

GREEN BANKING: AN ANALYSIS OF THE RETAIL BANKING CUSTOMER PERCEPTIONS

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Abstract

The growing prominence of the need for businesses to consider various stakeholders interests including the environmental aspects has correspondingly led to an interest in green banking. Green Banking is viewed as important for multiple factors including for the achievement of various targets such as the Sustainable Development Goals (SDGs). The views of various stakeholders of banks including the banking customers towards green banking are important for consideration and hence this study uses a descriptive research methodology that focuses on the aspect of green banking and retail banking customers in the urban cities of India. The various responses of the retail banking customers were collected through the use of a semi-structured questionnaire and were subsequently collated and analysed. It was found that the awareness towards green banking was less, but there was a favourable view towards the concept. However, there is an unclarity in their understanding of the resulting influence of green banking practices on the bank itself and less amenability to an increase in costs due to green banking practices. Subsequently, the various identified impediments were analysed with suggested measures to address them and the potential results.

Keywords: Corporate Sustainability, Green Banking, Retail Banking, Sustainable Banking

INTRODUCTION

The growing realisation of the multitude of problems of environmental degradation has led to an increase in focus on minimising the negative impacts on the natural environment caused by various human activities including businesses. In 2019, various business leaders in the Business Roundtable affirmed that the role of companies is no longer guided by just the singular focus on its shareholder's interests but rather focus on the interests of all its stakeholders which includes the need for environmental protection and is a major transformation from the traditional concept of shareholder value maximisation. (Harrison et al., 2020)

The role of banks too for the environmental goals has seen prominence in discourse including for the Paris Agreement and is seen as significant for achievements of targets including those of the Sustainable Development Goals (SDGs). (Chen et al., 2022) Green banking is described as the consideration of the environmental-related factors by banks for its overall operations including both the internal aspects of the bank itself and those concerning the external aspects. (Sharma & Choubey, 2022)

Typically banks have a much greater environmental effect through their external aspects such as by the nature of their lending to the borrowers for some purpose and who subsequently impact the environment by these activities and in green banking, the banks attempt to manage lending decisions in a manner influenced by consideration of environmental aspects to help the economy move towards a state of environmental sustainability and also improve quality of the bank's lending due to reduced exposure to various environmental risks for the banks in this process that may even result in defaults. (Sahoo & Nayak, 2007)

The consideration of environmental problems is also a vital aspect for the overall stability of the banking and financial system. (Bose et al., 2018) It has been noted that the impacts of climate change may impose tremendous risks on the financial system. (Park & Kim, 2020) Furthermore, the emergence of perception by people that a bank's lending activities contribute to environmental degradation may also result in a bank losing its clientele. (Burhanudin et al., 2021) It has been noted that the move of the financial system to also consider environmental aspects has been driven by pushes from many which also includes in certain instances customers. (Sahoo & Nayak, 2007)

The growing focus on the role of banks to address environmental concerns of their lending had resulted in the development of the Equator Principles as a voluntary framework to guide decisions on lending to projects while accounting for the associated environmental and social concerns. (Macve & Chen, 2010)

In India, there has also been an interest in Green Banking. The Reserve Bank of India (RBI) has ensured banks have kept themselves aware of the global recognition of the banking sector's role in achieving sustainability and associated developments including that of the presence of the Equator Principle and has also prescribed certain sustainability-related lending through the Priority Sector Lending measures to be followed by banks such as by lending towards projects involving the generation of renewable energy. (Gandhi, 2016) Furthermore, in 2021, the RBI joined the grouping of the Central Banks and Supervisors Network for Greening the Financial System (NGFS) as a part of its endeavour for the transition to a green financial system in India. (Reserve Bank of India, 2021)

Green banking practices may be implemented by banks in a variety of ways including in the Retail Banking segment. Banks have a wide range of activities and the activities of banks dealing with customers who are individuals are referred to as retail banking which is a wide term that consists of various activities relating to lending, deposits, and the providing of other banking and customer services. (Gopinath, 2005)

Examples of green banking activities may be loans offering lower interest rate loans for the purchase of environmentally friendly vehicles or for the purchase of green property that minimises its negative environmental impacts or makes uses of green technology. (Burhanudin et al., 2021) Green loans are loans provided for borrowers that meet certain set environmental benchmarks and this provides some benefits to the borrowers such as a lower interest rate. (Si et al., 2022) Another example is the implementation of the consideration of the environmental aspects through a credit card. For instance, in Korea, a green credit card offers economic incentives for cardholders who use the bank's credit card to purchase environmentally friendly products. (Hwang et al., 2016)

LITERATURE REVIEW

Green Banking in India

In India, there has been a lack of significant initiatives for green banking despite of its wide possibilities and banks should consider it for contributing towards sustainable development. (Sahoo & Nayak, 2007) It is not common for the banks in India to enquire and seek understanding of the possible potential impacts on the environment by the use of the funds lent by them as they feel this may deter their potential borrowers from seeking finance from them. (Choubey & Sharma, 2021)

Durrani, Rosmin, and Vloz(2020) noted that various central banks in the Asia-Pacific region including India have recognised the importance of green finance and their role in its promotion. They noted in the case of India that the RBI has encouraged banks to consider the environmental aspects and in addition, the Government of India has also considered the formation of a dedicated Green Bank for the finance of environmentally-friendly energy sources.

There are a number of factors pushing banks in India for engaging in green banking however the major hindrances to green banking include factors such as the risk of ceding business to competitors and the lack of a RBI-formulated guidelines. (Rajput et al., 2014)

Research has also focused with varied approaches on the various stakeholder of banks in relation to green banking including customers(Sarma & Roy, 2021). It has been noted that the push from stakeholders including society, media, etc. has influenced banks' approaches towards environmental risks. (Bose et al., 2018)

Customers are an important stakeholder for banks and hence also one of the stakeholders important for consideration in case of green banking.

Green Banking and Customers

Burhanudin, Ronny, and Sihotang(2021) studied the banks customers behaviour toward green banking services and identified that unfavourable messages from information heard from people were a major driver for use of green banking services and did not find such a relationship through the attitude towards green banking. The factors overall were affected by the feeling of unease in customers on believing to indirectly finance activities through their banks that result in environmental degradation.

Ellahi, Jillani, and Zahid(2021) noted that customers have an idea about green banking and are willing to be a part of such practices. The level of education was found to be a major determinant with high education resulting in favourability towards green banking. Other factors noted include awareness of green and sustainability-related practices by banks and investments etc.

Pillai and Raj(2019) studied the views held by the people on the concept of green banking and found that there was not much awareness of it and it is seen by customers more as a way used for the marketing of the bank's services rather than in the perspective for assisting in achieving the overall sustainability-related objectives.

Rai, Kharel, Devkota, and Paudel(2019) focused on the perception of the bank's customers in Nepal and found that while green banking practices were adopted by some banks there was less awareness of such green banking-related practices.

Bryson, Atwal, Chaudhuri, and Dave(2016) found that the main driver for Indian clients to use green banking services was the overall concern for the environment which resulted in a favourable attitude towards green banking and some were also willing to pay an additional amount till a small extent to avail such services. They noted further research is needed for generalizability in the case of India.

There is scope for further research on various aspects of green banking(Burhanudin et al., 2021) and this topic is at present still in the initial stages of research (Sarma & Roy, 2021).

The aspect of green banking and its relation to customers has scope for greater focus due to its significance for the adoption of green banking-related practices. (Rai et al., 2019)

RESEARCH METHODOLOGY

This research is a descriptive study on green banking in relation to customers of banks in the retail banking segment in urban India.

The customers of banks were surveyed through a semi-structured questionnaire. The questionnaire was developed and improved with a pilot survey and subsequently, the final questionnaire was distributed through the Internet during the time period of April to July 2022. It was completely filled by 158 respondents in various cities of India, whose responses were used for analysis. These respondents were selected by snowball sampling.

The semi-structured questionnaire first had a very brief description of the green banking concept and this was followed by various sets of structured questions, including 5-point Likert scales, to collect data regarding various views towards green banking including awareness of the concept of green banking and its practices, views towards the concept, and intention to engage in the use of green banking services. The scales were developed with the guidance of relevant literature. The set of related measures were given as a 5-point Likert Scales with 1 representing “Strongly disagree” and 5 representing “Strongly Agree”. The data collected through the structured portion of the questionnaire were analysed using the software IBM SPSS 20.

In addition, due to the limited research focused on this topic, at the end of the questionnaire, an open text box was also included where respondents could enter any views on green banking, and the text entered by them was analysed by conducting line-by-line coding for thematic analysis.

It has been suggested by Park & Kim(2020) that taking the impediments towards green banking as inputs, the Theory of Change can be adapted to analyse the barriers and potential measures and subsequent outcomes through the help of literature and analysis. Henceforth this framework was used to conclude the overall analysis.

The objectives of this research include:

- a. To analyse existing green banking practices in banks in the retail segment and general customers views towards the green banking concept.
- b. To analyse the awareness of green banking practices by banking customers in India and perception towards banks role for environmental protection
- c. To analyse views towards green banking practices focused on internal and external operations respectively.
- d. To determine customers intention to adopt green banking services.
- e. To appraise the willingness of customers to pay more for green banking services

FINDINGS

Brief Overview of Green Banking in India:

Table 1: Few examples of implementation of Green Banking in Indian banks

External/Internal	Few examples of Green Banking in Indian banks
External	Green Retail Deposits(Panda, 2021), Green Home loans(PTI, 2020), Green Automobile Loan, Assessment of larger loans on basis of sustainability parameters(SBI, 2020)
Internal	Solar-powered ATMs, digital paperless, and implementation of a system to control electricity usage of branches.(HDFC, n.d.)
Source: Survey by the author of bank websites, news articles, and Annual Reports	

Respondent Profile:

The respondents were those who used banking services and consisted of people of various age groups and almost equal distribution by gender.

Furthermore, the level of education of the majority of respondents was of post-graduate and graduate level. All the respondents were located in various cities in India. The Demographic Profile is shown in Table 2.

Table 2: Demographic Profile of Respondents

Demographic Profile of Respondents		
Gender	Male	51.9%
	Female	48.10%
Age	20-30 years	42.57%
	30 to 40 years	23.65%
	40 to 60 years	20.27%
	60 and above	13.51%
	Class 12th	0.63
	Bachelor’s Degree	41.14

Educational Qualifications	Master's Degree	55.06
	M.Phil./PhD	2.53
	Other	0.64
Source: Primary Survey		

Views on Green Banking

The awareness of any existing green banking-related practices by the banks by the respondents was extremely low with 67.7% of respondents stating that they have no awareness of green banking and only 10.8% stated to have awareness of green banking practices. Similarly, it was perceived by the majority that society does not consider the environmental role of banks.

In a survey of bank managers by Choubey & Sharma(2021) in the Delhi region of India, it was noted that a very few percent of managers stated to have attempted any activities by the banks to promote green banking services. It is highly likely the lack of customers awareness has been due to a lack of significant banking incentives for promotion of the green banking services and hence it is imperative that there must be focus on increasing awareness and understanding of green banking.

Table 3: Perception of Respondents towards banks influence for environmental protection and green banking

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Aware of existing green banking practices by banks	33.5%	34.2%	21.5%	6.1%	4.7%
If society considers the bank's role for environment	0%	44.2%	22.9%	22.2%	10.7%
Source: Primary Survey					

Furthermore, the attitude towards green banking-related practices, their perceived impact along with the intention of banking customers for the use of such green banking related-services were analysed. It has been suggested that for the analysis of a set of related Likert questions, the mean values of responses may be found along with the test such as Cronbach's alpha.(Sullivan & Artino, 2013) Hence, this mean value was computed for the scale along with Cronbach's alpha and the results are summarized in Table 4. The Cronbach alpha is generally considered of the acceptable level if it lies above the value 0.6 to 0.7(Ursachi et al., 2015) This criteria is satisfied and indicates that the given scale is reliable.

It was found through analysis, that the majority of respondents had a high favourability for the concept of green banking and for the use of such banking services that include green banking-associated practices. However, most respondents had an ambivalent perception towards the idea that green banking-related practices may have a positive impact on banks and expressed a mean value of neutral opinion.

Table 4: Respondent's Perception towards Green Banking

	Mean value	Cronbach's Alpha
Attitude towards the concept of Green Banking	4.64	0.898
Intention to use the Green Banking Services	4.20	0.90
Perception of Positive impacts of green banking practices for bank	3.43	0.710
Source: Primary Survey		

The favourable attitude of respondents towards green banking is relatively more unanimous for the implementation of green banking practices for internal operations with no respondents disagreeing. The respondents were also favourable toward the implementation of green practices in external banking operations such as for making lending decisions but some respondents disagreed with this case.

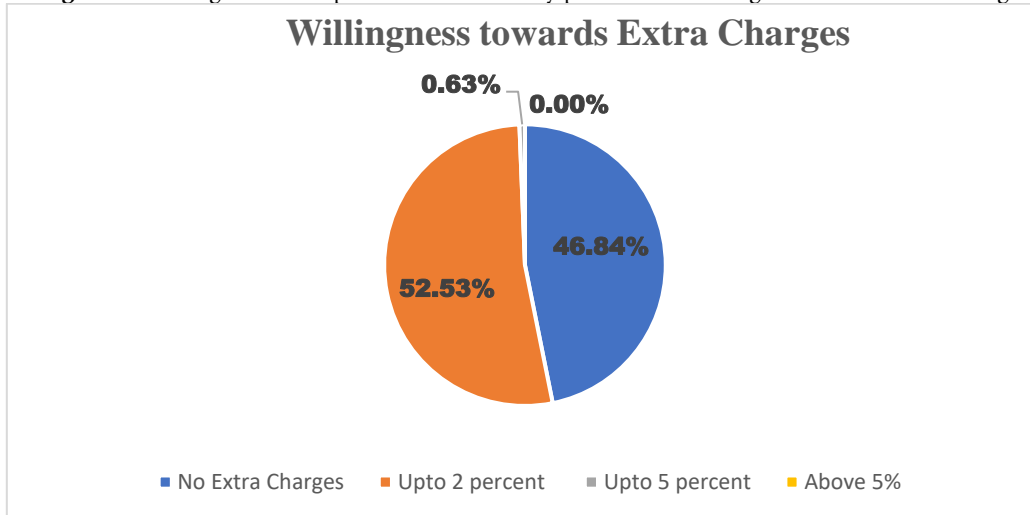
Table 5: Comparison of views towards Green Banking and its Practices for Internal and External banking operations

Green Banking Aspect	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Internal Banking Operations	0%	0%	10.8%	22.8%	66.4%
External Banking Operations	0%	14.8%	11.4%	40.9%	32.9%
Source: Primary Survey					

In relation to a possible increase in costs due to green banking, the majority of respondents were found to be equally distributed between those who are not willing to bear any extra charges as compared to present charges for the green banking services and almost equal percentage of respondents who were acceptable to at most a smaller percentage increase in charges amounting at most up to 2%.

Only a very extremely small fraction of respondents were acceptable for an increase in charges by over 2% but lesser than 5% and none were favourable to any higher percent increase in charges for green banking. These results also support the findings of Bryson et al(2016) who studied the acceptability of banking customers, to incur any possible extra costs and found this was amounting to a value of around 2-3% extra charges and suggested a scope of further analysis for other regions of India.

Figure 1: Willingness of Respondents towards any possible extra charges due to Green Banking



Source: Primary Survey

The findings of the thematic analysis of the text entered by respondents in the open text box indicated that the most common theme for their views of green banking was it being “ethical”. For example, an extract of one such statement by a respondent was “...it can help in ethical banking...”

This is indicative that there is a belief by respondents that green banking is ethical and hence relevant for ethical business by banks.

Overall, the analysis of the various findings is summarised in Table 6 along with suggested activities and the correspondingly possible results and impacts.

Table 6: Green Banking Impediments for Customers and Suggested Activities

Impediments for customers	Suggested Activities	Possible Potential Results and Impacts
Lack of awareness of Green Banking-related practices, uncertain perception of the degree of impact on the environment, and hesitancy toward increased costs.	<ul style="list-style-type: none"> Development and promotion of green banking services by banks. Initiatives for building knowledge of green banking .(Park & Kim, 2020) Governmental initiative for realisation of green banking positives by people.(Choubey & Sharma, 2021) Design of cost-effective financial green services for mass adoption and better value proposition. Greater disclosure of green banking-related information.(Bose et al., 2018) 	<ul style="list-style-type: none"> Greater use of green banking services Increased adoption of green banking by banks Environmental benefits(Sarma & Roy, 2021) Contribution towards achievement of targets such as Sustainable Development Goals. Improved quality of banking assets(Sahoo & Nayak, 2007)

CONCLUSION

As observed through the analysis and literature, banks in India have implemented a diverse set of green banking-related practices related to both internal and external operations, however despite this it was still found that awareness of the green banking concept and its associated practices remains very low among retail banking customers.

Nevertheless, a large number of people are favourable towards this concept, especially unanimous towards the adoption of green banking practices focused on greening the internal processes of the bank and also high for inclusion for external-focused processes with only some

who disagreed in this case. There is also a high intention of bank customers to use green banking services, and greater promotion and marketing of such services may be beneficial for banks to increase usage.

The perceived potential impacts of green banking and its practices for environmental protection were found to be relatively unclear for most respondents and therefore there may be a need for dedicated informational and educational campaigns along with greater bank disclosures of relevant information.

In addition, it also was found that the willingness of most respondents towards contributing towards any additional costs for green banking was very limited and therefore the green financial services may have to be appropriately designed to be cost-effective for greater adoption by customers along with possibly development of green banking with better value proposition to justify any higher costs. There is a need to focus on customer awareness and other associated measures for the successful implementation of green banking practices such as framed in the Equator Principles.

This research expands on the topic to enhance the comprehension of the influence of bank customers on the retail banking sector and hence this will be useful for guiding decision-making of banks for the management of green banking and its practices.

RECOMMENDATIONS

Based on the findings of this research on retail banking customer perceptions towards green banking, various recommendations for the banking sector include:

1. Consider the introduction of more green banking practices in both internal and external operations.
2. Design cost-effective green banking services with suitable perceived value proposition.
3. Greater disclosure of green banking related information (Bose et al., 2018)
4. Conduct awareness campaigns about green banking services available for retail customers.
5. Increase understanding of retail customers about the positive impacts of green banking practices.

SCOPE FOR FURTHER STUDIES

This research can help in forming the basis for further detailed research on various other aspects of green banking and banking customers. Further research can attempt to focus on groups of various possible classifications of retail banking customers to understand and analyse the differences in retail banking customer perceptions along with similar studies for other geographic regions. Such as for further expanding on this, the perceptions of retail banking customers who have specifically used green banking can be analysed in detail.

Furthermore, there is also a scope for further research for the generalizability of the topic for green banking and other banking customers, such as by analysing perceptions of the institutional customers towards various aspects of green banking.

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