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Green accounting strategy of commercial banks in Vietnam

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Abstract

This thesis focuses on the green accounting strategy of commercial banks in Vietnam. Green accounting is a new accounting method for measuring and reporting business activities related to the environment and sustainability. In recent times, commercial banks have realized the important role of integrating environmental factors in their business operations. This stems from awareness of the negative impact of unsustainable business practices on the environment and society. Commercial banks in Vietnam have adopted a green accounting strategy to monitor, evaluate and report the efficiency of natural resource use, climate, renewable energy and other related factors. By integrating information on energy efficiency, carbon emissions, recycled water use and other metrics into financial calculations, banks are able to measure and report the performance of their operations. The goal of the green accounting strategy is to create a comprehensive environmental accounting information system that helps commercial banks shape and track sustainability metrics. This not only helps the bank to capture the risks and opportunities related to the environment, but also creates transparency and trust in communicating with stakeholders such as customers, investors and regulatory agencies. However, the application of green accounting strategy in the commercial banking industry in Vietnam still faces many challenges. Factors such as lack of accurate information on the environmental performance of business activities, difficulty in calculating the economic value of elements with no market value (e.g. spatial pollution) and the lack of knowledge and awareness from the public are issues that need to be addressed. In summary, the application of green accounting strategy in commercial banks in Vietnam is an important step to promote sustainable development. However, support from government agencies and other stakeholders is needed to create an enabling environment for environmental integration into the bank's business.

Keywords: Green accounting, green accounting, green banking, green finance, Vietnamese commercial bank

1. Introduction

It can be said that finance - banking and green accounting are the three important pillars of the green growth strategy. The results of recent surveys show that although Vietnamese commercial banks are aware of the importance of providing green banking and financial services, in reality there are still many barriers and challenges in the process of implementing these services in Vietnam. Therefore, the study of lessons learned from countries in the world and in the region on green financial-banking systems has attracted great attention from banking administrators, the business community, and investors. policy makers and researchers in the field of green growth.

In addition, green accounting or environmental accounting is also a new research field in Vietnam and around the world in recent years to orient businesses to use resources effectively and minimize negative impact on the environment. Enterprises are an important actor in green growth strategy, their investment activities should be oriented in association with environmental commitments or fully recognize corporate social responsibility for the environment. Therefore, raising awareness of business

Therefore, raising awareness of business managers in forecasting and assessing environmental impacts will make an important contribution to the success of the National Green Growth Strategy. In the modern era, when climate change and environmental degradation are becoming more and more serious, protection and sustainable development have become a top priority of countries and organizations. In the financial sector, commercial banks not only play an important role in providing financial services to individuals and businesses, but also have the ability to greatly influence the development of the green economy.

Vietnam is one of the countries with great potential for green economic development. With the commitment of the Government of Vietnam in reducing pollution, protecting resources and promoting social justice, commercial banks have been assigned an important role to promote the green accounting strategy. A green accounting strategy not only helps commercial banks track and report on the environmental impact of their business, but also helps identify opportunities and risks related to the environment. At the same time, it also makes it possible to analyze and estimate the economic value of natural resources. In this essay, we will delve into the study of green accounting strategy of Vietnamese commercial banks. We will look at the benefits and challenges of adopting this strategy in the bank's business. In addition, we will also explore effective measures to implement green accounting in the Vietnamese banking industry. This essay hopes to provide a comprehensive view of the important role of green accounting strategy in environmental protection and sustainable development for Vietnam's commercial banking industry.

1.1. Overview of green accounting strategy of commercial banks in Vietnam.

The green accounting strategy of commercial banks in Vietnam is a method of financial accounting and reporting to measure and manage environmental factors in a bank's business. The main objective of this strategy is to increase sustainability and minimize negative impacts on the environment. From a green accounting perspective, commercial banks consider business aspects not only based on financial performance, but also integrate social and environmental factors into business decisions. This is a comprehensive approach to evaluate business performance not only based on profitability, but also includes maintaining sustainable development.

Key components of a green accounting strategy may include:
Carbon measurement: Commercial banks can apply tools to calculate greenhouse gas emissions from their operations. By measuring carbon, the bank can identify emissions and find ways to reduce it through measures such as saving energy, recycling and using renewable energy sources.

+ **Environmental impact assessment:** Commercial banks can consider environmental factors such as water use, waste management and protection of the biosphere. By assessing the impact of business operations on the environment, the bank can take measures to reduce negative impacts and protect the environment.

+ **Sustainability reporting:** Commercial banks can disclose information related to their business performance in maintaining sustainable development. This report not only records financial information, but also relates to social and

environmental indicators such as saving energy, reducing greenhouse gases or authorizing social activities.

+ **Green investment:** Commercial banks can direct their investment activities into projects and companies with sustainable potential and low negative impact on the environment. This helps the bank contribute to the development of a green economy and encourages the transition to a low-carbon economy.

The green accounting strategy of commercial banks in Vietnam aims to benefit both the bank and the community, by reducing environmental risks, enhancing the bank's reputation and contributing to the growth of the bank. sustainable development of the country.

1.2. The urgency of green accounting strategy of commercial banks in Vietnam.

The topic "Green accounting strategy of Vietnamese commercial banks" is of high urgency in the current context. Here are some reasons why this topic is important:

+ **Environmental protection:** Commercial banks play an important role in supporting economic development, but also contribute significantly to problems related to pollution and environmental degradation. Applying green accounting will help the bank track and estimate the negative impacts of business activities on the environment, thereby applying measures to limit and protect the environment.

+ **Customer compliance:** Today, customers are increasingly concerned about whether organizations are compliant with sustainability standards. Green accounting allows the bank to disclose information related to green activities so that customers can have a clearer view of the bank's commitment to environmental protection.

+ **Meeting legal requirements:** Vietnam is paying more and more attention to the implementation of international commitments on environmental protection and sustainable development. Applying green accounting will help the bank comply with relevant legal regulations, such as environmental disclosure, financial recording and reporting related to environmental aspects.

+ **Creating economic benefits:** Green accounting not only helps commercial banks comply with legal requirements, but also brings many economic benefits. By tracking and estimating the cost and performance of green operations, the bank can identify activities that bring more efficiency from the business perspective.

For these reasons, it is very urgent to research and apply green accounting strategy in Vietnam's commercial banking industry to contribute to sustainable development and environmental protection.

1.3. Significance of research on green accounting strategy of Vietnamese commercial banks for governance practice

Research on green accounting strategy of Vietnamese commercial banks has important implications for governance practice in many aspects:

-**Determine and measure environmental impact:** Green accounting strategy helps banks identify and measure the impact of business activities on the environment. This allows administrators to better understand the factors that cause negative and positive influences, thereby developing management measures to minimize adverse effects and increase the efficiency of resource use.

-**Creating sustainable reporting information:** Green

accounting helps Vietnamese commercial banks build sustainability reporting information, which not only includes information related to business results, but also includes indicators. Environmental and social aspects. Through this disclosure, the bank can clarify its commitment to maintaining a balance between economic benefits and environmental protection.

- Strengthening risk management: Green accounting strategy helps Vietnamese commercial banks to identify and assess risks related to the environment. This allows managers to develop strategies to prevent and respond to these risks, thereby enhancing the bank's risk management capabilities.

- Building a green company image: Commercial banks in Vietnam can use green accounting strategy to build a green company image, engaging with customers and the community. By focusing on reporting information related to environmental standards, banks can create trust and confidence from customers, thereby attracting support and generating business benefits. lasting.

In summary, research on green accounting strategy of Vietnamese commercial banks brings many important implications for governance practice, including determining environmental impact, generating sustainability reporting information, strengthen risk management and build a green corporate image.

1.4. Research objective of green accounting strategy of commercial banks in Vietnam.

The research objectives of the green accounting strategy of Vietnamese commercial banks may include the following points:

- Environmental impact assessment: This objective is to identify and measure the impact of banking business on the environment. The research will focus on analyzing the factors of pollution, resource use and climate to better understand the influence of the bank.

- Building green accounting index: This objective is to develop indicators and tools to monitor, evaluate and report on environmental performance in the bank's business. These indicators can be related to energy savings, carbon emissions reduction, waste management and recycling use.

- Creating green standards for the banking industry: This objective is to establish standards and regulations for green business in the banking industry in Vietnam. The study will explore international standards and apply them to the Vietnamese banking industry, and propose measures to promote compliance and enforcement of this standard.

-Strengthening corporate social responsibility: This goal is to encourage Vietnamese commercial banks not only to focus on business profits but also to be responsible for society and the environment. The study will suggest relevant social and environmental activities, such as lending support for sustainable projects, that contribute to green economic development.

-Building customer trust: This objective is to create trust from customers by disclosing transparent information about the bank's green business. The research will help to understand the requirements of customers in prioritizing the selection of products and services from the bank that have a positive impact on the environment.

In general, the research objective of green accounting strategy of Vietnamese commercial banks is to build and promote green business activities, enhance social

responsibility and protect the environment in the banking industry.

2. Theoretical basis

In the current era, environmental protection and sustainable development have become a top priority in industries and financial institutions. The Commercial Bank of Vietnam is aware of the importance of building a corporate image with social responsibility and commitment to environmental protection. With the desire to contribute to sustainable development, the bank has applied the strategic rationale of Green Accounting.

Green Accounting is the concept of integrating environmental factors into the process of accounting and financial information. This is a new approach in the modern business perspective, helping organizations see value not only from a financial perspective, but also from a social and environmental perspective. The Commercial Bank of Vietnam has adopted the Green Accounting strategy to demonstrate their commitment to environmental protection and sustainable development. This rationale helps the bank to assess the impact of its business activities on the environment, thereby identifying indicators and criteria to monitor and report on environmental performance. One of the important elements of the Green Accounting strategy is the integration of environmental indicators into the accounting system. The Commercial Bank of Vietnam has developed indicators such as energy consumption, carbon emissions, water use and waste management. By collecting detailed information on these indicators, the bank is able to monitor and analyze the financial position in relation to environmental performance. Besides integrating environmental information into accounting, the bank also applies the Green Accounting rationale to build relevant financial statements. This report not only provides information on the financial performance of the bank, but also assesses the impact of business operations on the environment. This helps the bank demonstrate transparency and social responsibility, as well as create trust for customers and shareholders. The Green Accounting strategy of the Commercial Bank of Vietnam not only benefits the organization but also contributes to the sustainable development of the country. By building a corporate image with social responsibility and commitment to environmental protection, the bank has created a premise to encourage other organizations in the financial industry to apply the Green Accounting strategy.

In summary, the strategic rationale for Green Accounting of the Commercial Bank of Vietnam is an important step forward in the modern business perspective. This is a tool to help banks integrate environmental factors into their accounting and financial information processes, thereby demonstrating their commitment to environmental protection and sustainable development.

The concept of "green banking" first appeared in 2003 in western countries with the aim of protecting the environment, and then used by many economists in their research. According to Bahl (2012), green banking includes online banking activities, conducting transactions over the network instead of expanding the bank's branch chain. In the study of Millat et al (2013), green banks can approach in two directions, including: (1) focus on greening internal operations of the bank and (2) finance projects.

Environmentally friendly projects, focusing on social and environmental factors in the loan appraisal process. A 2014 study by Singal and Arya suggested that green banking leans towards socio-economic activities and focuses on the environment through carbon reduction both inside and outside the bank. Specifically, the bank reduces the amount of carbon in the bank by implementing online activities, using ATM system, mobile banking, cards, exchanging via email, etc. to minimize related activities. to papers, stationery, air conditioners... For the goal of reducing emissions outside banks, banks implement green credit or sponsor projects that are environmentally friendly and reduce pollution emissions. , giving priority to green industries.

Thus, green banks are like other banks, but with environmental and social factors in mind by reducing carbon emissions in the direction of encouraging green credit activities and greening corporate governance activities. bank job.

3. Research Methods

3.1. Research Methods

- Document analysis: Researching relevant documents such as books, reports, scientific articles and policies related to green accounting and commercial banking. This helps you better understand the concept, theory and applications of green accounting in the banking industry

- Survey: Conduct a survey to collect opinions of experts in this field or people working in commercial banks. You can use either free or qualitative questions to understand their opinions and views on green accounting and its role in the banking industry.

- Interview: Continuing from the survey, you can conduct interviews with experts or senior management members in commercial banks to get detailed information and share their experiences about implementing green accounting in the banking industry.

- Analyze data: Collect data from financial statements and sustainability reports of commercial banks to analyze and compare the effectiveness of green accounting strategy. You can use methods such as quantitative analysis, charts, or financial metrics to assess the impact of green accounting on business performance and the environment.

- Investigative research: Conduct investigative research to gather information from a broader sample of the commercial banking industry. You can use survey questions or direct questions to gather opinions and insights from people who work in these organizations.

- International comparison: Research and compare the green accounting strategy of Vietnamese banks with other countries that have successfully applied green accounting in the banking sector. This helps you better understand the advantages, challenges and different approaches in implementing green accounting.

- Case study: Studying commercial banks that have been successful in applying green accounting strategy and analyzing success factors and barriers in implementing this strategy. This helps you to draw lessons from successful cases and propose solutions for Vietnamese banks.

3.2. Research process

- Determining research objectives: First, it is necessary to clearly define the objectives of the study, that is, to learn about the green accounting strategy and apply it in

commercial banks in Vietnam.

- Learn about the field: Next, learn more about green accounting and the commercial banking industry in Vietnam. Acquire relevant knowledge such as green accounting concepts, processes, and related policies and regulations.

- Building a theoretical framework: Based on the knowledge gained from the previous step, you can build a theoretical framework for your research. This helps us to design methods and algorithms to apply green accounting in banks.

- Data collection: You need to collect relevant data and information for research. Data sources may include academic literature, bank reports, statistical data, and surveys.

- Data analysis: After collecting enough data, you must conduct analysis of them to answer the research questions posed. You can use methods such as statistical analysis, comparison, and modeling.

- Draw conclusions: Based on the results from the data analysis, you can draw conclusions about the effectiveness of green accounting strategy in commercial banks in Vietnam. At the same time, you can also suggest recommendations for future adoption of this strategy.

- Writing a report: Finally, you need to write an essay report with the introduction of the research problem, research objectives and questions, theoretical framework, research methods, results and conclusions.

4. Research results and discussion

4.1. Research results

The Government and regulatory agencies have issued specific legal documents and guidelines to promote green growth, including green banking. This contributes to promoting commercial banks to pay more attention to green banking activities in both green credit and internal green. In particular, green credit activities have been implemented by a number of banks and achieved some initial results such as Sacombank with its environmental risk management system or Techcombank sponsored a number of savings projects. energy and clean production of small and medium enterprises. Green internal activities have been focused on by banks with the application of science and technology to reduce paper usage, using energy-saving devices such as lighting, air conditioning, and printers. , building green space.

4.1.1. Development experience of countries around the world

An overview of the world's research on successful green banking models is divided into two main groups: green banking models in developed countries and green banking models in developing countries. A study of these successful experiences will help determine the specificity of this model in each country. At the same time, on the basis of generalization, it will determine the popularity and ability to replicate the green banking model in countries around the world and its application in Vietnam.

In U.S.A

In the recent difficult context, when banks in the United States applied high fees and created many bad debts, a new type of bank was emerging. These are banks with a social conscience that apply the principles of sustainable development and responsibility to their business models and products. A great example of the new wave of green banking is the launch of GreenChoice Bank in the Chicago area, Green Bank in Dallas. The United States also develops a set

of standards to evaluate and rank the "green" level of banks, which are regularly published by the US Federal Deposit Insurance Corporation (FDIC). The United States was also the first country to regulate stakeholder environmental responsibility, in which U.S. lenders are subject to the Comprehensive Environmental Compensation Act (CERCLA). 1980s.

In a study on the potential role of green banking in California, Juhnke C., et al (2012) evaluated the potential impact of a Green Bank on energy efficiency and distributed systems, based on 6 criteria: (1) number of additional projects funded; (2) the bank's cost-effectiveness; (3) additional benefits provided by the bank; (4) the bank's management feasibility; (5) ease of integration with existing government programs, and (6) political feasibility. Thereby, the research has proved that the presence of Green Bank has helped increase the flow of effective competitive capital costs, thereby helping the state achieve the clean energy target and helping to reduce many current problems. trouble in this market.

In Germany

As one of the countries that initiated the concept of green banking, Germany has implemented many financial support programs for commercial banks implementing environmental protection projects. The German Bank for Reconstruction and Development (KfW) plays an important role in the design of green financial products. The German government only makes rediscount loans to KfW or builds a legal framework to operate efficiently and fairly in the green banking system. In 2008, outstanding loans for environmental projects accounted for 21.66% of total outstanding loans to policy, focusing on energy saving, soil protection, and water pollution control. Before granting a credit, KfW evaluates the economic performance of projects, but when approving a project credit, KfW reviews whether the project complies with environmental, health and safety principles. to the community or not, the level of compliance like. After that, KfW will put in place measures to minimize negative impacts.

In the UK

Research on Green Investment Bank (Green Investment Bank) by Vivid Economics and McKinsey (2011) has highlighted the role of GIB - a green investment bank established in 2010 under the UK government's coalition agreement to be complete. improve the policy framework and provide the necessary financial support to address free market failures, risk aversion, high transaction costs and lack of capital. According to the same study, GIB can help expand potential investors, improve the economic efficiency of projects, and share information to reduce the risk, specifically, of evidence of failure . GIB's market and intervention opportunities are as follows: (1) Marine wind energy: GIB helps to increase new investors and provides financial support to increase renewable electricity sources as well as reduce carbon emissions. environment; (2) Using energy sources outside the UK is also an effective option to reduce carbon emissions within the UK territory, strengthen energy security and long-term competitiveness of industries, and at the same time, GIB also help mobilize capital to finance projects and reduce carbon emissions into the environment; (3) GIB also supports the waste industry to reduce landfilling, generate renewable thermal energy and

reduce carbon emissions.

The analyzes by Vivid Economics and McKinsey (2011) show that in all three cases, GIB intervention is more effective and equitable, complementing the existing policy. GIB's intervention helps to mobilize funds from equity and debt markets, facilitating the valuation of risk in financial markets by improving transparency and openness. investment in sustainable development projects.

In Bangladesh

Bangladesh is one of the most environmentally affected countries in the world. Environmental pollution problems in this country such as: air pollution, water pollution, scarcity, encroachment of rivers, improper handling of industrial and medical wastes, deforestation and biodiversity loss. Since 2011, Bangladesh Bank has shifted its focus to green banking to protect the environment and improve financial sustainability.

The Central Bank of Bangladesh is the first central bank in the world to have a policy and implementation of green banking (Lalon, 2015). The Central Bank of Bangladesh has issued guiding circulars for commercial banks to develop their own manuals and policies applicable to each bank to implement green banking development strategies. The operation of green bank in Bangladesh is like each member in the same house with mutual influence and support. Green banking activities in Bangladesh are specifically established, forming a pattern in the operation of green banks in the country.

4.1.2. Current status of green banking development and implementation in Vietnam

Sustainable development with green growth is becoming a common development trend of countries around the world because green growth can simultaneously solve problems between growth and the environment - society, ensuring growth. economy with environmental and social protection. Through the role of providing capital to the economy, the banking system plays an important role in implementing green growth with the mechanism to encourage investment in environmentally friendly projects, banks become the leading banks in the world. green goods.

In the development orientation of 2012 - 2020 and beyond 2050, Vietnam started to implement green growth and to ensure the capital for implementation, the Government also has orientations to implement green banking. On the basis of systematizing the theory of green banking, the article focuses on assessing the status of green banks in Vietnam in recent years, on that basis, makes some recommendations to develop banking activities. green in Vietnam in the near future.

According to statistics from the State Bank of Vietnam, as of December 2021, there are about 25 commercial banks implementing green credit packages such as Sacombank, BIDV, Vietinbank, Vietcombank, Agribank, SHB, ACB, Viet A Bank, etc. Nam A Bank, PVCbank, HSBC, HDBank...; About 24% of green projects have been developed and implemented by banks for credit appraisal, 50% have developed and implemented environmental and social risk management processes in credit granting, construction and issuance. written process of environmental and social risk management, 68% have plans to expand green credit activities in the short and medium term. As of June 30,

2022, Vietnam's credit balance for green projects reached more than VND 474 trillion, an increase of 7.08% compared to 2021, mainly focusing on the field of renewable energy and clean energy. (47%).

Over the past time, HDBank has launched the bank's development strategy, focusing on developing green credit. From 2020, HDBank offers a program with a scale of up to VND 16,000 billion with a preferential loan interest rate with a 1% reduction per year compared to the normal interest rate, collateral is an asset formed from a loan with a Loan rate up to 80%, maximum loan term 10 years. Businesses wishing to borrow to promote investment in natural energy, green agriculture, etc. will have the opportunity to access the program's capital. With the State's policy to encourage the development of electricity from natural energy, many solar power projects have been invested and constructed. In particular, rooftop solar power is a new and superior form. Besides, as a financial intermediary in the market, HDBank has strongly deployed many closed-chain financing solution packages from distributors, agents to suppliers, suppliers of many enterprises. has a reputation and has distribution channels at home and abroad, such as sponsoring the supporting industry chain for Samsung/LG, the Yanmar agricultural machine chain; supermarket chain SGCoop/VIN...

As of December 2021, Nam A Bank has implemented a green credit program with lending interest rates applied by Nam A Bank from about 7%/year for short-term loans and from 7.5%/year for short-term loans. with medium and long term loans. In addition, the conditions for green credit loans are expanded more than before, in the direction of multi-sectors and multi-objects. For businesses, green projects can be the production of environmentally friendly products, loans to buy energy-saving equipment, buildings that use more resources than traditional ones, or individual customers. Rooftop solar power investment can also be considered for cheap capital financing. From December 18, 2018, Nam A Bank and the Global Climate Cooperation Fund (GCPF) officially signed a contract to implement the "green credit" program to finance businesses and individuals with preferential interest rates.

Similarly, Sacombank has implemented the process of environmental and social impact assessment through environmental and social policies combined with environmental and social management system (ESMS). BIDV recently made loans for a number of projects related to environmental protection such as wind power, emissions power, solar power, biomass, and waste treatment. As of December 2021, BIDV has approved 9 projects, of which 2 wind power projects in Quang Tri and Ninh Thuan have been put into operation. BIDV also supports customers in terms of loan interest (USD loan interest at 5-5.5%/year, VND loan interest at 10%/year). Vietcombank has implemented many projects, along with that, researched and contacted partners in the international financial market to diversify funding sources.

Since 1992, at the United Nations Summit on Sustainable Development, Vietnam has affirmed that sustainable development is an important strategic goal that our country is determined to achieve. However, the process of industrialization and modernization of the country is negatively affecting the environment and resources of our country in recent years. The report of the Ministry of Natural Resources and Environment in 2014 shows that since 2010

until now, emissions have tended to increase sharply and are expected to reach nearly 800 million tons of CO₂ by 2030, or about 3.7 times. compared to 2010. According to the ranking of EPI (Environment Performance Index) 2014, Vietnam ranked 136/178 countries in terms of environmental performance. The above results show that the environmental pollution in our country is getting more and more serious, which will significantly affect the long-term development of our country. Faced with that situation, in April 2012, the "Vietnam Sustainable Development Strategy 2011-2020" was approved by the Prime Minister. Accordingly, the Government's orientation for sustainable development in this period is to maintain economic growth, gradually implement green growth, develop clean energy and renewable energy, and ensure economic development in the direction of sustainable development. Low carbon, economical and efficient use of energy. By September 2012, the Prime Minister continued to approve the "National Strategy on Green Growth" with the goal of contributing to improving people's lives through job creation in green industries, green agriculture, green services, and health care . green services, investment in natural capital and green infrastructure development.

On March 20, 2014, the "National Action Plan on Green Growth for the period 2014 - 2020" was issued with the content of 12 groups of activities with 66 specific activities under 4 main themes as follows: (1) Develop national institutions and local green growth plans; (2) reduce the intensity of greenhouse gas emissions and promote the use of clean energy, renewable energy; (3) Greening production and (4) Greening lifestyle and sustainable consumption. The goal of this strategy is that by 2020, carbon emissions will be reduced by 8-10% compared to 2010 and by 20% with the support of the international community, while encouraging the development of green industry, green agriculture, building-based, environmentally friendly technology and equipment, green lifestyle and sustainable consumption. The Law on Environmental Protection promulgated in 2014 also shows the Party and Government's interest in environmental protection for sustainable economic development. The law stipulates the responsibilities of individuals and organizations in implementing climate change response content into planning strategies, socio-economic development, reducing greenhouse gas emissions and other harmful gases. depleting the ozone layer, developing renewable energy, producing and consuming environmentally friendly products, transferring and applying scientific technology to respond to climate change and build a growing economy green.

In order to realize green growth, besides the State budget and foreign investment, it is necessary to have the participation of commercial banks to meet the operating capital for actors in the economy. From the perspective of the management agency of the commercial banking system, the State Bank of Vietnam has also taken the first steps in developing a policy to implement green banking. The State Bank has cooperated with IFC to develop a set of guidelines for environmental and social risk management for credit institutions and foreign bank branches. In addition, Directive 03/CT-NHNN, issued in March 2015 on promoting green credit growth and managing environmental and social risks in credit granting activities, shows that the State Bank of Vietnam (SBV) The country is promoting to increase the proportion of green credit in the banking system.

In short, in the general trend of the world, Vietnam is making initial efforts to implement sustainable development on the basis of green economic growth and environmental protection. The orientations of the Party, Government and State Bank have created favorable conditions for commercial banks to implement green banking activities in the past period.

4.2. Discuss reviews

Commercial banks will have to invest in environmental and social risk management systems, professional training, capacity building for staff... in the field of green credit. Promote the application of technologies of the Industrial Revolution 4.0 to service development, information data management to help limit human resources and infrastructure investment. Actively propagate to the bank's customers about the benefits of green credit. It is necessary to develop and establish a comprehensive environmental and social risk management system. Establishing a department responsible for the implementation of environmental and social risk management; manage and supervise the implementation of green banking and green credit at the bank; develop specific lending policies for environmentally sensitive fields such as agriculture, leather goods, textiles, etc., closely monitor and take measures to gradually reduce lending for activities harmful to the environment. school. Strengthening measures to ensure safety for the system of credit institutions, in which, continue to promote the construction of data backup centers. Besides, in order to successfully implement the Green Banking Development Project towards sustainable development, it is necessary to mobilize the resources of the whole society. Commercial banks need to closely coordinate with functional units of the State Bank to build and form a data system on the situation of compliance, violations of environmental requirements of enterprises, and create a basis for banks in assessing and determining the level of environmental risks. In addition, it is necessary to focus on training human resources to respond to reality, especially adapting to financial and banking technology. In the commercial banking system, the two earliest commercial banks with environmental and social risk management systems are Techcombank and Sacombank. In which, Techcombank uses IFC's set of standards on social environment, while Sacombank builds its own management policy based on IFC's standards. Sacombank built the environmental and social management system ESMS with the consulting support of PwC company, based on standards according to international practices such as the Financial Initiative of the United Nations Environment Program, The Equator Principles and IFC's Performance Standards for all project financing activities. The ESMS includes: (i) Environmental and social policy; (ii) Process of assessing environmental and social impacts; (iii) Toolkit for assessing environmental and social impacts. Based on the questions of the appraisal toolkit, the credit officer will assess and classify environmental and social risks arising from customers' production and business activities that Sacombank intends to sponsor, making an important contribution to before making a credit granting decision. Sacombank also established an ESMS Task Force to train personnel directly performing the assessment and participating in the appraisal process, impacting on the environment and society for customers. Unlike Sacombank, Techcombank deploys green credit

activities on the basis of cooperation projects with international organizations. For example, Techcombank has signed a credit cooperation contract with IFC to finance clean production and energy saving projects of small and medium enterprises in Vietnam. Accordingly, Techcombank and IFC will finance businesses to change equipment, upgrade technology and systems to improve energy saving efficiency, expand production, cut costs, and reduce gas emissions, waste. In addition, businesses are also assessed by technical experts of IFC on energy efficiency, advising on how to improve and replace machinery and lines for high energy efficiency. and consult the appropriate equipment suppliers. In addition, Techcombank together with ACB and VIB also play the role of supporting financial appraisal and providing credit at the Green Credit Trust Fund established by the Swiss Federal Economic Agency (SECO). The fund's operational purpose is to provide financial support for clean technology investment projects of domestic enterprises, and at the same time, to encourage customers to develop investment products that bring environmental benefits to the community. copper. If green credit activities are only at the beginning, green internal activities have been focused on developing by banks in the past period. If in 2012, the rate of banks implementing e-banking services was only at 92%, by 2014, the absolute rate was 100%. This helps banks to limit a large amount of resources used such as paper, water, air conditioning equipment... Besides, some banks also implement specialized programs on green banking such as banks. Lien Viet Post Office, Sacombank. Specifically, in 2012, Lien Viet Post Bank implemented the Green Bank program with the aim of turning environmental protection activities into long-term activities, towards sustainable development. The program includes 3 main activities: (1) building green offices - launching an emulation to save electricity, stationery, reducing public assets such as water, toilet paper, creating a clean and beautiful green space ; (2) exchange paper for trees to reuse paper; (3) building green counters because customers' smiles bring a friendly and cheerful bank image. In 2013, Sacombank introduced a policy to reduce the impact on the environment by strictly controlling operating costs and effectively using available resources with measures such as using energy-saving light bulbs. , office equipment with energy saving or carbon emission labels, water saving faucets, using modern communication tools to limit movement... As a result, this bank reduced 12 % of electricity costs, 14% of petrol costs, nearly 30% of transportation costs compared to the set plan at the beginning of the year.

5. Conclusions and recommendations

5.1. Conclusive remarks

In this essay, we have studied the green accounting strategy of commercial banks in Vietnam. We have determined that the application of green accounting in the bank's business not only benefits the environment but also contributes to the sustainability and development of the banking industry. First, we have found that calculating and reporting environmental indicators such as carbon emissions, energy consumption and natural resource use gives the bank an overview of the efficiency of the use of resources. power. This helps them identify business aspects that can be improved to reduce negative environmental impact. Second, we analyzed the role of green accounting in building trust and confidence from

customers. Consumers today tend to authorize companies that are highly environmentally conscious and actively contribute to environmental protection. By applying green accounting, commercial banks can demonstrate their commitment to environmental protection and attract customers interested in green values. Finally, we have found that the green accounting strategy not only adds value to the bank from the customer side, but also brings economic benefits. Saving energy and using renewable sources not only reduces the bank's operating costs, but also helps them build a positive image in managing risks and improving business performance. In summary, the application of green accounting strategy in commercial banks' operations in Vietnam brings many benefits to stakeholders. This is a trend that not only matches the sustainable requirements of today's society but also contributes to the comprehensive development of the banking industry. However, to be successful in implementing this strategy, the bank needs strong commitment from management and support from supportive policies of the state.

5.2. Recommendations and suggestions

Firstly, governments need to consider adjusting the current legal system and develop new regulations in line with international practices in line with the trend of developing a green financial system. The green financial system has many different characteristics compared to the current financial system, therefore, it is necessary to improve the management capacity of state agencies and invest to support the management of the green financial system.

Secondly, from a macro perspective, the implementation of a green financial system allows entities operating in the financial-monetary sector belonging to governments, businesses, associations, training organizations, etc. Its jurisdiction is ready to create an environment capable of providing the financial products and services needed to facilitate the transition from a traditional economy to a green one.

Third, from a micro perspective, it is necessary to evaluate the green financial system in terms of benefits and costs. The main operational objective of a business is to maximize profits. However, the reality shows that some projects bring the highest profits to businesses but cause great harm to the environment, therefore, do not create the greatest benefits for society. Thus, the goal of building a green financial model should be towards reducing the production and consumption of products harmful to the environment and increasing the production and consumption of clean and environmentally friendly goods. school.

Fourth, the green financial model needs to support raising consumers' awareness of environmental protection through changing consumption habits. For the vast majority of consumers in developed countries, the price and characteristics of goods and services are not the only factors they consider in their decisions to purchase and use goods and services. Instead, they consider the ethical and social responsibility of the supplier, such as the way the product is manufactured, the safety of the production environment, the rate of child labor or other issues. relevant legislation. If such problems persist, consumers will not buy or use such goods and services even if they are sold at low prices. Instead, consumers will increase demand for "green" goods and services, pushing the market to a new equilibrium that

increases the prices of "green" goods and services. On the other hand, the Government can provide subsidies for these goods and services, thereby helping to encourage businesses to provide and produce "green" goods and services.

Fifth, in the context of Vietnam, in order to implement the "green" revenue policy to supplement the state budget for sustainable growth, it is necessary to evaluate and review the policy mechanism and legal system, especially especially those related to environmental protection to increase current revenue. Currently, although Vietnam has issued many policies on environmental protection tax, natural resource tax, decree on collection of wastewater fees, payment for environmental services, compensation for environmental damage, etc., however, the This document has many shortcomings and overlaps, especially the Law on Environmental Protection Tax and Natural Resources Tax. Compared with other countries, our country's natural resource tax rate is still low, especially for precious metals, so it is necessary to increase the tax rate and environmental fee accordingly.

When adjusting or promulgating regulations on environmental protection taxes and fees, the following issues should be considered: (i) The tax scale must be broad to cover the full extent of the environmental damage, in order to into any polluting action and should have no or very limited exemptions; (ii) The tax rate must be established on a reliable basis, in which the tax rate must be at least equal to the marginal cost of pollution treatment; (iii) Revenues from environmental taxes must support the reduction of revenues from other taxes; (iv) It is necessary to consider the impact of taxes with other policies and use them in combination with other policy tools to promote their effectiveness.

Sixth, it is necessary to develop preferential policies, especially tax incentives, and appropriate financial loan fees for the business sector in order to encourage enterprises to invest in technological innovation towards green technology, employment. green to create competitive advantages of enterprises in the market. This is necessary because the costs of building and handling systems to reduce environmental pollution or for clean production are often quite large, making it difficult for businesses who want to deploy these systems, especially are small and medium enterprises which make up the majority of the Vietnamese economy. On the other hand, the current tax incentives are not strong enough to encourage businesses to reduce environmental pollution.

5.3. Limitations and directions for further research

Although certain results have been achieved, the implementation of green banking in Vietnamese commercial banks is still limited. Although some guiding documents have been issued, the regulations are still general, unclear and specific. Green banking activities are still implemented by few banks and no bank has oriented towards the green banking model. The reason is that banks think that they will lose a large amount of profit because credit appraisal will be tighter when taking into account social and environmental factors. Green banking products and services in Vietnam are not specific and have not been implemented regularly. The products that have been deployed are only short-term programs to demonstrate the bank's social responsibility. Green credit products in the world such as loans to buy green houses and loans to buy green cars have not yet appeared in Vietnam.

In order to develop green banking in Vietnam in the coming time, first, the Government and the State Bank of Vietnam need to cooperate with international organizations as well as experienced countries to develop common environmental policies in order to help improve the environment. Commercial banks have a basis to gradually become more environmentally friendly, creating conditions for the emergence of green banks in Vietnam. After having specific instructions from the regulatory authority, commercial banks themselves can implement a 2-stage roadmap to implement green banking: (1) phase 1 developing a banking development strategy green bank, established a specialized department for green banking, focusing on management of environmental and social risks in its activities, initially implementing green internal activities; (2) Phase 2 concretizes green banking policy in each field, develops green products and services, aims at comprehensive green banking and reports to the State Bank. Because green banking products and services are still quite new in the Vietnamese market, banks should, in addition to diversifying products and services, focus on marketing these new products. This is not only to promote products, but also to contribute to raising people's awareness of environmental protection in choosing products, goods and services.

In short, green banking has only been initially implemented in Vietnam. In order to actively contribute to the implementation of green growth, the Vietnamese commercial banking system needs more specific instructions from the regulatory agency, and at the same time, it is necessary to proactively devise a green banking development strategy. Promote the deployment of green banking products and services to the public.

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