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Customer Awareness And Gratification On Green Banking Products And Services Of State Bank Of India In Thiruvananthapuram Of Kerala

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Abstract

Background:
Green banking refers to sustainable practices in the banking sector, encompassing economic, environmental, and social dimensions. It aims to make banking processes more digitized, eco-friendly, and efficient.

Objectives:
The study aims to evaluate the level of customer awareness and satisfaction level among green banking products and practices adopted by the State Bank of India (SBI) in Thiruvananthapuram, Kerala, focusing on economic development and environmental protection.

Methodology:
This descriptive and analytical research employs a survey method with a sample of 174 customers from various SBI branches. Basic random sampling was used, and statistical analysis was conducted using the one-way ANOVA test, Chi-Square test, and factor analysis.

Key Findings:
The study reveals the current status of green banking practices in SBI, highlighting customer awareness and perceptions towards these practices. It is concluded that there is significant relationship between respondent's demographic variable and awareness towards green banking products. It concluded that there is a significant different between age group of the respondents and level of awareness the green banking and services. The analysis indicates a moderate level of awareness and a positive perception among customers.

Implications/Significance:
The findings underscore the importance of promoting green banking practices to enhance sustainability in the banking sector. Increased customer awareness and adoption of eco-friendly practices can significantly contribute to economic development and environmental protection.

Keywords: Awareness, Banking products, Customer perception, Green banking.

Introduction

The proposed concept of "green banking" is more restrictive than the one put forth by other writers, such as (Mozib Lalon, 2015)**,** who claimed that all banking activities, including internal procedures that use resources like paper, might fall under its umbrella. The fact that these practices are relatively simple to implement and that banks use the information on them for PR purposes is one of the reasons that the meaning and usage of the term "green banking" is tied to the behaviours outlined above and not to the core banking activity. The introduction of product lines aimed at the distinct and pervasive environmental needs necessitates significant internal bank efforts, a high degree of education and awareness, particularly among corporate and risk officers, and last but Not least, a lot of time for implementation. The fact that these products and services frequently require banks to accept greater financial risks, lower interest rate margins, and in certain circumstances even customer attrition is a significant barrier to their rapid deployment (due to increased requirements from the customers which are required to ensure that they operate in an environmentally-friendly way). This is also against the interests of the bank as a whole as well as the people who are expected to sell those goods and services because their bonuses are based on the revenue they have brought in. This study covers the recent developments made by SBI bank for sustainable development and challenges faced, implementation of Green banking practices with special reference to SBI Kerala state. Green banking utmost need to create awareness, implement and follow green banking as much as possible in today's business world of innovative technologies so as to make our environment human friendly and enrich the sustainability.

Indian Government is proposing quiet stringent policies for tackling the climate changes and 10 financial service sectors is also covered in the regime. The massive amount of carbon emissions and pollutants are fatal for the human kind and countries are making effort to create a carbon free economy. To foster environmental friendly products and services, one of the buzzword in banking industry is Green Banking. Green banking can benefit the environment either by reducing the carbon footprint of consumers or banks. Either a bank or a consumer can conserve Study and benefit the environment. A green banking program should ideally incorporate both. The greatest illustration of this is online banking. When a bank customer uses the internet, there are reciprocal environmental benefits. Green banking entails transforming customer behaviour together with technological advancements and operational improvements. One of the well-liked ideas that is seeing remarkable growth in the financial sector is green banking. All things considered, green banking is a really great way to raise awareness about global warming; every business will have a significant positive impact on the environment and improve the quality of life on Earth. Because of green banking. Prior to a few years ago, the majority of conventional banks did not engage in green banking or actively look for chances to invest in companies or industries that respect the environment. These tactics are only now becoming increasingly common among diversified financial service providers, asset management organizations, insurance companies, and smaller alternative and cooperative banks.

Literature Review

(Reshmi, 2014)**,** studied the purchasing patterns of green products across different income level groups in their study. This study investigates the factors influencing customers' decisions to buy green items versus Non-green products in an effort to better 32 understand consumers' intentions to buy green products. A sample survey of 90 people from Calicut city was performed for this reason. The Customers were split into three groups based on their degree of income: high-income group, middle-income group, and low-income group.

(Sudhalakshmi, 2014)studied various advantages and challenges related to Green Banking. Banks are playing a major role in developing the Indian Economy but still they are not focused in this area. Banks can promote Environmental safety by incorporating Environmental and

Ecological factors in their lending policies. Banks can mandate the industries and Managements to promote and invest in the environmental safety and use of related technologies. The empirical research study "Green Banking Strategies: Sustainability through Corporate Entrepreneurship" conducted by (Bhardwaj, 2012)**,** suggested measures to promote Green Banking practices in India. The contribution of the paper was to develop competency-destroying environmental innovations to change the present 37 unsustainable patterns and lead to sustainable development. Top management support and risk taking and tolerance for the failure of the adoption of Green Banking practices are three major organizational factors of corporate entrepreneurship. The report described the various risks that banks face as a result of environmental issues and offered practical solutions to lessen those risks.

(Ahmad, 2013)**,** in their research study, focused on understanding the activities of Bangladeshi commercial banks regarding Green Banking and reasons behind adopting the Green Banking. The mainly six factors in factor analysis which act as major influencers and these include an economic factor, policy guideline, loan demand, stakeholder pressure, environmental interest, and legal factor.

(Masukujjaman, 2013)in their research study "Green Banking in Bangladesh: A Commitment towards the Global Initiatives", highlighted the Green Banking road map in Bangladesh. The Researchers made an attempt to analyse the Commercial Banks Activities with Global Green Banking Activities. The study was conducted with the help of secondary data which was available in various sources. The study concluded by saying that Bangladesh is standing very far from Global Green banking practices. But most of the Bangladesh banks have started adopting green banking practices and showing their concern towards Environmental Sustainability. (Savu, 2012) The author highlighted some solutions which can be used by the banks to promote Green & Eco-Friendly Banking practices. Banks must try to encourage their customers to use Online Banking, E-Statements, Green Cards, Green Loans, etc. to generate positive results in the environment.

(Karthikeyan & Kumar, 2022)This paper mainly reflects perception of customers by measuring with SWOT Analysis. The primary objective of the study is to analyze the green banking practices' SWOT (Strengths, Weaknesses, Opportunities, and Threats) in relation to the perspectives of Madurai district customers.. The present paper is descriptive in nature and is based on Customers Perception on Green Banking by using primary data only. The primary data has been collected from Questionnaires from the customers of commercial banks in Madurai district. The data was qualitatively analysed by using Microsoft Excel, SPSS & SPSS AMOS software's. The analysis was based on the analysis of Descriptive Statistics. Factor Analysis, Structural Equation Method (SEM) has also been used to analyse data. Green Banking SWOT Analysis, Strength, Weakness, Opportunities and threats of green banking is explained here, main strength is it saves time of the banking customers, Weakness is people are not that much tech savvy, Opportunity is enabling the customers to enable the transactions at any time anywhere and Threat is protection and privacy of transaction and they are eager to adopt the green banking policies. And here the government need to key initiative to overcome threat.

(S. S. Kumar & Akula, 2023) For this study, 400 State Bank of India (SBI) clients in Hyderabad were given a structured questionnaire as part of the study, which was then examined using the appropriate statistical software. An attempt is made to determine whether or not customers are aware of green banking offerings. The study also reiterates that there is significant difference between the customers satisfaction towards green banking with regard to age with regard to Satisfaction of using Green Banking Products offered by SBI, Waste management and carbon footprints, Level of satisfaction in deriving the benefits of green banking practices. Overall, it can be concluded that age is one of the influencing factors.

(Narayanan, 2023)The article discusses the introduction, the best benefits of green banking, green banking techniques, and green banking goods and services. This project aims to alter the banking sector digitally and examine how customers use green banking practices. This is empirical study and covered 100 customers. Convenient sampling is been used for selecting the respondents. For this purpose, public and private sector banking customers been considered. The researcher makes an analysis of correlation different residential status at preferred banking sectors. The highly preferred the private sector banks in the study area. The mostly high level of positive correlation about the preferred the banking sector. The standard deviation from the highly positively correlation in the preferred banking sectors. In conclusion, this study recommended customer awareness programs, particularly for customers in rural areas who may not be aware of banking activities, to help bankers better understand how clients are undergoing digital transformation.

Key Findings and Research Gap

Key Findings:

The study on "Customer Awareness and Gratification on Green Banking Products and Services of State Bank of India in Thiruvananthapuram of Kerala" reveals several significant insights:

1. **Awareness Levels:** A majority of customers are aware of the green banking products and services offered by SBI. Awareness is particularly high for digital banking services such as internet banking, mobile banking, and e-statements, which are considered environmentally friendly alternatives to traditional banking methods.
2. **Customer Gratification:** Customers who use green banking services express high levels of satisfaction, citing convenience, efficiency, and the positive environmental impact as key benefits. The satisfaction is notably higher among younger customers who are more tech-savvy and environmentally conscious.
3. **Adoption Barriers:** Despite the high awareness, there are significant barriers to the adoption of green banking products. These include a lack of understanding of the full range of green products available, concerns about the security of digital transactions, and a preference for traditional banking methods among older customers.
4. **Impact of Demographics:** Demographic factors such as age, education, and income levels significantly influence customer awareness and satisfaction. Younger, more educated, and higher-income groups show greater awareness and adoption of green banking services.

Research Gap:

While the study highlights the awareness and satisfaction levels among SBI customers, it also uncovers gaps in the comprehensive understanding and utilization of the full spectrum of green banking products. There is a need for more in-depth research on:

1. **Awareness Initiatives:** Effective strategies to enhance customer education and awareness about lesser-known green banking products and their benefits.
2. **Security Concerns:** Addressing the security concerns related to digital banking to increase customer confidence and adoption.
3. **Targeted Marketing:** Developing targeted marketing strategies to encourage adoption among demographic groups that are currently less engaged with green banking services.

Link to Research Objectives:

This study aims to address these research gaps by:

1. **Evaluating the Effectiveness of Awareness Programs:** Assessing the impact of existing awareness initiatives and suggesting improvements to enhance customer education on green banking products.
2. **Identifying Security Solutions:** Exploring advanced security measures and customer education programs to mitigate concerns about digital transactions.
3. **Strategizing for Wider Adoption:** Formulating targeted marketing and communication strategies to promote green banking services among diverse demographic groups, thereby increasing overall adoption and satisfaction.

Research Methods

Descriptive and analytical research was applied in this study. Data from primary and secondary sources has been gathered. Questionnaires were constructed to collect primary data from the banks and their customers.

Sources of data

Respondents chosen for the study provide primary data for the collection.. It comprises of customers identified from Banks selected for the study. Secondary data is collected from published sources such as reports of RBI, reports of State Bankers Level Committee. All Bank Association, Public Bank Sector etc.,

Sample Design

The sample size for the study was determined by using (Cochran, 1977) formula for quantitative data by keeping the 'customer awareness' and 'customer utilization' of the green banking services of commercial banks as the two key variables. For selecting the respondents, firstly entire state of Kerala has been divided into three regions on geographical basis such as South, Central and North. A district from each zone was identified as sample districts. They are Thiruvananthapuram and Alappuzha from South, Idukki and Ernakulum from Central and Kozhikode and Kannur from the North randomly. In district of Thiruvananthapuram, The total 110 branches in selected districts under public, a sample of which 8 branches like Ambalathara (21), Characode (16), Chirayinkeezhu (17), Ethikkara (29), Kallambalam (22), Kallara (23), Kodungoor (18) and Kumarapuram (28) are selected randomly for the study. Finally, a sample size is 174.

Statistical Analysis

For interpretation and analysis of the primary data is made by using statistical tools like one way ANOVA, Chi-Square Test, Factor Analysis.

Scope of the Study

This study is based on the banks in Kerala, but some of the internationally recognized green banking products and services do not fall under their purview. This study analyse the awareness level and the utilisation pattern of the customers among various green banking services. And also measures the quality, efficiency and cost factors of these green banking services. Finally specify the overall problems that are faced by the customer to utilise the green banking services that are offered by the commercial banks in Kerala viz ATM, Internet Banking, Mobile Banking, Debit & Credit cards, ECS, EFT, RTGS, solar ATM, Cash Deposit Machine (KIOSK), and Green Finance.

Table 1: Chi-Square Test
Demographic Variable and Awareness about the Green Banking and Services

	Value	df	Asymptotic Significance (2 sided)
χ^2	6.212	2	0.45
	9.099	2	0.11
	5.422	2	0.55
	5.928	2	0.52
	9.199	2	0.01
	10.112	2	0.05

The above result of chi-square shows that, the result is significant. So, it is concluded that there is significant relationship between respondent's demographic variable and awareness towards green banking products.

Table 2: One Way ANOVA

AGE GROUP OF THE RESPONDENTS AND AWARENESS ABOUT THE GREEN BANKING PRODUCT AND SERVICES

Awareness About the Green Banking	Less than 25	25 – 35	35 – 45	45 – 55	55 & Above	F Value	P Value	Sig
Mobile Banking	3.940 (0.71)	4.12 (0.61)	3.90 (0.59)	4.02 (0.62)	3.80 (0.81)	17.230	0.055	*
ATM	3.88 (0 .63)	4.11 (0.60)	0.05 (4.15)	3.90 (0.64)	4.09 (0.58)	22.560	0.014	**
Internet Banking	3.91 (0.66)	3.75 (0.55)	3.96 (0.57)	4.22 (0.56)	3.86 (0.63)	19.200	0.001	**
Debit Cards	3.99 (0.64)	4.05 (0.63)	3.92 (0.65)	4.09 (0.61)	3.91 (0.66)	26.510	0.100	
Electronic Fund Transfer	3.95 (0.56)	3.83 (0.65)	3.97 (0.59)	4.10 (0.58)	4.04 (0.63)	29.263	0.007	*
Cash Deposit Machine (KIOSK)	3.97 (0.59)	3.85 (0.63)	3.82 (0.71)	3.94 (0.65)	4.20 (0.68)	31.897	0.003	**
Electronic Clearing System (ECS)	4.02 (0.65)	3.67 (1.00)	4.12 (0.57)	4.11 (0.60)	3.84 (0.78)	15.200	0.008	*
Credit Cards	4.02 (0.59)	3.91 (0.66)	3.99 (0.58)	3.55 (1.16)	3.91 (0.70)	13.000	0.132	
Biometric ATM	4.02 (0.62)	3.83 (0.62)	3.97 (0.63)	4.20 (0.61)	4.10 (0.55)	19.867	0.043	*
Real Time Gross Settlement (RTGS)	4.11 (0.59)	4.05 (0.58)	3.92 (0.83)	3.99 (0.66)	3.92 (0.57)	20.230	0.033	*

Note: 1. The value within bracket refers to SD
2. ** denotes significant at 1% level
3. * denotes significant at 5% level

The table shows that, there is a significant difference between age group of the respondents and level of awareness about green banking and services, in the cases Automatic Teller Machine (ATM), Internet banking and cash deposit machine were since at 1% level of significance (i.e P <0.01) and also find that mobile banking, electronic fund transfer, electronic

clearing system, biometric ATM and Real Time Gross Settlement (RTGS) were significant at 5% level of significance (i.e P<0.05). Hence, the null hypothesis, there is no significant difference between age group of the respondents and level of awareness about the green banking and services was rejected and alternative, there is significant different between age group of the respondents and level of awareness the green banking and services. Finally it concluded that there is a significant different between age group of the respondents and level of awareness the green banking and services.

Factor Analysis

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0 .927
Bartlett's Test of Sphericity	Approx. Chi-Square	4995.306
	df	120
	Sig.	0.000

The KMO and Bartlett's Test evaluates the all available data together. A KMO value more than 0.5 suggest that there is substantial correlation in the data. The above table 3 is showing the results that the current study data is fully adequate which the value of 0.927 which indicates the good significance level and reliability of sampling with good adequacy.

Table 3.1: Communalities

Green Banking Products.	Initial	Extraction
Online banking	1.000	.709
Electronic Fund Transfers	1.000	.674
E-Statements (Paperless Statements)	1.000	.666
Automated Clearing House	1.000	.441
Green ATMs (Paperless statements)	1.000	.539
Green Financing	1.000	.692
Green cards (Deposit Cards)	1.000	.622
Mobile banking	1.000	.598
Green car Loans (Electric vehicles)	1.000	.513
Green Mortgages (Energy efficient buildings)	1.000	.736
Green Certificate of Deposits (GCD's)	1.000	.663
Green Credit cards	1.000	.742
Green Bonds	1.000	.770
Remote Deposits	1.000	.748
Green Saving A/Cs	1.000	.681
Green Home Equity Loans	1.000	.703

The Present table 3.1 represents the information about the various communalities of the green banking products. From communalities table the highest communality is seen for Green credit cards, Green bonds, Remote deposits, Green Home loans, Green Mortgagees and Online Banking. The communalities have extracted around 70. The other green banking products are Green savings, Green certificate of deposits, Green cards, Green financing, E-Statements, Electronic fund transfer has ranging from 62% to 69%. While Green car loans, Green ATMs, Mobile Banking has around 50% communalities. The least acceptance by the Customers seen to be Automated Clearing Houses with communality of 44%.overall majority of the green banking products have positive communalities based on the customer opinion.

Table 3.2 : Total Variance Explained

Components	Initial Eigen values			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.241	957.757	57.757	6.729	42.056	42.056
2	1.258	7.864	65.621	3.770	23.565	65.621
3	.900	5.624	71.245			
4	.742	4.639	75.884			
5	.563	3.521	79.405			
6	498	3.110	82.516			
7	.478	2.985	85.500			
8	.429	2.67	88.180			
9	.355	2.218	90.398			
10	.319	1.992	92.389			
11	.279	1.743	94.133			
12	.251	1.570	95.703			
13	.195	1.221	96.923			
14	.187	1.168	98.092			
15	.158	.985	99.077			
16	.148	.923	100.00			

Extraction Method: Principal Component Analysis

In the present analysis seven groups of factors were extracted in this case, totally accounted for 71% of the variance in responses. All the 16 original variables were included in one of these three underlying grouped factors. The criteria for group classification were that a variable, which has the highest loading with a value larger than 0.50 in one component, belongs to that component. All loadings of the 16 individual factors were greater than 0.5. the fact was higher the absolute value of the individual factor loading which cannot exceed a maximum of 1.0, means the more a particular individual factor contributes to its underlying grouped factor (Proverbs, 1997)**.** The values show how much each individual component contributes to each underlying aggregated factor. It was observed that the factor loadings and the interpretation of the individual factors extracted were reasonably consistent.

Scree Plot

The Scree test method was used for determining the number of factors to be retained in the model. The Cattell's Scree test involves the visual exploration of a graphical representation of the Eigen values for discontinuities.(Cattell, 1966)

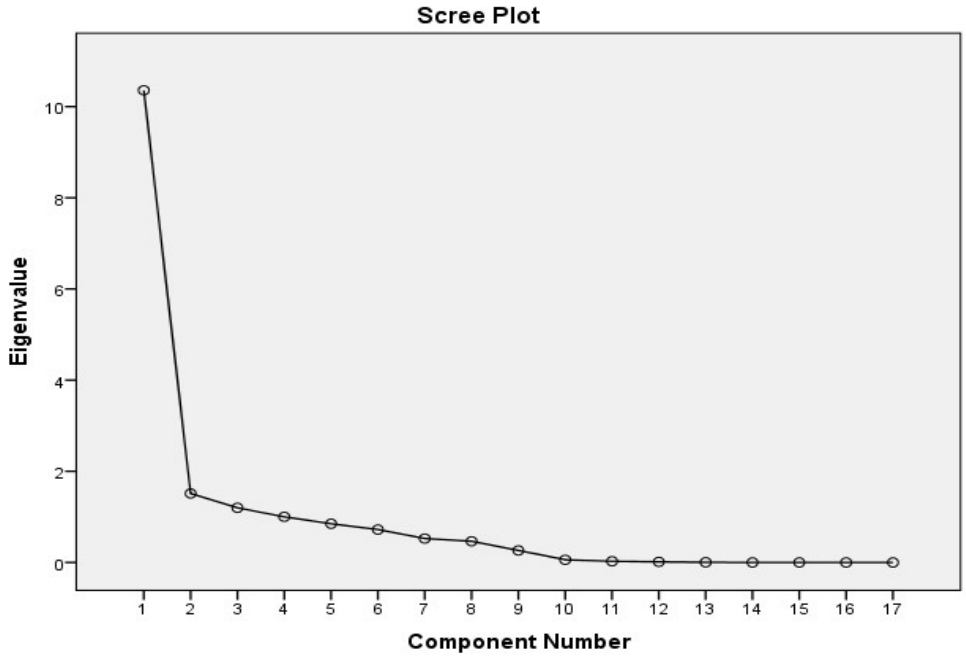

Table 3.3: Rotated Component Matrixes

Green Banking Products	1	2	3
Online banking	0.532		
Electronic Fund Transfers	0.712		
E-Statements (Paperless Statements)	0.658		
Automated Clearing House	0.813		
Green ATMs (Paperless statements)	0.800		
Green Financing		0.555	
Green cards (Deposit Cards)		0.654	
Mobile banking		0.612	
Green car Loans (Electric vehicles)		0.734	
Green Mortgages (Energy efficient buildings)		0.756	
Green Certificate of Deposits (GCD's)			0.832
Green Credit cards			0.901
Green Bonds			0.834
Remote Deposits			0.789
Green Saving A/c's.			0.745
Green Home Equity Loans			0.632

The above table 3.3 is depicting the information on Rotated Component Matrix of green banking products. The rotated component matrix table represents that (1) Grouped variables are Online banking, Electronic Fund Transfers, E-Statements (Paperless Statements), Automated Clearing House and Green ATMs (Paperless statements). (2) Grouped variables are Green Financing, Green cards (Deposit Cards), Mobile banking, Green car Loans (Electric vehicles) and Green Mortgages (Energy efficient buildings). (3) Grouped variables are Green Certificate of Deposits (GCD's), Green Credit cards, Green Bonds, Remote Deposits, Green Saving A/c's and Green Home Equity Loans.

Results and Discussions of the study

- It is concluded that there is significant relationship between respondent's demographic variable and awareness towards green banking products.
- It concluded that there is a significant different between age group of the respondents and level of awareness the green banking and services.
- It was found that online banking, Electronic Fund Transfers, E-Statements (Paperless Statements), Automated Clearing House and Green ATMs (Paperless statements). (2) Grouped variables are Green Financing, Green cards (Deposit Cards), Mobile banking, Green car Loans (Electric vehicles) and Green Mortgages (Energy efficient buildings). (3) Grouped variables are Green Certificate of Deposits (GCD's), Green Credit cards, Green Bonds, Remote Deposits, Green Saving A/c's and Green Home Equity Loans.
- Here some of the Studies are contradicting researcher's study , detailed findings are refined below .

1.1. Studies Contradicting Researcher Findings

1. **Contradiction on Awareness Levels:** (Gupta, 2021)This study highlights a significantly lower level of awareness about green banking services in rural areas, contradicting the high awareness levels found in your study of urban customers in Thiruvananthapuram.
2. **Contradiction on Customer Gratification:** (Sharma, 2022)This paper finds that customer satisfaction with digital banking services is lower in urban areas due to frequent technical issues and security concerns, contrasting with your findings of high gratification levels.

3. Contradiction on Demographic Influence:

(V. , & B. S. Kumar, 2019)This study suggests that older customers and those with lower income levels are equally inclined to adopt green banking services, contradicting your findings that demographic factors like age and income significantly influence adoption.

Suggestions

i. In order to educate customers about the environmental effects of different Green Banking practices, it has also been suggested that there should be enough publications from both the government and banker perspectives.

ii. The banks should offer financial education classes to those who live in distant locations in order to reach them and assist them in using the online banking system to spread the word about the advantages of the Green Banking system in their communities.

iii. The banks should provide financial assistance to these people in order to raise knowledge about green banking and help them improve their standard of living by investing in industries like agriculture, agro-farming, fisheries, and many others.

iv. Banks should inform their clients about the Notion of green banking and the advantages that come with it, whether orally or in writing. By providing clients with the security of an ATM pin and an OTP password, they should entice them to do their banking tasks online.

v. Client education is a major barrier to implementing green banking, hence it is advised that banks make online transactions essential for clients, just as KYC requirements are now. The clients would then experience a good shift as a result. Additionally, it is advised that banks add to a set of rules when working on any initiatives.

Policy Implications

1. Banks in the Public and Private sectors located in urban and rural areas should initiate steps for improving the facility of green channel counters to enhance green banking services and channels.
2. Banks should initiate availability of all the green banking services at all branches irrespective of locations, whether in rural or urban area.
3. Adequate steps should be taken for introduction of Solar ATM in all branches of both public and private sector banks in the rural and urban areas.
4. Bank should take necessary steps for the utilization and customer awareness of RTGS facility in all branches of public and private banks in rural areas.
5. Steps should be taken for creating awareness about green channel counter by introducing it in all branches of the private sector banks.
6. Banks need to take proactive steps to promote Green Banking. All banks should promote Green finance to support the renewable resources and environment.
7. Need to educate customers and motivate them about the advantages of green banking products and services like time saving, trust building, anytime banking, convenience in using, getting timely account statements and improving security

Conclusion

This research paper investigated the levels of customer awareness and gratification regarding green banking services among urban bank customers in Thiruvananthapuram. The key findings reveal a high degree of awareness and satisfaction with green banking initiatives, indicating a positive reception of sustainable banking practices among the urban populace. The study underscores the significant influence of demographic factors such as age, education, and income on the adoption and satisfaction levels of green banking services. Customers in the higher income and education brackets, as well as younger age groups, displayed a greater inclination towards utilizing and appreciating green banking services.

The implications of these findings are manifold. Firstly, the high awareness and satisfaction levels suggest that banks' efforts to promote green banking initiatives are bearing fruit, contributing to environmental sustainability and reducing the carbon footprint of banking operations. This aligns with global sustainability goals and enhances the public image of banks as environmentally responsible entities. Secondly, the study highlights the need for targeted marketing strategies to further increase awareness and adoption among less aware demographics.

The novelty of this study lies in its focus on the urban customer base in Thiruvananthapuram, providing localized insights that are often overshadowed by broader national studies. By shedding light on specific demographic influences, the research adds a nuanced understanding of customer behaviour towards green banking, enriching the existing literature with context-specific data. The practical significance of this research is evident in its potential to guide banks in refining their green banking strategies. By understanding the factors that drive customer awareness and satisfaction, banks can tailor their services and promotional efforts to enhance customer engagement and participation in green initiatives. Despite its contributions, the study opens avenues for further research. Future studies could explore rural customer perceptions of green banking to provide a comparative analysis with urban findings. Additionally, longitudinal studies could be conducted to assess the impact of evolving green banking technologies and policies on customer behaviour over time. Finally, examining the role of technological advancements in enhancing green banking services could offer insights into how banks can leverage innovation to achieve greater environmental sustainability and customer

satisfaction.

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