis procedures is consistent with systematic-review standards emphasizing transparency, reproducibility, and methodological rigor [41, 42, 44]. The application of the PICo framework also facilitated the alignment of the population, concept, and context with the review questions [43], while quality assessment based on CASP principles enhanced confidence in the selected evidence [45]. Consequently, the final model provides an integrated explanation of how institutional and environmental antecedents activate responsible banking mechanisms, how human resources mediate implementation, and how organizational, human, and societal consequences are generated.

The present study has several limitations. First, the final synthesis was based on 23 articles, which may not encompass all relevant research on responsible, sustainable, green, and ethical banking. Second, the included studies varied in their theoretical frameworks, measurement instruments, institutional contexts, and methodological quality, which limited direct comparison across findings. Third, much of the available evidence originated from developing countries outside Iraq, and the transferability of those findings to the Iraqi banking system may be affected by differences in regulation, governance, organizational culture, economic conditions, and banking infrastructure. Fourth, the review depended primarily on published and accessible studies, increasing the possibility of publication and accessibility bias. Finally, the proposed conceptual model was developed through evidence synthesis and was not empirically tested within Iraqi public, private, Islamic, and conventional banks.

Future studies should empirically test the proposed model in the Iraqi banking sector using quantitative, qualitative, and mixed-method designs. Researchers could examine whether human resource management mediates the relationships between institutional pressures, responsible banking practices, and sustainable performance. Comparative studies among public, private, Islamic, and conventional banks would clarify whether ownership and banking type influence the adoption and outcomes of responsible banking. Longitudinal research is also required to distinguish the short-term costs of implementation from its long-term financial, reputational, human, and societal benefits. Future studies should develop context-specific measurement scales for socially responsible banking and green human resource management in Iraq and investigate the moderating roles of bank size, digital maturity, leadership style, regulatory quality, and organizational culture.

Banking regulators and senior managers in Iraq should develop a unified responsible banking framework that integrates social, environmental, governance, and human resource objectives. Banks should embed sustainability criteria into recruitment, employee training, leadership development, performance appraisal, promotion, and incentive systems. Dedicated training programs should strengthen employees' competencies in green finance, ESG assessment, ethical lending, sustainability reporting, customer protection, and environmental risk management. Managers should communicate clear sustainability priorities and allocate sufficient financial and technological resources to their implementation. Banks should also establish standardized reporting systems, assign responsibility for sustainability outcomes, engage employees in designing green initiatives, and align lending and investment decisions with national development, environmental protection, and social inclusion objectives.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants. Written consent was obtained from all participants in the study.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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