



# A New Model On Consumer Behaviour For Green Banking Practices

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**Citation:** Nayana N Nair, Dr. S. Rajendran, (2024), A New Model On Consumer Behaviour For Green Banking Practices, *Educational Administration: Theory and Practice*, 30(4), 2267 - 2287, Doi: 10.53555/kuey.v30i4.1322

## ARTICLE INFO

## ABSTRACT

Green advances, green credit cards, green checking accounts, and green contracts are all portion of current keeping money operations, are online keeping money components. The objective of this inquire about is to recognize a inquire about require and potential inquire about motivation for connecting green keeping money hones of certain chosen commercial and open division banks in India. The reason of this ponder is to make a conceptual show that successfully speaks to the characteristics of green keeping money operations and their relationship to add up to green managing an account client fulfillment. This ponder analyzes the current state of different bank green managing an account hones. The data was accumulated from scholastic diaries and websites. This review-based investigation recognizes the show state of green managing an account hones. The impact of green activities by open and private banks, such as web keeping money, web payments, green installments, and credit card credits, is examined. The investigate hole is computed utilizing the current circumstance and the wanted green action approach. Depending on the investigate hole, diverse investigate destinations to connect green managing an account hones are created and dissected.

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

## 1. INTRODUCTION

The banking industry globally is now greatly embracing the movement of going green. Commercial organizations are now promoting platform services that are paperless in order to reduce environmental impact and fulfill their social responsibility to support sustainable development. The success or failure of spending is determined by how happy the consumer feels with their purchase.

It is extremely important for banks to comprehend the need for green initiatives. The model incorporates several factors as independent variables, such as awareness, environmental and social concern, security and trust features, as well as perceived value and environmental and social concern factors related to green banking efforts. It is thought that these factors may affect customers' overall satisfaction with eco-friendly banking services. Green banking denotes banking activities that prioritize and promote environmental sustainability. Put simply, it involves promoting eco-friendly behaviors and decreasing the carbon footprint caused by financial practices. Many banks in present times are actively trying, both at the local and international levels, to encourage different types of technology-based, ecologically sustainable banking initiatives in their everyday activities. recent years. This is because there is growing recognition of the need for financial institutions to adopt sustainable practices and support environmentally-friendly projects. As a result of this awareness, the concept of green banking has become more widespread and has garnered attention in various sectors.

The sector connected to money and finances. As the popularity of green banking has increased, numerous scholars have extensively examined different aspects of it, such as the implementation of green banking practices and the long-term effects it has.

Producing something. Customers are becoming more aware of green banking, leading to high levels of satisfaction among the banking sector's clients. Green banking adoption will be affected by customer loyalty,

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customer satisfaction, and overall customer happiness with the features of green banking. Additionally, the attitudes and beliefs of customers towards green banking, as well as its role as an environmental management tool, will also have an impact. Consequently, gaining fresh knowledge on various aspects of green banking has become customary and obligatory. Disregarding the idea of "green banking," the research done by Lucas and Spiliter concentrates on the widely recognized term "satisfaction of the customer."

## 2. OBJECTIVES OF THE STUDY

- ❖ To distinguish the different administrations of green keeping money honos of banks.
- ❖ To dissect the mindfulness among the client around the green keeping money honos of banks.
- ❖ To examine the seen esteem of green managing an account.
- ❖ To create a unused conceptual show that depicts client fascination, maintenance, and charm with green keeping money administrations.
- ❖ SWOC examination of the unused demonstrate on green managing an account.
- ❖ Comparison of Modern show with existing Client Fascination, Client Maintenance, and Client Charm models.

## 3. 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:

Agreeing to thinks about, client bliss leads to client maintenance, which is essential to survive in today's progressively competitive monetary division. Client joy is without a question one of the most well-studied perspectives of managing an account. Since these standards are dynamic and important in today's monetary world, the "client fulfillment" angle of "green managing an account" is seen as vital, as already expressed (Solekah, N. A. (2019) [4]).

Green managing an account alludes to any sort of keeping money that benefits the environment. Green keeping money is depicted as keeping money that takes put in zones and in a way that makes a difference to decrease in general carbon outflows, both inner and outside, as well as inside carbon footprint.

According to Lalon (2015), the recognition of green keeping money was shaped by western nations with the objective of diminishing and dispensing with the utilize of paper in keeping money since cutting down trees diminishes green forestation, diminishes oxygen, and increments carbon dioxide levels in the air. Since at that point, the term has come to allude to arrangements and laws that guarantee a bank's financial, physical, and social survival. (Ullah, M. M. (2013) [5]).

According to the creator, green keeping money is a novel concept for natural supportability that advances biologically neighborly honos for long-term development whereas diminishing the money related industry's carbon impression. Different ponders have too emphasized the significance of green managing an account and its affect on long-term development, with an accentuation on environment (Jafri, S. (2020) [6]).

This interrogate about also looks at how different marketable and open member banks in India approach green terrain. As per the study, banks aren't fully interested in green managing an account in comparison to private member banks, open member banks are more locked in in green managing an account. To guarantee long-term practicality, banks ought to proliferation their use of natural information in keeping plutocrat operations, backing, and financial choices. This will help in the change of natural reliableness and the creation of long-term expanded benefits. (Jayabal, G., & Soudarya, M. (2017) (7)).

According to the interrogate about, banks have a major part and commitment as Socially Able Commercial Citizens (SRCC) in making a difference government conditioning to surely dwindle carbon effluences. Green keeping plutocrat is a strategy for banks to contribute to long-term advancement. The creator audited and compared the green loaning arrangements of banks in India, grounded on their compliance and devotion to natural security and ecologically companionable gambles. Green lending can be formed by Indian banks, agreeing to specialists (Chitra, V., & Gokilavani, R. (2020) (8)).

Green backing was to begin with examined in the early 1990s, when the Joined together Countries Environment Program (UNEP) was set up. (UNEP) banded with assiduity to make up natural administration measures after concluding that the plutocrat related assiduity's progressed operations feel have a significant affect on the terrain. In reality, this subject has been examined for a long time. In any case, no universal services have still formally characterized it, as it's inferior on a particular popular body apportioning means to a indicated reason whereas taking into account natural and supportability issues. There are a number of genuine natural enterprises. As a result, associations must pay consideration to their yields to decide whether or not they're damaging natural issues. Agreeing to SBI Bank, pick up ought to not be made in the setting of the ecosphere's most noteworthy genuine preservation enterprises (Sharma, K. (2013) (9)).

Jha & Bhome( 2013)( 10) carried out an experimental think about on the exercises that can be formed in the managing an account division to gotten to be more naturally inviting, as well as the position of perceptivity of the green managing an account conception among bank representatives, mates, and the open at huge. For this suppose about, they gotten information from 12 bank administrators, 50 bank workers, and 50 common clientele. Concurring to the intelligencers, a many of the ways that ought to be employed to go green incorporate online managing an account, green advances, energy- saving invention, green credit cards, sun powered and wind vitality, and movable managing an account. Banks ought to grasp natural loaning prerequisites, concurring to the study's conclusions, which will upgrade their fiscal soundness. Advances for green gambles ought to have a cheaper rate than customary credits. enterprises precipitously inflows by dwindling or reusing squander, as well as seeking later long- term green systems.

Rajesh,T. and Dileep,A.S.( 2014) Green keeping plutocrat is a wide term that alludes to arrangement proposition that offer backing banks be so much further ecologically, financially, and socially doable. Green back can help in impurity drop and natural assurance whereas at the same time empowering long- term fiscal success. Some time lately choosing to finance a adventure, banks must estimate natural troubles and guarantee that extend cohorts have natural security measures in put, similar as reusing services or bank and gas capturing tackle. The development of green fund requires a structure that rewards moral teach whereas rebuffing polluters( 11)." Green keeping plutocrat is, at its center, a culture move inside a bank that, by need, is awaiting to impact all factors of company operations," it has been defended. Ecologically dangerous authoritative exercises and yields harmed biodiversity and natural system keenness. Banks must bolster green conditioning and keep up their" green" status as commercial citizens as portion of their commercial social obligation( 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 keeping money, concurring to the creator, is a novel thought for environmental duty that motivates ecologically neighborly hones for enduring advancement whereas bringing down the financial industry's carbon emanations. Green banking's significance and affect on long development, with a center on natural conservation for subsequent generations, has moreover been focused in numerous studies.	Kumar, N., & Gangal, V. K. (2012). [13]
Environmental sustainability through green banking	The term "green keeping money" has gotten to be an umbrella term for approaches and controls that defend a bank's long-term financial, natural, and social viability.	Charan, A., et al. (2019). [14]
Green Keeping money Practices	Western nations spearheaded the concept of green managing an account in arrange to diminish the utilization of paper in keeping money. Burning trees diminishes green forestation, diminishes oxygen, and increments CO <sub>2</sub> , atmospheric concentrations.	Irshad, M. M. (2017). [15]
Green Keeping money in the Long Run.	Green keeping money is any sort of managing an account that has a positive affect on the environment. It is too characterized as keeping money that takes put in regions and in a manner that diminishes both outside and inside carbon dioxide emissions.	Tara, K., Singh, S., & Kumar, R. (2015). [16]
Co-creation, CSR and green buyer loyalty	Green keeping money, concurring to thinks about, can assist reduce credit hazard, lawful hazard, and notoriety risk. Carbon credit firms, green budgetary items, green contracts, carbon impression lessening (paperless managing an account, vitality mindfulness, mass transport frameworks, green building), and social obligation administrations to society were among the things specified and the author's proposed green managing an account tactics.	Raj, D. G. P., & Rajan, D. A. P. (2017). [17]
Green Managing an account Activities in the Private and Open Division: A Review	Green Preparing is characterized as a commercial center technique that combines Changes in operations, innovation, and changing client practices are all on the skyline, but they will moreover make strides operational effectiveness, decreased presentation to manual blunders and extortion, and fetched reserve funds in managing an account operations. Agreeing to him, the concept of green preparing will advantage banks, industry, and the economy.	Rai, R., Kharel et al., (2019). [18]
Attitudes toward the ecologically neighborly products	According to the overview, the keeping money and budgetary administrations businesses are persistently concerned with understanding the numerous components that lead to client fulfillment. The establishment for building and keeping up a secure, commonly advantageous, and long- term relationship is client joy. One of the most common reasons for clients to switch banks is dissatisfaction.	Ganesan, R., & Bhuvanewari, A. (2016). [19]
An Examination into Bank Natural Strategies	Banks, concurring to a consider, can play a imperative part in lessening society's carbon impression. Already, financial development implied diminishing destitution, disparity, and unemployment in society; presently, it moreover implies assembly current requests without endangering the capacity of future eras to meet their own.	Bonin, John Pet al., (2005). [20]
Green keeping money- The modern strategic	Green managing an account is on a very basic level a social insurgency inside a bank, and it is aiming to touch all viewpoints of undertaking commerce, it has been legitimized. Naturally perilous organizational exercises and yields have a negative impact on the fauna's basic environmental trustworthiness. Banks have a unsafe corporate social commitment to arrangement natural arrangements and stay "green" as portion of its corporate social responsibility.	Datta, S. K., & Kundu, S. (2011). [21]
Initiatives Taken by Chosen Banks	According to the investigate, India slacks behind its developed-economy competitors. They've begun utilizing green strategies, however their natural affect is still developing. Green banks are as it were getting begun in India. Natural information ought to be included into their every day forms, credit choices, and hypothesis comes about. The venture will offer assistance them to improve their natural execution proactively, coming about in enduring commerce benefits.	Meena, R. (2013). [22]

Based on the over survey, it can be concluded that banks are battling to get, hold, and fulfill their clients. They take after diverse procedures to draw in, hold, and fulfill their clients. In like manner, they take the distinctive activities to pull in the clients and hold them, which incorporate (1) Making mindfulness almost their items and administrations among possible/future clients, (2) Utilize of innovation to include modern highlights to their benefit advertising and consequently esteem increments from the clients point of see, (3) Natural inviting keeping money administrations, and (4) Online keeping money administrations.

## 5. DESIRED STATUS

Banks ought to get tremendous number of clients from all through the world and through the quality and viability of the administrations they ought to be able to hold them all through their life. Banks ought to make an passionate feeling approximately the value of their items and administrations among their clients intellect to fulfill and enchant them. Such technique of banks will make mindfulness among quality items and administrations in publics and makes a difference in drawing in, holding, and enchanting their clients. In this survey- based inquire about, by knowing the current state and wanted state, the investigate hole and different inquire about issues are recognized in managing an account industry related to client fascination and maintenance based on their fulfillment and enchant whereas profiting the administrations. Selection of ecologically neighborly innovation and changing over their items and administrations into green items and administrations is found to be one of the arrangements and this technique, conceptual show created, and recommendations & rules distinguished in this inquire about, help banks to execute more green ventures and making strides their green managing an account hones. Numerous existing inquire about works by different analysts center on the principal banks' usage of green managing an account items and hones but this investigate centers on creating a reasonable conceptual demonstrate to diminish the inquire about crevice towards making mindfulness and pulling in modern clients, holding them for long period based on technology-enabled green items and administrations, which are expecting to fulfill and charm the existing clients.

## 6. RESEARCH GAP

A studies hole is a possibility to make a contribution to the diagnosed subject through locating numerous troubles of studies among the cutting-edge kingdom and preferred kingdom. In the banking enterprise many research on inexperienced tasks had been undertaken, with the bulk of them focusing on numerous regions of inexperienced banking, consisting of assessing greenery banking practises, but research have now no longer discovered similarly statistics concerning inexperienced banking sports in India and their relevance in attracting new clients, keeping current clients thru first-class and beautiful offerings.

## 7. RESEARCH AGENDA

Some of the studies agendas diagnosed to lower the above-diagnosed studies hole to perform similarly studies paintings are:

- ❖ Study on techniques used for inexperienced banking practises: This studies hassle makes a speciality of coming across environmentally high quality monetary offerings operations along with introducing on-line banking features, inexperienced garage devices, and forming propellant alliances to growth banking performance and reduce prices over time.
- ❖ Collaboration techniques for inexperienced banking: Public and personal area banks are taking part on some of tasks, consisting of growing environmental consciousness some of the network and emphasizing environmentally useful commercial enterprise endeavours.
- ❖ A conceptual model of customer satisfaction and delight for attracting new customers and retaining existing customers.
- ❖ How to provide green banking services using smart strategies without directly investing in your annual budget.
- ❖ Analysis of the feasibility of using corporate social responsibility (CSR) funds to provide green banking services as input CSR activities.

This paper uses an inductive approach to develop a new conceptual model for overall customer acquisition, retention and satisfaction in the banking industry. It also includes a detailed analysis of the identification of various services in green banking, an analysis of customer perceptions of green banking and the perceived value of green banking, and a new conceptual model that explains the overall attractiveness, retention, and enjoyment of green banking. Analyze the new model using the Service, SWOC analysis framework and compare the new model to existing customer acquisition, customer retention, and customer satisfaction models.

## 8. GREEN BANKING PRACTICES OF BANKS

Green banking provider practices in Indian banks: Green banking became based within side the United States in 2003 to lessen terrible environmental impact. Banks are possibly to store paper labour and pass inexperienced through selling digital banking features. Green projects consisting of on line banking, cell banking, ATMs, RTGS, NEFT, and others were carried out through public and business banks to inspire the transition to a greener economy. As a end result of those activities, the consequences of carbon footprints were neutralized. First, there`s the difficulty of ways banking is done, whether or not on paper or now no longer. Second, inexperienced banking pertains to the area of a bank's funds. Green banking, in step with research, contains all business and authorities banks taking part in environmentally useful funding efforts. Businesses that embody environmentally pleasant practices are given priority. According to studies, vital banks in nations like Bangladesh do now no longer make obligatory tips or regulations. Banks were observed specializing in paperless banking structures on their very own for the industry's long- time period improvement because of the shortage of said constraints. According to empirical studies, many inexperienced banking services, consisting of on line deposit and charge methods, are subsidized through consumer incentives, consisting of price savings. Some business and public establishments also are stepping as much as provide low-hobby loans to clients who need to shop for sun panels. Banks' inexperienced lending programs, each governmental and private, have additionally been investigated. As a part of their inexperienced practices, many banks have made steps to erect windmills with a complete capability of 15 MW in diverse states which includes 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

Many Indian banks have shifted towards green cash storage by calculating green cash transactions that limit both streamlined and diverted carbon emissions. The ideal of this solution is to better understand your greenness and find ways to help you maintain your cash diligence by monitoring your account progress and green commerce. Here are some explanations of the bank's offers:

**8.1 State Bank of India (SBI):** SBI has finalized the establishment of a bank that will participate in the construction of windmills, a renewable energy source. The states of Tamil Nadu, Maharashtra and Gujarat have submitted 10 windmills with a total capacity of 15 MW for greenfield to control the expansion of their accounts. Within five years, the company plans to add 20 MW more wind turbine capacity in the hinterland of Gujarat, taking Gujarat's wind turbine capacity to 100 MW. Windmills were built to reduce dependence on dangerous control periods, or simply for popular or commercial reasons. To move away from paper-based cash system, SBI introduced Green Channel Counter (GCC) facility in its branches in 2010.

**8.2 Punjab National Bank:** In its 2010-11 report, PNB adopted a colorful approach of tightening spreads and using essentials. PNB is conducting electrical audits of workspaces as part of its energy conservation initiative and has provided special benchmark reports to track the efficiency of green workplaces. It all started with a focus on eco-friendly structural methodologies, light control testing, point-shaped stimulation, particulate detectors for double-sided publications, flashlights and suction cups. In 2011, it received nanosecond compensation from Wind Management India for approving nine changes in renewable energy controls worth up to Rs 185.81 crore.

**8.3 Bank of Baroda:** The brio level is equated with truly credible movements such as windmills, biomass and solar-powered guided tours that help earn carbon credits while supporting market travel. The organization made significant changes to its lending policy, encouraging companies to obtain Pollution Control Board certificates without hassle and denying loans to environmentally harmful companies that use ozone-depleting substances.

**8.4 Canara Bank:** Consultations with Canara Bank (2013) The bank has undertaken several green initiatives including: Banks require electronic reverse transactions and biometrics for multi-level account management, online cash storage, and UV protection. Online cash storage, passbook deposit boxes, machines, trading platforms, phone account management and electronic cash/check guarantor are some of the high-tech account linking administrations offered at Canara Bank showrooms.

**8.5 ICICI Bank Ltd:** Agreement with ICICI Bank Ltd. ICICI. Bank (2014), Green Burning, Green Interaction, and Green Guest Interaction are all part of the Go Green fashion. - I Insta manages the account.

Banks calculate that I Insta holds cash, providing a natural ripple effect or association. This is a benefit that allows you to make cash transactions at every moment, including banking transactions, web opening, and IVR cash storage.

**8.6 HDFC Bank Ltd:** According to HDFC Bank (2013), the association is looking at various measures to reduce carbon emissions in the areas of exchange abuse, paper usage and energy conservation. - Bank agents manage general finances and participate in reducing baby gas spreads. Minimize reliance on paper documents by providing a transaction hotspot for commercial customers, connecting with high-spending customers through electronic media, and making statements available to merchant customers.

**8.7 Kotak Mahindra Bank:** As part of its green drive, the bank has reduced the number of paper applications, allowed individuals to pre-apply and has tied up with Grow-Trees.com to plant one sapling for each guest per application. . The 2012-13 plan saw 16,623 seeds planted. This led to the successful implementation of the Social and Characteristic Organization Systems Project (SEMSP), which addressed the problems of ordinary borrowers and the pitfalls associated with conglomerates. It builds on IFC support and quality goals.

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

Green keeping money is a must for all gatherings that are included, and banks would advantage from drawing corporate customers' consideration to these benefits in an progressively competitive setting. The taking after are a few of the strategies utilized by banks to raise mindfulness among clients and employees:

- ❖ Green managing an account is not well caught on by managing an account clients. It is the obligation of the bank to educate clients almost the preferences of Green Banking.
- ❖ Measures ought to be made and actualized to advance computerized administrations and money related keeping money among users.
- ❖ Customers ought to be instructed and prompted on how to do online exchanges by banks through a preparing program.
- ❖ Customer input is basic for long-term victory. Banks ought to concentrate their endeavors in this area.
- ❖ Last but not slightest, green keeping money ought to be included in tall school or college educational module or as a lesson project.
- ❖ Customers may be taught around green keeping money activities, and clients that utilize green managing an account may be rewarded.
- ❖ There are classes for both representatives and clients.
- ❖ To see if clients are recognizable with Green Managing an account .

**Table 3:** Green products developed by the banks

Constructs	Features
VISA & MasterCard	Outsourcers have begun providing processing services to members of the Visa and MasterCard Association as credit card transactions become increasingly difficult. As a result, the program costs for banks to issue cards, pay merchants, and provide settlements to cardholders are reduced, enabling further growth in the service industry.
Online banking services	Customers have indirectly been able to reduce their environmental impact and have easier access to almost all major financial services. Some of these services don't even require human intervention.
Green Channel Counter	Bank has launched the Green Channel Counter (GCC) function in 57 branches nationwide. This was a bold move by the bank to move away from paper banking and limit the use of card financing.
Gift Card	This is the VISA CARD in Indian Rupees which is also a great alternative to gift cards.
Vishwa Yatra card	State Bank Foreign Tourist Card Vishwa Yatra is a prepaid foreign currency card useful for travelers traveling abroad. A chip-based card that stores secure and confidential data. State Bank's Vishwa Yatra International Travel Card is available in eight currencies.
Credit card	Bank of America, a credit card services company that franchised the Bank Americard brand (later known as Visa) to banks across the country, created the integrated credit card in 1966, Sienkiewicz added.
Debit card	The first payment cards were issued in the early 1980s, allowing customers to deduct bank balances and withdraw cash from ATMs. Corporation Bank was established in India to provide debit cards.
ATM services	The world's first ATM was created by John Shepherd-Barron. In 1967, Barclays Bank built the world's first ATM in London. HSBC built India's first ATM in Kolkata in 1987.

## 10. THE PERCEIVED VALUE OF GREEN BANKING

Green banking refers to any type of banking that's encyclopedically friendly. In other words, it entails inspiring naturally friendly performs and falling financial exertion's carbon imprint. The perceived value of green banking is as follows:

- ❖ **Avoids Paper Work:** Banking without the use of paper nearly every bank in India is motorized or has a core banking system( CBS). As a consequence, banks have lots of room to go paperless or use lower paper for goods like office checks and reporting. Deforestation will be reduced if these banks switch to automatic medium and monitoring.
- ❖ **Creating mindfulness to Business People** about Environment numerous associations, including environmentalists, are working to raise environmental mindfulness among businesspeople, organize

shops and tactics to meliorate public knowledge about environmental issues, among other goods. Banks might take part in similar programmes by furnishing backing. In addition, numerous businesses are trying to apply analogous programmes in colorful professions, similar as a free pollution monitoring programme offered by a carriage patron. Banks may develop alliances with similar companies. These will prop in the improvement of the bank's image.

- ❖ **Greener Loans:** Greener bank loans with fiscal impulses for environmentally friendly goods and systems similar as energy-effective motorcars, green structure programs, covering and house furnishing loans to establish solar energy systems, and so on could be proposed by banks.
- ❖ **Ecological Values for Advancing:** It's a atrocious idea for banks to follow environmental backing morals since it'll encourage business possessors to make changes that are more environmentally friendly, which will profit unborn generations.
- ❖ **Generating knowledge to Business:** Numerous NGOs and conservationists employ public mindfulness juggernauts, forums, and other styles to raise public knowledge about environmental issues. Banks can partake in similar programs by financing them.
- ❖ **Stoner friendly Services:** Green bank loans with financial impulses for environmentally friendly goods and enterprise similar as energy-effective transportation, green structure systems, covering, and home furnishings loans to add sun's radioactivity, and so on could be rendered by banks.

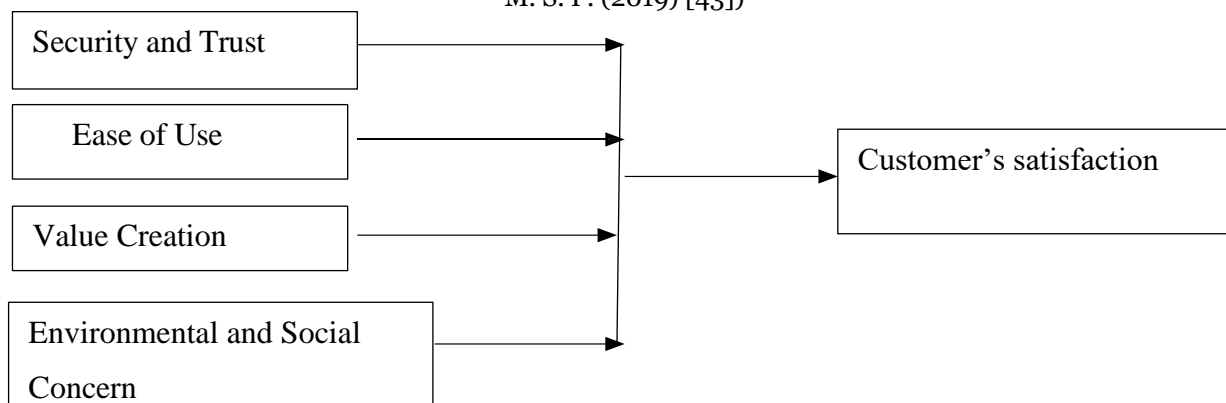
**11. TO INTRODUCE A CONCEPTUAL MODEL WHICH SATISFACTORILY EXPLAINS COMPLETE CUSTOMER ATTRACTION, RETENTION SATISFACTION ON GREEN BANKING WITH POSSIBLE PREDICTOR VARIABLES**

From the previous explanation, it is clear that customer happiness is always the top priority in almost all business activities. Many factors affect customer retention, attraction, and satisfaction. One of them is service level. Below are various models that satisfactorily explain customer retention and customer acceptance.

**11.1 Exploring various customer satisfaction models to retain and attract new customers**

According to the study, all service providers, including banks, are using paperless technologies to save the planet for future generations. Green Banking is a new tactical, technology-driven and creative approach in the banking industry. The bank is pursuing a seamless, paperless digital donation mechanism while promoting sustainability through corporate responsibility. Chang argued that a bank's performance is determined by the success of its customers, and that digital innovation can provide customers with the best banking experience. According to existing studies, the cumulative impact of green banking activities on green customer satisfaction has not been adequately addressed. Previous studies have focused on different areas of green banking, including internet banking, mobile banking, technology adoption, and green banking awareness. Customer satisfaction is defined as the overall assessment of a customer's overall experience with a company's products and services over time. The literature did not support studies examining the impact of green bank performance characteristics on overall consumer satisfaction with green banks. On the other hand, many studies have investigated the impact of more specific environmental activities on consumer satisfaction, focusing on technological components. The environmental and social characteristics of green projects were not recognized as fundamental elements.

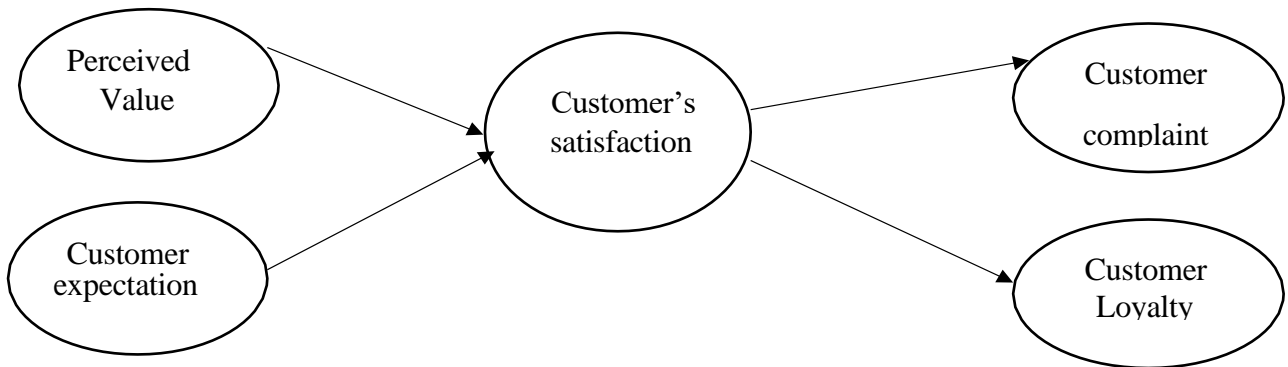
**Fig. 1:** Features of Green Banking & Customer Satisfaction Model Source: (Herath, H. M. A. K., & Herath, H. M. S. P. (2019) [43])



**11.2 Swedish customer satisfaction barometer (SCSB)**

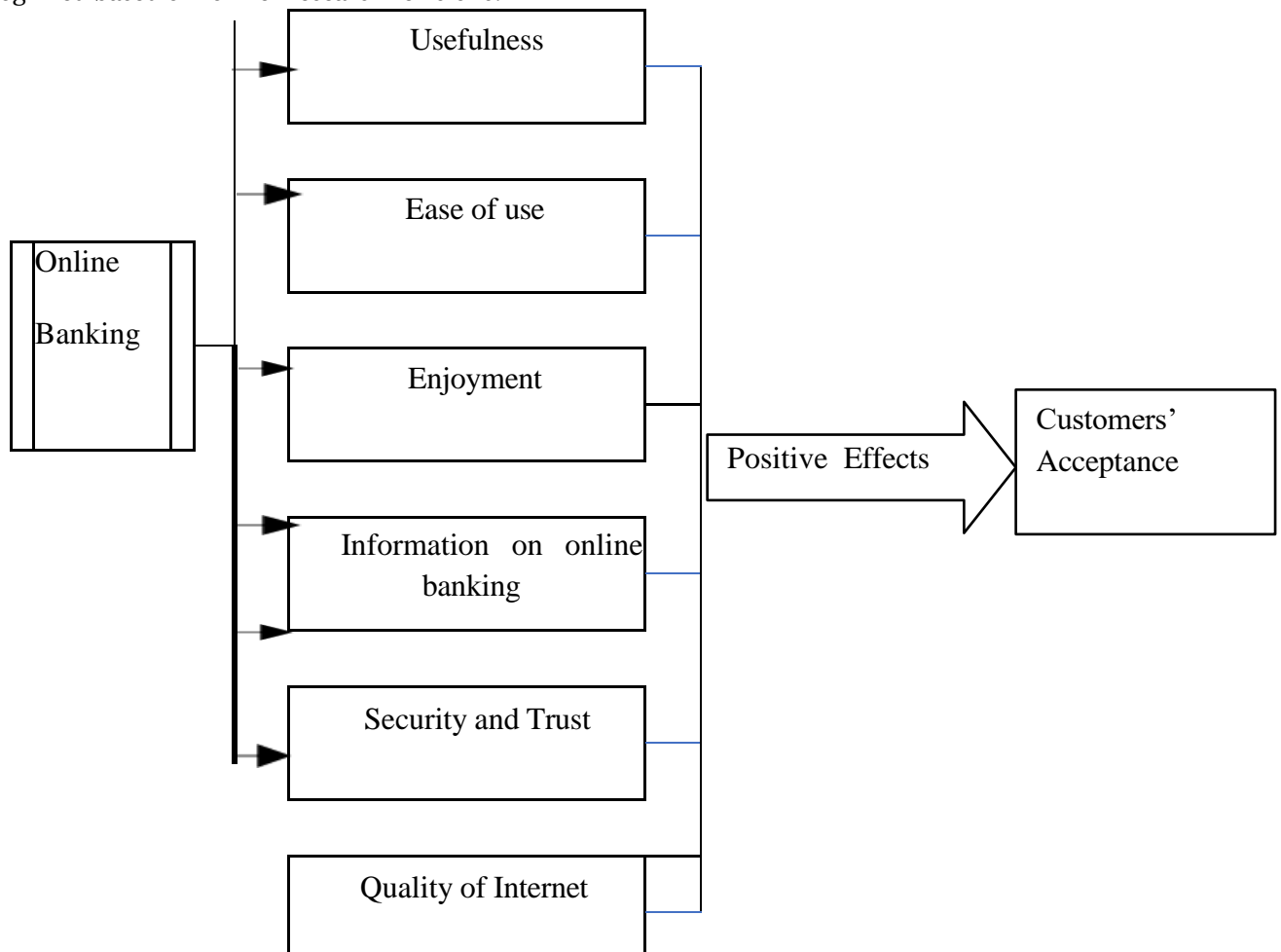
The SCSB show was created by Bruhn and Grund. This highlights improvements happening over the segment and companies. Bruhn and Grund (2000) inspected changes in showcasing approaches that emphasize client fulfillment and devotion. Concurring to this ponder, way better client commitment driven to extended buyer and customer repurchase and cross-buying potential. Readiness to pay a more noteworthy cost for something Client dependability come about in a higher want to prescribe and a lower probability of exchanging. Client fulfillment was a prerequisite for client devotion, in this way looking at the preconditions for both client joy and dependability was basic. The interconnects between components were portrayed as a "chain of victory" in this think about. These joins begun with quality and finished with budgetary victory. In this think about, client fulfillment was examined as a result of client discourse and devotion.

**Fig. 2:** Customer Satisfaction Barometer



**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.

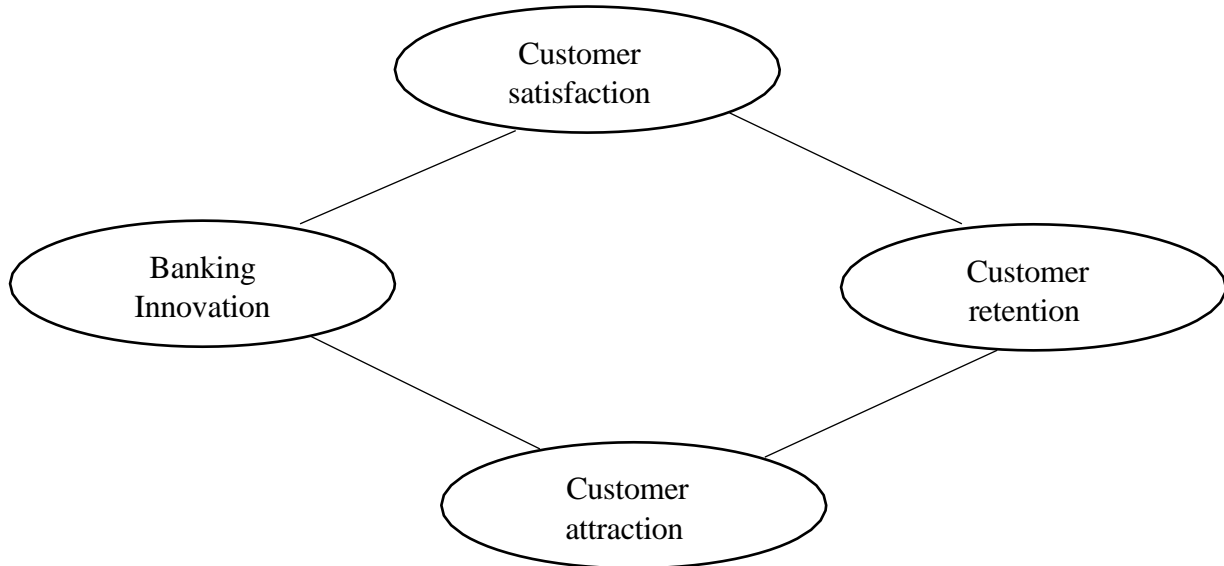


**Fig. 3:** TMQ Customer Acceptance of online Banking model Source: (Qureshi, T. M., Zafar, M. K., & Khan, M. B. (1970) [45]).



**11.4 Customer Attraction Model in Banking Industry:**

Because of the fierce contest in the banking assiduity, banks have shifted their focus on attracting consumers as a significant aspect in assessing their performance. Because of promoting, selling, and impulses, the cost of acquiring a consumer is projected to be significant. The development of new branch networks and ATM installations around the country, as well as the spread of mobile and online banking services to devious locales, have all been employed as customer magnet styles. This paper presents a abstract frame for marketable bank invention, arguing that three primary constructs, including client satisfaction, customer reclamation, and client retention, drive innovative thinking in the banking sector. In this competitive terrain, the below model depicts the relationship between exogenous variables and their impact on marketable banks' invention, as well as how they affect the banks' capability to attract, satisfy, and keep guests.

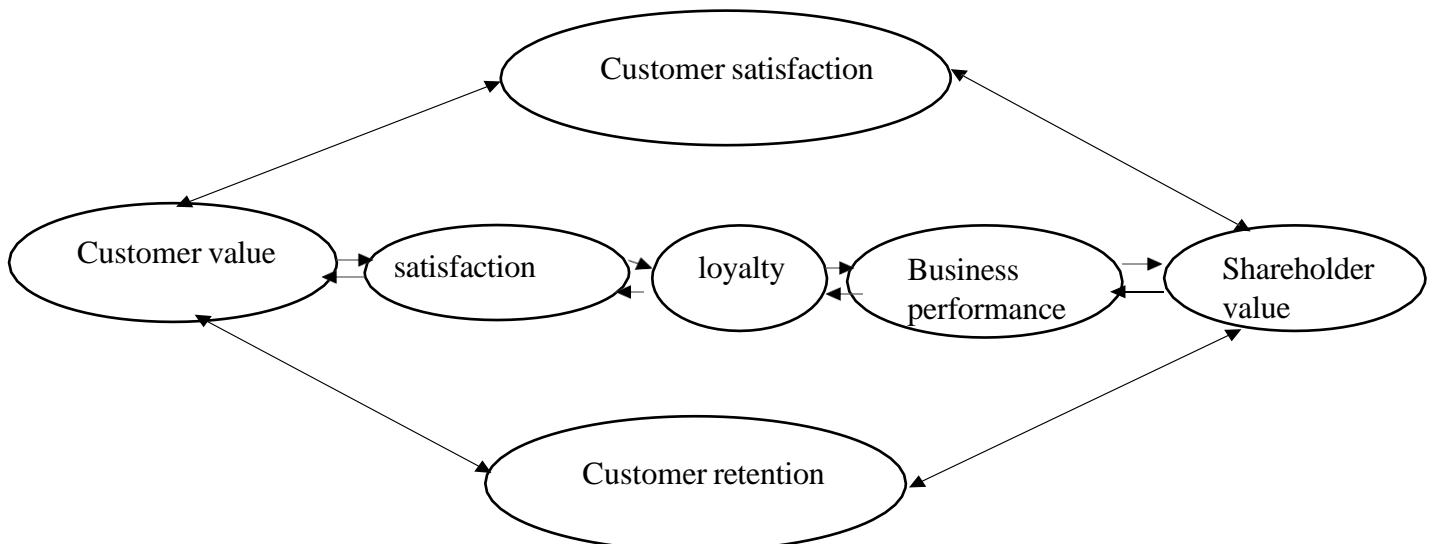


**Fig. 4: Customer Attraction Model**

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

**11.5 Customer Retention Model:**

Bank administrators ought to get it that giving uncommon esteem to their clients is basic for commercial victory. The proposed client value/retention show is a valuable apparatus for visualizing the critical connections among the center viewpoints (such as client fulfillment, dependability, and trade victory) that produce esteem in a company. Banks have as of late confronted expanded competition from other monetary and non-financial associations, modern competitors have entered the showcase, such as little microlenders, and are presently giving items or administrations that were only accessible through commercial banks. As a result of the move in competition, banks have had to make client maintenance strategies in arrange to take an interest antagonistically in a more practical managing an account environment Existing clients is pivotal since the longer a company remains with a commerce, the more rewards the bank gets.



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

### 11.6 Customer Delight Model:

Long-term substance hinges on client pleasure. guests can not be happy till they are happy with the services they have entered. The coming step after determining consumer satisfaction is to discover promoters and eliminators of pleasure. A satisfied client is more precious to the company since it allows it to contend further successfully with its challengers. client pleasure has come, and it's no longer measured a pledge of bank performance for the services furnishing. Affordable advantage is no longer important because nearly every bank delivers the same services in relations of both value and volume. The capacity of the bank to successfully meet its guests' conditions when they're most demanded is its discerning trait. In the banking assiduity, client happiness gives a bank an unlimited competitive edge.

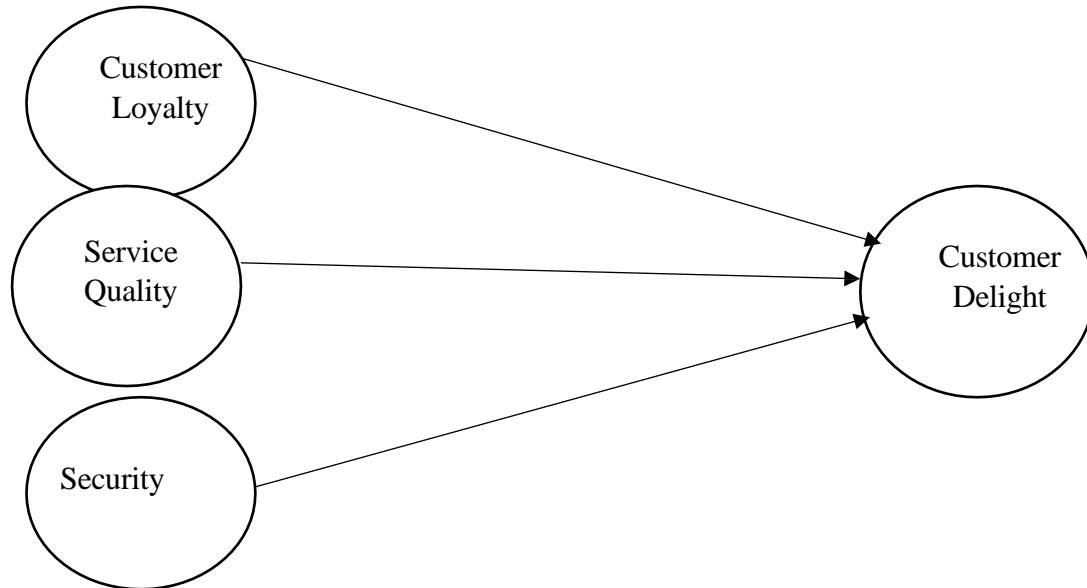


Fig. 6: Customer Delight Model Source: Berman, B. (2005) [49]

Client fulfillment is a conspicuous theme in promoting, however small think about has been done on it. To be more particular, no one has concurred on what enchant is, in spite of the truth that it is as often as possible characterized as a customer's response to a benefit firm's out of the blue extraordinary result. The work of client bliss and plotting commitment in intervening the satisfaction-loyalty connect is examined in this consider. It moreover looks into the work of seen staff gifts in reinforcing the relationship between client delight, calculative commitment, and satisfaction. Information was accumulated from retail keeping money clients who said they were fulfilled with their bank generally. The consider looks at the affect of bank workers' seen aptitudes (information sharing and competence) on satisfaction, emotional commitment, and client enchant in retail keeping money in arrange to increment the satisfaction-loyalty link.

### 11.7 Variables Influencing the acknowledgment of green managing an account administrations from Customer's Point of View:

In this ponder, we considered green keeping money hones are free factors and client fulfillment is the subordinate variable. The different variables influencing client delight and enchant of green managing an account hones are found to be:

- ❖ **Customer Awareness:** A showcasing and communications technique ought to incorporate client mindfulness. It's a strategy for an business visionary to advise clients almost his or her firm, its execution, and the things or administrations it gives. A well-designed mindfulness program moves forward client engagement and ensures customer safety.
- ❖ **Customer's Natural & Social concern:** Mineral wealth must be kept up for the purpose of both the characteristic environment and mankind, and everybody has a obligation to secure it. As a result of populace and innovation requests, the biophysical environment is falling apart. As a result, corrosive rain, avalanches, ozone consumption, and other natural issues emerge. The human species endures from a extend of wellbeing issues as a result of these natural perils, counting respiratory sicknesses, skin cancer, cholera, yellow fever, and a long list of others. As a result, banks, associations, and people must make the vital measures to limit the decrease of characteristic stores and keep up the atmosphere.
- ❖ **Security & Believe on Green keeping money Practices:** The victory of each country's keeping money framework requires a positive relationship between the investor and the customer. Clients and banks must have shared believe and certainty in each other. As budgetary merchandise and administrations ended up more complicated, clients ought to take more obligations for their money related affairs.

- ❖ **Other seen values of green managing account administrations from a customer's point of see:** Basically, moral managing an account kills as much paper as conceivable in arrange to make green credit cards and green contracts, depending on online/electronic exchanges for agreement. Less trees are cut down as a result of less paperwork.
- ❖ **Cost of Utilization:** All modern clients who open "green accounts" will get cashback. Green items and ventures are qualified for low-interest credits. This can offer assistance clients to get a credit since most banks will provide a lower intrigued rate if one takes out a "green credit" for clean vitality projects.
- ❖ **Convenience:** A few banks have executed Biometric ATMs, Solar-based ATMs, White-labelled ATMs, Pink ATMs, Green-labelled ATMs, SMS alarms, Portable Managing an account, and other administrations for the reasonableness of their clients. As a result, the bank will be able to boost client loyalty.
- ❖ **Time-saving:** Hone of Online keeping money as an elective of department managing an account spares time. Green managing an account hone of the banks spares both investors as well as clients important time.
- ❖ **Quality of Green Keeping money Service:** Getting freed of paper and moving more operations online can spare thousands of trees. Inner vitality- sparing adjustments at a bank with hundreds of areas around the nation would have a gigantic impact on the sum of add up to vitality by the keeping money industry. So eventually one can say green managing an account has potential to fulfill the needs of the customers.
- ❖ **For Client Satisfaction:** Banks are more committed to advertising high-quality administrations to their existing clients. The conceptions and components of client bliss have changed definitely as conventional keeping money has given way to cutting edge managing an account. This is illustrated by a survey of the writing on client fulfillment in the keeping money industry. The consider unquestionably builds up that present day managing an account contributes to little buyer bliss utilizing current client fulfillment numbers.
- ❖ **For client Delight:** Customer enchant is an fundamental point of investigate for marketers since a upbeat client is one who is pleased with a company and hence wins impressive pay. Besides, banks' green managing an account operations it would be ideal if you clients by giving great service.

**11.8 Variables Influencing Client Maintenance & unused client Attraction:** Positive word of mouth is crucial for holding existing shoppers as well as drawing in unused ones. Client maintenance makes a difference a business' benefit and income develop. As a result, indeed a minor advancement in client maintenance can boost profit. Client maintenance is characterized as a customer's purposeful to secure a benefit or a item from a benefit supplier once more. Creators characterized client maintenance as "a client's future penchant to remain with the benefit supplier" in. Finding a customer and keeping them for a long time ought to be a nonstop try. Banks are centered their endeavors on advertising tall- quality administrations to existing clients. Client bliss ideas and criteria changed significantly when conventional managing an account gave way to advanced keeping money. This is illustrated by a survey of the writing on client fulfillment in the keeping money industry. The think about finds that present day managing an account contributes to unassuming shopper bliss, based on current client fulfillment trends.

## 12 SUMMARY OF REVIEW OF EXISTING CONCEPTUAL MODELS

The diverse models will reflect the rise to of impact that each set of traits has on add up to client maintenance and endorsement in the system of green keeping money. It shows up that a total get a handle on of these associations will be basic in the case of green keeping money client charm. Financiers will be able to foresee customers' intrigued in numerous features of green operations.

**Table 4:** Rundown of existing models related Client fascination, maintenance, & enchant in Green keeping money services

S.No.	Conceptual Model	Focus	Reference
1	Green Managing an account & Client Fulfillment Model	This demonstrate has centered on a assortment of green keeping money subjects, counting online keeping money, portable managing an account, and innovation adoption.	Masukujjaman, M. D., & Aktar, S. (2013). [57]
2	Swedish client fulfillment indicator (SCSB)	Improved client dependability, agreeing to this think about, driven to higher client and customer repurchase and cross-buying potential. Client devotion driven to a higher crave to propose and a diminished likelihood of switching.	Kumar, V., Dalla Pozza, I., & Ganesh, J. (2013). [58]
3	TMQ Client Acknowledgment of online line Managing an account model	The TMQ Client Acknowledgment ponder show, which was perceived based on past inquire about modifications, incorporates qualities such as seen utility, seen effortlessness of utilize, seen satisfaction, Data volume, security and protection, and web benefit have all been changed in past inquire about revisions.	Ugwuanyi, C. C., Uduji, J. I., & Oraedu, C. (2021). [59]
4	Customer Fascination Demonstrate in Keeping money 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 CUSTOMERR ATTRACTION, RETENTION & DELIGHT

#### ❖ 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]).

#### ❖ 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]).

#### ❖ 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 instill 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):**

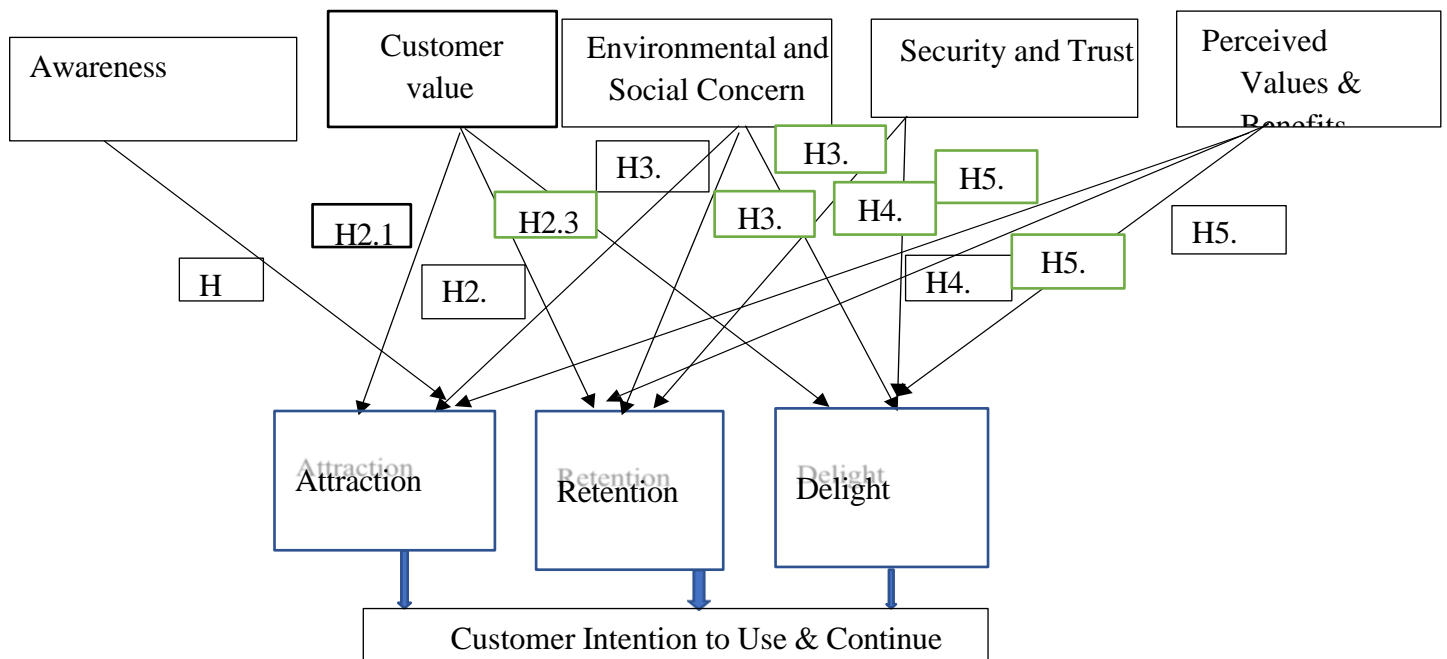
Observations were made using reviewing the present situation, analyzing the recent condition and the elements impacting it, and determining a pattern of affecting factors through focus group research are all steps in the process. Based on observation using a Review of current status, analyzing the current 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:

- ❖ **Postulate One:** Customer awareness of various green banking services is essential.
- ❖ **Postulate Two:** Customer value is a very important factor for retaining customers in green banking services.
- ❖ **Postulate Three:** Customers adopt green banking services due to their environmental & social concerns.
- ❖ **Postulate Four:** The security and trust in the usage of green banking services is an important factors in customer acceptance of green banking services.
- ❖ **Postulate Five:** The perceived value in terms of convenience, cost, and time of availing of green banking services play important role in customer attraction.
- ❖ **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.

- ❖ **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.
- ❖ **Customer value:** 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.
- ❖ **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.
- ❖ **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.
- ❖ **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.
- ❖ **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 Qualities, Benefits, Openings, and Challenges (SWOC) examination is a basic instrument for assessing a company's qualities, benefits, openings, and challenges. It helps the organization in deciding how to survey its exhibit and visualize the large scale climate, which will advantage the gather in exploring the riotous waters of competition. This is where the SWOC consider of green managing an account is made.

### **18.1 Strengths:**

- ❖ Ethical (Green) keeping money, in common, shuns paper more than attainable in support of online/electronic exchanges, driving in natural credit and charge cards and green advances. Since there will be less documentation, less timberlands will be definitely cut.
- ❖ By raising commerce people's understanding of maintainability hones, they will be able to lock in in ecologically inviting trade practices.
- ❖ Green (moral) banks make and actualize biological loaning guidelines that contribute to the betterment.
- ❖ The rate of intrigued on a advance is cheaper than it will be with a commonplace bank since ethically worthy banks put a more noteworthy accentuation on environmentally inviting components like environmental picks up. One of the fundamental standards in characteristic asset preservation is connected when a green moneylender surveys value credits to the attempting to extricate trade community.

### **18.2 Weakness:**

- ❖ There are a few geological blockades to executing green managing an account strategies. Green managing an account offers to diverse banks in diverse ways. It's a novel idea, and clients will require time to acclimate. It requires the utilize of costly renewables and reprocessing innovations. Reputational Chance: If banks contribute in naturally destructive activities, they chance losing their notoriety. Setting up an natural arrangement has brought about in fetched diminishment and a rise in bond cost in a few cases.
- ❖ Diversification Issue: Green banks as it were work with businesses that have passed their foundation checks. Companies will have to depend on a littler client base to remain afloat.
- ❖ Start-up confront: The foundation of numerous green banks is still in its early stages. It takes 3 to 4 a long time for a bank to begin making income. As a result, all through a misery, it is of no utilize to banks.
- ❖ Credit Chance: Loaning to clients whose companies are influenced by natural costs, changes in natural assurance, and unused proficiency guidelines makes credit risk.

- ❖ High working fetched: Green Bank needs shinning and experienced experts to give extraordinary client benefit. Since they have more first-hand encounter with green ventures and clientele, competent banks are necessary.
- ❖ Security Concern: In spite of the reality that online keeping money administrations are totally secure, with the development of innovation, it's troublesome to run the show out the potential of "programmers" picking up get to your accounts.
- ❖ Technical breakdowns: Websites for online managing an account, like any other innovation, go down at times.
- ❖ Initial set-up costs are higher. Clients in brief supply Representative hesitance to alter are exacerbated by insufficient government aid.

### 18.3 Opportunities:

- ❖ Individually a Green Bank's deliberate components and operations must be naturally inviting and contribute to long-term natural maintainability. For greening their utilitarian divisions and exercises, banks have a assortment of possibilities.
- ❖ Green banks respect naturally great factors such as natural picks up more exceedingly, driving to lower intrigued rates.
- ❖ There are no expenses for utilizing electronic charge installment administrations. Total an online account opening to begin a green account. The remunerate will be given to all potential clients who open "green accounts".
- ❖ It diminishes both the bank's and the client's working costs.
- ❖ Transitions can be made at any time and in any area. By financing in sun powered and wind vitality ventures, the bank is working on decreasing the atmosphere's carbon impact.
- ❖ People's computer aptitudes are developing, making it simpler to build up green managing an account hones and energize customers to take an interest in exercises. The incredible larger part of clients as it were make buys with their ATM cards.

### 18.3 Challenges:

- ❖ These banks are still start-ups: It is accepted that an normal bank takes 3 to 4 a long time to begin creating cash. A few of the green banks in persistent operation are still in the early stages of advancement. The truth that these educate are attempting to recapture their balance in the middle of a downturn isn't making a difference matters.
- ❖ Banks are specialized: Whereas the primary objective of a green bank is to offer assistance those who care around the environment, the concern here is how much cash is being contributed in these companies and the eco- inviting industry. Cash does not continuously infer natural stewardship. In any case, it is trusted that this presumption is illustrated to be untrue in this circumstance, and that green banks demonstrate that they can thrive in spite of solid control restrictions.
- ❖ Operating costs and costs have expanded: Since of the kind of clients they serve, green banks require specific ability, abilities, and information. Credit officers, for case, who bargain with green businesses and buyers, require extra preparing and information. Besides, giving such clients with benefits such as lower loaning rates might eat into their benefit margins.
- ❖ Reputation Chance: Due to rising information approximately natural assurance, managing an account teach are more likely to lose their notorieties if they are included in noteworthy ventures that are seen as socially and naturally destructive. Executing an natural administration framework has too come about in taken a toll investment funds, higher bond esteem, and other benefits in a few cases. The natural administration framework diminished hazard, moved forward natural obligation, and created working benefit in a few circumstances.
- ❖ Proper enactment is not however surrounded: Banks must be subjected to strict natural measures, which the government must embrace and execute. In India, the troubles are that enactment is still being made, and in a few cases, things are not being entirely upheld, but things can alter rapidly, producing noteworthy issues related with the businesses locked in and raising the hazard for the banks that have loaned to them. Partners, representatives, buyers, governments, and the common open ought to all be portion of the progressing natural conversations.
- ❖ Conservation reviews are required to direct a office, property, or business's natural status, and to recognize the control level of compliance, earlier and current challenges, and any dangers to the environment and liabilities included with the venture. A third-party organization or a bunch of environmental agents ought to do these.
- ❖ Environmental hazard administration gets lesser consideration after the post-transaction time: Natural overseeing chance gets less accentuation after the comment period.
- ❖ Non-automation of commerce forms: The tremendous lion's share of banks do not computerize their operations. Banks ought to conduct vitality checks in all of their places to guarantee successful vitality organization. Banks can spare a huge sum of power by utilizing compact fluorescent lighting (CFL).



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

### 20

#### 19.1 Comparison of CARD model with Customer Attraction Model:

**Table 5:** Comparison of CARD model with Customer Attraction Model:

S. No.	CARD Model on Banking services	Customer Attraction Model on Banking services
1	Green Managing an account Activities on Client Fascination, Maintenance & Enchant by giving green keeping money administrations are talked about in this model.	This show emphasizes the utilize of inventive approaches to extend the clientele base of commercial banks, coming about in moved forward competitiveness.
2	The investigate offers bits of knowledge into viable advanced practices.	The ponder sheds light on commercially innovative approaches.
3	The most fundamental criteria by which a commerce can degree the quality of a item or benefit is client fulfillment, which is a source of devotion to the association and subsequently its presence in the showcase is portrayed in this model.	Model emphasizes consideration on quality guidelines, which positively reflected on a alter in shopper conduct and coordinated the client's prerequisites and wishes.
4	In this show, customers' seen esteem is inspected, as well as how it benefits them.	In this demonstrate, managing an account development is reviewed, as well as how it benefits to the client is discussed.
5	The significance of fulfilling customers' necessities and goals, as well as taking into account their proposals and suppositions, in order to improve the item and/or benefit, is investigated in this study.	Consumer fascination is decided by bridging the hole between client desires and real encounter, as well as client maintenance is described.
6	This demonstrate portrays how client enchant recognizes between a single fulfilled customer and an overpowered client who is more steadfast to the company. And this demonstrate clarifies the losing productive clients productively impacts on productivity of the organization.	In this ponder, client fascination is characterized as the arrangement of motivating forces to pull in existing clients as well as the generation of mindfulness for interfacing with misplaced 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 Attraction Model on Banking services
1	Client fulfillment is one of the most critical ranges that banks must center on to accomplish long-term victory. Customer fulfillment with administrations by open and private division banks is this was explored in this think about.	A company's picture is considered an vital portion of its capacity to keep up showcase share. That's since picture has long been related with key characteristics of trade victory, such as client dependability.
2	The primary objective of the show is to control for variables influencing client fascination in the keeping money division. For this reason, a expressive ponder was conducted to analyze the information to be collected from clients of open and private banks.	This is a genuine exertion by the company to debilitate clients from exchanging banks. Client maintenance starts with to begin with contact and proceeds all through the life of the relationship. This implies keeping up long-term client devotion to your brand or organization.
3	As illustrated in this think about, understanding precisely what clients need, when they need it, and fulfilling it suitably is basic to holding and holding clients, which leads to made strides client devotion.	In today's progressively competitive environment, client maintenance is a basic component of a bank's methodology. In this demonstrate, bank officials must distinguish and dispense with issues that may avoid clients from taking off.
4	The four-card show will not as it were offer assistance you hold clients, but it will too begin a chain of positive reactions, sparing your company the costs related with pulling in unused shoppers and advancing your brand. Since fulfilled clients can cheerfully pull in more and more clients without any additional exertion. Since they are upbeat with their relationship with your brand and will gladly share it with their cherished ones.	This demonstrate clarifies that no matter how difficult a financier tries to hold clients, if maintenance criteria are not overseen viably, clients may take off the bank. The demonstrate looks at the affect of different retention-related variables on consumers' choices to remain or take off a bank.
5	Agreeing to the think about, clients will ended up more mindful of the money related items advertised by banks as they gotten to be more mindful of them.	Clients are the backbone of the keeping money industry. The demonstrate in this manner clarifies that the challenge for the managing an account segment is to keep up a solid client base, which requires not as it were pulling in unused clients but too holding existing clients.
6	The economy of any nation to a great extent depends on its managing an account framework. The show talks about how vital a steady and sound keeping money framework is for long-term financial development.	Staff efficiency and polished skill, as well as invitingness, information, communication and deals aptitudes are all variables to consider when holding clients.

5	This show clarifies how getting things done well at the proper time makes clients cheerful and fulfilled.	Giving clients the suitable involvement and getting the right return is investigated in client enchant is clarified in this demonstrate.
6	Any country's economy depends intensely on its managing an account framework. A vigorous and sound monetary framework is fundamental for long- term financial development is discussed within the think about.	Client delight is characterized as expecting client requests, giving arrangements picking up of time, and astounding clients. Clients are satisfied when items and administrations meet their desires is said in this demonstrate.

### 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 Attraction Model on Banking services
1	Clients who are fulfilled are more likely to tell others almost their positive involvement, which may empower extra clients to do commerce with that company. Clients that are upbeat are more slanted to spend more cash with the company they appreciate, and they are more likely to be steadfast is examined in this demonstrate.	This show clarifies that how client charm, now and then known as "Customer Enchant," can be well-defined as pleasing the client to the point of astonishing him with the item or benefit.
2	It may be said that actualizing the Card show in managing an account will bring delight to clients.	Client Charm sets up a strong establishment for Client Relationship Administration (CRM) as well as a significantly more precise metric. CRM, as we all know, isn't an alternative, but or maybe a necessity for a company's survival in today's world.
3	Clients who are satisfied with their benefit are steadfast to the bank. Since the managing an account industry is so competitive, upbeat clients offers one bank an advantage over the competition and helps in its survival and extension. Moreover, it helps banks in creating more noteworthy incomes.	Numerous firms are today attempting to set up a long-term relationship with clients in arrange to convince them that the item or benefit completely meets their prospects and needs which it is commonly advantageous to both the client and the association (add up to fulfillment).
4	Separated from bringing in unused shoppers, upbeat clients bring them back once more and once more. Clients will be steadfast in the event that they are satisfied. Agreeing to this demonstrate, client bliss is one of the foremost fundamental variables to consider when choosing whether or not to do trade with a specific bank.	Client fulfillment is commonly portrayed as the complete fulfillment of one's desires, while charm may be a positive result of exceeding one's desires.

### 21 SUGGESTIONS TO CARRY FURTHER EMPIRICAL RESEARCH :

To demonstrate the conceptual show, a precise survey based experimental consider and investigation of information utilizing the Factual Bundle for Social Science (SPSS) instrument will be utilized. A five-point Likert Scale beginning from unequivocally oppose this idea to unequivocally concur (1 – 5) will be utilized for the think about. Components Influencing Banker's Viewpoints [74] and customers' viewpoints [75] on green managing an account utilizing portable gadgets is broadly considered and dissected. How Benefit Businesses (like the keeping money industry) can change themselves into Green Commerce (green managing an account) Businesses is too examined [76]. By demonstrating CARD show observationally one can recommend how banks can deliberately arrange to redirect portion of their corporate social duty reserves for giving green managing an account administrations which assistant makes a difference them, specifically and in a roundabout way, to pull in, hold, and enchant more clients to their keeping money services.

### 22 CONCLUSION:

A comprehensive writing examination was utilized to create the conceptual show advertised in this paper, which distinguishes five sorts of characteristics associated to green keeping money ventures. Past inquire about has once in a while taken seen esteem into account, but the current consider has defended the require and need of doing so by advertising a culminate set of components that indicates the characteristics of green ventures. The Impacts of Green Keeping money Creativities on Client Fascination, Maintenance & Enchant by giving green managing an account administrations are examined and a conceptual system called CARD demonstrate is proposed. The arranged conceptual show (CARD) will speak to the level of impression that each set of highlights has on generally client maintenance in the system of green keeping money. It shows up that a intensive get a handle on of these connections in the setting of green keeping money customer maintenance will be imperative. Financiers and policymakers will be able to decide how fulfilled clients are with different features of green endeavors. Most altogether, they will be able to decide the degree to which each range impacts generally green client bliss. As a result, they can choose what steps they require to take approximately their green ventures to progress client maintenance with green managing an account in general.

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