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HOW GREEN BANKING PRACTICES INFLUENCE CUSTOMER SATISFACTION: A FRAMEWORK FOR SUSTAINABLE BANKING

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ABSTRACT

The emerging and rapidly growing trend of the banking industry is the adoption of green banking practices. It is a critical module of the transformation to a more environmentally sustainable future. The innovative strategies and initiatives of green banking can promote sustainable and environmental–friendly practices which contributes in the reduction of carbon footprints from banking related activities. Going green is the indispensable need of the present times. Therefore, the main aim of conducting this study is to evaluate the impact of green banking practices on the satisfaction level of customers with mediating variable of privacy and moderates the relationship with government support and trust in digital banking services. This study used purposive sampling technique and collected data from specifically those respondents who use bank mobile apps for their banking transactions. The sample size is 350 respondents of multiple banks in Pakistan.

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Introduction

Over the preceding decades, everyone is suffering from the issues arising because of climatic variations. Every country is encountering a significant worldwide problem that is global warming. Gradual improvement towards Greener Tomorrow and administering sustainable practices can

bring a considerable change (Bihade & Karande, 2020). The world community has increased awareness regarding the significance of environmental conservation because of the rising environmental issues over some time. Such environmental problems result in the environmental calamities which threaten human health as well as jeopardize existence of humans and their descendants (Wibowo, Budi: 2002). Adoption of eco-friendly products, policies and procedures leads to economic sustainability of the society (Akbar et al. 2025). The notion of sustainable management incorporates the principles of providing environmental friendly practices, green services and stimulating environmental sustainability (Garg & Sharma, 2017).

Green banking is an emerging trend in the financial service industry that pursues to support sustainability and eco-friendly initiatives (Khairunnessa, Vazquez-Brust & Yakovleva, 2021). The term green banking states that the practices and procedures which make banks more eco-friendly and sustainable in social, economic and environment dimensions. (Lalan & Shanth, 2024). According to Tara, Singh & Kumar (2015), green loans, green transaction accounts, green mortgage, online banking, green money market deposit accounts, green debit and credit cards, mobile banking, green saving accounts and so on are the products and services of green banking.

The perception of green banking itself is connecting to the 3P: people, planet and profit (Susanto, 2015). By carrying out eco-friendly practices and incorporating ESG (Environmental, social, and governance) concerns into their procedures, banks can enhance their financial performance, improve their reputation, and make their customers more satisfy (Semab & Mustaq, 2022). Due to the emergence of the idea of green banking, banking organizations has driven to introduce paperless, digitally powered services while reducing the effect on natural environment and to carry out their role as a socially responsible corporation on sustainable development (Herath et al. 2019).

Even though banking institutions have moderate influence on the environment contrary to other industries with high carbon footprints such as gas, oil, petrochemical, steel, etc. but banks are the major contributor of long term financing for numerous industries that contaminate the environment severely (IRDBT, 2014). Banks must assess the ecological threats associated with the project before giving the approval to finance them and make sure the project participants have safety protocols for the environment in their plans involving facilities for recycling, smoke and gas mitigation systems, etc. (Bihade & Karande, 2020). This study explores the impact of green banking practices on CS, concentrating on crucial aspects that influence customer preferences and perceptions.

Thombre (2015) has concluded that as ethically responsible corporations, banks consider that each and every 'green' step initiated today would be very effective in developing a greener future and in that way each bank can promote for making an improved global environment. Banks that adopt environmentally sustainable practices and undertake a robust ESG track record are likely to perform better in the long run and are less probable to be influenced by reputational and financial risks (Ziolo, Filipiak, Bąk & Cheba, 2019). Consequently, the trend for the development of digital and technology-oriented policies is growing among the banking institutions, aiming to attract customer preference, expanded market presence and higher yield (Herath et al. 2022). In the operational activities of corporate entities, customers play a vital role Rahaman et al. (2022).

Therefore to satisfy customers is the core factor of the institutions mainly in contemporary banking and financial services sector. The association between green banking and Customer satisfaction (CS) is important because financial and banking institutions have invested greatly in numerous sustainable and environment-friendly banking activities (Akbar et al. 2025). Addressing customer expectations and adhering to environmental standards is the primary objective of this approach (Chang & Fong, 2010).

Literature Review

Digital Banking and Customer Satisfaction

The relationship among green banking and CS is crucial (Akbar et al. 2025). With the advent of environmentalism, customers are not limited to purchasing financial services but are more inclined to use banking products and services that generate minor impact on the nature, as well as being part of society that is more vigilant about the environment (Solekah et al. 2019). Earlier study has revealed that customers experience higher satisfaction with banking and financial organizations that are dedicated to environment-friendly and sustainable procedures and practices (Rai, Kharel, Devkota & Paudel, 2019). Customers are more conscious about the social and environmental effect of the companies they conduct business transactions with and are considering for financial institutions which are consistent with their values (Semab et al. 2022). In the age of digitalization, banking institutions have offered digital banking services that are accessible 24/7, anywhere, and on customers' demand to satisfy the customer's needs and also to elevate the organization's reputation in the competitive environment (Rupal et al. 2023). Eco-conscious consumer behavior and environmental regulations force companies to integrate green or sustainability concept in the attributes, patterns, offerings etc of their products/services to while catering to ecological demands of customers. The research demonstrated that green product quality had favorable impact on CS and long-term customer retention (Herath et al. 2022).

Customers' perspective regarding green banking will affect their attitude and behavior towards banks contributing in green banking activities (Hossain, Ahmad & Nisha, 2015). Technological advancements are one of the significant approaches to enhance the standard of service quality as well as to satisfy customer's requirements. Through the integration of the advanced technology and development in the banking and financial industry, Internet banking has gain familiarity to the customers of traditional banks (Acharya et al., 2008).

H1: Digital banking has a significant positive effect on CS.

Green Services and CS

The positive relationship between green service quality and CS in banking was examined by Mosahab, Mahamad, and Ramayah (2010). Green CS measures customer satisfaction with products that exceed green requirements, meet environmental standards, or meet societal prospects of

environmental sustainability (Akbar et al. 2025). Green initiatives may increase customer belief and readiness to buy, according to Chen and Chang (2013). Gefen and Straub (2004) emphasize that consumer satisfaction is essential when providing green services. Uddain and Akhter (2012) cited Hutchinson, Cronin and Taylor, Kuo, Gerpott, Kim and Lin, and Wang studies on the positive relationship between CS and service quality. Banks integrate green services to promote ethical and environmentally friendly practices (Bihade et al. 2020).

Five factors that critically influence the satisfaction of customers involving; Service quality, security and privacy, web outlook and digital content, convenience and functional ease (Ling, Fern, Boon and Huat,2015). Consumers demand superior quality products and services that deal with environmental and societal standards (Herath et al. 2022). In current historical context, green movement is easily identifiable in nearly every sector which includes green chemicals, green infrastructure, green manufacturing, green packaging, green functioning, green marketing, green investment, green funding, green banking, etc. (Asgharian, Salehi, Saleki, Hojabri & Nikkheslat, 2012).

H2: Green services have a significant positive effect on CS.

Green Loan and Customer Satisfaction

Green Loan is given to offer environmentally sustainable assets like above at lower interest than what is charged on Green Mortgage (Bihade et al. 2020). Green Loans provide more competitive terms and monetary benefits, for instance lowered lending interest rates or exempted charges, to customers who are committed to environmental responsible and have eco-friendly ventures (Akbar et al. 2025).

Green financing also termed as green loans pays enhanced consideration to energy efficient projects, promote renewable energy and many others (Herath et al. 2022). For executing environment friendly business policies and practices, banks should implement sustainable standards in lending practices, ultimately leading in increasing the asset quality of banks (Nath et al. 2014).Nath & Nayak (2014) proposed some strategies like implementation of Green Street lending, which refers to the offering lower borrowing cost to individuals and businesses for installing renewable solar power systems and energy efficient equipment's like thermal pumps, solar hot water systems, optimized thermal systems and replacement windows.

H3: Green loans have a significant positive effect on CS.

Privacy and Customer Satisfaction

Privacy is the protection of customer data in a digital environment to prevent unauthorized disclosure or use. Previous research has shown that security and privacy are the most important aspects of green service quality (Jahangir & Begum, 2008). Parasuraman (2019) defines security as physical, financial, and privacy. It prevents unauthorized access, modification, or deletion of data. People and organizations have legitimate rights to privacy when sharing personal information with

third parties. Financial institution customers must feel secure when transacting online. This builds client trust in environmentally responsible business (Jahangir & Begum, 2008).

Trust and privacy are the biggest factors in customer perceptions of e-banking service quality (Rupal and Singh, 2023). Online banking makes CS possible for customers with strong privacy and security (Shankar & Jebarajakirthy, 2019; Teimouri & Chegini, 2018). CS is likely because banks' facilities and services seem more private, confidential, and secure, except for security breaches that should never happen when using online services (Prasadh, 2018). Customers want better security and privacy regulations, better CS services, and reliable e-banking via digital banking apps (Afroze et al. 2021).

H4: Privacy mediates the relationship between green banking practices and CS.

Trust in Digital Banking Services and Green Banking Practices

Technology acceptance defines trust as a user's confidence in an application's service delivery (Indrawati & Putri, 2018). Because consumers expect the system to meet their needs, trust is built. Trusted consumers believe their expectations are met (Benhardy et al., 2020). As banking is based on trust, companies need a reputation to assure customers that their deposits and personal data are safe (Letamendia & Poher, 2020). In banking and financial services, the trust that the customer has in the brand image is very important. Consumers tend to prefer famous brands offering high quality products and services (Hoang et al., 2021). Sharma and Choubey (2021) Qualitative study found that green banking activities boost consumer trust through improving green brand image. Banks should conduct their operations with CS and happiness in mind. Green initiatives improve consumer trust and purchase intention (Chen & Chang, 2013). Banks can earn trust and demonstrate social responsibility by taking the environment into account. Transparency and honesty in implementation can boost institutional credibility and customer base of green banking (Akbar et al. 2025).

H5: Trust in digital banking services moderates the relationship between green banking practices and CS.

Government Support and Green Banking Practices

Few Asian studies have examined the relationship between government support and e-banking acceptance (Chong et al., 2010; Tan & Teo, 2000). These studies show that it increases green banking acceptance, proving that all government regulations that promote this channel are valuable, including economically efficient Internet service, digital security policies, and consumer protection regulations (Sanchez-Torres et al. 2017). Yeyati, Micco, and Panizza (2004) argue that financial markets and the banking industry are unique and that government intervention can improve financial sector operations and economic structure performance. Digital banking users in Colombia did not think government support of Internet use affected their willingness to adopt online banking, unlike other studies, especially in Asian countries.

H6: Government support moderates the relationship between green banking practices and CS

Methodology

Research Design

The quantitative approach used questionnaires to collect primary data and test hypotheses using statistical methods. The preliminary research phase involved reviewing the literature from various sources and incorporating the latest data from multiple research papers to identify issues and phenomena. The questionnaire used in this study to assess green banking users' awareness in Pakistan has been statistically supported in similar studies. This study includes Pakistani Digital Bank users. It was done to analyze Green Banking Practices and their effects on CS from various angles.

Population & Sample

The target population of this study comprised of bank customers who are active users of mobile banking applications. As the study centered particularly on customers utilizing banking apps, only those respondents were included who had experience with digital banking services through their respective bank applications. This made it possible to ensure that the collected data was aligned with the research objectives and represented the views of actual users. For data collection, bank are visited and questionnaires are distributed among customers present at the branches. The data is collected from the customers of different commercial banks of Pakistan namely UBL, NBP, Soneri Bank, HabibMetro Bank, Faysal Bank, JS Bank, Bank Alfalah, Bank of Punjab (BOP), HBL, Meezan Bank, Allied Bank, Bank Al Habib and Al Baraka Bank. This broad coverage of the banks has helped in getting responses from the users of different banking institutions, which has improved the diversity of the sample.

There were 350 respondents in the study. Respondents were selected using purposive sampling technique as only those individuals who were specifically users of bank mobile applications were approached. The method of sampling was appropriate for the study, as it was looking for responses from a particular group with relevant experience, rather than the general population.

Methods

The collected data was analyzed using the Statistical Package for Social Sciences (SPSS). SPSS was used to organize, code, and analyze the data efficiently. Different statistical techniques such as descriptive analysis, correlation analysis, inferential analysis and regression analysis can be applied to examine the characteristics of respondents and test the relationships among the study variables. The use of SPSS enhanced the accuracy and credibility of the data analysis process.

Results and Data Analysis:

Table 1 Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Digital Banking	350	1.00	5.00	3.9703	.75960
Green Loan	350	1.00	5.00	3.3766	.80459
Green Services	350	1.00	5.00	3.7966	.77274
Customer Satisfaction	350	1.00	5.00	3.8751	.78166
Government Support	350	1.00	5.00	3.6781	.83683
Privacy	350	1.00	5.00	3.8720	.84898
Trust in Digital Banking Services	350	1.00	5.00	3.9448	.85616

Note. Valid N (listwise) = 350.

On the basis of data collection from 350 respondents, the results show a generally positive impression of green banking practices, as all variable attain mean results beyond the neutral midpoint of 3.00. Digital Banking is considered as the top-performing dimension (M= 3.97, SD= 0.76), immediately followed by Trust in Digital Banking Services (M= 3.94, SD= 0.86). This implies that the technological transformation aiming towards paperless banking is highly recognized and trusted by the customer base. The research's dependent variable i.e. CS also exhibited significant presence (M= 3.88, SD= 0.78), besides this the mediating variable of Privacy (M= 3.87, SD= 0.85). Although Government Support was interpreted favorably (M= 3.68, SD= 0.84), while the variable Green Loans acquire the most lowest mean response (M= 3.38, SD= 0.80).

This recommends that even though digital infrastructure is progressing, particular environment friendly financial products such as green loans have yet to attain the same extent of customer involvement or perceived usefulness. Broadly speaking, the scores of standard deviation for all variables were enclosed in an acceptable range, demonstrating consistency in responses. Overall, the results of the study support the devised conceptual framework, where green banking practices have a positive impact on trust and CS.

Table 2 Pearson Correlations among Study Variables

Variable	1	2	3	4	5	6	7
1. Digital Banking	1						
2. Green Loan	.449**	1					
3. Green Services	.661**	.502**	1				
4. Customer Satisfaction	.621**	.498**	.721**	1			
5. Privacy	.569**	.378**	.616**	.739**	1		
6. Government Support	.526**	.474**	.594**	.596**	.562**	1	

7. Trust in Digital Banking Services	.551**	.422**	.549**	.601**	.612**	.596**	1

Note. N = 350. **Correlation is significant at the 0.01 level (2-tailed).

Table 3 Model Summary

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate	R^2 Change	F Change	df1	df2	Sig. F Change
1	.756	.572	.568	.51369	.572	154.031	3	346	.000

Note. Predictors: (Constant), Green Services, Green Loan, Digital Banking. Dependent variable: Customer Satisfaction.

Table 4 ANOVA

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	121.934	3	40.645	154.031	.000
Residual	91.300	346	.264		
Total	213.234	349			

Note. Dependent variable: Customer Satisfaction. Predictors: (Constant), Green Services, Green Loan, Digital Banking.

Table 5 Regression Coefficients

Predictor	B	Std. Error	Beta	t	Sig.
(Constant)	.560	.161		3.468	.001
Digital Banking	.232	.049	.226	4.740	.000
Green Loan	.142	.040	.146	3.538	.000
Green Services	.504	.050	.498	10.118	.000

Note. Dependent variable: Customer Satisfaction. B = unstandardized coefficient; Beta = standardized coefficient.

- **Significant Positive Relationships:** The results reveal that there is a strong positive relationship between all the variables ($p < .01$). It validates that as green banking practices are further improved, level of CS also increases.
- **Major Influencing Determinants:** The most important determinants which majorly driving customers' satisfaction levels are privacy ($r = .739$) and green services ($r = .721$)
- **Product Gap:** Based on the analysis, the lowest correlation exist between green loans and CS ($r = .498$). This suggest that either customers are not much aware about green loans or credit products have a lower impact on CS.

The R Square value of our proposed model is .572. It refers that 57.2% of the variance in CS is observed by these three variables of green banking practices. Hence, our proposed conceptual framework is highly reliable in recognizing which factors contributes to CS. The sig. value is .000 which reveals that the overall model is highly significant and the determinants collectively have a real influence on satisfaction of customers.

The higher value of beta coefficient suggests a stronger impact. These results demonstrate that Green Services is almost twice as effective (beta = .498) as Digital Banking (beta = .226) in enhancing CS. This signifies that "intangible" environmental commitments are extremely regarded by customers. Although Green Loans are significant, their smaller Beta (beta = .146) shows that in the present time customers are more satisfied by the process of green banking (services/digital) as compared to the particular green lending products.

Discussions

Based on the results of the research, it is concluded that all the six hypothesis are accepted. The most significant factor is green services (beta = .498) which reveals that CS is highly linked up with the delivery of environment-friendly and green services. Customers give more importance to the electronic and paperless banking operations to save the environment. Additionally, the significant positive coefficients for Digital Banking (beta = .226) and Green Loans (beta = .146) confirm that both technological infrastructure and specialized green financial products are essential drivers of consumer sentiment. These results align with the proposed research framework which suggests that the transition toward a green banking model efficiently enhances customer loyalty and satisfaction. To maximize satisfaction, banks should prioritize the further development of Green Services and Digital Banking platforms, as these provide the highest "return" on customer sentiment.

Conclusion

There is powerful data-driven evidence to validate the notion that digital banking has a positive impact on CS in numerous public and private sector banks. CS has a profound and valuable effect on the implementation and adoption of green banking practices, as multiple studies and industry observations have shown. The major factor behind this evolution of digital banking is the effortless convenience and accessibility. Such revolution can assist customers to complete their extensive range of banking dealings and transactions without any constraint of geographic boundary or bank branch hours. With the aim of attaining customers' confidence and trust while using digital banking services, banks and financial companies must have to make sure that their digital platforms are not breaching their privacy and delivering secure services to the people. Moreover, it is their own responsibility to regularly socialize and give awareness to general public about cybersecurity. Besides these, both public and private sector banks must cooperate with the government to strengthen cyber security.

In future, researchers can explore the correlation between green banking initiatives and CS in different geographic locations, generations and cultural contexts. Moreover, they can evaluate the

impact of green banking initiatives on the financial performance of banks and financial institutions over the long-term.

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