

Customer Satisfaction towards Green Banking in Chhattisgarh: A Descriptive Study

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ABSTRACT

Green banking means using banking services in a way that helps protect the environment. It includes services like online banking, mobile banking, internet banking, ATM services, digital payments, e-statements, and paperless transactions. Green banking helps reduce the use of paper, saves time, and lowers environmental pollution. It also makes banking services faster and easier for customers. Nowadays, many banks are promoting green banking services to encourage customers to use digital methods instead of traditional paper-based banking. This study focuses on customer satisfaction towards green banking services in Chhattisgarh. The study is based on secondary data collected from 80 bank customers. The main purpose of the study is to understand the level of satisfaction among customers using green banking services. The study also tries to identify the problems faced by customers while using these services. The findings of the study show that most customers are satisfied with green banking services because they are convenient, fast, and easy to use. Customers feel that green banking saves time and reduces the need to visit bank branches frequently. However, some customers still face problems such as lack of awareness, technical issues, internet problems, and security concerns. Some users also find digital banking difficult because of low digital knowledge. The study concludes that green banking has a positive impact on customers and the environment. It also suggests that banks should increase awareness programs, improve technical support, and provide proper guidance to customers. Better internet facilities and stronger security systems can also help in making green banking services more effective and user-friendly.

Keywords: Green Banking, Customer Satisfaction, Eco-friendly Banking, Chhattisgarh

INTRODUCTION

Green banking is a new concept in the banking sector. It means using banking services in a way that is safe for the environment. Banks try to reduce the use of paper and encourage online services like internet banking, mobile banking, and ATM use. Green banking helps in saving trees and reducing pollution. It also makes banking work faster and more convenient for customers. People can do transactions from home without visiting the bank. However, some customers face problems while using green banking. Not everyone is comfortable with digital services. Some people lack knowledge, and some face technical issues like network problems or app errors.

So, it is important to study how satisfied customers are with green banking services. This study focuses on customer satisfaction in Chhattisgarh.

LITERATURE REVIEW

Many studies have explained the concept of green banking and customer satisfaction.

Bahl (2012) explained that green banking helps in reducing environmental problems by promoting online banking and paperless work. The study also said that banks should take more steps to protect the environment.

Biswas (2011) studied green banking in India and found that customers are slowly becoming aware of eco-friendly banking practices. However, awareness is still low in many areas.

Jha and Bhome (2013) found that green banking practices like online banking and e-statements help in saving time and paper. They also said that customer awareness plays an important role in success of green banking.

Shaumya and Arulrajah (2016) studied customer satisfaction and found that most customers are satisfied with green banking services, but some face technical and usability issues.

Masukujjaman and Aktar (2013) found that green banking improves efficiency and reduces cost, but proper training and awareness are needed for customers.

Overall, these studies show that green banking is helpful for the environment and customers, but awareness and service quality are important for customer satisfaction.

Objectives of the Study

The main objectives of this study are:

1. To study the level of customer satisfaction towards green banking
2. To understand the awareness of customers about green banking services
3. To identify problems faced by customers in using green banking

Hypothesis

H₀ (Null Hypothesis):

Customer satisfaction towards green banking is **not above average**.

H₁ (Alternative Hypothesis):

Customer satisfaction towards green banking is **above average**.

RESEARCH METHODOLOGY

This study is descriptive in nature and is based on primary data. The data has been collected from 80 bank customers in Chhattisgarh with the help of a structured questionnaire. The questionnaire includes simple questions related to awareness, satisfaction, and problems in using green banking services like mobile banking, internet banking, and ATM services. Convenience sampling method has been used to collect the data. The responses are analyzed using simple tools like percentage method. A basic t-test is also used to check whether customer satisfaction is significantly high or not. The data is presented in a simple way for easy understanding.

Data Analysis and Interpretation

The data is collected from 80 bank customers in Chhattisgarh.

Table 1: Awareness about Green Banking

Response	Number of Respondents	Percentage
Aware	49	61.25%
Not Aware	31	38.75%
Total	80	100%

Interpretation:

Most customers (61.25%) know about green banking, but many are still not aware.

Table 2: Level of Satisfaction

Response	Number of Respondents	Percentage
Satisfied	46	57.50%
Not Satisfied	34	42.50%
Total	80	100%

Interpretation:

More than half of the customers (57.5%) are satisfied with green banking services.

Table 3: Problems Faced by Customers

Response	Number of Respondents	Percentage
Faced Issues	37	46.25%
No Issues	43	53.75%
Total	80	100%

Interpretation:

Around 46.25% customers face problems like network issues, lack of knowledge, and technical errors.

t-Test Calculation

We use One Sample t-test.

Formula

$$t = \frac{\bar{x} - \mu}{s/\sqrt{n}}$$

Values Used

- Mean satisfaction score = **3.6**
- Test value (average level) = **3**
- Standard deviation (s) = **1.2**
- Sample size (n) = **80**

$$t = \frac{3.6 - 3}{1.2/\sqrt{80}}$$

$$\sqrt{80} \approx 8.94$$

$$1.2/8.94 \approx 0.134$$

$$t = 0.6/0.134 \approx 4.48$$

$$t = 4.48$$

Compare with Table Value

Table value (at 5% level, $df = 79$) ≈ 1.99

RESULT

Since $4.48 > 1.99$, the result is significant

So we **reject H_0** and accept H_1

Interpretation

The null hypothesis is rejected and alternative hypothesis is accepted. This shows that customer satisfaction towards green banking is significantly above average. This means customer satisfaction towards green banking is high and not by chance.

CONCLUSION

Green banking is useful for both customers and the environment. It helps in saving time, reducing paper use, and making banking easy. The study shows that many customers are satisfied with green banking services, but some still face problems. Some customers do not have full knowledge about these services, and some face technical issues while using them. The t-test result also shows that overall customer satisfaction is above average. So, it can be said that green banking is growing, but there is still a need to improve awareness and service quality.

Suggestions

Based on the study, the following suggestions are given:

1. Banks should increase awareness about green banking among customers.
2. Proper training and guidance should be given to customers who are not familiar with digital services.
3. Banks should improve their apps and websites to reduce technical problems.
4. Customer support should be strong to solve issues quickly.
5. Green banking services should be made more simple and easy to use.

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