



Awareness and Perception of Bank Customers towards Green Banking in Sylhet District of Bangladesh

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Authors' contributions

This work was carried out in collaboration between all authors. Author SK designed the study, performed the statistical analysis, wrote the protocol and wrote the first draft of the manuscript. Authors JKS, MSF and MSS managed the analysis of the study. Author MSH also managed the analysis and literature searches. All authors read and approved the final manuscript.

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ABSTRACT

This paper explores the awareness and perception of bank customers about the green banking practices of commercial banks of Sylhet district. Primary data was collected from the customers in the month of January and February of the year 2017. To examine the awareness and perception about green banking practices 'Garrett ranking technique' was used to examine the awareness and perception about the green banking practices, while Tukey's test as a means of Post-hoc test was used to judge the differences in the awareness level of customers of different categories bank. The result of the study indicated that the customers were more aware about the facility of SMS banking

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as a part of green banking (ranked 1st with score 80.31) and were holding good perception about environment friendlier feature of green banking (ranked 1st with score 78.38). However, the result of Post-hoc test revealed that customer of different categories of bank significantly differed on their awareness level for green banking practices. So, higher level of awareness and good perception about green banking practices is necessary to save the environment. Therefore, organizing workshop and conference, distribution of leaflets, advertisement about green banking in both print and electronic media can help to raise awareness and building good perception among customers by bank branches or Bangladesh Bank in the study area which in turn make the green banking fruitful.

Keywords: Awareness; bank customer; environment; green banking; perception.

1. INTRODUCTION

Now-a-days, the world is going through a major problem of environment degradation caused by both the natural and economic activities of people, business and organizations in all over the world. Their daily activities in expectation of more profit are causing environment pollution in many ways which in turns threatening the existence of lives in this globe. So, presently the world is affronting gigantic challenges to negotiate with environmental problems. Environmental problems negatively impact businesses both directly as in supply chain disruptions, and indirectly, as in health hazards that lead to loss of man-hours and efficiency [1]. So, dealing with environment problems remains always at the center of any business policy. In this line, business sectors of the world converting them into green business and becoming environment friendly through ethical consideration to the environment. Banking industry as business sector is also not apart from this kind of initiative. Although, banking is not considered as a polluting industry, but in present days they are also contributing in pollution through their operations [2]. Bank are contributing a lot to environmental degradation and to increase the emission of harmful carbon dioxide gas through use of air-conditions, lights, electronic and fuel equipments, doing wastage of papers, increment in carbon footprint by their customer, financing environment polluting activities and projects etc. In this context, the banking sector of Bangladesh also comes ahead to build up sustainable and environment friendly banking system. As a result, in February 27 of the year 2011, Bangladesh Bank issued a circular on 'Green Banking Policy' guideline [3] which had in-depth and apparent knowledge on green banking [4]. And, thus Green banking was introduced in Bangladesh.

"Green" in green banking principally indicates banks" environmental accountability and environmental performances in business operation [5]. A green bank is also called ethical bank, environmentally responsible bank, socially responsible bank, or a sustainable bank [6,7] and also like a normal bank, which considers all the social and environmental or ecological factors with an aim to protect the environment and conserve natural resources" [8]. Usually, the quest of green banking is to do banking in such a way by which they can take care of environment. So, Green banking means eco-friendly or environment-friendly banking to stop environmental degradation to make this planet more habitable [9]. And also, Green Banking signifies encouraging environment-friendly practices and plummeting carbon footprint by banking activities through various environment-friendly acts [10]. According to Sudhalakshmi [11] Green banking helps to create effective and far reaching market based solutions to address a range of environmental problems, including climate change, deforestation, air quality issues and biodiversity loss, while at the same time identifying and securing opportunities that benefit customers.

However, Performance of banks in Bangladesh Green banking Guideline implementation is not very satisfactory [12]. As business of the commercial banks spread in all areas of the country, the performance of green banking by commercial banks may also be influenced by the performance of bank branches in other areas. On this basis, Sylhet district may be significant area for banking business to implement green banking well because large amount of money channelized from abroad to Bangladesh through banks of this area as a huge number of people from Sylhet live in foreign countries. That can be a reason that branch of almost all banks found here. Besides, various kinds of commercial

activities are also performed every day. So, banks have chances to implement green banking guidelines in this area for building sustainable environment friendly banking. But, it is not clear that at what extent green banking can be practiced easily with success in this area as its quite difficult to say if customers are aware about it or not. Since, the banking business consists of management, bank employees and customers, so the success of green banking depends on all these parties. As the customers are adopter of green banking, their lacking in awareness causes limited knowledge and not having a good view about green banking. So, usually the key problems arise in the paths of successful implementation of green banking are customers incognizance and negative perception. So, It is very important to know that the customers in the study area how much know about the green banking. If the customers are not aware about it, they will not participate in the process of building sustainable environment and the initiative of green banking will not be fruitful.

Lalon [13] enunciate the causes of adopting green banking and made comparisons among banks based on their practices. Ahmed et al. [14] found out the significant factors for adoption of green banking while Islam and Das [15] argued in their paper that green banking is just gaining momentum in Bangladesh. Masukujaman [16] identified bankers of Islamic banks perceived that green banking is environment friendly with high adoption cost in his article focusing bankers perception about green banking. However, there was not so much research concentrating customers' side though they are very important part of this innovative banking and there is need to focus on the customer's opinion on this modern environment friendly banking. Because, if banks want to introduce green products, firstly they have to inform the customer because customer needs to be aware that through green banking they do not harm environment and can do banking in a smarter way. This will be possible if customers know about all green activities. In addition, banks have to formulate policies and adopt suitable methods to pass the message of green banking at the door of customers according to the extent of awareness of customers. So, it is necessary to find out customers awareness about green banking activities along with their extent of differences on awareness. Moreover, one's view about anything may drive that in the

direction of either success or failure. If any new policy or initiative accepted with positive view that may be beneficial for the adopters. From this point of view, measurement of perception towards green banking is worth investigating. There were very few studies focusing awareness and perception about green banking in Bangladesh, although, none of them conducted in Sylhet region. So, this paper tries to examine the awareness and perception of customers of commercial banks in Sylhet district about green banking.

2. MATERIALS AND METHODS

Taking into account the objective of the study, Sylhet Sadar upazilla of Sylhet district was selected as study area. A total of 100 sample customers as true representation of whole population were selected using multistage sampling technique. To include customers of all categories of bank proportionate probability stratified sampling technique used. Then, from each category i.e. stratum, banks were selected according to the size of stratum. however, a total of 10 banks selected purposively representing all categories as the selection of banks was influenced by the Bangladesh Bank ranking based on green banking activities declared in the annual report on green banking in 2012 [17]. Finally, 10 customers were selected from each bank using simple random and convenience sampling respectively. The sample size for bank selection (Table 1) calculated as:

$$\text{Proportionate sample size} = \frac{n_i}{N} \times P_i \quad [18]$$

Where,

- n_i = number of elements in each stratum i
- P_i = proportion of population included in stratum i
- N = total population

Yet, data were collected from customers through direct personal interviewing in the month of January and February of 2017. The collected raw data checked sincerely and after checking outliers and multi-coliniarity were tested to ensure the accuracy of data. To fulfill the objectives, the following analytical techniques were used in the study.

2.1 Garrett Ranking Technique

Garrett ranking technique [19] was used to find out the most familiar green banking practice

Table 1. Sample size for banks

Bank categories	No. of banks	No. of banks in stratum
State owned commercial banks (SCB)	6	1
Private owned commercial banks (PCB)	30	5
New Generation Private owned commercial banks (NWPCB)	9	2
Foreign commercial banks (FCB)	9	1
Specialized commercial banks (SPB)	2	1
Total	56	10

among customers and customer's view or perception towards green banking practices through ranking. The customers were asked to rank the green banking practices. Then, their responses analyzed through the following formula;

$$\text{Percent position} = \frac{100 (R_{ij} - 0.50)}{N_j}$$

Where,

R_{ij} = rank provided for the i^{th} practice by j^{th} respondents

N_j = number of practices ranked by the j^{th} respondents

The % position for every rank was metamorphosed to scores by alluding to tables given by Garrett and Woodworth [19]. For each activity, the scores of the individual bank customer were summed up together and then divided by the total number of bank customers for whom scores were summed up. These mean scores for all the activities were stationed in descending order and the most score obtained green banking activities were placed through the ranks ascribed.

2.2 Post-hoc Test Analysis

Post hoc test was conducted to judge the significant difference about awareness of different bank customers towards green banking activities. Therefore, the hypothesis stated as,

Null hypothesis H_0 : There were no differences in the awareness of customers of different banks.

Post-hoc test was carried out also to discover significant pairs of green banking activities. A number of post-hoc test are available. But to find out significant pairs Tukey's test [20] used. To test the reliability of post-hoc test, at first F-test

was to be conducted. If the value of F-test found significant then only Post-hoc test will be carried out otherwise it is illogical to run post-hoc test. The formula of Tukey's [20] test is,

$$T = \frac{Y_A - Y_B}{SE}$$

Where,

YA = is the larger of two means being compared

YB = is the smaller of two means being compared

SE = standard error of the data.

3. RESULTS AND DISCUSSION

3.1 Socio-economic Characteristics of Customers

Since, customers are important part of banks; it was judicious to assess the socio-economic characteristics of customers. It was observed that, in the study area, the 68% of the bank customers belonged to age group of 30 to 64 years old. Fifty six percent bank customers completed education up to higher secondary and above. In the study area, 41% of the bank customers were professional. It was calculated that 74% of the bank customers were male and only 26% of the bank customers were female among sampled customers. About 32 % of customers, the most heard about green banking from media. And, most of the customer's annual income was below Tk. 3,60,000 which was calculated as 57% in the study area (Table 2).

3.2 Awareness of Customers about Green Banking Practices

In this study, 20 green banking services such as 'Use of recycled paper', 'Use of debit or credit

card to withdraw money instead of visiting bank', 'Travel in Compressed Natural Gas (CNG) vehicles instead of fuel driven vehicles for going to bank', 'Use of electronic bank statements instead of paper statements', 'Always use online to make payment', 'Think twice before print', 'Knowledge on green financing', 'Knowledge on green marketing', 'Always use ATM booths', 'Use recyclable debit or credit cards', 'Participation in green banking workshop or seminar', 'Communicate with banks through video or audio conference', 'Knowledge on green banking is environment friendly', 'Use the facility of SMS banking', 'About bank's environment risk guidelines', 'Use of solar energy', 'Participation in green events of banks', 'Use two sided printed papers', 'Contact with banks through e-mail' and 'Use of solar powered ATM' etc. considered to judge the awareness of customers on these.

Table 2. Socio-economic characteristics of the customers

Particulars	Values
Age ranges between 30-64 years	68.00%
Education up to higher Secondary and above	56.00 %
Professional occupation holder	41.00 %
Male customer	74.00 %
Female customer	26.00%
Idea on green banking	75.00%
Media as a source of knowing about green banking	32.00%
Income level up to Tk. 3,60,000 per annum	57.00 %

Source: Field Survey, 2017

Customers' awareness was examined on the basis of customer responses on their knowledge about the green banking services which results are presented in Table 3. Results in Table 3 revealed that customers were more aware about the SMS banking facilities as a part of green banking that's average score was 80.31 in the study area. SMS banking get first rank because , in the study area a large number of agents of banks for SMS banking is located and banks were trying to create awareness about SMS or mobile banking by advertizing through billboard, print and electronic media, sponsorship etc. The average score of customers were 80.12 for 'green banking is environment friendly' which rank was second. It is good that customers in the study area know that green banking is

environment friendly and helpful for building sustainable environment. It was usual that people know green banking is beneficial to environment as every bank was postering about it in their banks in the study area. The awareness level was very much lower for the green banking service of contact with bank through e-mail which rank was twentieth and average Garrett score was 70.89. Because, the validity of e-mail contact very recently approved by Bangladesh Bank for banking activities in Bangladesh. So, it is quite usual that people will not have enough information about this approval of Bangladesh Bank.

3.3 Difference in the Awareness of different Bank Customers' about Green Banking

3.3.1 Reliability statistics

In regards to reliability of using Post-hoc test, the value of Cronbach's Alpha was estimated 0.859 that is higher than minimum desirable limit 0.70. On the other hand, the value of F-test was 37.128 and significant at 1% level. So, Post-hoc test can be carried out as reliable method (Table 4).

3.3.2 Difference in the customers awareness

Tukey's test as Post-hoc test was used to detect the significant difference in awareness of customers of different types of bank about green banking practices and also to find out the significant pairs of banks which customer's awareness were significantly different between themselves for each green banking practices in the study area. The difference in the level of awareness among the customers of State Owned Commercial banks (SCB), Private Owned Commercial banks (PCB), New Generation Private Commercial banks (NGPCB), Foreign Commercial Banks (FCB) and Specialized banks (SPB) were significant at 1% level for the practices 'about environmental risk guidelines', 'use of recycle paper and recycle waste', 'think twice before print any bank document', 'travel CNG vehicles instead of fuel driven vehicle to go bank', 'use of debit or credit card to withdraw money instead of visit bank', 'use of ATM booths', 'have knowledge about green marketing', 'facilities of SMS banking', 'banks have solar power branches and ATM', 'use of solar energy in daily activities' and 'use of electronic statement instead of paper statement'. On the other hand, the difference in the level of

Table 3. Customer's ranking score regarding awareness about green banking services

Green banking services	5	4	3	2	1	Total	1	2	3	4	5	Total Garrett Score	Average Garrett Score	Rank
About environmental risk guidelines	10	39	22	19	10	100	700	2769	1672	1539	900	7580	75.8	XV
Communicate with banks through video or audio conference	27	59	6	6	2	100	1890	4189	456	486	180	7201	72.01	XIX
Participation in green events of banks	15	40	32	12	1	100	1050	2840	2432	972	90	7384	73.84	XVII
Use of recyclable debit or credit cards	15	45	11	20	9	100	1050	3195	836	1620	810	7511	75.11	XVI
Use of recycle paper and recycle waste	10	40	9	32	9	100	700	2840	684	2592	810	7626	76.26	XIII
Thinking twice before print bank document	10	41	14	25	10	100	700	2911	1064	2025	900	7600	76	XIV
Travel CNG vehicles instead of fuel driven vehicle to go bank	7	33	18	27	15	100	490	2343	1368	2187	1350	7738	77.38	XII
Use debit or credit card to withdraw money instead of visit bank	3	36	11	34	16	100	210	2556	836	2754	1440	7796	77.96	X
Use of ATM booths	7	26	9	47	11	100	490	1846	684	3807	990	7817	78.17	IX
Use of online to make payment	3	18	33	27	19	100	210	1278	2508	2187	1710	7893	78.93	VII
knowledge about green marketing	6	18	19	36	21	100	420	1278	1444	2916	1890	7948	79.48	VI
Facilities of SMS banking	6	13	16	42	23	100	420	923	1216	3402	2070	8031	80.31	I
Can contact with bank by e-mail	46	50	1	3	0	100	3220	3550	76	243	0	7089	70.89	XX
Participate in seminar or workshop on green banking to customer	27	53	11	8	1	100	1890	3763	836	648	90	7227	72.27	XVIII
Banks 'solar power branches and ATM	3	33	25	20	19	100	210	2343	1900	1620	1710	7783	77.83	XI
Use of solar energy in customers' daily activities	3	16	24	38	19	100	210	1136	1824	3078	1710	7958	79.58	IV
Use of electronic statement instead of paper statement	1	18	22	40	19	100	70	1278	1672	3240	1710	7970	79.7	III
Use two sided printed papers	7	21	18	41	13	100	490	1491	1368	3321	1170	7840	78.4	VIII
About green financing or green loan	3	20	12	49	16	100	210	1420	912	3969	1440	7951	79.51	V
Green banking is environment friendly	2	22	16	34	26	100	140	1562	1216	2754	2340	8012	80.12	II
Garrett Table Value	70	71	76	81	90									

Source: Field Survey, 2017

Table 4. Reliability statistics

Cronbach's Alpha	Cronbach's Alpha based on standardized items	F –value	No. of items
0.859	0.846	37.128***	20

*** = Significant at 1% level, ** = Significant at 5% level, * = Significant at 10% level

Source: Author's estimation, 2017

awareness were significant at 5% level for 'participate in organizing green events by banks', 'use online to make payment' 'participate in seminar or workshop on green banking to customer', 'use two sided printed papers,' 'about green financing or green loan' and 'green banking is environment friendly'. Hence, the null hypothesis rejected and inferred that there was difference in the awareness level among customers of different banks about the green banking services. The differences in level of awareness among different bank categories customers were found insignificant for the services of 'communicate with banks through video or audio conference' and 'can contact with bank by e-mail'. That means there was no differences in customers' awareness due to customers lower level of knowledge for these practices because there were no initiatives from banks for those practices. In addition, e-mail contact with banks was very recently validated by Bangladesh Bank (Table 5).

Table 5 also illustrated that for 'environmental risk guidelines' there were four significant pairs of banks i.e. State Owned Commercial bank (A₁) and Specialized bank (A₅), Private Owned Commercial bank (A₂) and Specialized bank (A₅), New Generation Private Commercial bank (A₃) and Specialized bank (A₅) and Foreign Commercial bank (A₄) and Specialized bank (A₅) estimated. For the case of 'participation in organizing green events by banks', there was only one significant pair estimated as A₂ vs. A₅ i.e. Private Owned Commercial bank and Specialized bank. For the green banking services 'use of recycled paper', 'use of debit or credit card to withdraw money instead of visit bank', 'travel in CNG vehicles instead of fuel driven vehicles for going bank', 'demand of electronic bank statements instead of paper statements', 'always use online to make payment', 'think twice before print', 'knowledge on green marketing', 'use ATM booths', 'use recyclable debit or credit cards', 'knowledge on green banking is environment friendly', 'use the facility of SMS banking', 'use of solar energy', 'use two sided printed papers', and 'use of solar powered ATM'

there were three (A₁ vs. A₅, A₂ vs. A₅, A₃ vs. A₅), three (A₁ vs. A₂, A₂ vs. A₅, A₃ vs. A₅), three (A₂ vs. A₅, A₃ vs. A₅, A₄ vs. A₅), three (A₁ vs. A₅, A₂ vs. A₅, A₃ vs. A₅), two (A₁ vs. A₂, A₂ vs. A₅), three (A₁ vs. A₅, A₂ vs. A₅, A₃ vs. A₅), four (A₁ vs. A₂, A₁ vs. A₃, A₂ vs. A₅, A₃ vs. A₅), two (A₁ vs. A₂, A₂ vs. A₅), three (A₁ vs. A₅, A₂ vs. A₅, A₃ vs. A₅), two (A₁ vs. A₂, A₂ vs. A₅), one (A₂ vs. A₅), two (A₁ vs. A₂, A₂ vs. A₅), one (A₂ vs. A₅), and two (A₂ vs. A₅, A₃ vs. A₅, A₄ vs. A₅) respectively. There were no significant pairs found for the green banking services of 'contact with banks through e-mail', 'participation in green banking workshop or seminar', 'knowledge on green financing' and 'communicate with banks through video or audio conference'. This could be as the awareness level for all bank customers were lower in these cases (Table 5).

3.4 Perception of Customers towards Green Banking Practices

Bank customer's perception about the practices of green banking was assessed in the study area. A total of 27 statements about green banking practices were considered to judge the perception of bank customers about green banking practices. Table 6 revealed that customers in the study area mostly agreed with the statement that green banking is environment friendly and they ranked it first with average Garrett score 78.38 as most of the customers had little bit knowledge about the motive of green banking for environment protection. Customers thought that they have to digitalize with time to access the facilities of green banking. Because all banks was adopted online banking as a part of green banking in the study area. So, they ranked digitalization second on their agreement followed by Garrett score 77.63. Bank customers in the study area least agree with 'Banking through green way is complex' and the rank was twenty seven followed by average Garrett score 71.46. Because customers in the study area had no detailed concept about green banking as green banking was just introduced in Bangladesh (Table 6).

Table 5. Mean value and difference in customer awareness of different categories banks

Green banking service	SCB (A₁)	PCB (A₂)	NWPCB (A₃)	FCB (A₄)	SPB (A₅)	F (Sig.) & hypothesis decision	Post-hoc significant pairs
About environmental risk guidelines	3.90	3.44	3.05	3.10	1.70	7.097*** (0.000) Rejected	(A ₁ vs. A ₅) (A ₂ vs. A ₅) (A ₃ vs. A ₅) (A ₄ vs. A ₅)
Communicate with banks through video or audio conference	4.20	4.08	3.70	4.00	4.30	1.105 (0.359)	-----
Participate in organizing green events by banks	4.10	3.60	3.55	3.60	2.80	2.752** (0.032) Rejected	(A ₁ vs. A ₅)
About recyclable debit or credit cards	3.60	3.60	3.70	2.90	1.80	6.646*** (0.000) Rejected	(A ₁ vs. A ₅) (A ₂ vs. A ₅) (A ₃ vs. A ₅)
Use of recycle paper and recycle waste	3.30	3.26	3.55	2.70	1.60	6.046*** (0.000) Rejected	(A ₁ vs. A ₅) (A ₂ vs. A ₅) (A ₃ vs. A ₅)
Thinking twice before print any bank document	3.50	3.56	2.75	3.00	1.80	6.621*** (0.000) Rejected	(A ₁ vs. A ₅) (A ₂ vs. A ₃) (A ₂ vs. A ₅)
Travel CNG vehicles instead of fuel driven vehicles to go bank	2.70	3.10	3.20	3.00	1.40	5.295*** (0.001) Rejected	(A ₂ vs. A ₅) (A ₃ vs. A ₅) (A ₄ vs. A ₅)
Use debit or credit card to withdraw money instead of visit bank	2.00	3.12	2.90	2.60	1.60	5.497*** (0.001) Rejected	(A ₁ vs. A ₂) (A ₂ vs. A ₅) (A ₃ vs. A ₅)
Use of ATM booths	2.40	3.00	2.8	2.30	1.80	2.994** (0.022) Rejected	(A ₂ vs. A ₅)
Use online to make payment	1.70	2.94	2.60	2.70	1.60	6.173*** (0.000) Rejected	(A ₁ vs. A ₂) (A ₂ vs. A ₅)
Have knowledge about green marketing	1.60	2.78	2.80	2.60	1.50	4.982*** (0.001) Rejected	(A ₁ vs. A ₂) (A ₁ vs. A ₃) (A ₂ vs. A ₅) (A ₃ vs. A ₅)
Facilities of SMS banking	1.90	2.66	2.40	2.20	1.50	0.837 (0.505)	(A ₂ vs. A ₅)
Can contact with bank by e-mail	4.70	4.30	4.40	4.50	4.40	2.900** (0.026) Rejected	-----
Participate in seminar or workshop on green banking to customer	3.80	3.82	4.30	4.00	4.20	1.312 (0.271)	-----
Use of solar power branches and ATM	2.50	3.12	3.00	2.70	1.30	6.469*** (0.000) Rejected	(A ₂ vs. A ₅) (A ₃ vs. A ₅) (A ₄ vs. A ₅)
Use solar energy in my natural activities	1.80	2.90	2.25	2.30	1.50	6.549*** (0.000) Rejected	(A ₁ vs. A ₂) (A ₂ vs. A ₅)
Use of electronic statement instead of paper statement	1.70	2.88	2.10	2.20	1.70	6.895*** (0.000) Rejected	(A ₁ vs. A ₂) (A ₂ vs. A ₃) (A ₂ vs. A ₅)
Use two sided printed papers	2.30	2.98	2.60	2.70	1.70	3.208** (0.016) Rejected	(A ₂ vs. A ₅)
About green financing or green loan	2.00	2.58	2.70	2.60	1.60	2.663** (0.037) Rejected	-----
Green banking is environment friendly	1.70	2.72	2.45	2.10	1.70	3.246** (0.015) Rejected	(A ₁ vs. A ₂) (A ₂ vs. A ₅)

*** = Significant at 1% level, ** = Significant at 5% level, * = Significant at 10% level

Source: Author's estimation, 2017

Table 6. Customer perception towards green Banking practices

Green banking services	5	4	3	2	1	Total	5	4	3	2	1	Total Garrett score	Average Garrett score	Rank
High charge to get Green credit or debit cards.	24	46	15	14	1	100	1680	3266	1140	1134	90	7310	73.1	XVII
Green banking save cost of travel to the bank through provide facility of internet banking	12	44	17	24	3	100	840	3124	1292	1944	270	7470	74.7	XII
Online banking provides easier and quick transaction	10	28	26	33	3	100	700	1988	1976	2673	270	7607	76.07	VIII
Chances of losses money through mobile transaction	7	26	33	29	5	100	490	1846	2508	2349	450	7643	76.43	VII
Banking through green way is complex	33	55	10	1	1	100	2310	3905	760	81	90	7146	71.46	XXVII
Check transaction is more easy than electronic transaction	18	22	21	29	10	100	1260	1562	1596	2349	900	7667	76.67	V
Visiting bank ensure reliability of customers' money	21	39	33	6	1	100	1470	2769	2508	486	90	7323	73.23	XVI
Green loan is not beneficial	23	61	11	4	1	100	1610	4331	836	324	90	7191	71.91	XXV
Recycle of waste and papers beneficial	32	52	12	3	1	100	2240	3692	912	243	90	7177	71.77	XXVI
In ATMs always exists money on our demand	12	27	18	29	14	100	840	1917	1368	2349	1260	7734	77.34	III
Video/Audio conference too much time consuming	16	33	30	13	8	100	1120	2343	2280	1053	720	7516	75.16	IX
Use of both side of paper is easy and save cost	6	46	30	17	1	100	420	3266	2280	1377	90	7433	74.33	XIII
Use of credits or debit cards support us financially	19	52	19	7	3	100	1330	3692	1444	567	270	7303	73.03	XVIII
Green banking is environment friendly	1	14	33	46	6	100	70	994	2508	3726	540	7838	78.38	I
English language in SMS banking should be avoided	19	25	31	23	2	100	1330	1775	2356	1863	180	7504	75.04	XI
Solar energy is less efficient than non-solar energy	18	24	35	21	2	100	1260	1704	2660	1701	180	7505	75.05	X
Electronic statement is good for us	10	28	18	37	7	100	700	1988	1368	2997	630	7683	76.83	IV

Customers get better feedback from bank through online compared to orthodox banking	20	49	21	9	1	100	1400	3479	1596	729	90	7294	72.94	XIX
Green banking system solves problem quickly	11	43	31	13	2	100	770	3053	2356	1053	180	7412	74.12	XIV
Banks operates a regular and effective complaint handling process	15	43	29	11	2	100	1050	3053	2204	891	180	7378	73.78	XV
Participation in green events by banks not much beneficial for customers	5	24	31	39	1	100	350	1704	2356	3159	90	7659	76.59	VI
There are satisfaction with green service quality	22	54	17	4	3	100	1540	3834	1292	324	270	7260	72.6	XXI
Yearly charges for credit or debit card is high	28	50	16	3	3	100	1960	3550	1216	243	270	7239	72.39	XXII
Security of money is ensured through online/mobile banking	18	53	19	9	1	100	1260	3763	1444	729	90	7286	72.86	XX
Customers have to digitalize	3	19	48	16	14	100	210	1349	3648	1296	1260	7763	77.63	II
People use this green banking services for illegal activities	31	52	9	7	1	100	2170	3692	684	567	90	7203	72.03	XXIV
Reduce usage of paper and save cost through use of internet banking	44	38	10	5	3	100	3080	2698	760	405	270	7213	72.13	XXIII
Garrett Table Value	70	71	76	81	90									

Source: Field Survey, 2017

4. CONCLUSION

To sum up, green banking can be treated as a movement on behalf of banking industry to protect the environment. To contribute in this movement, keeping positive views and good knowledge about the practices is very crucial for the customers that this paper tried to examine. Result indicates that although there was difference in the awareness of customers of different categories of banks, customers in general were most aware about the SMS banking facilities which is an important part of green banking. This paper also concluded that customers think green banking is for environment betterment and they ranked this feature first with their good perception.

However, remedial measures can be taken to improve the customer awareness and perception of lower ranked green banking practices. Therefore, banks or bank branches need to take remarkable awareness program and follow suitable methods of awareness rising such as distribution of leaflets among customers, organizing conferences locally, and advertisement through local media etc. in the study area to increase the customer's awareness about green banking as well as improve the customer perception. Then, green banking can reach its goal for which it was intended. Bangladesh Banks as statutory body of banking industry can take effective steps like arranging of conferences, workshops, advertisement through print and electronic media on green banking etc. for creating awareness among the bank customers for adopting green banking.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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