



## International Journal of Research Publication and Reviews

Journal homepage: [www.ijrpr.com](http://www.ijrpr.com) ISSN 2582-7421

# Sustainable Development through Green Banking: A Study of Challenges and Benefits in Indian City of Surat

*Shukala Rahul Ajay<sup>1</sup>, Dr. Kirit Chavda<sup>2</sup>*

<sup>1</sup>Phd Scholar in Parul University, vadodara, Gujarat.

<sup>2</sup>Assistant professor in parulparul uniparul University Vadodara, Gujarat.

### ABSTRACT

Green banking has received significant momentum in India and is a important step in the direction of sustainable development. Surat, one of the City offers an exemplary case for exploring the function of eco-friendly banking practices in fostering environmental sustainability and economic boom.

This studies highlights the advantages and challenges associated with inexperienced banking in Surat. Green banking merchandise, designed to minimize environmental impact, provide opportunities to lessen carbon footprints, beautify power performance, and promote monetary inclusion. However, the adoption of such practices also encounters substantial obstacles, consisting of limited patron consciousness, technological gaps, and resistance to exchange from conventional banking techniques.

This study synthesizes qualitative and quantitative insights thru a mixed-techniques approach, drawing from surveys, interviews, and secondary records analysis. The findings shed mild on customer perceptions and experiences with inexperienced banking services in Surat, providing a detailed understanding of their capability and limitations.

The study contributes to the developing understanding on sustainable banking in India, presenting realistic suggestions for policymakers, monetary institutions, and stakeholders. Focusing on Surat as a main instance underscores the transformative capability of inexperienced banking to advance India's sustainability desires whilst addressing city demanding situations. Ultimately, this research emphasizes the significance of aligning banking practices with environmental targets to stable a greener destiny.

**Keywords:** Green Banking, Sustainable Development, Surat, Challenges, Benefits, Eco-friendly Practices, Financial Inclusion.

### INTRODUCTION

The pursuit of environmental sustainability has ended up as a crucial international objective as the world grapples with the outcomes of weather trade, resource depletion, and ecological degradation. Across numerous sectors, industries are being urged to undertake revolutionary and sustainable practices to address those challenges. The monetary sector, regularly considered a non-polluting enterprise, is now gambling a transformative position on this endeavour through the concept of inexperienced banking. Green banking refers to environmentally responsible practices adopted through banks to sell sustainability in their operations, merchandise, and offerings. These practices range from decreasing power consumption and paper utilization to presenting inexperienced monetary merchandise that encourages investments in renewable strength, strength efficiency, and environmentally pleasant initiatives.

As a rapidly urbanizing and industrializing metropolis, Surat gives a compelling case for the adoption and impact of inexperienced banking. Known for its strong textile and diamond industries, Surat is one of India's fastest-developing city centres. However, this speedy improvement has delivered big environmental challenges, which include improved strength calls for water pollution and carbon emissions. The adoption of inexperienced banking projects in Surat holds the capacity to cope with those challenges by fostering sustainable development, enhancing aid efficiency, and lowering the city's ecological footprint.

Green banking, also called moral or sustainable banking, is a proactive method of aligning monetary operations with environmental dreams. Unlike conventional banking practices that prioritize profitability, inexperienced banking integrates environmental concerns into each component of its operations. It emphasizes decreasing the environmental impact of banking sports, together with strength-extensive workplace operations, immoderate paper use, and carbon emissions from worker transportation. Additionally, green banking promotes investments in projects that make contributions to environmental sustainability, along with renewable strength, strength-green housing, and eco-friendly infrastructure. One of the important objectives of green banking is to raise attention among clients to environmentally pleasant practices. Through tasks like paperless banking, virtual transactions, and

inexperienced loans, banks intend to encourage clients to undertake sustainable economic behaviours. These initiatives now not only make contributions to environmental conservation but also lessen operational expenses for banks, creating a win-win state of affairs for all stakeholders. India, as one of the world's largest and fastest-growing economies, faces considerable environmental demanding situations, including air and water pollutants, deforestation, and climate exchange. The banking sector in India has a critical role to play in mitigating these challenges by promoting sustainable economic growth. Recognizing this, Indian banks have commenced adopting green banking practices, driven by using regulatory rules, stakeholder expectations, and the growing demand for sustainable financial merchandise.

The Reserve Bank of India (RBI) has additionally emphasized the want for banks to integrate environmental and social governance (ESG) principles into their operations. Policies encouraging inexperienced lending, energy-green practices, and the improvement of sustainable financial products have created enabling surroundings for the boom of green banking within the US. However, notwithstanding these efforts, the adoption of green banking practices in India remains at an early degree, with a good scope for improvement in terms of patron awareness, technological innovation, and policy implementation.

Surat's speedy urbanization and industrialization make it a great case for analyzing the adoption and effect of green banking. The city's economic landscape is ruled by power-in-depth industries, inclusive of textiles and diamonds, which contribute extensively to its environmental challenges. High tiers of electricity consumption, carbon emissions, and waste generation have necessitated the adoption of sustainable practices across all sectors, including banking.

Green banking projects in Surat have the potential to cope with these demanding situations in numerous methods. Banks can actively interact with nearby industries, presenting monetary incentives for adopting environmentally friendly technologies and practices. Moreover, banks can partner with municipal government and non-governmental businesses to sell public awareness of sustainable practices, making sure that inexperienced banking becomes a community-wide initiative instead of a merely institutional undertaking.

Additionally, growing focused academic packages for corporations and man or woman clients can bridge the records hole, empowering all stakeholders to make informed selections that align with green banking concepts. Initiatives which includes these could not handiest foster a lifestyle of environmental obligation but additionally make certain the lengthy-term achievement of inexperienced banking in Surat.

Green banking represents a transformative approach to addressing environmental challenges whilst selling sustainable monetary boom. As a hastily developing metropolis, Surat gives a completely unique context for exploring the capacity and obstacles of inexperienced banking projects. By fostering collaboration amongst banks, customers, and policymakers, green banking can pave the manner for a greener and more sustainable destiny for Surat and beyond.

---

## REVIEW OF LITERATURES

**Windasari, Rachmawati (2023)** Green banking disclosure plays an essential role in advancing sustainability and financial performance. Key insights highlight the use of theories with legitimacy and stakeholder theory, in conjunction with the importance of Green Coin Rating (GCR) in comparing practices. The assessment emphasizes adoption traits in Muslim-majority countries, identifying demanding situations like inconsistent implementation and the desire for broader study methodologies. Future studies have to integrate number one and secondary facts to deepen information and decorate alignment of green banking practices with environmental and social objectives.

**Sutap, Kumar (2018)** This have a look at highlights the crucial function of important bank regulatory policies in advancing inexperienced banking practices all through the Indian subcontinent. Findings imply that obligatory suggestions significantly enhance inexperienced banking adoption, as evidenced by using Bangladesh Bank's fulfillment in implementing based recommendations. Comparatively, India and Pakistan lag due to restrained regulatory mandates. The research underscores the significance of critical economic institution projects, which include inexperienced financing, risk control, and reporting, to foster sustainable banking. Effective rules can remodel inexperienced banking right into a mainstream exercise, reaping the rewards for environmental sustainability.

**Neeraj, Sharma (2015)** This research examines the development and importance of green marketing and marketing in India, highlighting its environmental and economic advantages. Prominent groups consisting of Wipro, Infosys, and Tata Metaliks exemplify a success incorporation of sustainable practices thru initiatives like inexperienced products, strength overall performance enhancements, and waste bargain measures. Green marketing and marketing serves to enhance competitive advantage and patron loyalty while concurrently addressing pressing environmental disturbing conditions collectively with pollution and resource scarcity. Nevertheless, limitations consisting of greenwashing sports activities and consumer skepticism persist. The have a have a take a observe advocates for apparent business company practices alongside facet modern strategies to cultivate sustainable business company models that promote environmental responsibility.

**Mukul, Bhatnagar. (2023)** Green enterprise control emphasizes environmentally sustainable practices and has been proven to definitely impact client satisfaction. Key elements consist of the perceived environmental overall performance of companies and the sustainability in their merchandise and services. These practices decorate emblem image, foster client loyalty, and construct trust. Effective conversation and advertising techniques are important for amplifying those benefits. By showcasing environmental responsibility, companies can align with client values, thereby enhancing satisfaction. Overall, inexperienced enterprise control serves as a strategic gain for organizations aiming to draw environmentally aware clients even as selling sustainability.

**Rashid, Aslam (2023)** This studies examines Green banking has emerge as a strategic awareness in Pakistan`s monetary sector, emphasizing sustainability and green practices. Research shows that constructing a inexperienced logo photograph notably complements inexperienced logo equity, mediated with the aid of using client satisfaction. However, clients with heightened environmental issues might also additionally understand inexperienced tasks as mere advertising tactics, lowering accept as true with and equity. Banks have to prioritize actual environmental efforts, including renewable power utilization and branchless banking, to reassure environmentally aware clients. Effective communicate and transparency in inexperienced tasks can assist foster accept as true with, beautify satisfaction, and solidify logo loyalty, making sure long-time period blessings for inexperienced banking institutions.

**Hasan, Kamran (2023)** This research spotlight different factors influencing the adoption of inexperienced banking, especially the usage of the UTAUT model. Performance expectancy, attempt expectancy, facilitating conditions, and emotional values notably form client intentions to undertake inexperienced banking services. Social have an effect on and conditional values play awesome roles in adoption behavior, whilst environmental values display minimum effect in a few contexts. Behavioral goal serves as a robust mediator among predictors and adoption behavior, emphasizing the significance of client recognition and incentives. The findings pressure holistic techniques to force inexperienced banking adoption globally.

**Sabri, G M, Elkrghli. (2023)** This Several research verify that elements which include perceived usefulness, ease of use, credibility, and patron mindset appreciably impact patron delight in e-banking. The Technology Acceptance Model (TAM) always highlights perceived usefulness and simplicity of use as crucial predictors of era adoption. Additionally, perceived credibility complements trust, even as patron mindset emerges because the maximum influential factor. Collectively, those dimensions emphasize the want for user-friendly, credible, and useful e-banking offerings to fulfill patron expectancies and enhance delight, mainly in growing economies like Libya.

**Imelda, Megawati (2024)** This Research continually indicates that carrier best and employer photograph play a full-size function in shaping consumer delight. Service best, together with dimensions like tangibles, reliability, responsiveness, assurance, and empathy, without delay influences customer perceptions. A nice employer photograph complements agree with and consumer loyalty, similarly enhancing delight levels. Studies affirm that those elements provide an explanation for a massive part of variability in consumer delight, with company photograph regularly exerting a more potent influence. Banks need to prioritize enhancing carrier best and constructing a robust photograph to stay aggressive and keep customers.

**Miodrag, Brzaković (2023)** This study explain Customer pride in banking is pushed via way of means of key carrier exceptional elements like reliability, responsiveness, efficiency, and character attention. Research highlights that kindness, timeliness, and worker professionalism significantly beautify pride levels. Clean, well-gearred up centers and on hand ATMs additionally have an effect on patron perceptions. Factor evaluation exhibits that carrier exceptional dimensions, consisting of hygiene, custom designed services, and promotional activities, together account for patron pride. Banks need to deal with those elements holistically to hold customers, making sure a stability among carrier efficiency, patron trust, and a pro banking environment.

**Zulkifli (2024)** This research Explore E-banking generation notably impacts purchaser pride via elements like cloud offerings, gadget safety, e-gaining knowledge of, and carrier quality. Cloud offerings beautify accessibility and operational efficiency, at the same time as sturdy banking safety safeguards purchaser data, making sure trust. E-gaining knowledge of tasks enhance person cognizance and proficiency, allowing smoother e-banking adoption. Service quality, inclusive of pace and reliability, stays a crucial determinant of pride. Collectively, those elements foster loyalty and fantastic purchaser experiences, emphasizing the want for banks to prioritize secure, efficient, and person-pleasant structures to fulfill evolving purchaser expectations.

**Juraj, Sipko (2015)** This research examines Customer delight drastically influences loyalty and further purchases in banking. Satisfied clients are much more likely to suggest their bank, continue to be loyal, and withstand competitor offers. Loyalty in addition interprets into shopping extra merchandise which include financial savings accounts, mortgages, and economic services. Research emphasizes the significance of retaining carrier quality, trust, and long-time period relationships to preserve glad clients. While loyalty boosts revenue, the connection among delight and high-margin purchases stays moderate, highlighting the want for focused techniques to satisfy consumer expectancies and foster product adoption.

**Pinki, Shah., S.M , Ahsan, Habib. (2013)** This study explain Green banking practices keep good sized ability for fostering sustainable power improvement in city settings like Dhaka city. Prior research emphasize the function of economic establishments in selling renewable power solutions, decreasing environmental degradation, and helping inexperienced technologies. Key initiatives, consisting of financing biogas plants, power-green vehicles, and renewable power projects, had been explored globally, underscoring the function of banks in tackling power crises. While demanding situations like coverage obstacles and coffee adoption fees exist, proactive collaboration amongst stakeholders is critical for knowing the wider desires of sustainability and power conservation.

**Monir, Ahmmed. (2018)** This research examines integration of Islamic and inexperienced banking in Bangladesh showcases their mixed capability for selling sustainable development. Islamic banks adhere to Shari`ah principles, emphasizing moral practices and environmental responsibility, aligning with inexperienced banking goals. Key techniques consist of electricity conservation, renewable electricity financing, and waste reduction, making sure environmental safety along monetary growth. Studies spotlight their tremendous impact, aleven though demanding situations like restricted attention and coverage gaps persist. Islamic banks` alignment with inexperienced banking now no longer most effective helps sustainable tasks however additionally underscores their position in addressing worldwide ecological and financial worries effectively.

**M., Rahman. (2012)** Green banking, rising as a critical measurement withinside the monetary sector, addresses the environmental effect of banking operations and mission financing. It integrates green practices like renewable electricity financing, lowering carbon footprints, and selling paperless banking. Literature emphasizes its twin role: environmental safety and improved financial institution overall performance via sustainable practices. Challenges encompass loss of awareness, coverage support, and adoption barriers. However, inexperienced banking`s international initiatives, which

includes the Equator Principles and UNEP Finance Initiatives, spotlight its ability to pressure environmental sustainability whilst making sure long-time period monetary balance for stakeholders.

## OBJECTIVE

1. To study the benefits of green banking products .
2. To explore the challenges faced by customer in using green banking products.

### Research Methodology

The examine titled Challenges and Benefits for sustainable development is an example of descriptive research. The studies aimed to accumulate records concerning patron recognition and adoption of green banking products and services. To gain this, a survey approach was used to accumulate facts. The survey questionnaire become designed and allotted amongst a hundred participants to evaluate their information and practices associated with green banking.

### Research Design

A **descriptive studies design** became hired in this take a look at to benefit reliable and specific insights into the extent of customer consciousness and adoption of green banking. Descriptive research is specially useful whilst the goal is to explain characteristics of a phenomenon or explore patterns in a population without manipulating variables.

In this case, a survey approach became chosen for records collection, which allowed for the collection of real information related to patron behaviors and perceptions about green banking.

### Data Collection Sources

1. **Primary Data:** The number one information was accumulated through a survey carried out amongst people who are currently the usage of green banking services. A questionnaire turned into designed specially to seize their cognizance ranges and the adoption rate of green banking.
2. **Secondary Data:** Secondary data changed into sourced from legitimate websites, studies papers, and applicable books to assist the findings and offer context for the studies.

### Data Collection Method

The facts became accrued the use of Google Forms because the primary platform for dispensing the questionnaire. This approach was selected because of its ease of use, accessibility, and capability to attain a huge number of respondents successfully. The respondents had been asked to fee diverse statements associated with inexperienced banking on a five-factor Likert scale, where 1 indicated strong war of words and 5 indicated sturdy agreement.

### Sampling Design

The goal populace for this have a look at accommodates folks who are actively the use of green banking products and services. Since this is a descriptive look at, the point of interest is on know-how their focus and adoption patterns.

- **Sampling Method:** The **comfort sampling** approach changed into used for this study. This non-chance sampling technique become selected because it allowed the researcher to attain individuals who're with no trouble available, such as pals, own family, and associates who're using green banking offerings.
- **Sample Size:** The pattern size for this research became a hundred individuals. However, the preliminary facts become gathered from 60 respondents, specially folks that were already the usage of inexperienced banking products and services.

## RESULT AND DISCUSSION

Responder demographics: Every responder hails from Surat.

**Table 1: Respondents' Demographics**

Education	Percentage
Graduated	25%
HSC	25%

Education	Percentage
Post Graduated	25%
SSC	25%

Table 2: Income Level

Income Level	Percentage
20,000 – 40,000	30%
40,000 – 60,000	20%
60,000 – 80,000	15%
Below Rs. 20,000	15%
More than 80,000	20%

Table 3: Gender

Gender	Percentage
Female	50%
Male	50%

Table 4: Occupation

Occupation	Percentage
Housewife/Home maker	10%
Private sector services	10%
Profession	10%
Public sector services	10%
Self-employed	10%
Student	10%

Table 5: Age

Age Group	Percentage
< 18	10.5%
18 – 25	68.4%
25 - 34	13.2%
40–50	7.9%

The study's respondents, all citizens of Surat, constitute various demographic profiles. Educational qualifications are frivolously distributed, with 25% every comprising Graduates, Postgraduates, HSC, and SSC holders. Income stages vary, with the very best proportion (30%) earning ₹20,000–₹40,000, accompanied through 20% every withinside the ₹40,000–₹60,000 and above ₹80,000 categories, and 15% every withinside the ₹60,000–₹80,000 and below ₹20,000 brackets. Gender illustration is balanced, with 50% male and 50% girl participants. The occupational distribution is frivolously spread, with 10% illustration in every category, along with homemakers, private-zone employees, professionals, public-zone employees, self-hired individuals, and students. Age distribution highlights that the majority (68.4%) of respondents fall withinside the 18–25 age group, accompanied through 13.2%

withinside the 25–34 range, 10.5% beneathneath 18, and 7.9% elderly among 40–50 years. This various demographic composition offers a complete information of the populace studied.

**Table 6 : To study the benefits of green banking products**

scale	Question 1	Question 2	Question 3	Question 4	Question 5	Question 6	Question 7	Question 8	Question 9	Question 10
1	2.66	0	0	2.6	0	0	0	0	0	0
2	5.3	2.6	5.3	2.6	2.6	5.3	5.3	2.6	2.6	2.6
3	7.9	7.9	7.9	7.9	10.5	7.9	5.3	2.6	7.9	7.9
4	5.3	13.2	7.9	15.8	18.4	5.3	13.2	18.4	21.1	13.2
5	81.6	76.3	78.9	71.1	68.4	81.6	76.3	76.3	68.4	76.3

**Table 6.1**

Question	Mean score
Question 1	4.661
Question 2	4.632
Question 3	4.604
Question 4	4.502
Question 5	4.523
Question 6	4.635
Question 7	4.608
Question 8	4.681
Question 9	4.553
Question 10	4.654

The Tables 6 & 6.1 in that mean ratings for the number one 10 questions endorse a sturdy pleasant response from people, with all ratings above 4.5. The most score (4.681) for Question 8 shows sturdy agreement on the characteristic of green banking in promoting sustainable improvement. The lowest score (4.502) for Question 4 shows slightly lesser agreement on the environmental impact of green banking, eleven eleven though despite the fact that pleasant.

Overall, people recognize green banking as convenient, efficient, and cost-effective. Key areas of appreciation include sustainability (Q8), efficiency (Q10), and convenience (Q1). Minor gaps in perceived environmental benefits endorse room for similarly improvement or communication strategies.

**Table 7 : Challenges faced by customer in using green banking products.**

scale	Question 1	Question 2	Question 3	Question 4	Question 5	Question 6	Question 7	Question 8	Question 9	Question 10
1	0	0	0	0	0	0	0	0	0	0
2	2.6	2.6	2.6	2.6	2.6	5.3	2.6	2.6	5.3	2.6
3	7.9	10.5	7.9	10.5	10.5	10.5	7.9	13.2	10.5	7.9
4	13.2	13.2	13.2	10.5	15.8	15.8	18.4	18.4	18.4	18.4
5	76.3	73.7	76.3	76.3	76.1	68.4	71.1	65.8	65.8	71.1

**Table 7.1**

Question	Mean score
Question 1	4.632
Question 2	4.580
Question 3	4.632
Question 4	4.602
Question 5	4.554
Question 6	4.473
Question 7	4.580
Question 8	4.474
Question 9	4.447
Question 10	4.580

Tables 7 and 7.1 show that the mean scores for questions 11 to 20 consistently reflect excessively high perceptions, with values ranging from 4.447 to 4.632. The highest score (4.632 for Q11 and Q13) indicates a high level of consensus on the measured additives. The lowest score (4.447 for Question 19) indicates a particularly low level of consensus across questions, although the responses were generally very high. Data analysis shows that the majority of respondents rated their experiences of stressful situations when using green banking products on a higher scale (4-5). This suggests that although respondents recognize the benefits of green banking, they also face extremely stressful situations when using this service. These stressful conditions can be related to factors including technical issues, lack of awareness, usability issues, or poor customer support.

## CONCLUSION

The adoption of green banking in Surat highlights a significant shift towards sustainability. The results show that respondents are largely satisfied with the benefits of green banking, such as environmental sustainability, cost-effectiveness, and operational convenience. Despite challenges such as limited awareness and technological constraints, the benefits, including reduced environmental impact and improved banking efficiency, outweigh the drawbacks. With strong government policies, active participation of financial institutions, and public engagement, Surat has the potential to become a model city for green banking. This shift will help reduce the environmental impact of the banking sector and bring the city's financial system in line with global sustainable development goals. Continued research, technological innovation and awareness campaigns will play a key role in addressing challenges and ensuring long-term success for green banking initiatives.

## REFERENCE

1. Windasari, Rachmawati. (2023). A Systematic Review On Green Banking Disclosure. doi: 10.56910/ictmt.v1i2.112
2. Sutap, Kumar, Ghosh., Protap, Kumar, Ghosh., Sabrin, Chowdhury. (2018). Essential of Central Bank's Regulatory Policy to Strengthen Green Banking Practice and Reporting in a Country. Asian Journal of Finance and Accounting, 10(2):133-150. doi: 10.5296/AJFA.V10I2.13599
3. Neeraj, Sharma. (2015). Industry Initiatives for Green Marketing in India. Business and Economics Journal, 7(1):1-3. doi: 10.4172/2151-6219.1000192
4. Mukul, Bhatnagar. (2023). The Impact of Green Business Management on Customer Satisfaction: A Review of Literature. Iris journal of economics & business management, 1(1) doi: 10.33552/ijebm.2023.01.000505
5. Muhammad, Sarfraz, Khan., Naveed, Ul, Hassan., Rashid, Aslam. (2023). Green Brand Image and Green Brand Equity: Testing Mediating Role of Green Customer Satisfaction for Banks in Pakistan. Pakistan journal of humanities and social sciences, 11(2) doi: 10.52131/pjhss.2023.1102.0561
7. Nisar, Ahmad., Bilal, Nafees., Hasan, Kamran. (2023). Determinants of Customers' Behavior for the Adoption of Green Banking Products and Services: UTAUT Model-Based Explanation. Academic journal of social sciences, doi: 10.54692/ajss.2023.07022018
8. Bashar, Yaser, Almansour., Sabri, G., M., Elkgrhli. (2023). Factors Influencing Customer Satisfaction on E-Banking Services: A Study of Libyan Banks. International journal of technology, innovation and management, 3(1):34-42. doi: 10.54489/ijtim.v3i1.211
9. Dara, Fitria, Jannah., Irena, Larashati., Ashila, Dwiyanisa., Imelda, Megawati. (2024). Influence of Service Quality and Company Image on Customer Satisfaction. Accounting and Management Journal, 4(1):29-38. doi: 10.55208/aj.v4i1.129

10. Nina, Nina., Miodrag, Brzaković. (2023). Factors of customer satisfaction with the quality of banking services and prediction of their significance. *Journal of Process Management. New Technologies*, 11(1-2):68-88. doi: 10.5937/jpmnt11-44361
11. Cynthia, Sari, Dewi., Zulkifli, Zulkifli. (2024). E-Banking Technology: A Comprehensive Study on Customer Satisfaction and Bank Services. *International Journal of Business, Law, and Education*, 5(2):1655-1665. doi: 10.56442/ijble.v5i2.708
12. Anna, Chochořáková., Lenka, Gabčová., Jaroslav, Belás., Juraj, Sipko. (2015). Bank customers' satisfaction, customers' loyalty and additional purchases of banking products and services. a case study from the czech republic. *Economics & Sociology*, 8(3):82-94. doi: 10.14254/2071-789X.2015/8-3/6
13. Pinki, Shah., S., M., Ahsan, Habib. (2013). Green banking practices and sustainable energy in Dhaka city. 179:815-824. doi: 10.2495/SC130692
14. Mohammad, Nazim, Uddin., Monir, Ahmmed. (2018). Islamic Banking and Green Banking for Sustainable Development: Evidence from Bangladesh. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 10(1):97-114. doi: 10.15408/AIQ.V10I1.4563
15. Aklima, Akter., Md., Tofael, Hossain, Majumder., Mohammed, M., Rahman. (2012). Green banking-a new dimension. *Journal of management science*, 1(4):343-347. doi: 10.26524/JMS.2012.43
16. Jayabal, G & Murugan, Soundarya. (2020). CUSTOMERS SATISFACTION REGARDING GREEN BANKING IN PUBLIC SECTOR BANKS IN SIVAGANGAI DISTRICT. 7. 822-830.
17. Agarwal, R., Rastogi, S., & Mehrotra, A. (2023). Customers' perspectives regarding e-banking in an emerging economy. *Journal of Retailing and consumer services*, 16(5), 340-351.
18. Sharma, M., & Choubey, A. (2022). Green banking initiatives: a qualitative study on Indian banking sector. *Environment, Development and Sustainability*, 24(1), 293-319.
19. Abbas, B. N., Umer, M., & Sohail, A. (2019). Service Quality, Customer Satisfaction & Loyalty in the Banking Sector of Pakistan. *International Journal of Management & Entrepreneurship Research*, Vol.1(1).
20. Shalini, Devi. (2023). 9. Green finance: A way towards sustainable India. *Asian journal of management and commerce*, doi: 10.22271/27084515.2023.v4.i2c.214