

Customer Satisfaction Through Green Banking Initiatives: An Empirical Analysis

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Abstract: As a step towards sustainable development, globalization of financial institutions has adopted green banking practices to minimize environmental impacts while continuing to provide digital banking services seamlessly. Aspects concerning customer satisfaction as influenced by green banking initiatives in scheduled commercial banks in eastern Uttar Pradesh are discussed in the paper. This paper examines how some green banking attributes-security and trust, ease of use and value creation, environmental, and social concerns-permit satisfaction among customers; a sample of 162 respondents was taken. Using descriptive statistics, it was found that the level of satisfaction of customers is a bit high on "Ease of Use and Value Creation" (mean = 4.01), followed by "Security and Trust" at 3.77, and "Environmental and Social Concern" with a mean score of 3.52. All three attributes are indicative of being significant in determining overall satisfaction with $\hat{a} = 0.335$ indicating importance to the model, $p < 0.01$ for security and trust factors, respectively. These findings underscore the urgency of giving prime importance to strong security features and user-friendly interfaces to increase customer confidence and activations in green banking. Even though there might be a relatively lesser effect of environmental concerns, they are integral to customer satisfaction, so banks must integrate them into their bigger corporate social responsibility frameworks. This study contributes to the understanding of how customers perceive green banking and provides insights for banks on how to optimize service quality and loyalty through eco-friendly practices. Future research should explore customer satisfaction regarding green banking in various regions, and further variables affecting consumer perceptions.

Keywords: Green Banking, Customer Satisfaction, Scheduled Commercial Banks, Security and Trust in Banking and Environmental Concern.

Introduction

Using banking services and products that are good for the environment is known as "green banking." This includes promoting the use of digital financial services, using renewable energy

sources, and reducing paper waste among users. Green banking includes pushing clients to accept services like electronic bill payment to do away with the need for paper statements. According to

(Lalon, 2015), any form of banking where economics benefit the environment is referred to as “green banking.” In other words, it involves reducing the carbon footprint linked to banking operations and encouraging environmentally beneficial behaviours.

Another fact of green banking is rewarding customers who adopt green banking practices and products. Several banks offer discounts on green financial services like solar-powered ATMs or reward clients for utilizing digital products. Banks frequently work with businesses and organizations to provide green banking services, such as offering discounts on eco-friendly goods. Green banking practices in banks give customers with a comfortable experience.

In India, the idea of “green banking” is just now taking off. The Reserve Bank of India (RBI) has introduced a variety of projects to promote green banking. The RBI has set guidelines for banks to promote green banking practices such as solar panel installation, the use of energy efficient building materials, and investment in renewable energy projects. The RBI also urges banks to use digital banking services to minimize paper waste. Banks are recommended to offer incentives to customers who utilize online banking services. Additionally, banks are required to report on their environmental initiatives and progress towards green banking goals.

Various green initiatives by banks are:

- 1) Encouraging consumers to adopt digital banking techniques rather than paper-based systems is one example of a green effort by a bank.
- 2) Giving discounts and higher interest rates as rewards to customers who utilize digital banking.
- 3) Giving clients who want to undertake energy-saving renovations to their homes or businesses green loans.
- 4) Implementing energy-saving practices at work, such as installing solar panels,

using LED lighting, and using recyclable materials.

- 5) Making investments in eco-friendly businesses and technologies, like renewable energy sources.
- 6) Providing eco-friendly financial services like eco-friendly checking and savings accounts.
- 7) Including environmental programs in corporate social responsibility guidelines.
- 8) Promoting the use of reusable bags and minimizing the usage of single-use plastics by customers.
- 9) Giving customers financial incentives for taking public transport or carpooling.

It was advised that banks should focus on boosting client confidence and increase awareness which ultimately led to satisfaction with such green projects. Customers are more satisfied with e-banking services in private banks than in public ones (Hossain et al., n.d.). The study suggests that clients of different age groups may view services differently. For speed, most users favour online banking. Online shoppers are mostly worried about security risks in financial transactions. The study suggest that different perception of e banking services have experienced by different age group of customers and that these customers use these services to varying degrees. To enhance the financial system, banks should concentrate on serving consumers of all ages. The study literature indicates that while examining client satisfaction, it is crucial to take service quality into account. The study literature indicates that while examining client satisfaction, it is crucial to take service quality into account.

A challenging study topic to examine is how customer discontent leads to customer desertion. Given that providing excellent customer service is a key component of any bank, the current study was carried out to determine whether the type of

green banking activities and customer services offered by the banks have any bearing on the overall satisfaction of customers. The study's primary objective was to ascertain whether Indian banks' banking activities, digital services, and green banking practices contributed to consumer satisfaction.

A thorough evaluation of the effects of variables (trust, communication, commitment, conflict handling, and switching obstacles of customers) on the degree of customer satisfaction was conducted.

Literature Review

According to **Dharwal & Agarwal (2013)**, reputation, legal, and credit risk can all be reduced with green banking. Among the suggestions the author gave for green banking practices are the sale of carbon credits, green financial products, green mortgages, paperless banking, energy awareness, mass transit, green building, and community-based social responsibility services.

Martins, Oliveira, and Popovic (2013) cite Bielski's study as saying that customers haven't fully embraced innovative, tech-driven banking activities for all of their potential benefits. Furthermore, despite the present trend towards the use of new financial services technologies, discovered that many clients still feel better at ease using traditional ones.

According to **Mary's (2015)** analysis of customer satisfaction and awareness levels of e-banking services, consumers knew very little about the range of e-banking services that were accessible to them. It was recommended that banks work harder to build client confidence and increase client awareness of and satisfaction with these green initiatives. Similar findings were found in studies by **Sudhalakshmi & Chinnadorai (2014)** and **Sharma, Sarika & Gopal (2015)**, which focused more on customer awareness of green banking initiatives.

Most green banking projects are propelled or aided by emerging technologies. Management

of energy use, solar power use, recycling of paper and waste, green deposits, green loans, green mortgages, green credit cards, green checking accounts, green money market operations, online and mobile banking, and environmental concerns such as implementing green banking awareness programs are a few examples of these initiatives. According to **Moorethy and Pradeepa (2014)**, these initiatives' features and traits that affect consumer satisfaction include accessibility, responsiveness, cost, user-friendliness, and convenience.

Agrawal, Rastogi, and Mehrotra (2009) identified three key characteristics of online banking initiatives: value proposition, ease of use and convenience, security and trust. They looked at the effects of consumer satisfaction with the features on customers' overall levels of satisfaction about online banking. The analysis highlighted the importance clients ascribed to each feature, and the conclusions can be used as guidance by banks to increase customer satisfaction with e-banking. Therefore, it is imperative to perform analyses in which the degree of consumer satisfaction with the attributes of green banking activities is seen as an independent variable and the degree of overall customer satisfaction with these initiatives is regarded as a dependent variable. However, the literature that is currently available does not contain any such empirical research.

All commercial banks should adopt "going green" as their company motto, claims **Lalon (2015)**. It is recommended that banks implement novel banking offerings that endorse sustainable practices and restructure their back-end operations to conform to eco-friendly protocols (**Ginovsky, 2009**). **Ginovsky (2009)** talked about eco-friendly construction techniques and repurposing old buildings for new branches. He investigated Alpine Bank. He recommended the green branch use solar electric systems, wind energy, sensor-controlled interior lighting systems, recycled materials for furniture, carpeting, insulation, and tile flooring, low-emitting paints and cleaning supplies, and larger

windows to let in natural light. **Ginovsky (2009)** underlined that banks needed to reorganise their back-office processes to include environmentally friendly procedures in addition to introducing new financial products that support sustainable practices.

(Herath & Herath, n.d.) demonstrates how crucial it is to comprehend how important customer satisfaction is to the success or failure of green banking investments. Bankers and policymakers can better understand the level of customer satisfaction with various green efforts and the effects that each category has on total green customer satisfaction by using the conceptual model that has been proposed and showed that all four of the green banking activities' elements had a significant impact on how satisfied customers were with green banking (security and trust, simplicity of use, value generation, and environmental and social concern). Customer satisfaction was most significantly impacted by security and trust, convenience of use, concern for the environment and society, and value generation. Consumers who were older and less computer literate were less satisfied with each feature than other consumers were. 78.0% of the variation in total consumer satisfaction with green banking was explained by the research model. The survey also found a significant relationship between the study's focus on social and environmental issues and overall customer satisfaction. The scales used to gauge consumer satisfaction and other aspects of green banking initiatives were deemed reliable with the sample, according to the reliability study. The current model achieved statistical significance at the 0.01 level, showing that it can explain total customer satisfaction with green banking.

(Nath et al., n.d.) concluded that for the environment and society to be sustainable, green banking practices are essential. Indian banks have begun implementing green practices, yet their environmental effect is still growing. If banks aspire to enter Western markets or the global economy, they must understand their obligations as global corporate citizens. Banks may benefit

from investing in companies that generate carbon credits or in initiatives that do so.

As per **(Sultana et al., 2021)** the City Bank Limited (CBL) of Bangladesh's green banking practices have a big impact on client retention and satisfaction. According to the report, green banking, customer happiness, and customer retention in the CBL are all directly correlated. The study emphasized the value of human connections in increasing customer happiness and retention, arguing that the CBL should prioritize strengthening connections with clients. According to the report, to effectively retain its customers, the CBL needs to implement cutting-edge green banking technologies and added value offerings.

Therefore, considering that the Indian banking industry is still acclimating to and implementing the concept, researching the subject of green banking in this context is not a waste of time.

The relationship between customer satisfaction with the features of green banking initiatives and overall customer satisfaction has not been examined.

Objectives

This study is aimed at analysing how customer satisfaction for various attributes in the green banking initiatives impacts on overall customer satisfaction with customers of scheduled commercial banks of eastern Uttar Pradesh. Hence the Specific objectives are:

- 1) To analyse the significance and utilization of distinct green banking initiatives among its potential customer segments.
- 2) To investigate how customer satisfaction with green banking initiatives affects overall customer satisfaction in relation to customers of commercial banks in the eastern U.P. that are in the public and private sectors.

Hypotheses

Hypothesis 1: **H₁**: Customers' satisfaction with the security and trust aspects of green banking efforts has a big influence on their overall level of satisfaction.

Hypothesis 2: : Overall customer satisfaction is significantly impacted by how satisfied customers are with green banking initiatives' value-creation and ease-of-use features.

Hypothesis 3: :: Customer satisfaction with the environmental and social concern components of green banking activities has a big influence on their overall level of satisfaction.

Methodology

Tools Used: SPSS and MS Excel.

Unit of Analysis: Individuals who have utilized at least one green banking program from a scheduled commercial bank.

Sample Size: 196 distinct clients, with 162 respondents from Eastern Uttar Pradesh considered for analysis.

Population: Customers of India's public and private sector commercial banks in Eastern Uttar Pradesh who use green banking initiatives.

Sampling Method: Simple random probability sampling.

Research Tool: The questionnaire is divided into two sections.

- Section A: Demographic information (gender, occupation, monthly income, education level, type of bank, tenure, frequency of bank use, types of green services availed).

- Section B: Satisfaction with various aspects of green banking projects (individual variables) and overall satisfaction with green banking (dependent variable).

Data Analysis:

- Scales Developed:

- Security and Trust Scale.
- Ease of Access and Value Creation Scale.
- Environmental and Social Concern Scale.
- Overall Customer Satisfaction Scale.

- **Descriptive Analysis:** Frequencies and averages used to analyse respondent profiles.

- **Reliability Check:** Cronbach's Alpha coefficient was used to assess the reliability of each scale (all scales had coefficients > 0.7, indicating reliability).

- **Multiple Regression Analysis:** Examined the impact of customer satisfaction with various aspects of green banking on overall customer satisfaction.

- Assessed correlations between variables, collinearity statistics (tolerance & VIF), normality, linearity, outliers, and homoscedasticity.

- Created a regression model and conducted hypothesis tests at a 0.05 level of significance.

Results

Data screening for demographic traits and reliability analysis of the four mean scales is shown in tables. All scales demonstrated a Cronbach's alpha coefficient of more than 0.7, confirming their reliability.

Table 1: Data screening for demographic profiles

	Gender	Occupation	Monthly Income	Educational Qualification	Frequency of using bank	Tenure	Green Banking services availed
Valid	162	162	162	162	162	162	162
Missing	0	0	0	0	0	0	0

Table 2: Reliability Analysis of Scales

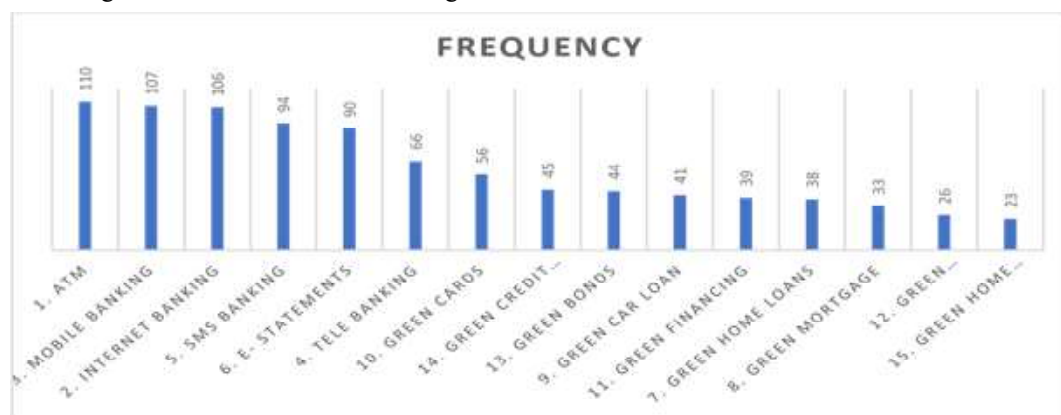
Scale	Cronbach's Alpha	Number of items
Security & Trust Scale	0.870	6
Ease of Use and Value Creation Scale	0.795	5
Environmental and Social Concern Scale	0.789	4
Customer Satisfaction Scale	0.784	3

Overall questionnaire reliability was found to be 0.899.

Green Banking Awareness and Usage

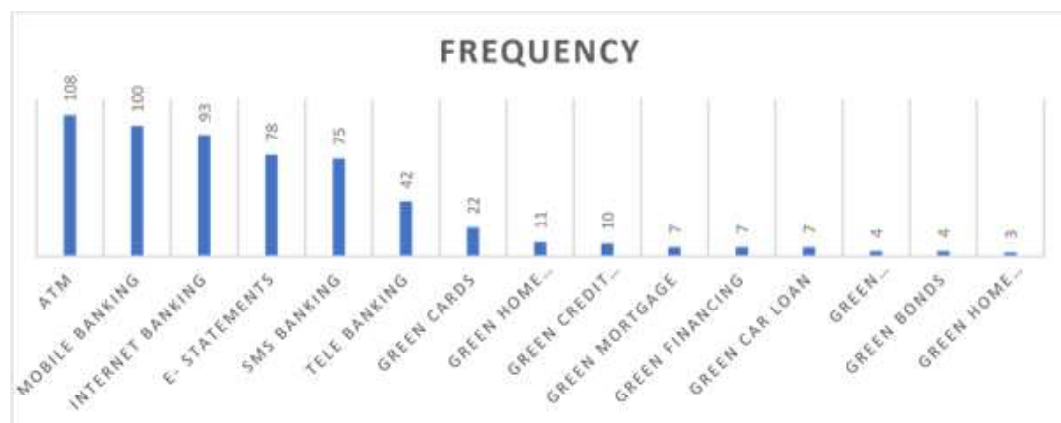
Out of 162 respondents, 118 have specific knowledge about the term “Green Banking”. The

data for awareness and usage had been taken from those respondents only which is shown by the below mentioned chart:



Regarding awareness, the study found that among those who use green banking services, the most aware service is ATM being the highest at 110, followed closely by mobile and internet

banking. This suggests a strong preference for digital banking methods among users, highlighting the importance of technology in modern financial transactions.



The most frequently utilized services are ATMs, mobile banking, and internet banking, with frequencies of 108, 100, and 98, respectively. In contrast, green financial products, such as green

cards and green home loans, show significantly lower usage, indicating a potential area for growth in promoting sustainable financial options.

Descriptive Analysis of Research Variables

Table 3: The average degree of customer satisfaction with the attributes of green banking initiatives concerning demographic profiles

Demographic Profile	Categories	Average Consumer Satisfaction Level		
		Security & Trust	Ease of Access and Value Creation	Environmental and Social Concerns
Gender	Male	Satisfied	Satisfied	Satisfied
	Female	Satisfied	Satisfied	Satisfied
Occupation	Government Sector	Satisfied	Satisfied	Satisfied
	Private Sector	Satisfied	Satisfied	Satisfied
	Retired	Satisfied	Satisfied	Neutral
	Self Employed	Satisfied	Satisfied	Satisfied
	Student	Satisfied	Satisfied	Satisfied
Monthly Income	Below 25000	Satisfied	Satisfied	Satisfied
	25001-50000	Satisfied	Satisfied	Neutral
(?)	50001-100000	Satisfied	Satisfied	Satisfied
	Above 100000	Satisfied	Satisfied	Satisfied
Educational Qualification	Intermediate	Satisfied	Satisfied	Neutral
	Graduation	Satisfied	Satisfied	Neutral
	Post Graduation	Satisfied	Satisfied	Satisfied
	Ph.D.	Highly Satisfied	Highly Satisfied	Satisfied
Bank Ownership	Public Sector	Satisfied	Satisfied	Satisfied
	Private Sector	Satisfied	Satisfied	Satisfied

Source: Field Survey

The average level of customer satisfaction for each independent variable pertaining to certain demographic profile groups is summarised in the above table. Results show that customers are satisfied with the services provided by banks.

Table 4: Descriptive Analysis of Study Variables

Descriptive Statistics					
Features	N	Minimum	Maximum	Mean	Std. Deviation
Security & Trust	162	1	5	3.77	0.6361
Ease of Access and Value Creation	162	1	5	4.01	0.5919
Environmental and Social Concerns	162	1	5	3.52	0.7333
Customer Satisfaction with Green Banking	162	1	5	3.93	0.6270
Valid	162				

Source: Field Survey

The above table shows that security and trust features have a mean of 3.77 (satisfied) with a standard deviation of 0.6361, a minimum of 1 (extremely dissatisfied), and a maximum of 5 (extremely satisfied). Value creation and ease of use features have a mean of 4.01 (satisfied) with a standard deviation of 0.5919, a minimum of 1 (extremely dissatisfied), and a maximum of 5 (extremely satisfied). The features related to environmental and social concerns have a range from 1 (very dissatisfied) to 5 (very satisfied), with a mean of 3.52 (slightly satisfied) and a standard deviation of 0.733. The dependent

variable, total customer satisfaction with green banking, has a mean of 3.93 (satisfied) with a standard deviation of 0.6270, a minimum of 1 (extremely dissatisfied), and a maximum of 5 (extremely satisfied).

Analysis of Multiple Regression

The table gives correlations between the variables in the research model. Security & Trust features scale, Ease of Use and Value Creation feature scale, and Environmental & Social features scale have significant correlation with Customer Satisfaction on Green banking scale.

Table 5: Correlations between the study model's variables

Correlations					
Features		Consumer Satisfaction with Green Banking	Security and Trust	Ease of Use and Value Creation	Environmental & Social
Pearson Correlation	Customer Satisfaction with Green Banking	1			
	Security and Trust	0.559**	1		
	Ease of Use and Value Creation	0.532**	0.457**	1	
	Environmental & Social	0.513**	0.367**	0.478**	1

** The two-tailed correlation is significant at the 0.01 level.

Collinearity Statistics

The variables' collinearity statistics are shown in the table below. The multicollinearity between the independent variables is examined here. The degree to which the other independent variables in the model do not account for all the variability of the designated independent is indicated by the tolerance. The inverse of the tolerance value is the Variance Inflation Factor (VIF). Multicollinearity with other variables is represented by very small tolerance values (less

than 0.10), and multicollinearity is indicated by VIF values greater than 10. These are the cut-off points that are frequently used to detect multicollinearity (Pallant, 2005). The current analysis shows that each independent variable's tolerance value is at least 0.10 and that the VIF values are significantly below 10, proving that the variables used have not broken the multicollinearity assumption.

Table 6: Collinearity Statistics

Variables	Collinearity Statistics	
	Tolerance	VIF
Security and Trust Features	0.763	1.311
Ease of Access and Value Creation Features	0.680	1.471
Environmental & Social Features	0.743	1.345

Source: Field Survey

Evaluation of Normality, Linearity, Outliers and Homoscedasticity

One method to confirm those assumptions is to look at the residual's histogram, normal probability plot, and residuals scatterplot of the regression standardised residuals as part of the multiple regression analysis (Pallant, 2005). It appears from the residual's histogram that the error terms, or residuals, are almost regularly distributed. The residuals' normalcy is shown in

the figure with a normal P-P plot. The plot indicates that the residuals, or error terms, are normally distributed since the points largely follow the normal (diagonal) line with no significant deviations. This would imply no significant departures from the norm. Given that the plot shows an almost straight line, it is reasonable to assume that the observed sample is from a normal distribution and that the relationship is roughly linear.

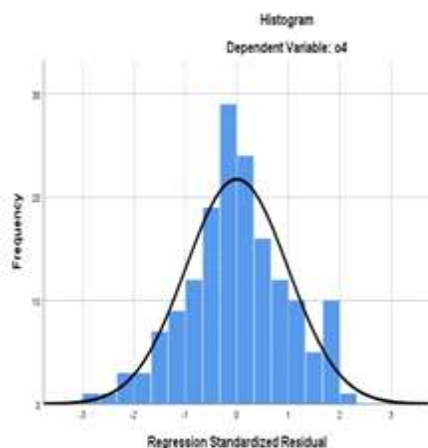


Figure 1: Histogram of Regression Standardized Residual

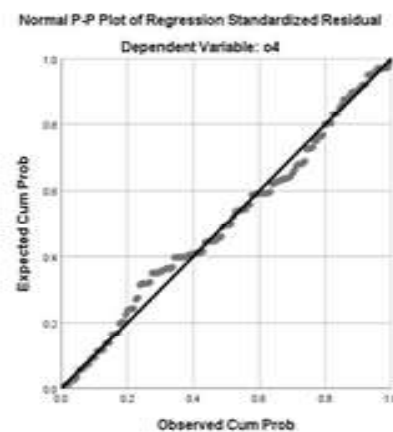


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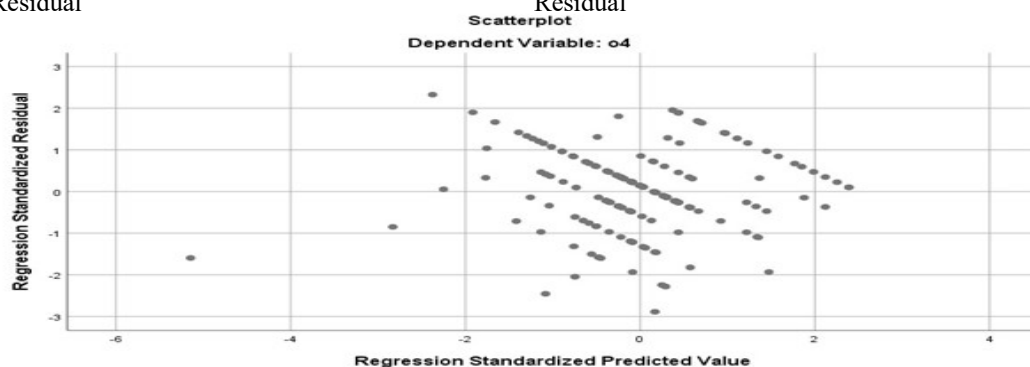
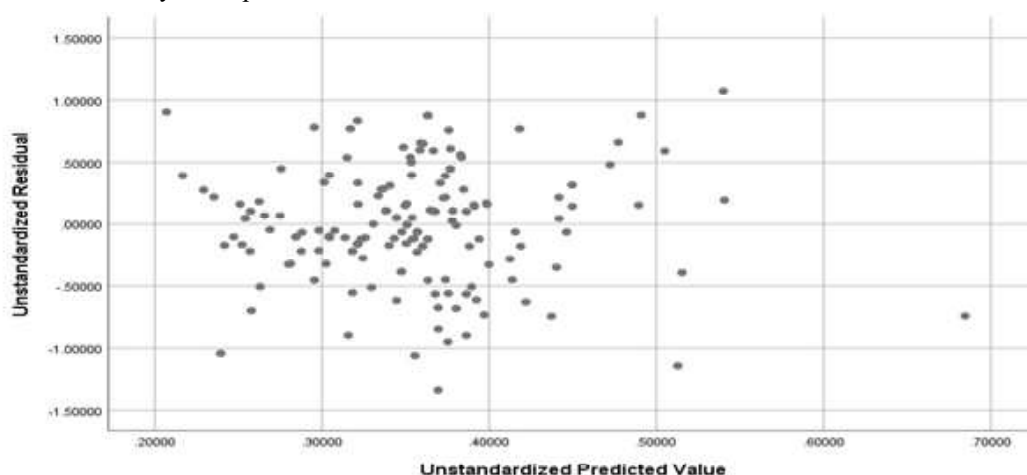


Figure 3: Residual Scatter plot

The above scatter plot shows that the regression standardized predicted value, and residual value is not evenly spread, and it shows the homoscedasticity assumption is not met. To solve

the problem, instead for ordinary least square regression, weighted least square regression is used to solve the problem heteroscedasticity.



Evaluating the Model

After using the weighted least square regression, now the residual is evenly dispersed and it shows no pattern, and the assumption of homoscedasticity is met. Few cases may disperse which is due to outliers, but it does not violate the assumption of homoscedasticity.

A summary of the research model's analysis is shown in Table 7. As a result, the R Square value of .468 shows that the study model, which consists of three independent variables, accounts for 46.8% of the variance in the dependent variable. There is a small discrepancy between the R Square value and the adjusted R Square value in this case, which is .458 (45.8%).

Table 7: Model Summary

Model Summary				
Model	R	R²	Adjusted R²	Std. Error of Estimate
1	.684	.468	.458	1.32860

Source: Field Survey

The statistical significance of the result is shown in Table 8. The current model achieves statistical significance (Sig = .000, or $P < .01$) at the 0.01 level of significance. Rejecting the null hypothesis, which asserts that the model has explanatory power. Consumer satisfaction about the following: “security and trust”, “ease of use and

value creation”, and “environmental and social concern” of green banking initiatives have significant effect on the overall consumer satisfaction. Green banking initiatives’ characteristics can help to clarify general client contentment with green banking.

Table 8: Statistical Significance

<i>ANOVA</i>		
Model	F	Sig.
1	46.79	.000 ^c

Source: Field Survey

Table 9 presents the results for each independent variable. It is found that each independent variable significantly influences overall customer satisfaction with green banking at the 5% level of significance ($p < .05$). The unstandardised values of the regression coefficients show that all three of the independent variables that were looked at had a positive impact on overall consumer satisfaction with green banking. The most distinctive influences on customers' overall satisfaction level with green banking are found

in customer satisfaction with security and trust features (.335), along with consumer satisfaction with ease of access and value creation features (.282). The influence of social and environmental factors is found to have the least unique impact (.236). When consumer satisfaction with all independent variables (features) drops to zero, the overall influence of green banking on customer satisfaction remains positive, as indicated by the constant taking a positive value (satisfaction).

Table 9: Evaluation of each independent variable

Variables	Coefficients (B)	Standardized Betas	Sig.
Constant	.709		.021
Security and Trust	.335	.351	.000
Ease of Use and Value Creation	.282	.247	.000
Environment and Social Concern	.236	.284	.000

Source: Field Survey

Regression Model

$$OCS = .709 + 0.335 ST + 0.282 EAVC + 0.236 ESC$$

Where, OCS = Overall Consumer Satisfaction on Green Banking

ST = Consumer Satisfaction on Security and Trust

EAVC = Consumer Satisfaction on Ease of Use and Value Creation

ESC = Consumer Satisfaction on Environmental and Social concern

Hypotheses	Results
H₁ : Overall Customer satisfaction is significantly impacted by security & trust features of green banking initiatives.	Accept
H₁ : Overall customer satisfaction is significantly impacted with green banking initiatives' value-creation and ease-of-use features.	Accept
H₁ : Overall customer satisfaction is significantly impacted with the environmental and social concern aspects of green banking initiatives.	Accept

Discussion

According to descriptive analysis, the three categories with the highest average satisfaction were “Environmental and Social Concern” (mean = 3.52), “Security and Trust” (mean = 3.77), and “Ease of Use and Value Creation” (mean = 4.01). A mean score of 3.93 for overall customer satisfaction with green banking indicates that most consumers are happy.

This implies that consumers place a higher priority on the useful attributes of green banking programs—such as affordability and ease of use—rather than on the advantages for the environment and society. All features, however, scored quite highly on satisfaction surveys, suggesting that consumers value different facets of green banking programmes.

Correlation analysis revealed strong relationships between the three independent variables and overall customer satisfaction. This suggests that enhancements in any of these domains are probably going to have a favourable effect on the general level of customer satisfaction with green banking endeavours.

With a modest level of explanatory power, the Multiple Regression Analysis model explained 46.8% of the variance in overall customer satisfaction. Overall satisfaction was significantly positively impacted by all three independent variables: Security and trust: = 0.335; ease of access and creation of value: = 0.282; concern for the environment and society: = 0.236.

The findings offer important new information, namely that trust and security have the biggest effects on overall satisfaction. This emphasises how crucial it is to increase consumer trust in green financial systems. Customer satisfaction is also highly influenced by ease of access and value creation, highlighting the need of user-friendly interfaces and obvious benefits for clients. Even though it has the least influence, environmental and social concern nevertheless makes a substantial contribution to overall satisfaction, indicating that consumers really

value green banking’s environmentally friendly features.

Conclusion

After examining this research article, significant inferences are drawn. Customers in eastern Uttar Pradesh are largely in favour of green banking activities, and overall satisfaction levels are good (mean = 3.93 out of 5). Since these areas have the biggest effects on total consumer satisfaction, banks should give priority to improving the security and trust components of their green banking programmes. To foster confidence, this can entail putting in place strong security measures and making them known to clients in an understandable manner. Value generation and ease of usage are also important considerations. Banks ought to concentrate on creating intuitive user interfaces for their green banking offerings and make sure that clients understand the advantages. Even though they have a lesser effect on overall satisfaction, social and environmental issues are nevertheless quite important. Banks ought to keep highlighting the environmentally friendly components of their programmes since doing so enhances consumer happiness and fits in with larger CSR objectives. With its explanation of 46.8% of the variation in total satisfaction, the study offers a strong basis for understanding customer satisfaction with green banking initiatives. Nevertheless, there might be additional variables that affect customer satisfaction that were not considered in this study. Because the findings are exclusive to eastern Uttar Pradesh, they might not hold true for other regions or countries. These links could be investigated in various geographical contexts in future research. The report makes no distinction between banks in the public and private sectors, which may present an intriguing topic for further investigation to see whether there are notable variations in customer satisfaction between these two industries.

To sum up, this study offers insightful information to institutions who want to improve their green banking programmes. Banks can enhance

consumer satisfaction by prioritising security, usability, and environmental considerations. This could result in a rise in the use of green banking services and better customer retention. To fully comprehend these correlations in various contexts and investigate other aspects that can affect how satisfied customers are with green banking activities, more research is necessary.

Limitation and Suggestions

The study on green banking in eastern Uttar Pradesh, India, while informative, has limitations due to its limited geographical reach and small sample size of 162 respondents. Its myopic focus on consumer satisfaction ignores the environmental and financial implications of green banking activities. To address these limits, future study should widen its geographical scope, dramatically increase the sample size, and examine how green banking affects the economic and environmental achievements of banks. Furthermore, researching the impact of demographic characteristics on customer satisfaction and performing comparative analyses of public and private sector banks could provide useful insights. These additions would provide a more comprehensive understanding of green banking practices, including their effectiveness and reception among diverse customer bases in various circumstances.

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