

CUSTOMER PERCEPTION OF GREEN BANKING PRACTICES; EVIDENCE FROM ISLAMIC BANKING INDUSTRY IN SRI LANKA; BASED ON AMANA BANK

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Abstract: Banks today promote eco-friendly financial services by widely adopting the concept of green banking. This is generally done to minimize the impact of environmental degradation in their business activities. Besides its usefulness for environment, green banking also acts as a competitive edge for banks by offering customers with new channels of financial services delivery. However, service experiences and quality of service delivery often defines customers' perceptions towards the adoption of such services. The major objectives of the study is to identify the what is the customer perception about green banking practices in Islamic banking industry Sri Lanka; Amana bank, Kandy branch. There has used primary data for this study. Randomly selected 200 customers and distributed them to questionnaire. Got 180 responses from the customers. The finding is that, majority of the customers revealed that green banking practices are very important, 100% of customers are using green banking channel of ATM and Mobile banking. Almost all the customers' aware about the green banking practices adopted in public and private sector banks. Further it can be concluded that, Customers have created their awareness of green banking from bank websites and Friends/ Relatives, while it may be concluded the Print Advertisements or Radio commercials are not that much effective.

Keywords: Green banking, Customer perception, Green banking practices. Environmental friendly, Sustainable, M-Banking