

A New Model on Customers' Attraction, Retention, and Delight (CARD) for Green Banking Practices

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ABSTRACT

Purpose: *Green loans, green credit cards, green checking accounts, and green mortgages are all part of current banking operations, are online banking components. The goal of this research is to identify a research need and potential research agendas for linking green banking practices of certain selected commercial and public sector banks in India. The purpose of this study is to create a conceptual model that effectively represents the characteristics of green banking operations and their relationship to total green banking customer satisfaction.*

Design/Methodology: *This study examines the current state of various bank green banking practices. The information was gathered from academic journals and websites.*

Findings: *This review-based analysis identifies the present state of green banking practices. The influence of green initiatives by public and private banks, such as internet banking, internet payments, green payments, and credit card loans, is investigated. The research gap is computed using the current situation and the desired green activity approach. Depending on the research gap, different research objectives to link green banking practices are developed and analysed.*

Originality: *The current state of affairs, research gaps, and research goals related to green banking practices and boosting brand value to retain and satisfaction of the customers are examined in this review-based research study.*

Paper Type: *Review and focus group based conceptual model.*

Keywords: Green banking services, Customer awareness, SWOC analysis framework, Customers' satisfaction model, Inductive approach, Customer attraction, retention, and delight (CARD) model.

1. INTRODUCTION :

Going green has now become a huge trend in the banking industry around the world. In order to minimize environmental impact, commercial organisations have begun to promote paperless, platform services, impact and fulfil their business social duty to promote sustainable development. Because the perceived happiness of the end-user: the consumer, determines whether such spending succeeds or fails. Understanding the demand side of green initiatives is crucial for banks. As independent variables, the model includes awareness, environmental and social concern, security and trust features and perceived value and environmental and social concern features of green banking efforts. These variables are believed to have an impact on overall customer satisfaction with green banking.

Green banking refers to any type of banking that is environmentally friendly. In other words, it entails encouraging environmentally friendly practices and reducing financial activity's carbon imprint. Many modern banks are making concerted attempts, both locally and globally, to promote various sorts of technology-driven, environmentally friendly green banking projects in their daily operations (Kapoor, N., Jaitly, M., & Gupta, R. (2016). [1]). As a result, the term "green banking" has gained popularity in the financial industry. As green banking has grown in popularity, many scholars have looked into it from various angles, including green banking practice and the impact of green banking on long production (Agarwal, R., Rastogi, S., & Mehrotra, A. (2009) [2]). Green banking awareness among customers, the banking has a high level of client satisfaction. Customer loyalty with green banking features, customer satisfaction with aspects of efforts, as well as overall customer happiness with green banking, will have an impact on green banking adoption, Customer attitudes and beliefs of green

banking and green banking as an environmental management tool. As a result, obtaining new information on many aspects of green banking has become both a practice and a requirement. Leaving aside the concept of "green banking," Lucas and Spilter's research focuses on the well-known term "customer pleasure" (Sharma, M., & Choubey, A. (2022) [3]).

2. OBJECTIVE :

- (1) To identify the various services of green banking practices of banks.
- (2) To analyse the awareness among the customer about the green banking practices of banks.
- (3) To investigate the perceived value of green banking.
- (4) To develop a new conceptual model that describes customer attraction, retention, and delight with green banking services.
- (5) SWOC analysis of the new model on green banking.
- (6) Comparison of New model with existing Customer Attraction, Customer Retention, and Customer Delight models.

3. RESEARCH METHODOLOGY :

This study includes secondary data from published scholarly research papers, as well as an analysis of focused group interaction results. This study uses the inductive approach of conceptual model building by means of developed postulates on customer acceptance and intention to use green banking practices.

4. RELATED WORK BASED ON LITERATURE REVIEW :

4.1 Literature review related to green banking :

According to studies, customer happiness leads to client retention, which is necessary to survive in today's increasingly competitive financial sector. Customer happiness is without a doubt one of the most well-studied aspects of banking. Because these principles are active and relevant in today's financial world, the "customer satisfaction" aspect of "green banking" is seen as crucial, as previously stated (Solekah, N. A. (2019) [4]).

Green banking refers to any sort of banking that benefits the environment. Green banking is described as banking that takes place in areas and in a way that helps to reduce overall carbon emissions, both internal and external, as well as internal carbon footprint.

According to Lalon (2015), the perception of green banking was formed by western countries with the goal of reducing and eliminating the use of paper in banking because cutting down trees reduces green forestation, reduces oxygen, and increases carbon dioxide levels in the atmosphere. Since then, the term has come to refer to policies and laws that ensure a bank's economic, physical, and social survival. (Ullah, M. M. (2013) [5]).

According to the author, green banking is a novel concept for environmental sustainability that promotes ecologically friendly practices for long-term growth while reducing the financial industry's carbon footprint. Various studies have also emphasized the importance of green banking and its impact on long-term growth, with an emphasis on environment (Jafri, S. (2020) [6]).

This research also looks at how various commercial and public sector banks in India approach green environment. As per the survey, banks are not totally interested in green banking in comparison to private sector banks, public sector banks are more engaged in green banking. To ensure long-term viability, banks should increase their use of environmental data in banking operations, financing, and financial decisions. This will aid in the improvement of environmental stability and the creation of long-term increased profits. (Jayabal, G., & Soudarya, M. (2017) [7]).

According to the research, banks have a major role and obligation as Socially Responsible Corporate Citizens (SRCC) in helping government initiatives to drastically decrease carbon emissions. Green banking is a method for banks to contribute to long-term development. The author examined and compared the green lending policies of banks in India, based on their compliance and dedication to environmental protection and environmentally friendly projects. Green lending can be implemented by Indian banks, according to experts (Chitra, V., & Gokilavani, R. (2020) [8]).

Green financing was first discussed in the early 1990s, when the United Nations Environment Program (UNEP) was established. (UNEP) collaborated with industry to establish environmental management measures after concluding that the financial industry's continued operations could have a substantial impact on the environment. In reality, this topic has been discussed for a long time. However, no

international agencies have yet formally defined it, as it is dependent on a specific financial body allocating resources to a specified purpose while taking into account environmental and sustainability issues. There are a number of serious environmental concerns. As a result, organisations must pay attention to their outputs to determine whether or not they are violating environmental issues. According to SBI Bank, gain should not be made in the context of the ecosphere's greatest serious conservation concerns (Sharma, K. (2013) [9]).

Jha & Bhome (2013) [10] carried out an empirical study on the activities that can be implemented in the banking sector to become more environmentally friendly, as well as the level of intelligence of the green banking concept among bank employees, associates, and the public at large. For this study, they obtained data from 12 bank managers, 50 bank employees, and 50 general clientele. According to the writers, some of the strategies that should be utilized to go green include online banking, green loans, energy-saving technology, green credit cards, solar and wind energy, and mobile banking. Banks should embrace environmental lending requirements, according to the study's conclusions, which will enhance their creditworthiness. Loans for green projects should have a cheaper rate than conventional loans. Firms increasingly revenues by reducing or recycling waste, as well as pursuing long-term green projects.

Rajesh, T. and Dileep, A. S. (2014) Green banking is a broad term that refers to policy proposals that help banks be so much more environmentally, economically, and socially sustainable. Green finance can aid in pollution reduction and environmental protection while simultaneously encouraging long-term economic prosperity. Before deciding to fund a project, banks must assess environmental risks and ensure that project partners have environmental safety measures in place, such as recycling facilities or smoke and gas arresting equipment. The growth of green finance necessitates a structure that rewards ethical institutions while punishing polluters [11].

"Green banking is, at its core, a culture shift within a bank that, by necessity, is intended to affect all elements of company operations," it has been justified. Environmentally hazardous organisational activities and outputs hurt biodiversity and ecosystem integrity. Banks must support green initiatives and maintain their "green" status as corporate citizens as part of their corporate social responsibility (Manrai, L. A., & Manrai, A. K. (2007) [12]).

Table 1: Literature review on green banking practices

Areas	Focus	Reference
Green banking initiatives of the commercial banks	Green banking, according to the author, is a novel idea for ecological responsibility that inspires environmentally friendly practices for lasting development while lowering the monetary industry's carbon emissions. Green banking's importance and impact on lengthy growth, with a focus on environmental preservation for subsequent generations, has also been stressed in many studies.	Kumar, N., & Gangal, V. K. (2012). [13]
Environmental sustainability through green banking	The term "green banking" has become an umbrella term for policies and regulations that safeguard a bank's long-term economic, environmental, and social viability.	Charan, A., et al. (2019). [14]
Green Banking Practices	Western countries pioneered the concept of green banking in order to reduce the usage of paper in banking. Burning trees reduces green forestation, decreases oxygen, and increases CO ₂ , atmospheric concentrations.	Irshad, M. M. (2017). [15]
Green Banking in the Long Run.	Green banking is any type of banking that has a positive impact on the environment. It is also defined as banking that takes place in areas and in a manner that reduces both external and internal carbon dioxide emissions.	Tara, K., Singh, S., & Kumar, R. (2015). [16]
Co-creation, CSR and green	Green banking, according to studies, can assist reduce credit risk, legal risk, and reputation risk.	Raj, D. G. P., & Rajan, D. A. P. (2017). [17]

consumer loyalty	Carbon credit firms, green financial products, green mortgages, carbon footprint reduction (paperless banking, energy awareness, mass transport systems, green building), and social responsibility services to society were among the items mentioned and the author's suggested green banking tactics.	
Green Banking Initiatives in the Private and Public Sector: A Review	Green Baking is defined as a marketplace strategy that combines Improvements in operations, technology, and changing client behaviours are all on the horizon, but they will also improve operational efficiency, reduced exposure to manual errors and fraud, and cost savings in banking operations. According to him, the concept of green baking will benefit banks, industry, and the economy.	Rai, R., Kharel et al., (2019). [18]
Attitudes toward the environmentally friendly products	According to the survey, the banking and financial services industries are continually concerned with understanding the multiple elements that lead to client satisfaction. The foundation for building and maintaining a secure, mutually beneficial, and long-term relationship is client pleasure. One of the most common reasons for clients to switch banks is dissatisfaction.	Ganesan, R., & Bhuvanewari, A. (2016). [19]
An Investigation into Bank Environmental Strategies	Banks, according to a study, can play a vital role in reducing society's carbon footprint. Previously, economic growth meant decreasing poverty, inequality, and unemployment in society; now, it also means meeting current demands without endangering the ability of future generations to meet their own.	Bonin, John P et al., (2005). [20]
Green banking- The new strategic	Green banking is fundamentally a social revolution within a bank, and it is intended to touch all aspects of undertaking business, it has been justified. Environmentally hazardous organizational activities and outputs have a negative effect on the fauna's essential ecological honesty. Banks have a perilous corporate social obligation to provision environmental policies and remain "green" as part of its corporate social responsibility.	Datta, S. K., & Kundu, S. (2011). [21]
Initiatives Taken by Selected Banks	According to the research, India lags behind its developed-economy competitors. They've started using green methods, yet their environmental impact is still growing. Green banks are only getting started in India. Environmental data should be included into their daily processes, credit decisions, and speculation results. The project will help them to improve their environmental performance proactively, resulting in lasting business benefits.	Meena, R. (2013). [22]

Based on the above review, it can be concluded that banks are struggling to get, retain, and satisfy their customers. They follow different strategies to attract, retain, and satisfy their customers. Accordingly, they take the different initiatives to attract the customers and retain them, which include (1) Creating awareness about their products and services among possible/future customers, (2) Use of technology to add new features to their service offering and hence value additions from the customers point of view, (3) Environmental friendly banking services, and (4) Online banking services.

5. DESIRED STATUS :

Banks should get huge number of customers from throughout the world and through the quality and effectiveness of the services they should be able to retain them throughout their life. Banks should create an emotional feeling about the usefulness of their products and services among their customers mind to satisfy and delight them. Such strategy of banks will create awareness among quality products and services in publics and helps in attracting, retaining, and delighting their customers. In this review-based research, by knowing the current state and desired state, the research gap and various research issues are identified in banking industry related to customer attraction and retention based on their satisfaction and delight while availing the services. Adoption of environmentally friendly technology and converting their products and services into green products and services is found to be one of the solutions and this strategy, conceptual model developed, and suggestions & guidelines identified in this research, assist banks to implement more green projects and improving their green banking practices. Many existing research works by various researchers focus on the fundamental banks' implementation of green banking products and practices but this research focuses on developing a suitable conceptual model to decrease the research gap towards creating awareness and attracting new customers, retaining them for long period based on technology-enabled green products and services, which are intended to satisfy and delight the existing customers.

6. RESEARCH GAP :

A research gap is an opportunity to contribute to the identified field by finding various issues of research between the current state and desired state. In the banking industry many studies on green initiatives have been undertaken, with the majority of them concentrating on several areas of green banking, including assessing greenery banking practises, however studies have not revealed further information regarding green banking activities in India and their relevance in attracting new customers, retaining existing customers through satisfactory and delightful services.

7. RESEARCH AGENDA :

Some of the research agendas identified to decrease the above-identified research gap to carry out further research work are:

- (1) Study on strategies used for green banking practises: This research problem focuses on discovering environmentally advantageous financial services operations such as introducing online banking features, green storage devices, and forming propellant alliances to increase banking efficiency and cut costs over time.
- (2) Collaboration strategies for green banking: Public and private sector banks are collaborating on a number of initiatives, including developing environmental awareness among the community and emphasizing environmentally beneficial business endeavours to satisfy banking customers.
- (3) Conceptual model on customer satisfaction & delight for attracting new customers and retaining existing customers.
- (4) How to offer green banking services without direct investment in its annual budget using smart strategies.
- (5) Analysing the possibility of use of Corporate Social Responsibility (CSR) funds to offer Green banking services as inbound CSR activities.

In this paper, by using an inductive approach, a new conceptual model on total customer attraction, retention and delight is developed for banking industry. This also include detailed analysis on identification of the various services of green banking practices of banks, analysis on the awareness among the customer about green banking practices and their perceived value of the green banking, a new conceptual model that describes total customer attraction, retention and delight with green banking services, analysis of the new model using SWOC analysis framework and comparison of the New model with the existing Customer Attraction, Customer Retention, and Customer Delight models.

8. GREEN BANKING PRACTICES OF BANKS :

Green banking service practices in Indian banks: Green banking was founded in the United States in 2003 to reduce negative environmental impact. Banks are likely to save paper labour and go green by promoting electronic banking features. Green initiatives such as online banking, mobile banking,

ATMs, RTGS, NEFT, and others have been implemented by public and commercial banks to encourage the transition to a greener economy. As a result of these activities, the effects of carbon footprints have been neutralized. In India, green banking includes two aspects. First, there's the issue of how banking is done, whether on paper or not. Second, green banking relates to the location of a bank's funds. Green banking, according to research, comprises all commercial and government banks participating in environmentally beneficial investment efforts (Bihari, S. C. (2010) [23]). Businesses that embrace environmentally friendly practices are given priority. According to studies, central banks in countries like Bangladesh do not make mandatory recommendations or regulations (Lalon, R. M. (2015) [24]). Banks have been noticed focusing on paperless banking systems on their own for the industry's long-term development due to the lack of stated constraints (Paluszak, G. et al. (2016) [25]). According to empirical studies, many green banking services, such as online deposit and payment methods, are backed by client incentives, such as cost savings (Nath, V. et al. (2014). [26]). Some commercial and public institutions are also stepping up to offer low-interest loans to customers who want to buy solar panels. Banks' green lending programs, both governmental and private, have also been investigated (Yadav, R., & Pathak, G. (2013) [27]). As part of their green practices, many banks have made steps to erect windmills with a total capacity of 15 MW in various states including Tamil Nadu, Maharashtra, and Gujarat.

Table 2: Green banking practiced by Indian Banks

Public Sector Banks	Private Sector Banks
State Bank of India	ICICI Bank
Canara bank	HDFC Bank
Punjab National Bank	Kotak Mahindra Bank
Bank of Baroda	Yes Bank

Several Indian banks have launched green banking projects, including: Green banking operation that minimises both direct and indirect carbon emissions. The goal of this study is to gain a better understanding of green banking technologies and green business initiatives in the banking industry. The following are a few examples of bank proposals:

8.1 State Bank of India (SBI): SBI has become the country's first bank to invest in windmill building as a source of renewable energy. The states of Tamil Nadu, Maharashtra, and Gujarat have installed 10 windmills with a combined capacity of 15 MW as part of their green banking project. It plans to add another 20 MW of wind turbine capacity in Gujarat within the next five years, increasing the total capacity of wind turbines in Gujarat to 100 MW. Windmills are developed for a specific purpose: to reduce dependency on harmful power production, rather than for solely economic or commercial reasons (Bihari, S. C., & Pandey, B. (2015) [28]). To replace the existing paper-based banking system, SBI implemented the Green Channel Counter (GCC) feature at its branches in 2010. Suzlon Energy had also cooperated with the bank.

8.2 Punjab National Bank (PNB): According to the Corporate Social Responsibility Report 2010-11, PNB took many steps to reduce emissions and energy use. PNB is undertaking an electrical audit of its offices as part of an energy-saving effort, and they've preserved a unique audit document to track the efficiency of their green activities. The bank had organized more than 290 Planting Trees Drives. It started by emphasizing green building techniques including electricity lighting, immediate water leak repair, printing on both sides, and particulate sensors for lights and fans, among many others (Zhelyazkova, V., & Kitanov, Y. (2015) [29]). They also received a second award from wind power India in 2011 for authorizing nine renewable power developments with a total value of 185.81 crores (Tara, K., et al. (2019) [30]).

8.3 Bank of Baroda: According to BOB's 2013 annual report, they have commenced numeral green banking creativity, including BOB prefers environmentally - responsible initiatives such as windmills, biomass, and solar power projects that help to gain carbon credits when funding commercial projects. The ororganization as made major improvements to its credit policies, including forcing industries to

get a Pollution Control Board No Objection Certificate and refusing to lend to ecologically dangerous companies that employ ozone-depleting substances (Hong, J., et al. (2019) [31]).

8.4 Canara Bank: Conferring to Canara Bank (2013), the bank has implemented a number of green projects, including: The bank used environmentally friendly procedures as a portion of its green banking initiative, such as mobile banking, internet banking, electronic fund transfer, and energy from the sun biometric procedures. Internet banking, passbook generating kiosks, Machines, trading platforms, telephone banking, and cash/cheque electron donors are among the high-tech banking services provided by Canara Bank's e-lounges (Yadav, Rambalak Pathak & Govind Swaroop (2019) [32]).

8.5 ICICI Bank Ltd: According to ICICI Bank (2014), the Green products/offering, green engagement, and green communication with clients are all part of the Go Green strategy. - I Insta banking: The bank offers ecologically friendly products or services, including I Insta banking: — It is a service that lets customers do money transfers via bank transfers, internet payments, IVR banking, and other techniques from everywhere at any moment (Anna Laskowska (2018) [33]).

8.6 HDFC Bank Ltd: According to HDFC Bank (2013), the organization is pursuing many measures to decrease its carbon footprint in the areas of waste disposal, paper use, and fuel economy. - Employees at the bank are encouraged to conserve natural resources and reduce greenhouse gas emissions. They are minimizing their dependency on paper by providing e-transaction advice to their corporate customers, engaging with their high-net-worth users via electronic media, and encouraging their retailing customers to use e-statements (Kaur, K., & Sandhu, V. (2019) [34]).

8.7 Kotak Mahindra bank: As part of its green initiative, the bank has reduced paper usage, encouraged individuals to sign up for e-statements, and partnered with Grow-Trees.com to plant one sapling on behalf of users for every e-statement. 16,623 seeds were planted in the calendar year 2012-13. This lead to successful the Social, and Environmental Management System Plan (SEMSP) to analyse borrowers' environmental and economic risks. It is built on an IFC sustainability foundation and quality targets (Krishnamoorthy, B., & Shivkumar, A. (2020) [35]).

9. TO ANALYSE THE AWARENESS AMONG THE CUSTOMER ABOUT GREEN BANKING :

Green banking is a must for all meetings that are involved, and banks would advantage from drawing corporate customers' attention to these benefits in an increasingly competitive context. The following are some of the tactics used by banks to raise awareness among customers and employees:

- (1) Green banking is not well understood by banking customers. It is the responsibility of the bank to inform clients about the advantages of Green Banking.
- (2) Measures should be created and implemented to promote digital services and financial banking amongst users (Kumar, N., & Kumar, N. (2016) [36]).
- (3) Customers should be taught and advised on how to do online transactions by banks through a training program.
- (4) Customer input is critical for long-term success. Banks should concentrate their efforts in this area.
- (5) Last but not least, green banking should be included in high school or college curricula or as a class project (Sharma, K. R., & Dixit, M. R. (2018) [37]).
- (6) Customers may be educated about green banking initiatives, and customers that utilize green banking may be rewarded.
- (7) There are seminars for both employees and clients.
- (8) To see if customers are familiar with Green Banking (Kumar, N., & Gangal, V. K. (2011) [38]).

Table 3: Green products developed by the banks.

Constructs	Features
VISA & Master Card	External service businesses began to market processing services to Visa and MasterCard association members as credit card transactions became increasingly difficult. As a result, the cost of programs that enable banks to issue cards, pay merchants, and

	settle accounts with cardholders has fallen, allowing the services industry to grow even more (Ch, S. (2014) [39]).
Online banking services	Customers were able to lower their ecological footprint indirectly by using online banking services, which made it easier for them to access practically all of the major financial services. A few of these services don't even necessitate human involvement (Irshad, M. M. (2017) [40]).
Green Channel Counter	Bank launched the 'Green Channel Counter (GCC) feature at 57 of its branches around the country. This was a bold move by the Bank to move away from paper-based banking and toward card-based finance in a limited fashion.
Gift Card	It's also a planned Indian rupee VISA CARD that's a great alternative to gift cards
Vishwa Yatra card	The State Bank Vishwa Yatra Foreign Travel Card is a prepaid Foreign Currency Card that would come in handy for travellers heading overseas. It's a chip-based card that holds protected and private data. The Vishwa Yatra International Travel Card from State Bank is accessible in eight various currencies.
Credit card	The Bank of America Service Company, which franchised the Bank Americard brand (later to be known as Visa) to banks nationally, gave birth to the summary credit card in 1966, Sienkiewicz adds.
Debit card	In the early 1980s, that the very first payment cards were released, allowing customers to withdraw cash from ATMs by subtracting their bank balances. Corporation Bank was founded in India to provide debit cards.
ATM services	The world's the first ATM was created by John Shepherd-Barron. In 1967, Barclays Bank constructed the world's first ATM in London. HSBC constructed very first ATM in India in Kolkata in 1987.

10. THE PERCEIVED VALUE OF GREEN BANKING :

Green banking refers to any type of banking that is globally friendly (Lalon, 2015). In other words, it entails inspiring naturally friendly performs and falling monetary activity's carbon imprint. The perceived value of green banking is as follows:

(1) Avoids Paper Work: Banking without the use of paper Almost every bank in India is computerized or has a core banking system (CBS). As a consequence, banks have lots of room to go paperless or use less paper for things like office audits and reporting (Parameswar, N., et al. (2017) [41]). Deforestation will be reduced if these banks switch to automatic medium and monitoring.

(2) Creating Awareness to Business People about Environment: Many organizations, including environmentalists, are working to raise environmental awareness among businesspeople, organize workshops and tactics to improve public knowledge about environmental issues, among other things. Banks might take part in such programmes by providing funding. In addition, many businesses are trying to implement similar programmes in various professions, such as a free pollution monitoring programme offered by a carriage producer. Banks may develop partnerships with such companies. These will aid in the enhancement of the bank's image.

(3) Greener Loans: Greener bank loans with financial incentives for environmentally friendly goods and projects such as fuel-efficient automobiles, green infrastructure programs, housing and house furnishing loans to establish solar energy systems, and so on could be introduced by banks.

(4) Ecological Values for Advancing: It's a terrific idea for banks to follow environmental financing standards since it will encourage business owners to make changes that are more environmentally friendly, which will benefit future generations.

(5) **Generating Consciousness to Business:** Many NGOs and conservationists employ public awareness campaigns, seminars, and other methods to raise public knowledge about environmental issues. Banks can participate in such programs by financing them.

(6) **User friendly Services:** Green bank loans with monetary incentives for environmentally friendly commodities and initiatives such as fuel-efficient transportation, green building projects, housing, and home furnishings loans to add sun's radiation, and so on could be offered by banks.

11. TO INTRODUCE A CONCEPTUAL MODEL WHICH SATISFACTORILY EXPLAINS COMPLETE CUSTOMER ATTRACTION, RETENTION SATISFACTION ON GREEN BANKING WITH POSSIBLE PREDICTOR VARIABLES :

It is clear from the preceding explanations that customer happiness is always prioritized in practically all company initiatives. Customer retention, attraction, and satisfaction are influenced by a number of things. One of them is the level of service. The following are the various models that explain satisfactorily customer retention and customer acceptance.

11.1 Study of Various Research models on Customer Satisfaction to retain and attract the new customers:

According to this study, all service providers, including banks, are using paperless technology to save the earth for future generations. Green banking is a novel technology-driven tactical creativity in the banking industry. Banks are following uniform, contribution paperless, digitalized facilities while also encouraging sustainable development through corporate responsibility. Chang argued that a bank's performance is determined by the success of its customers and that through digital transformation, it can provide the best possible banking experience to its customers. The aggregate effect of green banking activities on green client fulfillment has not been well considered, according to the extant research. Previous studies have concentrated on various areas of green banking, such as internet banking, mobile banking, technology adoption, and green banking awareness.

Customer satisfaction is defined as an overall assessment of a customer's complete experience with a company's goods and services over time. The literature did not support a study that looked at the impact of green banking activity features on overall consumer satisfaction with green banking. Many studies, on the other hand, have looked at the impact of more specific green activities on consumer satisfaction, with a particular focus on their technology components. Green projects' environmental and social characteristics were not acknowledged as fundamental elements (Chang, N. J., & Fong, C. M. (2010) [42]).

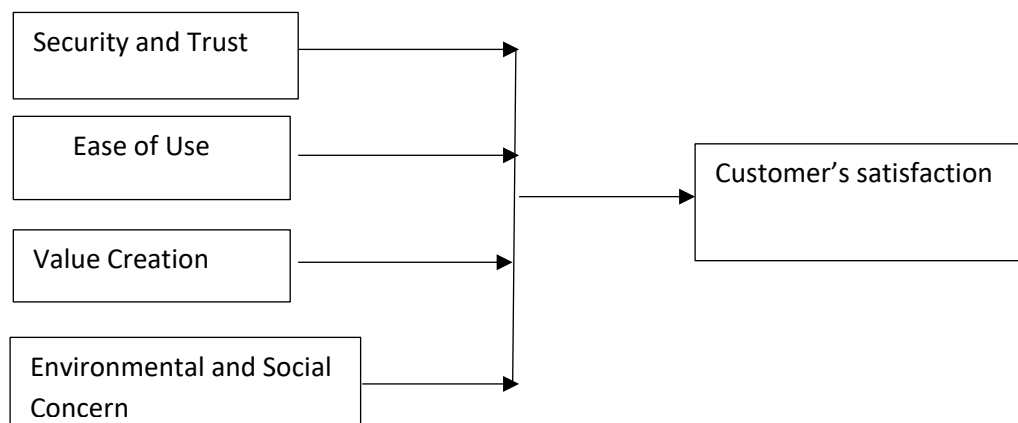


Fig. 1: Features of Green Banking & Customer Satisfaction Model
 Source: (Herath, H. M. A. K., & Herath, H. M. S. P. (2019) [43])

11.2 Swedish customer satisfaction barometer (SCSB):

The SCSB model was developed by Bruhn and Grund. This highlights developments occurring across the sector and companies. Bruhn and Grund (2000) examined changes in marketing approaches that emphasize customer satisfaction and loyalty [44]. According to this study, better customer devotion led

to enlarged buyer and consumer repurchase and cross-buying potential. Willingness to pay a greater price for something Customer loyalty resulted in a higher desire to recommend and a lower likelihood of switching. Customer satisfaction was a prerequisite for customer loyalty, thus examining the preconditions for both customer pleasure and loyalty was critical. The interconnections between components were described as a "chain of success" in this study. These links started with quality and ended with financial success. In this study, customer satisfaction was investigated as a result of customer dialogue and loyalty.



Fig. 2: Customer Satisfaction Barometer

Source: Swedish customer satisfaction barometer (2000) [44].

11.3 Customer Green Acceptance Model:

Perceived utility, perceived ease of use, perceived enjoyment, information volume, security and privacy, and internet service are all characteristics included in the TMQ Customer Acceptance study model, which was recognized based on former research revisions.

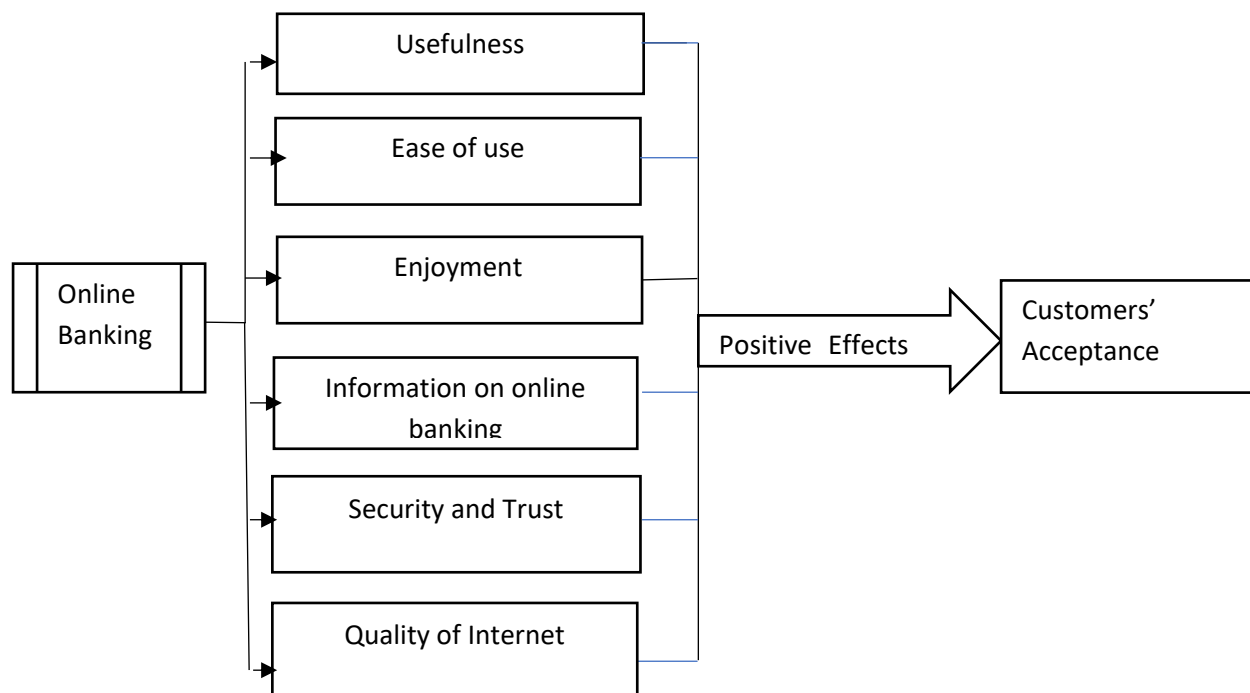


Fig. 3: TMQ Customer Acceptance of online Banking model
 Source: (Qureshi, T. M., Zafar, M. K., & Khan, M. B. (1970) [45]).

11.4 Customer Attraction Model in Banking Industry :

Because of the fierce rivalry in the banking industry, banks have shifted their focus on attracting consumers as a significant aspect in evaluating their performance. Because of promoting, marketing, and incentives, the cost of acquiring a consumer is projected to be significant. The development of new branch networks and ATM facilities around the country, as well as the spread of mobile and online banking services to outlying locations, have all been employed as client attraction methods. This paper presents a conceptual framework for commercial bank innovation, arguing that three primary constructs, including customer satisfaction, client recruitment, and customer retention, drive innovative thinking in the banking sector.

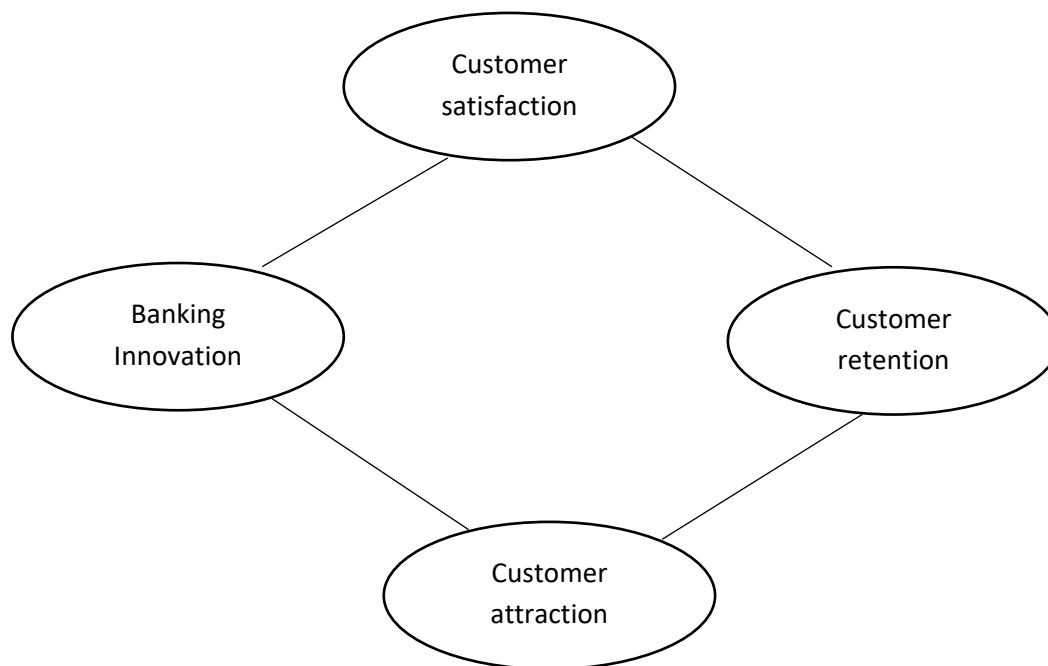


Fig. 4: Customer Attraction Model

Source: (Agolla, J. E., Makara, T., & Monametsi, G. (2018). [46]).

In this competitive environment, the above model depicts the relationship between exogenous variables and their impact on commercial banks' innovation, as well as how they affect the banks' ability to attract, satisfy, and keep clients.

11.5 Customer Retention Model:

Bank executives should understand that providing exceptional value to their customers is critical for commercial success. The proposed customer value/retention model is a useful tool for visualizing the important relationships among the core aspects (such as customer satisfaction, loyalty, and business success) that generate value in a company [47].

Banks have recently faced increased competition from other financial and non-financial organisations, new competitors have entered the market, such as small microlenders, and are now providing products or services that were exclusively available through commercial banks. As a result of the shift in competition, banks have had to create client retention tactics in order to participate antagonistically in a more viable banking environment Existing customers is crucial because the longer a company stays with a business, the more rewards the bank obtains.

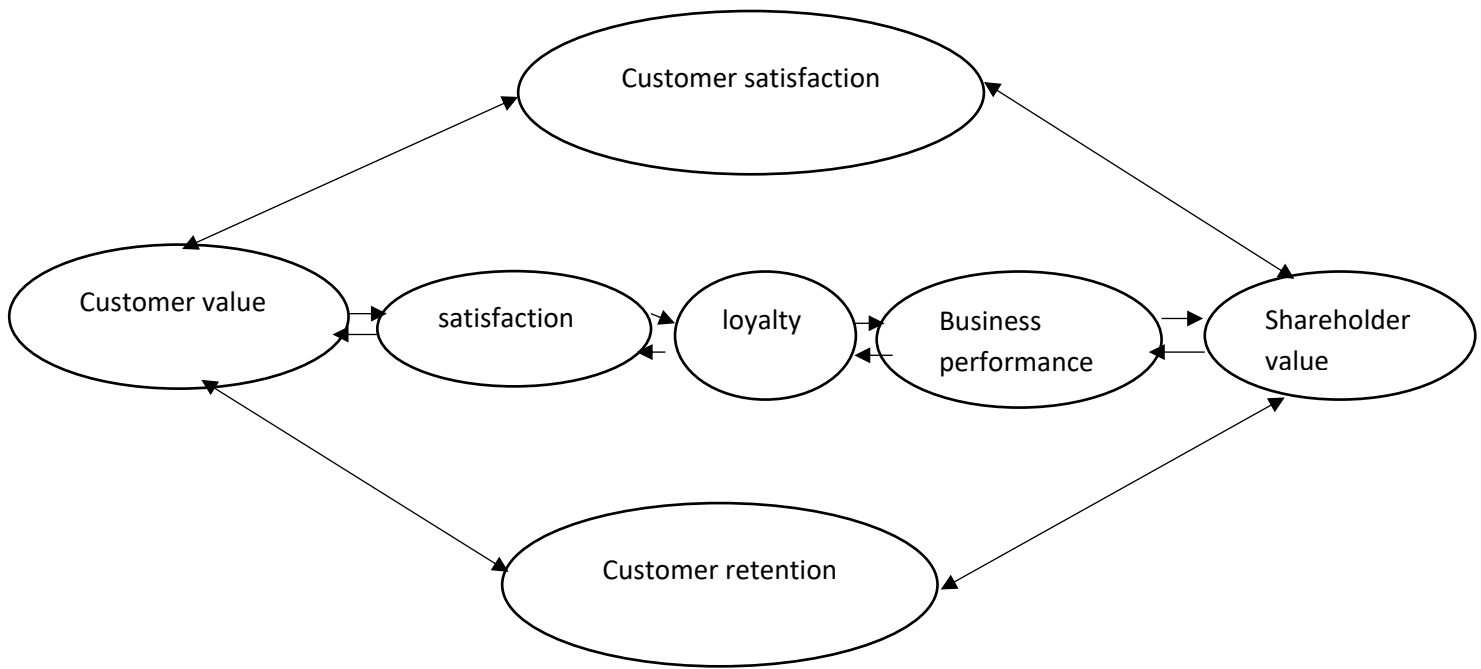


Fig. 5: Customer retention model
Source: (Weinstein, A. (2002) [47]).

11.6 Customer Delight Model:

Long-term prosperity hinges on customer pleasure. Customers can't be content till they're happy with the services they've received. The next step after determining consumer satisfaction is to discover promoters and eliminators of pleasure. A satisfied customer is more valuable to the company since it allows it to compete more successfully with its competitors. Customer pleasure has come, and it is no longer measured a promise of bank performance for the services providing. Inexpensive advantage is no longer important because virtually every bank delivers the same services in relations of both value and quantity. The capacity of the bank to successfully meet its customers' requirements when they are most needed is its differentiating attribute. In the banking industry, customer happiness gives a bank an unlimited competitive edge (Coetzee, A., & Coetzee, J. (2019) [48]).

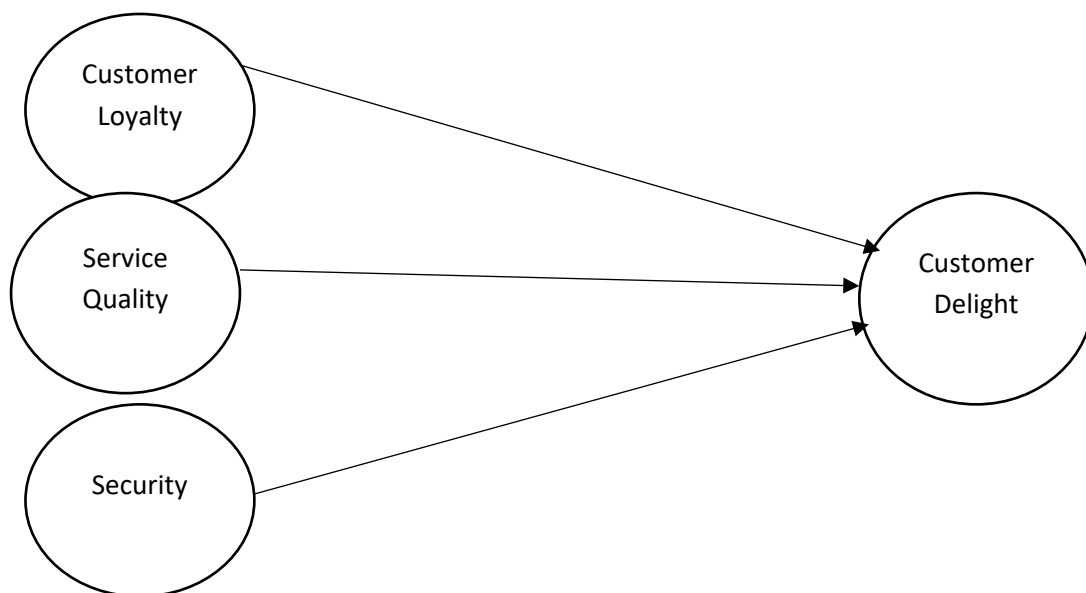


Fig. 6: Customer Delight Model
Source: Berman, B. (2005) [49]

Customer satisfaction is a prominent topic in marketing, yet little study has been done on it. To be more specific, no one has agreed on what delight is, despite the fact that it is frequently characterized as a customer's reaction to a service firm's unexpectedly great result. The function of client joy and scheming commitment in mediating the satisfaction-loyalty link is investigated in this study. It also looks into the function of perceived staff talents in bolstering the relationship between client joy, calculative commitment, and contentment. Data was gathered from retail banking clients who said they were satisfied with their bank overall. The study examines the impact of bank workers' perceived skills (knowledge sharing and competence) on contentment, affective commitment, and client delight in retail banking in order to increase the satisfaction-loyalty link (Barnes, D. C., et al. (2015) [50]).

11.7 Factors Affecting the acceptance of green banking services from Customer's Point of View:

In this study, we considered green banking practices are independent variables and customer satisfaction is the dependent variable. The various factors affecting customer pleasure and delight of green banking practices are found to be:

(1) Customer Awareness:

A marketing and communications strategy should include customer awareness. It's a method for an entrepreneur to inform clients about his or her firm, its performance, and the items or services it provides. A well-designed awareness program improves customer engagement and protects consumer safety (Ellahi, A., et al. (2021) [51]).

(2) Customer's Environmental & Social concern:

Mineral riches must be maintained for the sake of both the natural environment and mankind, and everyone has a responsibility to protect it. As a result of population and technology demands, the biophysical environment is deteriorating. As a result, acid rain, landslides, ozone depletion, and other environmental issues arise. The human species suffers from a range of health problems as a result of these environmental dangers, including respiratory illnesses, skin cancer, cholera, yellow fever, and a lengthy list of others. As a result, banks, organisations, and individuals must make the necessary measures to minimise the reduction of natural funds and maintain the atmosphere (Arumugam, D., & Chirute, T. (2018) [52]).

(3) Security & Trust on Green banking Practices:

The success of every country's banking system requires a positive relationship between the banker and the consumer. Customers and banks must have mutual trust and confidence in each other. As financial goods and services become more complicated, customers should take more responsibility for their financial affairs.

(4) Other perceived values of green banking services from a customer's point of view :

Essentially, ethical banking eliminates as much paper as possible in order to create green credit cards and green mortgages, relying on online/electronic transactions for dispensation. Fewer trees are cut down as a result of less paperwork.

(a) Cost of Usage: All new clients who open "green accounts" will receive cashback. Green products and projects are eligible for low-interest loans. This can help customers to get a loan because most banks will give a lower interest rate if one takes out a "green loan" for clean energy projects (Deka, G. (2012) [53]).

(b) Convenience: Some banks have implemented Biometric ATMs, Solar-based ATMs, White-labelled ATMs, Pink ATMs, Green-labelled ATMs, SMS alerts, Mobile Banking, and other services for the suitability of their clients. As a result, the bank will be able to boost customer loyalty.

(c) Time-saving: Practice of Online banking as an alternative of branch banking saves time. Green banking practices of the banks saves both bankers as well as customers valuable time.

(5) Quality of Green Banking Service:

Getting rid of paper and moving more operations online can save thousands of trees. Internal energy-saving modifications at a bank with hundreds of locations around the country would have a huge influence on the amount of total energy by the banking industry. So ultimately one can say green banking has potential to satisfy the needs of the customers.

(a) For Customer Satisfaction:

Banks are more committed to offering high-quality services to their existing customers. The conceptions and factors of client happiness have altered drastically as traditional banking has given way to modern banking. This is demonstrated by a review of the literature on customer satisfaction in the banking

industry. The study definitely establishes that modern banking contributes to small consumer happiness using current customer satisfaction numbers (Sharma, N., et al. (2016) [54]).

(b) For customer Delight:

Customer delight is an essential topic of research for marketers since a happy customer is one who is delighted with a company and thus earns considerable income. Furthermore, banks' green banking operations please customers by providing excellent service (Raj, G. P., & Rajan, A. P. (2017) [55]).

11.8 Factors Affecting Customer Retention & new customer Attraction:

Positive word of mouth is vital for retaining existing consumers as well as attracting new ones. Customer retention helps a business' profit and revenue grow. As a result, even a minor improvement in customer retention can boost earnings. Customer retention is defined as a customer's intention to acquire a service or a product from a service provider again. Authors defined customer retention as "a client's future propensity to stay with the service provider" in. Finding a consumer and keeping them for a long time should be a continuous endeavour. Banks are focused their efforts on offering high-quality services to existing clients. Client happiness notions and criteria changed considerably when traditional banking gave way to modern banking. This is demonstrated by a review of the literature on customer satisfaction in the banking industry. The study finds that modern banking contributes to modest consumer happiness, based on current customer satisfaction trends (Sahi, A., & Pahuja, A. (2017) [56]).

12. SUMMARY OF REVIEW OF EXISTING CONCEPTUAL MODELS :

The different models will reflect the equal of effect that each set of attributes has on total customer retention and approval in the framework of green banking. It appears that a complete grasp of these connections will be critical in the case of green banking customer delight. Bankers will be able to predict customers' interest in many facets of green operations.

Table 4: Summary of existing models related Customer attraction, retention, & delight in Green banking services

S. No.	Conceptual Model	Focus	Reference
1	Green Banking & Customer Satisfaction Model	This model has focused on a variety of green banking topics, including online banking, mobile banking, and technology adoption.	Masukujjaman, M. D., & Aktar, S. (2013). [57]
2	Swedish customer satisfaction barometer (SCSB)	Improved client loyalty, according to this study, led to higher customer and consumer repurchase and cross-buying potential. Customer loyalty led to a higher desire to suggest and a reduced likelihood of switching.	Kumar, V., Dalla Pozza, I., & Ganesh, J. (2013). [58]
3	TMQ Customer Acceptance of online line Banking model	The TMQ Customer Acceptance study model, which was recognised based on previous research revisions, includes qualities such as perceived utility, perceived simplicity of use, perceived enjoyment, Information volume, security and privacy, and internet service have all been revised in past research revisions.	Ugwuanyi, C. C., Uduji, J. I., & Oraedu, C. (2021). [59]
4	Customer Attraction Model in Banking Industry	In this competitive context, the model depicts the impact of external variables on commercial bank innovation, as well as how they affect the banks' capacity to attract, satisfy, and retain clients.	Petzer, D. J., & Roberts-Lombard, M. (2021). [60]

5	Customer Retention Model in Banking Industry	The proposed customer value/retention model is a useful way of visualizing the essential linkages between the core factors that generate value in a company (such as customer satisfaction, loyalty, and economic success).	Lewandowski, M. (2016). [61]
6	Customer Delight Model in Banking Industry	The study looks into how consumer delight and calculative commitment affect the satisfaction-loyalty relationship. It also looks into the function of perceived employee talents in bolstering the link between client joy, calculative commitment, and contentment. Data was gathered from retail banking clients who are satisfied with their bank in general.	Taneja, R. M. (2015). [62]

13. FOCUS GROUP INTERACTION TO DEVELOP NEW MODEL ON CUSTOMER ATTRACTION, RETENTION & DELIGHT :

(1) Customer Attraction through Awareness:

Consumer attraction is a concept used to describe how to handle hyperactive customer interactions. All of the elements within a business that are intelligently related with the customer are referred to as customer attraction. With the help of operational roles and technical business processes, customer management procedures link all of the components together. Due to the nature of business, awareness of the customer can be complicated. Many of operations and daily activities of business must deal with customers; therefore, providing systems that can improve these tasks is vital for achieving success. (Gouji, R., Taghvaei, R., & Soleimani, H. (2016) [63]).

(2) Customer Retention through Satisfaction:

Customer satisfaction is expressed as connecting the gap between customer anticipation and actual experience, while customer engagement is assessed as bridging the gap between customer belief and actual contact. It refers to the ability of the company and its customers to keep their relationship going. emphasize the significance of customer happiness in order to maintain consumer loyalty (Rust, R. T., & Zahorik, A. J. (1993) [64]).

(3) Customer Delight through Perceived Values:

Essentially, ethical banking eliminates as much paper as possible in order to create green credit cards and green mortgages, relying on online/electronic transactions for processing. Fewer trees are cut down as a result of less paperwork. Customers appeared to have varied perspectives on the same service. Customers came from all over Dakshina Kannada, and banks need to focus more on increasing service quality in order to retain and satisfy customers. To accomplish the chosen goal and improve service standards, a new model is required that can set appropriate standards, back them with resources and facilities, and conduct effective internal communication to instil a service culture in the firm. The identification of service bottlenecks leads to modifications that are easier to implement.

14. ANALYSIS OF EARLIER MODELS & FOCUS GROUP INTERACTION OUTCOME :

According to previous models improved client loyalty, according to previous models [research], led to higher customer and consumer repurchase and cross-buying potential. Customer loyalty was associated with a higher desire to suggest and a lower risk of switching. Client happiness was necessary for customer loyalty, so assessing the prerequisites for both customer pleasure and loyalty was crucial. In this study, the relationships between components were referred to as a "chain of success."

All previous models [studies] did not pay attention to the environmental and social aspects of green projects, and they were not seen as necessary components. The current study, on the other hand, concentrated on environmental and social aspects. As a result, changes to the current model or the development of a new model are required.

The outcome of the focus group interaction:

A typical focus group has eight to 12 people who respond to questions from a moderator. This study consists of 12 people. The questionnaire was created using a range of questions, including yes/no questions and "Why?" questions. Observations were also made, such as the ladies in the group being more interested in green banking while the men were more concerned about the environment. Males and females alike are pleased with the banks' green banking services.

15. DISCUSSION ON THE PATTERN OF AFFECTING FACTORS & VARIABLES ON RESEARCH ISSUE :

Customer retention, customer attraction and Customer satisfaction is always treated as a vital factor in practically all commercial initiatives, as seen by the preceding debates. There are a number of things that contribute to consumer satisfaction. One of them is the level of service provided. There hasn't been a scientific study specifically in the commercial banking industry where customer value was used as an independent variable to analyse customer satisfaction as a dependent variable. This study was meant to assess the impact of service quality on customer satisfaction in the selected banks from the Indian banking sector.

16. DEVELOPING CONCEPTUAL MODEL/ THEORY ON RESEARCH ISSUE :

16.1 POSTULATES FOR CUSTOMER ATTRACTION, RETENTION, & DELIGHT MODEL (CARD MODEL):

Observations were made using reviewing the present situation, analyzing the recent condition and the elements impacting it, and determining a pattern of affecting factors through focus group research are all steps in the process. Based on observation using a Review of current status, analyzing the current status and factors affecting, and identifying the pattern of affecting factors through focus group study, we have developed the following postulates related to customer's views and feelings on green banking services:

- (1) **Postulate One:** Customer awareness of various green banking services is essential.
- (2) **Postulate Two:** Customer value is a very important factor for retaining customers in green banking services.
- (3) **Postulate Three:** Customers adopt green banking services due to their environmental & social concerns.
- (4) **Postulate Four:** The security and trust in the usage of green banking services is an important factors in customer acceptance of green banking services.
- (5) **Postulate Five:** The perceived value in terms of convenience, cost, and time of availing of green banking services play important role in customer attraction.
- (6) **Postulate Six:** The green banking service quality leads to the attraction of new customers and retention of existing customers by means of customer satisfaction and delight.

17. THE CONCEPTUAL MODEL FOR CUSTOMER ATTRACTION, RETENTION, & DELIGHT (CARD) MODEL :

The main goal of this study is to come up with a conceptual model that adequately clarifies complete customer attraction and retention with green banking, as well as possible predictor variables, to address the issue of green banking activities influencing complete green customer retention. The purpose of this research is to create a conceptual model that includes features of green banking initiatives as independent factors and total consumer attraction and retention with green banking as a mediator and customer acceptance is a dependent variable. The study's main purpose is to review the literature on green banking, green banking creativities, green banking features, and client attraction to construct a conceptual model that shows a link between overall green consumer attraction and green banking operations. Based on the review of research models and focus group interaction, the following conceptual framework model named Customer Attraction, Retention, and Delight (**CARD**) Model is framed.

17.1 Conceptual Frame Work: Green Banking Services CARD Model:

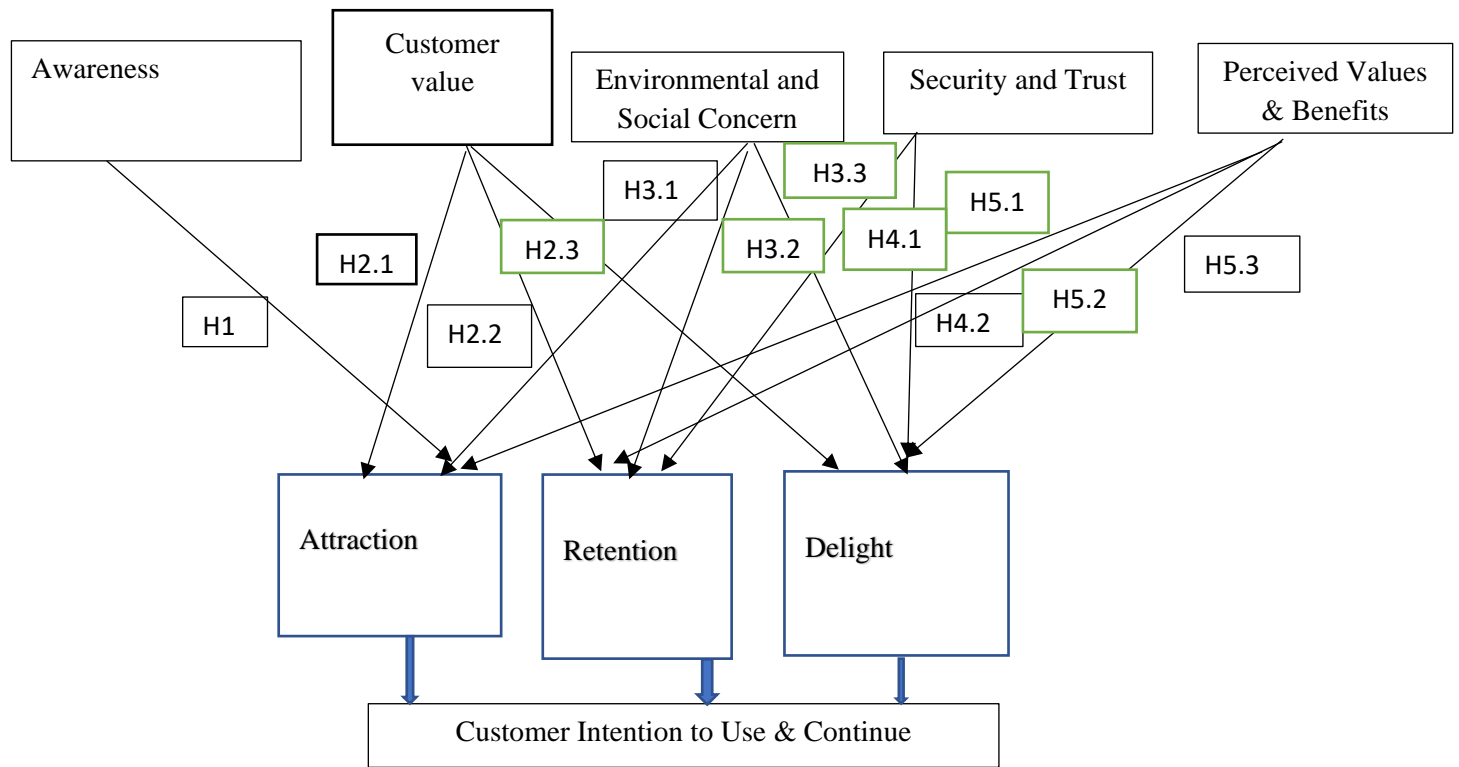


Fig. 7: Customer Attraction, Retention, & Delight (CARD) Model for Green Banking Service (Author Source)

The above developed conceptual customer attraction and retention model on acceptance of green banking services (Figure 7) can be proved using the deductive approach of empirical research (Top-down approach) by developing the following hypotheses.

17.2 Factor affecting the CARD model along with possible hypothesis:

The factor affecting the model along with the possible hypothesis is as follows.

(1) Customer awareness: Customer awareness is necessary for customer attraction. A marketing and communications strategy should include customer awareness. It's a method for a banker to inform customers about his or her organization, its performance, and the products or services it provides. A well-designed awareness program improves customer involvement and protects consumer welfare.

(2) Customer value determines customer satisfaction and retention. The rise of digital technologies has had a significant impact on customer lifetime value (CLTV), which is one aspect of the customer journey. Utilizing digital technologies that can lengthen the lifetime value is vitally important to increase the number of customers.

(3) Environmental and social concern: Customer satisfaction & retention depends on customers' environmental and social concern. The Bank's present environmental and social policies are known as the "Safeguard Policies," and they provide a framework for community involvement and public transparency. The study focussed on the mechanism for addressing environmental and social issues in our project design, implementation, and operation.

(4) Security and trust: Customer satisfaction & retention also depend on the security of customer's resources and mutual trust. A positive relationship between the banker and the consumer is required for the success of every country's banking system. Customers and banks must be able to trust and rely on one another. Customers should assume more responsibility for their financial affairs as financial goods and services become more complicated.

(5) **Perceived value:** Customer delight depends on customer perceived value. In order to generate green credit cards and green mortgages, ethical banking eliminates as much paper as possible, relying on online/electronic transactions for processing. As a result of reduced paperwork, fewer trees are cut down.

(6) **Customer satisfaction:** Customer happiness is essential for customer retention. This relates to making sure a customer's needs are met, his problems are answered, and he is happy with the company's products or services. Consumer retention refers to the practice of persuading a client to return after her initial purchase and to do so on a regular basis. Both of these behaviours are linked. Customers who are pleased with their service are more inclined to return and spend more money with the business.

H1. Awareness of green banking practices has a direct relationship with customer attraction of availing banking services

H2.1 Customer value has a direct relationship with customer attraction.

H2.2 Customer value has a direct relationship with customers retention

H2.3 Customer value has a direct relationship with customers delight

H3.1: Environmental and social concern of banking customers has a direct relationship with customer's attraction with green banking practices

H3.2 Environmental and social concern of banking customers has a direct relationship with customers retention with green banking practices

H3.3 Environmental and social concern of banking customers has a direct relationship with customer's delight with green banking practices

H4.1 Security and trust has of green banks services has a direct relationship with customers' retention with availing banking practices

H4.2 Security and trust has of green banks services has a direct relationship with customers' delight with availing banking practices

H5.1 Perceived value has a direct relationship with attraction with green banking practices.

H5.2 Perceived value has a direct relationship with retention with green banking practices

H5.3 Perceived value has a direct relationship with delight with green banking practices

17.3 Consequence of CARD model towards Existing Customer Retention & New Customer Attraction:

In the context of green banking, the suggested conceptual model will indicate the level of effect that each set of characteristics has on complete customer attraction and retention. In the framework of green banking consumer happiness, it appears that a full understanding of these relationships will be crucial. Customers' attraction with many aspects of green activities will be able to be determined by bankers and politicians. Most importantly, they'll be able to assess how much each factor influences total green consumer attraction. As a consequence, businesses will be able to determine what measures they need to do regarding their green projects in order to boost consumer happiness, retention, and attraction of new customers in general, with green banking.

The testing of hypotheses using a deductive empirical research approach by means of data collection instrument, observation of data, and statistical analysis of data to confirm the developed modified customer attraction and retention model, and optimize it will be carried out elsewhere as the continuation of this research agenda.

18. SWOC ANALYSIS OF NEW CONCEPTUAL CARD MODEL ON GREEN BANKING :

The Strengths, Benefits, Opportunities, and Difficulties (SWOC) analysis is a critical tool for evaluating a company's strengths, benefits, opportunities, and challenges. It assists the organization in determining how to assess its demonstration and visualize the macro atmosphere, which will benefit the group in navigating the tumultuous waters of competition. This is where the SWOC study of green banking is made (Aithal, P. S. & Suresh Kumar, P. M. (2015) [65-66]).

18.1 Strengths:

- (1) Ethical (Green) banking, in general, eschews paper more than feasible in favour of online/electronic transactions, leading in environmental credit and debit cards and green loans. Because there will be less documentation, fewer forests will be drastically cut.
- (2) By raising business people's understanding of sustainability practices, they will be able to engage in environmentally friendly business practices.
- (3) Green (ethical) banks create and implement ecological lending standards that contribute to the betterment.
- (4) The rate of interest on a loan is cheaper than it will be with a typical bank since morally acceptable banks place a greater emphasis on ecologically friendly elements like ecological gains. One of the main principles in natural resource conservation is applied when a green lender assesses equity loans to the trying to extract business community (Shayana, A., Raj, A. N., & Rai, S. (2017) [67]).

18.2 Weakness:

- (1) There are some topographical barricades to implementing green banking methods. Green banking appeals to different banks in different ways. It's a novel notion, and customers will need time to acclimate. It necessitates the use of expensive renewables and reprocessing technologies. Reputational Risk: If banks invest in environmentally harmful initiatives, they risk losing their reputation. Establishing an environmental policy has resulted in cost reductions and a rise in bond price in a few cases.
- (2) Diversification Problem Green banks only work with businesses that have passed their background checks. Companies will have to rely on a smaller customer base to stay afloat.
- (3) Start-up face: The establishment of many green banks is still in its early stages. It takes 3 to 4 years for a bank to start creating revenue. As a result, throughout a depression, it is of no use to banks.
- (4) Credit Risk: Lending to clients whose companies are affected by environmental expenses, changes in environmental protection, and new efficiency standards creates credit risk.
- (5) High operating cost: Green Bank needs bright and experienced professionals to provide exceptional customer service. Because they have more first-hand experience with green enterprises and clientele, competent lenders are necessary.
- (6) Security Concern: Despite the fact that online banking services are completely secure, with the growth of technology, it's difficult to rule out the potential of "hackers" gaining access to your accounts.
- (7) Technical breakdowns: Websites for online banking, like any other technology, go down at times.
- (8) Initial set-up costs are higher. Customers in short supply Employee reluctance to change is exacerbated by inadequate government aid (Sahoo, B. P. et al., (2016) [68]).

18.3 Opportunities:

- (1) Individually a Green Bank's purposeful elements and operations must be environmentally friendly and contribute to long-term environmental sustainability. For greening their functional divisions and activities, banks have a variety of possibilities.
- (2) Green banks regard environmentally favourable variables such as environmental gains more highly, leading to lower interest rates.
- (3) There are no fees for using electronic bill payment services. Complete an online account opening to start a green account. The reward will be given to all potential clients who open "green accounts".
- (4) It reduces both the bank's and the client's operating costs.
- (5) Transitions can be made at any time and in any location. By financing in solar and wind energy projects, the bank is working on reducing the atmosphere's carbon impact.
- (6) People's computer skills are growing, making it easier to establish green banking practises and encourage consumers to participate in activities. The great majority of customers only make purchases with their ATM cards (Prabhu, G. N. (2021) [69]).

18.4 Challenges :

- (1) These banks are still start-ups: It is believed that an average bank takes 3 to 4 years to start producing money. Several of the green banks in continuous operation are still in the early stages of development. The fact that these institutions are trying to regain their footing in the midst of a downturn isn't helping matters.

(2) Banks are specialized: While the main goal of a green bank is to help those who care about the environment, the concern here is how much money is being invested in these companies and the eco-friendly industry. Money does not always imply environmental stewardship. However, it is hoped that this assumption is demonstrated to be false in this situation, and that green banks prove that they can prosper despite strong regulation restrictions.

(3) Operating costs and expenses have increased: Because of the kind of customers they serve, green banks require particular talent, skills, and knowledge. Loan officers, for example, who deal with green businesses and consumers, require additional training and knowledge. Furthermore, providing such customers with benefits such as lower lending rates might eat into their profit margins.

(4) Reputation Risk: Due to rising knowledge about environmental protection, banking institutions are more likely to lose their reputations if they are involved in significant projects that are viewed as socially and environmentally harmful. Implementing an environmental management system has also resulted in cost savings, higher bond value, and other benefits in a few cases. The environmental management system reduced risk, improved environmental responsibility, and generated operating profit in a few circumstances.

(5) Proper legislation is not yet framed: Banks must be subjected to strict environmental standards, which the government must adopt and execute. In India, the difficulties are that legislation is still being created, and in some cases, things are not being strictly enforced, but things can change quickly, generating significant issues associated with the businesses engaged and raising the risk for the banks that have lent to them. Stakeholders, employees, consumers, governments, and the general public should all be part of the ongoing environmental conversations.

(6) Conservation inspections are required to regulate a facility, property, or business's environmental status, and to identify the regulation level of compliance, prior and current challenges, and any threats to the environment and liabilities involved with the project. A third-party organization or a group of ecological investigators should do these.

(7) Environmental risk management obtains lesser attention after the post-transaction time: Environmental managing risk receives less emphasis after the comment period.

(8) Non-automation of business processes: The vast majority of banks do not automate their operations. Banks should conduct energy checks in all of their places to ensure effective energy organization. Banks can save a large amount of electricity by using compact fluorescent lighting (CFL) (Gupta, J. (2015) [70]).

19. COMPARISON OF CARD MODEL WITH OTHER MODELS OF BANKING INDUSTRY :

19.1 Comparison of CARD model with Customer Attraction Model:

Table 5: Comparison of CARD model with Customer Attraction Model: (Hasan, S. A., et al. (2011) [71])

S. No.	CARD Model on Banking services	Customer Attraction Model on Banking services
1	Green Banking Initiatives on Customer Attraction, Retention & Delight by providing green banking services are discussed in this model.	This model emphasizes the use of innovative approaches to expand the clientele base of commercial banks, resulting in improved competitiveness.
2	The research offers insights into viable advanced practices.	The study sheds light on commercially innovative approaches.
3	The most essential criteria by which a business can measure the quality of a product or service is customer satisfaction, which is a source of loyalty to the organisation and hence its existence in the market is described in this model.	Model emphasizes attention on quality standards, which favourably reflected on a change in consumer behaviour and matched the client's requirements and wishes.

4	In this model, customers' perceived value is examined, as well as how it benefits them.	In this model, banking innovation is inspected, as well as how it benefits to the customer is discussed.
5	The importance of satisfying customers' requirements and aspirations, as well as taking into account their recommendations and opinions, in order to enhance the product and/or service, is explored in this study.	Consumer attraction is determined by bridging the gap between client expectations and actual experience, as well as customer retention is described.
6	This model describes how customer delight distinguishes between a single satisfied consumer and an overwhelmed customer who is more loyal to the company. And this model explains the losing profitable customers efficiently impacts on profitability of the organization.	In this study, customer attraction is defined as the provision of incentives to attract existing customers as well as the production of awareness for connecting with lost customers.

19.2 Comparison of CARD model with Customer Retention Model:

Table 6: Comparison of CARD model with Customer Retention Model:

S. No.	CARD Model on Banking services	Customer Retention Model on Banking services (Alexander, M. W. (2010). [72])
1	Customer satisfaction is one of the most important areas on which banks must concentrate if they are to achieve long-term success. The level of consumer satisfaction with the services provided by public and private sector banks was investigated in this study.	It has been stated that a company's image is considered as a vital part of its capacity to keep market share. The reason for this is that image has long been linked to key characteristics of business success, such as client loyalty is neatly explained.
2	The model's major goal is to control the influences that influence customer attraction and in the banking industry. A descriptive study was conducted to analyse the data to be composed from customers of both public and private sector banks for this purpose.	It is the solid efforts that a company engages in to keep clients from switching banks. Customer preservation begins with the initial contact and lasts throughout the duration of the relationship. It refers to retaining long-term customer loyalty to a brand or organisation.
3	Understanding exactly what customers want, when they want it, and then satisfying them properly is critical for sustaining and retaining customers, resulting in customer loyalty is explained in this study.	In today's progressively competitive climate, customer preservation is a serious component of banking strategy. In this strategy, the bank's management must identify and enhance issues that can keep customers from leaving is explained in this model.
4	The card model would not only aid in client retention, but it would also set off a chain of positive reactions, lowering the company's costs associated with attracting new consumers and brand promotion. This is because a pleased customer would gladly bring in new and more clients without exerting any further effort. Because they would be pleased with their relationship with the brand and	This model explains that customers may leave their banks if retention criteria are not effectively managed, no matter how hard bankers strive to keep them. The impact of many retention-relevant factors on consumers' decisions to stay with or quit their banks is investigated in this model.

	would be proud to share it with those they care about.	
5	Customers will become more aware of the financial products accessible in banks as a result of increased awareness, according to this study.	Customers are the lifeblood of the banking industry. So, the banking sector's problem is to maintain a solid customer base, which requires not just acquiring new customers but also retaining existing ones is explained in this model.
6	Any country's economy relies heavily on its banking system. This model discusses how a robust and healthy banking system is essential for long-term economic growth.	Employee performance and professionalism, as well as friendliness, degree of expertise, communication skills, and selling skills, are all factors to consider to retain the customer is explained.

19.3 Comparison of CARD model with Customer Delight Model:

Table 7: Comparison of CARD model with Customer Delight Model:

S. No.	CARD Model on Banking services	Customer Delight Model on Banking services (Uppal, R. K. (2011) [73])
1	Customers who are satisfied are more likely to tell others about their positive experience, which may encourage additional customers to do business with that company. Customers that are happy are more inclined to spend more money with the company they enjoy, and they are more likely to be loyal is discussed in this model.	This model explains that how customer delight, sometimes known as "Consumer Delight," can be well-defined as delighting the customer to the point of amazing him with the product or service.
2	It may be said that implementing the Card model in banking will bring joy to customers.	Customer Delight establishes a solid foundation for Customer Relationship Management (CRM) as well as a considerably more accurate metric. CRM, as we all know, is not an option, but rather a requirement for a company's survival in today's world.
3	Customers who are pleased with their service are loyal to the bank. Because the banking industry is so competitive, happy clients offers one bank an advantage over the competition and aids in its survival and expansion. Furthermore, it assists banks in producing greater revenues.	Many firms are today attempting to establish a long-term relationship with clients in order to persuade them that the product or service fully meets their prospects and needs and that it is mutually beneficial to both the customer and the organisation (total satisfaction).
4	Apart from bringing in new consumers, happy customers bring them back again and again. Customers will be loyal if they are pleased. According to this model, customer happiness is one of the most essential factors to consider when	Customer satisfaction is commonly depicted as the complete fulfillment of one's expectations, whereas delight is a positive result of exceeding one's expectations.

	deciding whether or not to do business with a particular bank.	
5	This model explains how getting things done well at the right time makes customers happy and satisfied.	Giving customers the appropriate experience and getting the correct return is explored in customer delight is explained in this model.
6	Any country's economy relies heavily on its banking system. A robust and healthy financial system is essential for long-term economic growth is discussed in the study.	Customer pleasure is defined as anticipating customer demands, giving solutions gaining of time, and surprising customers. Customers are pleased when products and services meet their expectations is mentioned in this model.

20. SUGGESTIONS TO CARRY FURTHER EMPIRICAL RESEARCH :

To prove the conceptual model, a systematic questionnaire based empirical study and analysis of data using the Statistical Package for Social Science (SPSS) tool will be used. A five-point Likert Scale starting from strongly disagree to strongly agree (1 – 5) will be used for the study. Factors Affecting Banker's Perspectives [74] and customers' perspectives [75] on green banking using mobile devices is extensively studied and analysed. How Service Industries (like the banking industry) can transform themselves into Green Business (green banking) Industries is also studied [76]. By proving CARD model empirically one can suggest how banks can strategically plan to divert part of their corporate social responsibility funds for providing green banking services which intern helps them, directly and indirectly, to attract, retain, and delight more customers to their banking services.

21. CONCLUSION :

A comprehensive literature analysis was used to develop the conceptual model offered in this paper, which identifies five types of traits connected to green banking projects. Previous research has rarely taken perceived value into account, but the current study has justified the need and necessity of doing so by offering a perfect set of factors that specifies the characteristics of green projects. The Effects of Green Banking Creativities on Customer Attraction, Retention & Delight by providing green banking services are discussed and a conceptual framework called CARD model is proposed. The planned conceptual model (CARD) will represent the level of impression that each set of features has on overall customer retention in the framework of green banking. It appears that a thorough grasp of these relationships in the context of green banking consumer retention will be vital. Bankers and policymakers will be able to determine how satisfied customers are with various facets of green efforts. Most significantly, they will be able to determine the extent to which each area influences overall green customer happiness. As a result, they can decide what steps they need to take about their green projects to improve customer retention with green banking in general.

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