**Journal of International Commercial Law and Technology**
**Print ISSN:** 1901-8401

Website: https://www.jiclt.com/

*Article*

# The Role of Green Finance Practices in Enhancing Customer Trust and Loyalty: An Empirical Analysis

**Article History:**

**Name of Author:**
Dr. Pankaj Sharma[1], Dr. Neeti Misra[2], Mr. Amir Shashikant Mohan[3], Rajib Bhattacharya [4]

**Affiliation**:
[1] Assistant Professor, Department of Commerce, School of Open Learning (DDCE) University of Delhi,
Email: pankajalwarraj@gmail.com
[2] Assistant Professor, School of Business, UPES, Dehradun, 248007
[3] Assistant Professor, Management Department [Pursuing PhD, MBA (Fin), BBA (Fin)], Acharya Institute of Graduate Studies, Bangalore
[4]Associate Professor, NSHM Business School, NSHM Knowledge Campus, Kolkata Group of Institutions (Autonomous),
Email: rajib.bhattacharya@nshm.com

**How to cite this article:** Dr. Pankaj Sharma, Dr. Neeti Misra, Mr. Amir Shashikant Mohan, Rajib Bhattacharya The Role of Green Finance Practices in Enhancing Customer Trust and Loyalty: An Empirical Analysis. *J Int Commer Law Technol.* 2025;6(1): 319-326.



**Abstract**: The findings of this research work reveal how green financing banking practices have become an essential approach towards promoting sustainability in the financial industry. Results of the research show how green financial practices improve a bank's eco-friendly image, which in turn encourages customer loyalty towards such green initiatives. While such practices also help build trust and loyalty amongst customers in sustainability efforts, this trust does not directly translate into increased green loyalty. The results also provide us with important insights for policy-makers, financial institutions, and research aiming to promote green financial practices and encourage sustainable consumer participation within the financial sector. Green financial practices are viewed as an innovative approach that encourages socially responsible behaviour within society. Such practices are also regarded as a benchmark for evaluating and enhancing a financial institution's overall performance." These findings carry practical significance for financial institutions all across the world, thus highlighting the need to prioritize environmental initiatives as a key factor in shaping customer decisions. 237 respondents were surveyed to explore the factors that determine the role and impact of green finance practices in enhancing customer trust and loyalty. The study concludes that green finance practices have a significant impact on enhancing customer trust and loyalty.

**Keywords**: Green financing, Sustainability, Financial institutions, Environmental initiatives, Overall performance.

## INTRODUCTION

Sustainable development has influenced multiple fields, including different financial institutions, organizations, civil society, media, and academia, thereby impacting the commercial banking sector through the rise of sustainable banking. Human interference with natural ecosystems has led to the emergence of the sustainable development concept, where environmental conservation now holds top priority in today's context. Green financial practices are considered an innovative strategy that encourages socially responsible behavior within society. They are also used as a standard to assess and enhance a company's performance. Many financial institutions and banking organizations are adopting green innovations not only to minimize their environmental footprint but also to improve the returns on their investments. "Financial institutions have introduced eco-friendly policies and practices by embracing new green tools and technologies," which motivate their customers to explore sustainable financing options and invest in projects that support the growth of a green economy. Society's economic sustainability relies on the adoption of eco-friendly practices, products, and

.

processes. The idea of sustainable management involves encouraging environmental responsibility while providing services that are environmentally friendly. According to Chen et.al. (2022), Green financial practices refer to the eco-friendly banking practices that are designed to reduce the carbon footprint of financial institutions while helping to prevent further harm to the environment. Such practices lead to lowering the operational carbon footprints and promote sustainable financial practices amongst the customers and clients. Dagur et.al. (2025) mentioned that financial organizations consider taking up eco-friendly measures such as going paperless, adopting energy-efficient operations, and funding environmentally sustainable projects. The above-mentioned sustainable green policies, along with the green financial practices and banking initiatives, help to strengthen environmental sustainability within the economy (Srivastav & Mittal, 2021). Therefore, this responsibility has given rise to "green financial practices or green-banking", a concept which extends beyond conventional banking by embedding eco-friendly principles into financial services. Apart from its environmental advantages, green banking also plays a major role in building customer trust, often termed as "green loyalty". This loyalty stems from customers' positive views of a bank's commitment to environmental responsibility, shaped through green trust and a strong green image. During recent years, as banking has become more advanced and more customer-focused, financial organizations have realized that the adoption of eco-friendly initiatives not only supports corporate social responsibility (CSR) goals but also acts as a major differentiator in today's competitive market. Green trust shows customers' belief in a bank's dedication to sustainability, while green image reflects how customers view the bank's environmental reputation. Adhikari et.al. (2025) asserted that financial institutions must actively invest in encouraging eco-friendly services and products while keeping in mind the evolving needs of their customers' trust and loyalty. Green financial practices provide them with a wide range of benefits, which are: offering eco-friendly products, supporting green investments, creating sustainable policies, educating customers about environmentally responsible practices, and implementing strategic green business plans. These efforts lead to operational improvements that not only strengthen bank performance but also create long-term trust amongst customers and several benefits for future generations. Moreover, green financial practices are essential for their environmental, business and social benefits, as customers increasingly prefer eco-friendly options, making it a key competitive advantage for attracting and retaining customers.

## LITERATURE REVIEW

According to Gomber et.al. (2018), Financial technology has been advancing in recent times within the financial services industry, and financial products are increasingly incorporating sustainability to meet the changing expectations of customers. Sustainability is now emerging as an important factor influencing investment choices, financial activities, and customer behaviour. Green financial practices refer to the financial investments that tend to "promote sustainable environmental outcomes and encourage the shift towards a low-carbon, resource-efficient economy." They also cover a variety of financial tools, which include green bonds, green loans, green equity, green insurance, green microfinance, green deposits, and carbon credits. Aslam & Jawaid. (2023) mentioned that green banking practices amongst banks also involve the integration of environmental and sustainability principles into financial activities, including funding renewable energy and supporting eco-friendly projects while minimizing carbon emissions. Trust and customer loyalty are equally important amongst banks, as they impact their profitability, market presence, and long-term growth. The major significance of green financial practices is to direct funds toward activities that "help reduce climate change, improve energy efficiency, protect biodiversity, and encourage the sustainable use of land and water resources." Such practices offer a wide range of advantages towards the environment, economy, and society. One of the major benefits is the protection of natural resources. By funding renewable energy, sustainable construction, and pollution management, "the above-mentioned financial practices help to minimize environmental harm." These contribute to lowering carbon emissions, improving air and water quality, and preserving forests and wildlife. Sarath. (2024) mentioned that green financial practices amongst financial organizations help to strengthen trust and boost the reputation of financial institutions. Customers perceive them as socially responsible when financial institutions emphasize environmental sustainability, which increases their loyalty and encourages them to maintain long-term relationships with those banks. Providing eco-friendly financial products and services can therefore act as a major differentiator in today's competitive financial sector. Banks that embrace sustainable practices set themselves apart from rivals and appeal to customers who value environmental responsibility, ultimately strengthening loyalty within the group of customers. Therefore, to stand out in the marketplace, financial institutions can leverage green financial practices. Banks that highlight eco-friendly initiatives and a commitment towards sustainability attract customers who are able to value ethical and responsible practices. Management and leaders evaluate how well their organization's principles align with their green banking and adapt their strategic approach to match. Green financial practices amongst the banks also have the potential to inspire product innovation. Leaders are also able to create and encourage environmentally friendly financial offerings, such as green loans, mortgages for energy-efficient homes, or investment options that are centred on sustainable enterprises. Financial organizations can strengthen customer trust and loyalty by providing them with creative solutions that reflect customers' eco-conscious values. Sharma & Choubey. (2022), findings stated that effective communications and clear communications, as well as customer education, also play a crucial role towards the involvement of customers in green banking initiatives. Leaders of financial institutions must create effective communication plans to highlight their organization's dedication to sustainability and inform their clients about the ecological advantages of green banking practices. Transparency about the bank's environmental actions towards green financial practices leads to building trust and fostering stronger customer loyalty. During recent years, as awareness of climate change and environmental harm continues to grow, customers of banks are becoming more eco-conscious and expect financial institutions, including banks, to embrace sustainable practices. Aslam & Jawaid. (2023) mentioned that the adoption of green financial initiatives amongst the banks can be a strategic approach for banks to address these changing consumer expectations while also strengthening their brand reputation. While studying the link between green banking initiatives and customer trust as well as loyalty, it also offers useful insights into their customer choices and behaviour. Thus, recognition of such key drivers of loyalty within the sustainable framework allows such organizations to design their products, services and marketing approaches for customers in ways that more closely match their customers' needs and expectations (Das and Mittal, 2023). According to Adhikari et.al. (2025), the above-mentioned initiatives conducted by banks seek to stand out in this competitive industry while also promoting environmental responsibility; thus, it is vital to understand how green financial practices shape their customer loyalty. Bank of Baroda is dedicated to advancing sustainable banking and green financial practices, thereby providing a range of eco-friendly solutions that support environmentally responsible initiatives. Extends green financing options for buying electric vehicles by encouraging the shift towards cleaner transportation. These EV loans are designed to make electric vehicles more affordable for bank customers, with favourable conditions and convenient repayment schemes. Green home loans are offered by Banks for building or buying houses that incorporate eco-friendly construction materials, energy-saving appliances, or renewable energy systems. Flexible terms and conditions are designed by financial institutions for customers to motivate borrowers to choose greener options in housing. Provides customers and small and medium businesses with customized funding solutions for small enterprises to encourage them to operate in an environmentally responsible manner. This covers financing for energy-efficient equipment, renewable energy initiatives, and eco-friendly production methods. Such offerings and green financial practices "play an important role towards promoting eco-friendly practices across various industries, enabling customers to actively support sustainability objectives" Green financing is also vital in making solar power more accessible to both homes and businesses by supporting installation expenses and providing benefits for adopting renewable energy solutions." Soundarrajan & Vivek. (2016) acknowledged that customers opting for such green financing practices provide monetary advantages through savings and incentives while also contributing to environmental protection for the well-being of future generations. Promoting digital banking solutions like online access to accounts from anywhere, anytime, e-statements, and virtual communication to minimize paper consumption. During the year 2007, the RBI released a circular urging financial institutions and banks of India to implement green financing practices, thus highlighting the need to integrate environmental and social factors into their banking operations. According to Bandna et.al. (2025), the RBI introduced several frameworks to promote sustainable finance by encouraging policies and practices that match global sustainability standards. These frameworks are designed by RBI to boost the green initiatives and address environmental risks. Sakhare et.al. (2023) mentioned that the Indian Banks Association (IBA) also introduced some guidelines on such financial practices, thereby suggesting that financial organizations design eco-friendly products and embed environmental considerations into their daily operations. The above-mentioned guidelines issued by IBA on green banking serve as a framework to help banks create and implement sustainable banking products and practices. Deka. (2015) mentioned that banks like SBI have become the first banks in India to step into green energy generation by setting up windmills for their own power consumption. In the Indian market, during the year 2015, SBI issued their first Green Bond by securing INR 500 crore to finance renewable energy initiatives, which eventually represented a major milestone in the bank's journey toward green financial initiatives. HDFC Bank launched its Green Loan scheme to support the funding of energy-efficient projects and eco-friendly buildings. The bank also started incorporating environmental factors into its credit evaluation process. According to Ghosh & Datta. (2022), Canara Bank established e-lounges offering advanced banking services such as internet banking, passbook printing kiosks, ATMs, online trading, tele-banking, and cash/cheque deposit machines. The bank also introduced e-governance in HRM functions and various administrative areas to minimize paperwork (Kudeshia & Mittal, 2016). Mishra. (2023) acknowledged that financial institutions had introduced several technological measures, including adherence to e-business guidelines, expansion of internet and mobile banking to encourage paperless transactions, and greater deployment of ATMs in previously unserved areas. These efforts not only reduce the need for fuel consumption during travel but also contribute towards maintaining a cleaner environment. Implementation of green financial practices requires a huge initial investment in advanced technology and sustainable infrastructure. Despite this, many environmental advantages, certain customers might consider green baking practices as less appealing or less profitable than conventional financial offerings. Green financial practices are still developing, with the growing initiatives undertaken both by governmental bodies and private institutions to embed sustainability within the financial sector.

## OBJECTIVE

1. To explore the factors that determine the role of green finance practices in enhancing customer trust and loyalty
2. To ascertain the impact of green finance practices on customer trust and loyalty

## METHODOLOGY

This study is quantitative and considers a descriptive approach. We collected data from 237 respondents explore the factors that determine the role and impact of green finance practices in enhancing customer trust and loyalty. We designed the questionnaire based on the past research papers and literature available. Initially a pool of 31 statements was obtained which were duly evaluated by an expert panel for content validation. Experts recommended only 23 statements. A pilot study was also conducted with 23 statements and based on reliability analysis; 16 statements were finalised. Data collection was done through following judgement criteria: a) minimum age 25 years, b) Bought at-least 02 green products in the last 1 year. Data analysis was performed with “Exploratory Factor Analysis” following “Multiple Regression Analysis”.

## FINDINGS

In the survey, 64.6% of males were male, and the remaining 35.4% were female. 30.8% are from 25 to 36 years of age, 40.5% are between 36 and 46 years, and the remaining 28.7% are above 46 years. 26.6% respondents are from insurance companies that follow green finance practices, 32.1% are from the banking sector, 21.5% are from brokerage firms, and the remaining 19.8% are from other organizations that follow green finance practices.

**“Table 1 General Details of Respondents”**

| “Variables” | “Respondents” | “Percentage” |
|---|---|---|
| **Gender** | | |
| Male | 153 | 64.6 |
| Female | 84 | 35.4 |
| **Total** | **237** | **100** |
| **Age (Years)** | | |
| 25-36 | 73 | 30.8 |
| 36-46 | 96 | 40.5 |
| Above 46 | 68 | 28.7 |
| **Total** | **237** | **100** |
| **Organizations** | | |
| Insurance company | 63 | 26.6 |
| Bank | 76 | 32.1 |
| Brokerage firm | 51 | 21.5 |
| Others | 47 | 19.8 |
| **Total** | **237** | **100** |

**“Exploratory Factor Analysis”**

**“Table 2 KMO and Bartlett's Test”**

| | | |
|---|---|---|
| “Kaiser-Meyer-Olkin Measure of Sampling Adequacy” | | .794 |
| “Bartlett's Test of Sphericity” | “Approx. Chi-Square” | 3374.368 |
| | “df” | 120 |
| | “Sig.” | .000 |

KMO value is 0.794, and the "Bartlett's Test of Sphericity" is significant.

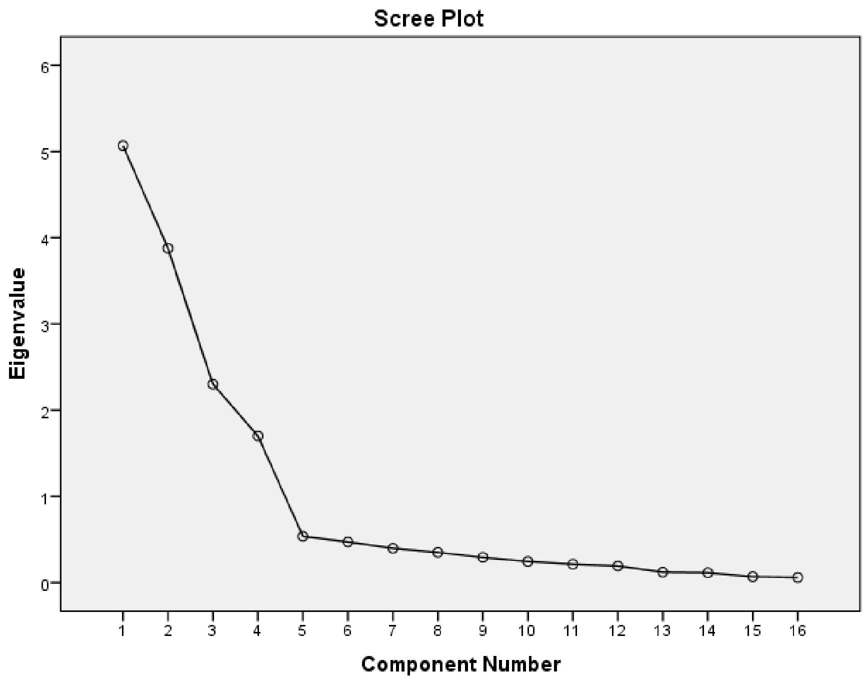
**“Table 3 Total Variance Explained”**

| “Component” | “Initial Eigen values” | | | “Rotation Sums of Squared Loadings” | | |
|---|---|---|---|---|---|---|
| | “Total” | “% of Variance” | “Cumulative %” | “Total” | “% of Variance” | “Cumulative %” |
| 1 | 5.069 | 31.683 | 31.683 | 3.609 | 22.559 | 22.559 |
| 2 | 3.878 | 24.235 | 55.918 | 3.287 | 20.541 | 43.100 |
| 3 | 2.302 | 14.387 | 70.305 | 3.057 | 19.109 | 62.209 |
| 4 | 1.699 | 10.620 | 80.925 | 2.995 | 18.717 | 80.925 |
| 5 | .536 | 3.351 | 84.276 | | | |
| 6 | .471 | 2.944 | 87.220 | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| 7 | .397 | 2.480 | 89.700 | | | |
| 8 | .349 | 2.182 | 91.882 | | | |
| 9 | .292 | 1.822 | 93.704 | | | |
| 10 | .244 | 1.526 | 95.230 | | | |
| 11 | .212 | 1.324 | 96.555 | | | |
| 12 | .191 | 1.195 | 97.750 | | | |
| 13 | .120 | .751 | 98.501 | | | |
| 14 | .114 | .709 | 99.210 | | | |
| 15 | .068 | .423 | 99.633 | | | |
| 16 | .059 | .367 | 100.000 | | | |

In a "principal component analysis", 16 variables were grouped into 4 factors with 22.559%, 20.541%, 19.109% and 18.717% variance, respectively, and the total variance is 80.925%.




The graph above shows the Eigenvalues derived from the "Total Variance Explained" table, indicating an elbow point at 4 components.

**"Table 4 Rotated Component Matrix"**

| "S. No." | "Statements" | "Factor Loading" | "Factor Reliability" |
|---|---|---|---|
| | **Transparency** | | .964 |
| 1 | Virtual communication to minimize paper consumption | .942 | |
| 2 | Clear communications between the customer and the organization | .933 | |
| 3 | Creating effective communication plans that highlight the organization's dedication to sustainability | .931 | |
| 4 | Informing clients about the ecological advantages of green banking practices | .917 | |
| | **Environmental Concern** | | .922 |
| 5 | Minimise environmental footprint | .946 | |

| | | | |
|---|---|---|---|
| 6 | Follow sustainable management that encourages environmental responsibility | .911 | |
| 7 | Providing services that are environmentally friendly | .833 | |
| 8 | Promote funding for environmentally sustainable projects | .830 | |
| | **Green initiatives** | | .896 |
| 9 | Encourage adoption of eco-friendly initiatives | .858 | |
| 10 | Motivate customers in green banking initiatives | .851 | |
| 11 | Promote financing of energy-efficient equipment | .842 | |
| 12 | Promote renewable energy initiatives and eco-friendly production methods | .829 | |
| | **Promoting Sustainability** | | .883 |
| 13 | Customers get attracted to banks dedicated to sustainability | .888 | |
| 14 | Involves the integration of environmental and sustainability principles into financial activities | .863 | |
| 15 | Commitment towards sustainability leads to customer loyalty and trust | .852 | |
| 16 | Encouraging policies and practices that match global sustainability standards | .788 | |

Factor “Transparency" includes variables like virtual communication, which minimizes paper consumption; clear communications between customer and organization; creating effective communication plans that highlight the organization's dedication to sustainability; and informing clients about the ecological advantages of green banking practices. Factor “Environmental Concern" consists of variables like minimizing environmental footprint, following sustainable management that encourages environmental responsibility, providing services that are environmentally friendly, and promoting funding for environmentally sustainable projects. Factor “Green initiatives" includes variables like encouraging the adoption of eco-friendly initiatives, motivating customers to participate in green banking initiatives, promoting the financing of energy-efficient equipment, promoting renewable energy initiatives, and promoting eco-friendly production methods. Factor “Promoting Sustainability” includes the variables like Customers get attracted to banks dedicated to sustainability, involves the integration of environmental and sustainability principles into financial activities, Commitment towards sustainability leads to customer loyalty and trust, and encourages policies and practices which match global sustainability standards.

**“Table 5 Reliability Statistics”**

| “Cronbach's Alpha” | “N of Items” |
|---|---|
| .850 | 16 |

The overall reliability is 0.850 for the 4 constructs comprising sixteen items.

**“Table 6 Model Summary”**

| “Model” | “R” | “R Square” | “Adjusted R Square” | “Std. Error of the Estimate” |
|---|---|---|---|---|
| 1 | $.845^{a}$ | .714 | .709 | .37608 |
| Predictors: (Constant), Transparency, Environmental Concern, Green initiatives and Promoting Sustainability | | | | |

The adjusted R-squared value is 0.709 with approximately 71% of the variation.

**“Table 7 ANOVA”**

| “Model” | | “Sum of Squares” | “df” | “Mean Square” | “F” | “Sig.” |
|---|---|---|---|---|---|---|
| 1 | “Regression” | 81.955 | 4 | 20.489 | 144.863 | $.000^{b}$ |
| | Residual | 32.813 | 232 | .141 | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| | Total | 114.768 | 236 | | | |
| a. Dependent Variable: Overall impact of green finance practices on customer trust and loyalty | | | | | | |
| b. Predictors: (Constant), Transparency, Environmental Concern, Green initiatives and Promoting Sustainability | | | | | | |

Value under the significant column indicates a significant relationship between green finance practices (Transparency, Environmental Concern, Green initiatives and Promoting Sustainability) and customer trust and loyalty.

**“Table 8 Coefficients”**

| “Model” | “Unstandardized Coefficients” | | “Standardized Coefficients” | “t” | “Sig.” |
|---|---|---|---|---|---|
| | “B” | “Std. Error” | “Beta” | | |
| (Constant) | 4.236 | .024 | | 173.413 | .000 |
| Transparency | .062 | .024 | .089 | 2.542 | .012 |
| Environmental Concern | .122 | .024 | .175 | 4.982 | .000 |
| Green initiatives | .570 | .024 | .817 | 23.279 | .000 |
| Promoting Sustainability | .061 | .024 | .088 | 2.499 | .013 |
| DV: Overall impact of green finance practices on customer trust and loyalty | | | | | |

All the factors, such as transparency, environmental concern, green initiatives, and promoting sustainability, show a significant impact of green finance practices on customer trust and loyalty. Highest impact is shown by green initiatives with a beta value of .817, followed by Environmental Concern (.175), Transparency (.089), and Promoting Sustainability with a beta value of .088.

## CONCLUSION

After going through this research work, it may be concluded that green financial practices are more than just a trend to gain customer trust and loyalty; thus, they are a vital component of sustainable development in India. Green financial practices developed in response to global climate change seek to encourage eco-friendly practices and minimize the carbon footprint linked to banking operations. By embedding environmental factors into their core operations, banks can play a key role towards the advancement of the country's sustainable future, supporting long-term economic stability, customer trust, and ecological well-being. The effectiveness and viability of environmentally friendly banking highlight the urgent need for “go-green” initiatives within the banking sector. Through offerings such as solar loans, electric vehicle financing, and green home loans, both individuals and businesses can invest effectively in renewable energy and sustainable initiatives. Nevertheless, the present study also presents considerable challenges for financial institutions adhering to green financial practices, which include technological limitations and gaps in technical expertise Future studies will look forward for utilizing AI for knowledge management in the areas of efficient operations in organizations so that green efforts can be enhanced, however due to ethical issues, the same should be used with caution (Mittal et al., 2023; Mittal et al., 2024).

The study aims to explore the factors that determine the role and impact of green finance practices in enhancing customer trust and loyalty. It found that transparency, environmental concern, green initiatives, and promotion of sustainability are the factors that determine the role of green finance practices. The study concludes that green finance practices have a significant impact on enhancing customer trust and loyalty.

## REFERENCES


1. Adhikari, G. M., Sapkota, N., Parajuli, D., & Bhattarai, G. (2025). Impact of Green Banking Practices in Enhancing Customer Loyalty: Insights from Banking Sector Customers. Financial Markets, Institutions and Risks, 9(1), 195-215.
2. Adhikari, G. M., Sapkota, N., Parajuli, D., & Bhattarai, G. (2025). Impact of Green Banking Practices in Enhancing Customer Loyalty: Insights from Banking Sector Customers. Financial Markets, Institutions and Risks, 9(1), 195-215.
3. Aslam, W., & Jawaid, S. T. (2023). Green banking adoption practices: improving environmental, financial, and operational performance. International Journal of Ethics and Systems, 39(4), 820-840.
4. Aslam, W., & Jawaid, S. T. (2023). Green banking adoption practices: improving environmental, financial, and operational performance. International Journal of Ethics and Systems, 39(4), 820-840.
5. Bandna, Koundal, P., Hussain, I., Shah, M. A., & Bhalla, M. (2025). Principles and Frameworks for Sustainable Finance: A Pathway to Global Sustainability. Financial Innovation for Global

Sustainability, 103-139.
6. Chen, J., Siddik, A. B., Zheng, G. W., Masukujjaman, M., & Bekhzod, S. (2022). The effect of green banking practices on banks' environmental performance and green financing: An empirical study. Energies, 15(4), 1292.
7. Dagur, S., Mahato, K. K., & Zatsal, S. (2025). Green Finance and Digital Payments: Innovations for a Sustainable Financial Ecosystem. Lloyd Business Review, 11-28.
8. Das, J. S., Mittal, A. (2023). Communication and its Impact on the Consumer Buying Motivations for Luxury Goods: An Empirical Study in The Indian Context, Journal of Content Community and Communication, 9(18), 171-189, DOI: 10.31620/JCCC.09.23/14
9. Deka, G. (2015). Green Banking Practices: A Study on environmental strategies of banks with special reference to State Bank of India. Indian journal of commerce and management studies, 6(3), 11-19.
10. Ghosh, S., & Datta, S. P. (2022). A Clinical Study on Green Banking Initiatives in India with Special Reference to Select Public Sector Banks. The Management Accountant Journal, 57(1), 68-71.
11. Gomber, P., Kauffman, R. J., Parker, C., & Weber, B. W. (2018). On the fintech revolution: Interpreting the forces of innovation, disruption, and transformation in financial services. Journal of Management Information Systems, 35(1), 220-265.
12. Kudeshia, C., & Mittal, A. (2015). The journey of Chumbak: from mail to mall – leveraging social media networks for on-going dialogue with customers. Emerald Emerging Markets Case Studies, 5(4), 1-20. doi: 10.1108/eemcs-09-2014-0209
13. Mishra, P. (2023). Adaptation of Green Banking Practices in Commercial Banks of Nepal. Apex Journal of Business and Management, 1(1), 55-76.
14. Mittal, A., Chaturvedi, D. D., Chaturvedi, S., Singh, P. K., "Impact of Negative Aspects of Artificial Intelligence on Customer Purchase Intention: An Empirical Study of Online Retail Customers Towards AI-Enabled E-Retail Platforms" In Dadwal, S., Goyal, S., Kumar, P., Verma, R. (2024) Demystifying the dark side of AI in business (1st ed., pp. 159-173). Hershey, Pennsylvania, 17033, USA): IGI Global
15. Mittal, A., Singh, S., & George, S. R. (2023). Role of artificial intelligence in knowledge management: An empirical study of industry experts using stepwise multiple regression. International Journal of Electronic Finance, 12(1), 403-422. doi:10.1504/ijef.2023.10053587
16. Sakhare, A. S., Soni, J. M., & Badgujar, S. P. (2023). Green Banking: Initiatives By The Indian Banking System Towards a Sustainable Future. Emergent Research on Business and Society: An India-Centric Perspective, 283.
17. Sarath Chandran, M. C. (2024). Eco-friendly finance: the role of green CSR, processes, and products in enhancing brand trust and image. Environment, Development and Sustainability, 1-28.
18. Sharma, M., & Choubey, A. (2022). Green banking initiatives: a qualitative study on the Indian banking sector. Environment, Development and Sustainability, 24(1), 293-319.
19. Soundarrajan, P., & Vivek, N. (2016). Green finance for sustainable green economic growth in India. Agricultural Economics/Zemědělská Ekonomika, 62(1).