



Systematic Literature Review: The Influence of Sustainable Banking, GHRM, and Green Innovation on the Sustainability of Green Financing through the Mediation of Top Management Support

Systematic Literature Review: Pengaruh Sustainable Banking, GHRM, dan Green Innovation terhadap Keberlanjutan Green Financing melalui Mediasi Top Management Support

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Abstract

This study aims to analyze the influence of sustainable banking, Green Human Resource Management (GHRM), and green innovation on the sustainability of green financing through the mediation of Top Management Support in the banking sector. The research employed a Systematic Literature Review (SLR) method to identify, evaluate, and synthesize previous studies related to sustainability and green finance. Data were collected from Google Scholar, Scopus, ScienceDirect, Emerald Insight, and SpringerLink databases using keywords related to sustainable banking, GHRM, green innovation, green financing, and top management support. From the initial 210 articles identified, 25 highly relevant articles published between 2021–2026 were selected based on predetermined inclusion criteria. The findings indicate that sustainable banking, GHRM, and green innovation positively influence the sustainability of green financing. Sustainable banking supports environmentally oriented financing through ESG implementation, while GHRM enhances employee environmental awareness, competence, and green organizational culture. Green innovation contributes through the development of green products, digital banking, and environmentally friendly financial services. Furthermore, Top Management Support plays a significant mediating role by strengthening organizational commitment, sustainability policies, and resource allocation for green financing implementation. This study contributes theoretically by enriching the literature on sustainability and green finance and practically by providing insights for banking institutions to strengthen sustainable financing strategies.

Keywords: *Sustainable Banking, Green Human Resource Management, Green Innovation, Green Financing, Top Management Support*

INTRODUCTION

The development of environmental issues and sustainable development is encouraging the banking sector to develop green financing as a form of environmentally friendly financing that supports renewable energy, energy efficiency, and carbon emission reduction (Mudalige, 2023). Increased attention to Environmental, Social, and Governance (ESG) aspects has also led financial institutions to begin integrating sustainability principles into their business activities and financing policies (Sulistiyowati, 2026). In this context, implementing sustainable banking is an important strategy because it integrates economic, social, and environmental aspects into the banking system (Ainunnisa et al., 2024). Explains that green financing has a positive



impact on bank environmental performance through the implementation of ESG and financing of green projects.

The development of green financing has also encouraged the emergence of *green banking initiatives* like *digital banking*, *paperless banking*, *green lending*, and *green investment* (Muchiri & Erdei-gally, 2025). Study (Ainunnisa et al., 2024) shows that green banking activities can improve the environmental performance of the banking sector in Indonesia. However, in the study (Setiyowati et al., 2025) And (Yameen et al., 2024) The implementation of green banking, especially in Islamic banking, still faces various obstacles such as low green financial literacy, limited regulations, and minimal green product innovation.

Apart from policy and financing factors, the success of green financing is also influenced by the quality of human resources through the implementation of *Green Human Resource Management* (GHRM). GHRM is an approach to human resource management that integrates environmental aspects into recruitment, training, performance appraisal, and reward systems (Mahdy & Alqahtani, 2023). Study (Miah et al., 2024) shows that GHRM is able to increase pro-environmental behavior and organizational sustainability (Agrawal & Nitin Kalla, 2024) also found that GHRM practices have a positive effect on *organizational commitment* in the banking sector.

Another factor that supports the sustainability of green financing is *green innovation*. Green innovation is environmentally friendly innovation through the development of products, processes, and organizational systems that support sustainability (Ning et al., 2023) explained that green bonds are an important instrument in supporting sustainable green financing and energy efficiency investments. Furthermore, (Nagina, 2025) found that green investment and carbon finance have a significant influence on the sustainability of the banking sector.

The successful implementation of green financing also requires the support of top management or *Top Management Support* (TMS). (Tian et al., 2024) explains that top management commitment has a positive influence on environmental strategy and sustainability performance in the banking sector (Muhammad, 2026) also found that top management support is able to mediate the relationship between GHRM and financial performance in the banking sector.



Based on various previous studies, there are still several issues and research gaps related to the implementation of green financing in the banking sector. The growing concern over sustainability issues and climate change has encouraged the banking sector to play a more active role in implementing *green financing* as a form of support for sustainable development. In practice, the implementation of green financing is influenced not only by financing aspects and profitability, but also by the adoption of *sustainable banking*, the quality of human resources through *Green Human Resource Management (GHRM)*, *green innovation*, and top management support within the organization. However, the implementation of green financing in the banking sector still faces various challenges, such as low green financial literacy, regulatory limitations, limited green product innovation, and suboptimal organizational support for sustainability initiatives. Furthermore, previous studies have mostly examined the relationships among these variables separately. Therefore, a more comprehensive study is needed to better understand the relationship between *sustainable banking*, GHRM, *green innovation*, and *Top Management Support* toward the sustainability of *green financing* in the banking sector.

Most studies only partially address the relationship between green financing, sustainable banking, GHRM, and green innovation. Research that integrates all of these variables with top management support as a mediating variable is still relatively limited, particularly in the Islamic banking sector. Therefore, this study offers novelty (*novelty*) through the integration of sustainable banking, GHRM, and green innovation towards the sustainability of green financing with top management support as a mediating variable using the approach *Systematic Literature Review (SLR)*. This study aims to analyze the relationship between variables and identify developments and research gaps related to green financing in the banking sector.

LITERATURE REVIEW

Sustainable Banking

Sustainable banking is a banking concept that integrates economic, social and environmental aspects in the bank's operational activities and financing policies (Alsmadi et al., 2022) This concept developed as a form of responsibility of the banking sector in supporting sustainable development through the application of the principles *Environmental*,



Social, and Governance (ESG) (Mudalige, 2023) In practice, sustainable banking is realized through green lending, environmental risk management, and financing of environmentally friendly projects (Zhang et al., 2022) explains that sustainable banking is able to increase *environmental performance* banks through the implementation of green financing. In addition, (Muchiri & Erdei-gally, 2025) stated that sustainable banking is an important strategy in dealing with climate change risks and the sustainability of the financial sector.

In Islamic banking, sustainable banking aligns with the principles of *maqashid sharia* because they both emphasize sustainability and social welfare (Muchiri & Erdei-gally, 2025) explains that Islamic sustainable finance supports the achievement of *Sustainable Development Goals* (SDGs) through environmentally and socially oriented financing. Therefore, sustainable banking is a crucial factor in supporting the sustainability of green financing.

Green Human Resource Management (GHRM)

Green Human Resource Management (GHRM) is an HR management approach that integrates environmental aspects into the recruitment process, training, performance appraisal, and reward system (Mahdy & Alqahtani, 2023) GHRM aims to build a green organizational culture and increase employee environmental awareness.

GHRM practices include *green recruitment*, *green training*, *green performance appraisal*, And *green rewards* (Mahdy & Alqahtani, 2023). (Mahdy & Alqahtani, 2023) found that GHRM practices have a positive effect on *organizational commitment* in the banking sector. In addition (Thaweepaiboonwong & Thinnam, 2025) explains that GHRM increases *employee engagement* and employee performance. In the context of green financing, GHRM is a crucial factor because implementing green financing requires human resources with competency and a commitment to sustainability.

Green Innovation

Green innovation is an innovation that aims to reduce negative impacts on the environment through the development of environmentally friendly products, processes and technologies (Alsmadi et al., 2022) Green innovation supports organizational sustainability through energy efficiency, waste reduction, and the development of a low-carbon economy (Shamsuzzoha et al., 2022).



In the banking sector, green innovation is realized through the development of green products, digital banking, green bonds and green investment. In research (Ning et al., 2023) explained that green bonds are an important instrument in supporting sustainable green financing and energy efficiency investments. Furthermore, (Nagina, 2025) found that green investment and carbon finance have a significant influence on the sustainability of the banking sector (Zhang et al., 2022) also explained that green innovation can improve the environmental performance of banks through the implementation of green financing and sustainability strategies.

Top Management Support

Top Management Support This is a form of support and commitment from top management to support the implementation of organizational strategies, including sustainability and green financing. This support can take the form of developing green finance policies, providing resources, and strengthening a green organizational culture (Tian et al., 2024).

Top management support has an important influence in integrating sustainability into an organization's business strategy (Asyik & Septiarini, 2026). Besides that, (Muhammad, 2026) found that top management support plays a mediating role between GHRM and financial performance in the banking sector. Thus, top management support is a crucial factor in supporting the success of sustainable banking, GHRM, green innovation, and green financing.

Green Financing

Green financing is a financing concept that supports environmentally friendly economic activities such as renewable energy, green transportation, waste management, and carbon emission reduction. (Mudalige, 2023) In the banking sector, green financing is a crucial instrument in supporting the transformation towards a green economy and sustainable development.

Green financing is not only oriented towards profitability, but also supports *environmental sustainability* and social responsibility (Dewi et al., 2024). Study (Ainunnisa et al., 2024) Research also shows that green financing can improve the environmental performance of the banking sector through financing environmentally friendly projects. However, the implementation of green financing still faces challenges in the form of limited



regulations, low green financial literacy, and minimal green product innovation (Yameen et al., 2024).

This study examines the influence of *sustainable banking*, *Green Human Resource Management* (GHRM), and *green innovation* towards sustainability *green financing* with *Top Management Support* as a mediating variable. Sustainable banking, GHRM, and green innovation are seen as the main factors supporting the successful implementation of green financing, while top management support plays a role in strengthening the relationship between these variables.

RESEARCH METHODS

This study uses the Systematic Literature Review (SLR) method to examine the influence of sustainable banking, Green Human Resource Management (GHRM), and green innovation on the sustainability of green financing, with Top Management Support as a mediating variable. The SLR method was chosen because it can systematically identify, evaluate, and synthesize previous research findings to obtain a comprehensive understanding of research developments on the topic.

Data collection was conducted through a literature review using Google Scholar, Scopus, ScienceDirect, Emerald Insight, and SpringerLink databases. Article searches were conducted using the keywords "sustainable banking," "green human resource management," "green innovation," "green financing," "top management support," and "sustainability" with the help of the Boolean operators AND and OR.

The initial search yielded approximately 210 articles. Subsequently, 92 relevant articles were filtered based on publication years 2021–2026. The articles were then selected based on the following inclusion criteria:

1. Published in accredited national journals or reputable international journals;
2. Available in Indonesian or English;
3. Has gone through a peer review process;
4. Discussing research variables; and
5. Available in full text form.

The article selection process in this study followed the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework, which consists of four stages:



identification, screening, eligibility, and inclusion. In the identification stage, 210 articles were obtained from Google Scholar, Scopus, ScienceDirect, Emerald Insight, and SpringerLink databases. After removing duplicate and irrelevant articles, 92 articles remained for the screening stage. Furthermore, 42 articles were excluded based on title and abstract screening because they did not meet the publication year criteria (2021–2026), were not relevant to the research variables, or were unavailable in full text. In the eligibility stage, 50 full-text articles were assessed comprehensively. After further evaluation, 25 articles were excluded because they did not specifically discuss the relationship among the research variables or did not meet the peer-review criteria. Finally, 25 articles were included in the qualitative synthesis and analyzed systematically in this study.

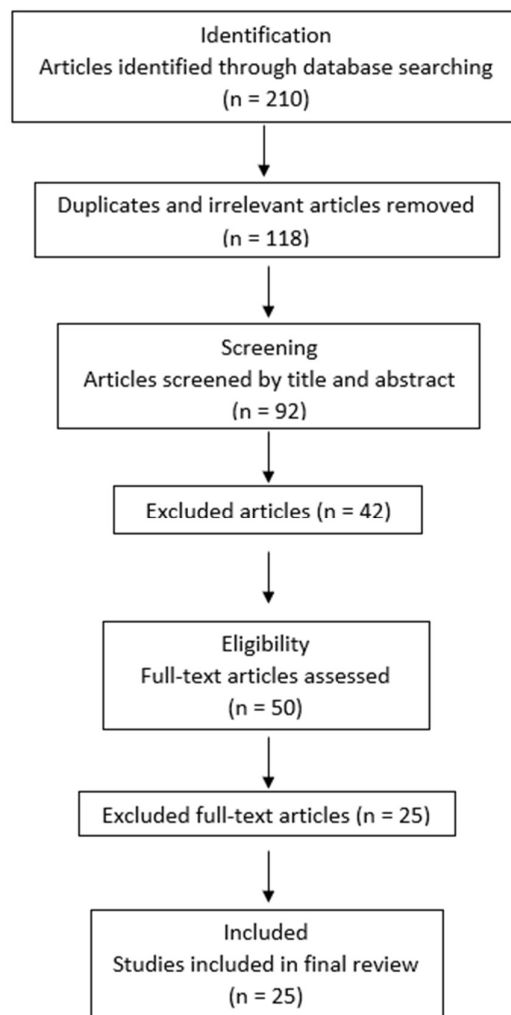


Figure 1. PRISMA Flow Diagram of Article Selection Process



Based on the selection process, 25 articles with the highest level of relevance were selected for further analysis. Data were extracted based on author name, year of publication, research method, research variables, and main research findings. The data analysis techniques used were descriptive, thematic, and comparative analysis. Descriptive analysis was used to describe the distribution of articles, while thematic analysis was used to identify patterns of relationships between research variables. Comparative analysis was used to identify similarities, differences, and research gaps in previous research related to green financing and sustainability in the banking sector.

RESULTS AND DISCUSSION

RESULTS

Based on the article selection process conducted through the Systematic Literature Review (SLR) method, 25 relevant articles were identified and selected according to the research topic related to sustainable banking, Green Human Resource Management (GHRM), green innovation, top management support, and green financing sustainability. The selected articles were obtained from reputable indexed journals and published within the predetermined publication period. Furthermore, the articles were analyzed based on the author, publication year, article title dalam , and journal indexing to support the identification of research trends, similarities, differences, and research gaps in previous studies.

Table 1. List of Selected Articles in the Systematic Literature Review (SLR)

No	Author(s) and Year	Title	Indexing
1	Surabhi Agrawal & Dr. Nitin Kalla (2024)	<i>A Study on Green Human Resource Management Practices & Its Impact on Organizational Commitment in Banks</i>	Scopus
2	Shofia Ainunnisa, Sri Hasnawati, & Ernie Hendrawaty (2024)	<i>The Effect of Green Banking and Green Financing on the Environmental Performance of Banks in Indonesia</i>	Sinta
3	Ayman A. Alsmadi, Ahmed Shuhaiber, Loai N. Alhawamdeh, Rasha Alghazzawi, & Manaf Al-Okaily (2022)	<i>Twenty Years of Mobile Banking Services Development and Sustainability: A Bibliometric Analysis Overview (2000–2020)</i>	Scopus Q1
4	Syaifullah Asyik, Dina Fitriasia Septiarini, & Imron Mawardi (2024)	<i>The Role of Top Management in Integrating Environmental Orientation and Performance into a Sustainable Green Business Strategy</i>	Scopus Q1
5	Nike Silvia Dewi, Veronica Christin Gunawan, & Farida Indriani (2024)	<i>Advancing Sustainable Economies Through Green Banking: A Systematic Review</i>	Google Scholar



6	Siyan Huang & Xiang Huang (2023)	<i>How Green Bankers Promote Behavioral Integration of Green Investment and Financing Teams—Evidence from Chinese Commercial Banks</i>	Scopus Q1
7	Fatimah Mahdy, Mohammad Alqahtani, & Faiz Binzafrah (2023)	<i>Imperatives, Benefits, and Initiatives of Green Human Resource Management (GHRM): A Systematic Literature Review</i>	Scopus / Web of Science
8	Masum Miah, Gábor Szabó-Szentgróti, & Virág Walter (2024)	<i>A Systematic Literature Review on Green Human Resource Management (GHRM): An Organizational Sustainability Perspective</i>	Scopus / Web of Science
9	Martin Kamau Muchiri, Maria Fekete-Farkas, & Szilvia Kesmarki Erdei-Gally (2025)	<i>How Do Green Banking Practices Impact Banks' Profitability? A Meta-Analysis</i>	Scopus / Web of Science
10	H. M. N. K. Mudalige (2023)	<i>Emerging New Themes in Green Finance: A Systematic Literature Review</i>	Scopus / Web of Science
11	Naseer Muhammad (2026)	<i>How Green HRM Drives Financial Performance: The Roles of Top Management Support and Green Work Climate Perception in Pakistani Banks</i>	Scopus
12	Razia Nagina (2025)	<i>Effectiveness of Green Financing Activities and Performance Management on Banking Sector: An Empirical Study</i>	Scopus
13	Yiyi Ning, Jacob Cherian, Muhammad Safdar Sial, Susana Álvarez-Otero, Ubaldo Comite, & Malik Zia-Ud-Din (2023)	<i>Green Bond as a New Determinant of Sustainable Green Financing, Energy Efficiency Investment, and Economic Growth: A Global Perspective</i>	Scopus Q1
14	Peterson K. Ozili (2022)	<i>A Review of Green Finance Research and Future Directions</i>	Scopus / Web of Science
15	Deane Rahmamita & Muhammad Ridwan Kahar (2024)	<i>Green Banking Disclosure and Financial Performance: Role of Corporate Governance as Moderating Variable</i>	Sinta / Google Scholar
16	Lukman Raimi, Ibrahim Adeniyi Abdur-Rauf, & Saheed Afolabi Ashafa (2024)	<i>Does Islamic Sustainable Finance Support Sustainable Development Goals to Avert Financial Risk in the Management of Islamic Finance Products? A Critical Literature Review</i>	Scopus
17	Sofia Ahmed Sait & Lekha Kasmir (2024)	<i>Towards a Greener Future: The Importance of Green Banking in Sustainable Development</i>	Google Scholar
18	Deane Rahmamita & Muhammad Ridwan Kahar (2024)	<i>Green Banking Disclosure and Financial Performance: Role of Corporate Governance as Moderating Variable</i>	Sinta / Google Scholar
19	Ahm Shamsuzzoha, Giang Tran, & Bojan Jovanovski (2022)	<i>Fostering Green Innovation in Organizations: Accompanied Opportunities and Challenges</i>	Scopus
20	Hendryadi & Sulistyowati (2026)	<i>Green Financing: A Systematic Literature Review and Future Research Direction</i>	Scopus
21	Jutamard Thaweepaiboonwong & Thanit Thinnam (2025)	<i>The Role of Employee Engagement and Gender in the Relationship between Human Resource Management Practices and Employee Job Performance</i>	Scopus
22	Huawei Tian, Abu Bakkar Siddik, & Farid Ahammad Sobhani (2024)	<i>From Commitment to Action: Unraveling the Pathways from Top Management Commitment to Environmental Sustainability in the Chinese Banking Sector</i>	Scopus Q1



23	Jaweria Yameen, Ploypailin Kijkasiwat, Anwar Hussain, Muhammad Azhar Farooq, & Tahira Ajmal (2024)	<i>Green Finance in Banking Industry: A Systematic Literature Review</i>	Scopus / Web of Science
24	Rizky Yudaruddin, Wahyoe Soedarmono, Bramantyo Adi Nugroho, Zhikry Fitriani, Mardiany Mardiany, Adi Hendro Purnomo, & Eka Nor Santi (2023)	<i>Financial Technology and Bank Stability in an Emerging Market Economy</i>	Scopus
25	Xin Zhang, Zhihui Wang, Xiaobing Zhong, Shouzhi Yang, & Abu Bakkar Siddik (2022)	<i>Do Green Banking Activities Improve the Banks' Environmental Performance? The Mediating Effect of Green Financing</i>	Scopus Q1

Sources: Author (2026)

DISCUSSION

Based on the results of a Systematic Literature Review (SLR) of 25 relevant research articles, several key patterns were found regarding the relationship between sustainable banking, Green Human Resource Management (GHRM), green innovation, the sustainability of green financing, and Top Management Support in the banking sector. In general, the research results show that the implementation of green financing is influenced not only by financial aspects, but also by the application of sustainability principles, organizational policies, green innovation, the quality of human resources, and top management support in supporting sustainability strategies in the banking sector.

The Influence of Sustainable Banking on Green Financing

The study results indicate that sustainable banking has a positive influence on the sustainability of green financing. Based on the classification of the 25 articles analyzed, approximately 11 articles indicate that sustainable banking and green banking contribute positively to green financing, environmental performance, and the sustainability of the banking sector through the implementation of ESG, green lending, and financing of environmentally friendly projects. However, approximately 6 other articles indicate that the implementation of sustainable banking and green financing still faces various obstacles, such as low green financial literacy, limited regulations, a lack of green product innovation, and the minimal readiness of human resources and financial institutions to support the sustainability of the banking sector. Meanwhile, several other articles focus more on conceptual studies, bibliometrics, and mapping of research trends related to green finance and sustainability in the banking sector. Sustainable banking helps the banking sector integrate the principles of *Environmental, Social, and Governance*(ESG) in bank financing and operational activities



(Mudalige, 2023). The implementation of sustainable banking is carried out through green lending, green investment, digital banking, and financing environmentally friendly projects (Sait & Lekha Kasmir, 2024).

Sustainable banking is able to increase *environmental performance* banks through the implementation of green financing and sustainability strategies (Zhang et al., 2022). Besides that, (Muchiri & Erdei-gally, 2025) states that sustainable banking helps the banking sector address climate change risks and improve organizational sustainability performance. In the context of Islamic banking, sustainable banking also supports the implementation of the *maqashid sharia* and the achievement of *Sustainable Development Goals*(SDGs) through environmentally and socially oriented financing (Raimi & Abdur-rauf, 2024) However, the implementation of sustainable banking still faces various challenges, such as low green finance literacy, limited regulations, and minimal preparedness of financial institutions to support sustainability (Setiyowati et al., 2025).

The Influence of Green Human Resource Management (GHRM) on Green Financing

The research results show that Green Human Resource Management (GHRM) plays a crucial role in supporting sustainability and the implementation of green financing in the banking sector. Based on the classification of 25 articles analyzed, approximately 8 articles indicate that GHRM practices, such as green recruitment, green training, green performance appraisal, and green rewards, can improve environmental awareness, employee competency, and a green organizational culture in supporting the sustainability of the banking sector. Furthermore, GHRM practices also contribute to organizational commitment, employee engagement, and the organization's environmental performance. However, approximately 4 other articles indicate that GHRM implementation still faces various obstacles, such as limited human resource competency, lack of sustainability training, low employee environmental awareness, and less than optimal organizational support for green work practices. Meanwhile, several other articles focus more on conceptual studies and systematic literature reviews regarding GHRM implementation strategies in supporting organizational sustainability. GHRM helps organizations build a green work culture through *green recruitment, green training, green performance appraisal, And green rewards* (Mahdy & Alqahtani, 2023).



GHRM is able to increase employee pro-environmental behavior and support organizational sustainability (Miah et al., 2024). Study (Agrawal & Nitin Kalla, 2024) also shows that GHRM practices have a positive effect on *organizational commitment* in the banking sector. In addition, (Thaweepaiboonwong & Thinnam, 2025) found that GHRM increased *employee engagement* and employee performance.

In the banking sector, implementing green financing requires human resources with sustainability competencies and an understanding of green finance (Huang & Huang, 2023) explained that green bankers can increase the effectiveness of green investment and financing teams through the integration of green work behaviors. Therefore, GHRM is a crucial factor in supporting the success of green financing.

The influence of Green Innovation on Green Financing

The study results indicate that green innovation plays a crucial role in supporting the sustainability of green financing in the banking sector. Based on the classification of 25 articles analyzed, approximately nine articles indicate that green innovation contributes positively to green financing, environmental performance, and sustainability in the banking sector. Green innovations such as green products, digital banking, green bonds, green investment, and paperless banking have been proven to improve operational efficiency and support the development of environmentally friendly financial services. Green innovation is also implemented through the development of sustainability-oriented products, technologies, and organizational systems. However, approximately six other articles indicate that the implementation of green innovation still faces various obstacles, such as technological limitations, high innovation costs, low regulatory support, and a lack of readiness among financial institutions to develop sustainable green innovations. Meanwhile, several other articles focus more on conceptual studies and mapping the development of green finance and sustainability in the banking sector.

Green bonds are becoming an important instrument in sustainable green financing and energy efficiency investments (Ning et al., 2023). Besides that, (Nagina, 2025) found that green investment, green credit, and carbon finance have a significant influence on the sustainability of the banking sector (Zhang et al., 2022) also explained that green innovation can improve the environmental performance of banks through the implementation of green financing and organizational sustainability strategies.



The development of digital banking, paperless banking, and financial technology (*fintech*) also supports bank operational efficiency and the development of green financial services (Muchiri & Erdei-gally, 2025) And (Yudaruddin et al., 2023) However, the implementation of green innovation still faces obstacles in the form of technological limitations, high innovation costs, and low regulatory support for green finance in several developing countries (Ozili, 2022).

The Role of Top Management Support as a Mediating Variable

The research results show that Top Management Support plays a crucial role in supporting the implementation of sustainable banking, GHRM, green innovation, and green financing in the banking sector. Based on the classification of the 25 articles analyzed, approximately four articles directly indicate that Top Management Support plays a role in strengthening sustainability implementation through organizational commitment, green finance policies, resource provision, and strengthening a green organizational culture. Top management support has also been shown to increase the effectiveness of green financing, environmental performance, and sustainability strategy implementation in the banking sector. However, several other studies indicate that sustainability implementation still faces various obstacles, such as a lack of leadership commitment, weak implementation of sustainability policies, and low integration of sustainability into the organization's business strategy. Meanwhile, several other articles focus more on discussions of green banking, green finance, and sustainability without specifically making Top Management Support the main research variable. Top Management Support is realized through green finance policies, resource provision, strengthening a green organizational culture, and monitoring sustainability implementation (Tian et al., 2024).

Top management support acts as a mediator between GHRM and financial performance in the banking sector. (Muhammad, 2026). Besides that, (Rahmamita & Kahar, 2024) explains that top management commitment strengthens the relationship between green banking adoption and a bank's environmental and financial performance. These findings indicate that the success of green financing is influenced not only by sustainable banking, GHRM, and green innovation, but also by the commitment of organizational leaders to consistently and continuously support sustainability implementation.



CONCLUSION

Based on the results of the Systematic Literature Review (SLR), it can be concluded that sustainable banking, Green Human Resource Management (GHRM), and green innovation have a positive influence on the sustainability of green financing. Sustainable banking supports the implementation of green financing through the application of sustainability and ESG principles, while GHRM plays a role in improving competency, environmental awareness, and a green organizational culture. Furthermore, green innovation helps the banking sector develop environmentally friendly financial products and services that support sustainability.

This study also shows that top management support plays a significant role as a mediating variable in strengthening the relationship between sustainable banking, GHRM, green innovation, and green financing. Top management support in the form of policies, organizational commitment, and resource provision can increase the effectiveness of green financing implementation in the banking sector.

Theoretically, this research strengthens studies on sustainability and green finance in the banking sector. Practically, the results demonstrate the importance of strengthening sustainable banking, GHRM practices, green innovation, and top management support to enhance the sustainability of green financing.

This study still has limitations because it only used the SLR method and was limited to articles from the 2021–2026 period. Therefore, further research is recommended using a quantitative approach or Structural Equation Modelling (SEM) method to empirically test the relationships between variables. Furthermore, future research can expand the study area to the Islamic banking sector and other financial institutions to obtain more comprehensive results regarding the implementation of green financing and sustainability.

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