

SPECIMEN FORMAT FOR THESES OF MONTH

Faculty : Commerce

Department : Commerce

Branch/ Area: : Sustainable Banking

Sub Subject Heading: : -

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Title of the thesis : Evaluation of Banks' and Customers'
Perception Towards the Adoption of Sustainable
Banking Practices in the Select Indian
Commercial Banks

(i) In Roman Script -

(ii) In roman Script -

Nomenclature of Degree: : Doctor of Philosophy (PhD)

Month & Year of Enrolment: : January, 2021

Month & Year of Registration: : January, 2021

Month &Year of Submission: : December, 2025

Month &Year of Award : April, 2026

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**Centre/department/school in
which research was conducted** : Department of Commerce

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Abstract within 300 words:

The integration of sustainable practices into business operations and investment decisions depicts a commitment to a sustainable future. The adoption of sustainable practices in business operations and investment decisions depicts a commitment to a sustainable future. The policies and regulatory interventions are helping in sensitising the market players, ensuring their operations are sustainable. This validates a climate-focused initiative, namely the Net-Zero. India is striving to address climate change and achieve Net Zero by 2070 by promoting responsible consumption and a low-carbon strategy. The Government of India focuses on solar development projects and investments in renewable energy financing. In the Union budget 2023-'24, substantial importance is given to "Green growth"- a transition to Net-zero by green energy adaptation, enhancing climate resilience and fostering the growth of bioeconomy. Since India forefronts its effort to contest Climate risk, Indian banks are geared up to play a leading role in facilitating the transition, with an unwavering commitment to sustainability.

i) Major objectives :

- To identify the sustainable practices adopted by the Indian banking sector.
- To assess customers' awareness and usage of sustainable banking practices.
- To analyse the factors influencing the customer's behavioural intention to use and actual use of sustainable banking practices.
- To examine the benefits of adopting sustainable banking practices for banks and customers.
- To understand the challenges banks and customers face in adopting sustainable banking practices.

ii) Hypothesis:

- H₀1: There is no significant difference in the sustainable banking practices adopted by public sector and private sector banks.
- H₀2a: There is no significant difference between the socio-demographic profile of customers and their awareness of sustainable banking practices
- H₀2b: There is no significant difference between the socio-demographic profile of customers and their usage of sustainable banking practices.

- H3a: Perceived usefulness significantly influences the customers' Behavioural intention to use sustainable banking practices.
- H3b: Perceived ease of use significantly influences the customers' Behavioural intention to use sustainable banking practices.
- H3c: Perceived environmental commitment significantly influences the customers' Behavioural intention to use sustainable banking practices.
- H3d: Perceived environmental commitment directly and significantly influences the Actual use of sustainable banking practices.
- H3e: Behavioural Intention towards sustainable banking significantly influences the actual use of such practices.

iii) Methodology :

An explanatory and descriptive design is adopted for the study. The research strategy is a survey method, and primary data is used for the analysis. The research employs a quantitative approach, utilising a well-structured questionnaire from 850 bank branches and 1150 customers across India, determined through a proportionate sampling technique. Grounded in the TAM and VBN, the study uses Structural Equation Modelling to analyse the structural relationship of the independent variables-Perceived ease of use, Perceived usefulness, and Perceived environmental commitment- on the dependent variable-behavioural intention to use and actual use of sustainable banking practices.

The locale of the study is India. Out of 12 public sector banks and 21 private sector banks, five public sector and five private sector banks are selected based on market capitalisation and the presence of branches throughout the country (Source: Annual report FY 2022-'23). These aspects have been combined to establish major financial institutions that will represent the state of banking throughout the economy.

iv) Findings:

- Indian banks have increasingly adopted sustainability in their operations. Commonly adopted practices include digital banking and e-statements to reduce paper usage, financing green projects and renewable energy sectors, green building certifications for bank branches and solar-powered ATMs.

- Public sector banks focus more on regulatory compliance, while private sector banks are leading in voluntary green initiatives. Compared to public sector banks, Private sector banks tend to be more proactive and innovative in adopting green policies. The access to green financial products (like loans for EVs or solar panels), energy-efficient purchases and investments led to a sense of contribution to environmental sustainability.
- Customers report limited awareness, lack of proper education in sustainable banking practices and digital divide (especially in rural areas), concerns over data privacy and digital transaction safety and scepticism about bank motives.
- Customers perceive benefits such as convenience, a secure and paperless banking experience, and alignment with personal environmental values.
- Banks face barriers such as high initial investment in technology and green infrastructure, a lack of standardised policies, high implementation costs, and inadequate training of employees. Absence of unified sustainable banking guidelines is also a challenge faced by the banks.
- Both banks and customers express the need for better incentives and clearer communication of sustainable practices.

Examiners

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