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ANNEXURES

Annexure-A
Variables of GBPEI and Associated Literatures

Dimensions	Sub-Dimensions	Variables	Literatures
D$_1$: Accounting and Finance	SD$_1$: Green Finance and Investments	V$_1$) Green Bonds V$_2$) Financing of projects based on financial and environmental criteria or financing of eco-friendly projects. V$_3$) Establishment of a climate change fund. V$_4$) Extending green credit to a broadening range of commercial sectors, such as clean energy, clean transport, green buildings, water and sanitation V$_5$) Offering mutual funds that focus investment in 'green' companies. V$_6$) Offering a special line of credit to help homeowners invest in energy-efficiency upgrades for their homes. V$_7$) Banks can provide all the services in the area of clean development mechanisms and carbon credit business. V$_8$) Banks explore international funding options (like UN's Green Climate Fund) for investment in green projects and development of their Green Financing Portfolio V$_9$) The agricultural clients are financed for farming techniques based on lesser use of chemical fertilizers & pesticides, efficient water usage, drought resistance, etc. V$_{10}$) Encourage green credit innovation or Develop investment products to attract investment in 'green' bank assets. V$_{11}$) SMEs are financed for modern resource-efficient technologies as alternatives to traditional technologies etc. V$_{12}$) Impact measurement of potential client's business on the	Julia & Kassim (2019); Rahman & Barua (2016); Bose et al (2018); Lindenberg & Volz (2016); Bangladesh Bank (2013); Bergooa & Sims (2018); United Nations Environment Programme (2016); Institute for Development and Research in Banking Technology (2013); Adhikary (2012), The China Banking Regulatory Commission (2012); State Bank of Pakistan (2017)

		environment before sanctioning financing facilities.	
	SD$_2$: Accounting of Green Initiatives	V$_{13}$) The budget allocated annually for Green Banking practices V$_{14}$) Amount spent on different Green Banking activities V$_{15}$) Measure own carbon footprint V$_{16}$) Tracking flows of green credit or Organize regular internal audit on green credit performances. V$_{17}$) Conduct energy audits V$_{18}$) Assess environmental benefit and cost impact V$_{19}$) Conduct Risk – return analysis V$_{20}$) Amount of paperless / card-based transaction. V$_{21}$) Credit/loan applications declined/approved after being E&S risks evaluated. V$_{22}$) Total outstanding value of credits/loans granted / on hold which has been evaluated on E&S risks.	Julia & Kassim (2019); Bose et al (2018); Bergooa & Sims (2018); Weber (2016); Positive Money (2018); Institute for Development and Research in Banking Technology (2013); United Nations Environment Programme (2016); Lindenberg & Volz (2016); The China Banking Regulatory Commission (2012); Rahman & Barua (2016), Adhikary (2012), State Bank of Vietnam (2015), Bangladesh Bank (2013)
	SD$_3$: Disclosure and Reporting Practices	V$_{23}$) Use of separate pages for Green Banking reporting in the annual report. V$_{24}$) Reporting in Standard Format. V$_{25}$) Utilize international platforms (like the Basel Committee, FSB, GRI, etc) for voluntary disclosure and information sharing. V$_{26}$) Maintaining/ Developing a database on non-performing loans	Julia & Kassim (2019), Bose et al (2018); The China Banking Regulatory Commission (2012); Bangladesh Bank (2013); Alexander

		when the reason for the non-performance is environment-related. V_{27}) Installation of systems for data collection and generation on Green Banking. V_{28}) Senior management reports Green Banking results to the Board at regular intervals. V_{29}) Banks publish independent Green Banking Reports/ Web Page.	(2016); United Nations Environment Programme (2016); State Bank of Pakistan (2017); Rahman & Barua (2016), Institute for Development and Research in Banking Technology (2013)
D$_2$: Marketing, Awards and Capacity Building	SD$_4$: Green Marketing and Green CSR	V_{30}) Bank's initiatives in building networks on environmental with green groups including government bodies and NGOs. V_{31}) Sponsoring facilities harmonious with the environment (example restoring heritage buildings, beautifying cities or villages through tree plantation, community clean-ups, etc). V_{32}) Internalizing green marketing such as Plant a Tree, Save the Environment on the bank's letterhead, and in other internal communication media. V_{33}) Marketing the green image of the bank.	Julia & Kassim (2019); Rahman & Barua (2016); Bose et al (2018); Bangladesh Bank (2013); State Bank of Pakistan (2017); Institute for Development and Research in Banking Technology (2013)
	SD$_5$: Capacity Building of Stakeholders	V_{34}) Train employees regarding the green movement (e.g., education programs for bank employees or encourage the employees to take part in the green operation). V_{35}) Human Resource Department involved in employee awareness development and training work on environmental issues. V_{36}) Bank sensitized the general public on environmental issues through one-on-one meetings, electronic & print media, advertisements, melas, seminars, workshops, training, and conferences. V_{37}) Clients and business houses encouraged to comply with environmental regulations.	The China Banking Regulatory Commission (2012); Bose et al (2018); Bangladesh Bank (2013); State Bank of Pakistan (2017); Julia & Kassim (2019); Rimi (2016); Bergooa & Sims (2018); Institute for Development and Research in Banking Technology

		V_{38}) Public Relations Department involved in awareness development among consumers and clients.	(2013); Adhikary (2012)
	SD$_6$: Green Awards and Recognition	V_{39}) Bank employees evaluated and recognized for their performance in environmental management. V_{40}) Bank awarded either for its environmentally friendly activities or excellence in environmental reporting practices. V_{41}) Bank's clients and value chain partners, employees winning awards for their initiatives to preserve the natural environment. V_{42}) Amount of rewards and recognition banks pay to clients for turning green.	Bose et al (2018); Adhikary (2012); Institute for Development and Research in Banking Technology (2013); Rimi (2016)
D$_3$: Green Human Resource Management (HRM)	SD$_7$: Procurement and Internalization	V_{43}) BODs approving environment related policy/activities. V_{44}) E-tendering in procurement. V_{45}) Vendor selection based on the sustainability rating of their products, services, and operations. V_{46}) Identify or appoint a senior manager /directors to look after Green Banking activities including digital activities. V_{47}) Setting up of a Department/ Committee/ Team for looking at the environmental activities of the bank. V_{48}) Appoint a Green Liaison officer for additional work in any department or funcFtion may be appointed to work towards Green Banking.	The China Banking Regulatory Commission (2012); State Bank of Pakistan (2017); Institute for Development and Research in Banking Technology (2013)
	SD$_8$:Office for Green Banking	V_{49}) Setting up of Green Banking office which collects and consolidates Green Banking information and provides the same to senior management and BODs. V_{50}) E-Recruitment / Performance appraisal online. V_{51}) Online Salary. V_{52}) Setting up of a department to manage green credit related work or a cross-function green credit committee.	The China Banking Regulatory Commission (2012); State Bank of Pakistan (2017); Lindenberg & Volz (2016); Institute for Development and Research in Banking Technology (2013)

	SD$_9$: Paperless Mode of Operations	V$_{53}$) Virtual meeting through the use of video conferencing. V$_{54}$) Email V$_{55}$) Online banking V$_{56}$) Automated teller machines V$_{57}$) Mobile banking V$_{58}$) Electronic banking: RTGS, NEFT, ECS/ IMPS V$_{59}$) Offering credit cards co-branded with environmental charities V$_{60}$) E-statements V$_{61}$) Green Printing Guideline V$_{62}$) Plastic cards V$_{63}$) Green PIN	Bose et al (2018); Bangladesh Bank (2013); State Bank of Pakistan (2017); Institute for Development and Research in Banking Technology (2013); Lindenberg & Volz (2016); Adhikary (2012) Hossain et al., (2016)
D$_4$: Mode of Operations	SD$_{10}$: Green Building and Infrastructure	V$_{64}$) Deploy renewable energy-based equipment in their 'non-green' branches/offices to reduce their reliance on fossil fuels/ grid electricity. V$_{65}$) Setting up green branches / Green Banking unit / green buildings. V$_{66}$) Solar power system for ATMs. V$_{67}$) Greening Use of Laptops, Desktop Computers, and Servers. V$_{68}$) Greening Data Centers. V$_{69}$) Special logo and certification to Green branches V$_{70}$) Arranging transport pool for the employees.	Lindenberg & Volz (2016); Bose et al (2018); Bangladesh Bank (2013); Bergooa & Sims (2018); State Bank of Pakistan (2017); Institute for Development and Research in Banking Technology (2013); Adhikary (2012) Hossain et al., (2016); Rahman & Barua (2016); The China Banking Regulatory Commission (2012)
	SD$_{11}$: Resource Usage and Measurement	V$_{71}$) Clean energy capacity installed V$_{72}$) Energy savings V$_{73}$) Reduction of pollution and harmful emission by cutting down business travel or any other measure. V$_{74}$) Recycling of materials. V$_{75}$) Adopt techniques and plans to	State Bank of Pakistan (2017); Bergooa & Sims (2018); The China Banking Regulatory Commission

		minimize inventory and wasted freight V_{76}) Develop annual resource consumption targets V_{77}) Introduce Green Office Guide containing instruction circulated among the employees. V_{78}) Optimum use of the resource (like use eco-font to reduce the use of ink, use of scrap papers as notepads, use disposable glasses, automatic shutdown of computers, lights, fans, energy-saving bulbs, use of solar energy in premises, employees should be encouraged to purchase energy-efficient cars energy efficiency).	(2012); Bangladesh Bank (2013); Hossain et al., (2016); Adhikary (2012); Bose et al (2018)
D₅: **Planning,** **Policies, and** **Supervision**	SD₁₂: Planning and Policies	V_{79}) Develop strategies and procedures in the following areas i.e., Environmental Risk Management, Green Business Facilitation, Own Impact Reduction, climate change, preservation of the environment. V_{80}) Develop Green Banking Policy V_{81}) Introduce sector-specific Green Banking policy V_{82}) Develop green lending guidelines V_{83}) Set green goals as the internal targets to reduce the carbon footprint V_{84}) Develop administrative procedures and accountability mechanisms to see the implementation of Green Banking Policy	Rahman & Barua (2016), The China Banking Regulatory Commission (2012); Bose et al (2018); Bangladesh Bank (2013) ; Positive Money (2018); Adhikary (2012); Hossain et al., (2016); Lindenberg & Volz (2016); United Nations Environment Programme (2016); Institute for Development and Research in Banking Technology (2013); State Bank of Pakistan (2017)
	SD₁₃: Green Supervision and Inspection	V_{85}) Develop an effective green credit performance evaluation system. V_{86}) Monitoring clients' environmental initiatives such as an	Bose et al (2018); The China Banking Regulatory Commission

		effluent treatment plant, recycling facilities, etc. V_{87}) Monitoring and reporting environmental risks and performance. V_{88}) Green Banking incorporated in the scope of compliance and routine internal controls. V_{89}) Green Banking checklists developed and made part of internal audit reports. V_{90}) Bank regularly reviews borrower's compliance with applicable environmental requirements.	(2012); United Nations Environment Programme (2016); State Bank of Pakistan (2017); Weber (2016); Institute for Development and Research in Banking Technology (2013)
D_6: Risk Management	SD_{14}: Environmental Risk Management	V_{91}) Risk Management department should regularly report to the senior management about environmental risks. V_{92}) Incorporate Environmental Risk in Customer Relationship Management (CRM) V_{93}) Develop E&S risk management systems V_{94}) Develop E&S risk rating standard (Environmental Risk Rating / Risk Categorization Model) to assess and categorize clients' E&S risks V_{95}) Develop a list of clients with major E&S risks V_{96}) Incorporate environmental and climate change risk as part of the existing credit risk methodology prescribed to assess a prospective borrower V_{97}) Appoint officers, who have expertise in environmental risk assessment & management to serve as the Environmental Risk Managers of the bank V_{98}) Banks should develop an internal Environmental Risks manual/framework/plan. V_{99}) Conduct Environmental Due-Diligence Procedures with Environmental Checklists and Sector-Specific Guidelines	Lindenberg & Volz (2016); State Bank of Pakistan (2017); Rahman & Barua (2016); Weber (2016); The China Banking Regulatory Commission (2012); Bangladesh Bank (2013)

Source: Compiled by the authors

Questionnaire

I would like to invite you to participate in my Ph.D. research survey on 'Green Banking' and 'Green Banking Disclosure'. All responses will be handled with confidentiality.(Please tick the appropriate box as per your choice/opinion). Green Banking aims to make banking processes and the use of IT and physical infrastructure as efficient and effective as possible, with zero or minimal impact on the environment. Green Banking includes two dimensions, First, the way the banking business is being done – is it paperless or not. The second dimension of green banking relates to where the bank puts its money. Green Banking entails banks to encourage environment friendly investments and give lending priority to those industries which have already turned green or are trying to go green and, thereby, help to restore the natural environment.

PART A:AWARENESS AND USAGE OF GREEN BANKING

1. Please tick the Green Banking products and services that you are aware of.

Green Banking Products	**Green Banking Services**
○ Green Financial Products (Green Loans)	○ Mobile Banking.
○ Green Deposits	○ Internet Banking
○ Green Checking Account	○ Electronic Transfer of funds.
○ Solar ATM	○ E-Statement
○ Bank Environmental Policy	○ Online Saving Account
○ Conducting Workshops and Seminars	○ Reward Debit and Credit Card
○ Using Recycled Paper and Recycled Waste	○ SMS Banking
○ Energy-efficient branches	
○ Use of Solar and Wind Energy	

2. Do you use Green Banking Products and Services? ☐ Yes ☐ No

3. Choose the Green Banking products and services that you have used.

Green Banking Products	**Green Banking Services**
○ Green Financial Products (Green Loans)	○ Mobile Banking.
○ Green Deposits	○ Internet Banking
○ Green Checking Account	○ Electronic Transfer of funds.
○ Solar ATM	○ E-Statement
○ Bank Environmental Policy	○ Online Saving Account
○ Conducting Workshops and Seminars	○ Reward Debit and Credit Card
○ Using Recycled Paper and Recycled Waste	SMS Banking
○ Energy-efficient branches	○
Use of Solar and Wind Energy	

PART B: BENEFITS AND DIFFICULTIES OF ADOPTING GREEN BANKING PRODUCTS AND SERVICES

1. Benefits

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Green Banking products are energy effective.					
Green Banking products reduces carbon emission.					
Green Banking products are cost effective.					
Green Banking products are time effective.					
Green Banking products are easy to operate.					
Others, please specify					

2. Difficulties

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Data security and privacy					
Lack of technical knowledge					
Lack of infrastructure					
Low interest					
Lack of appropriate information dissemination methods					
Others, please specify					

PART C: AWARENESS LEVEL AND IMPORTANCE OF GREEN BANKING DISCLOSURES

1. Please state your agreement or disagreement to the following statements.

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
It is important to disclose Green activities of banks.					
It is important for banks to communicate their Green practices.					
Green Banking activities are vital to the social image of a bank.					

2. How much do you agree with the following statements regarding purpose of Green Disclosures by banks?

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
To gain customers' confidence.					
To have a competitive advantage over other banks.					
To cater to the information need of environment oriented customers.					

To show the customers that banks are aware of environmental issues.					
To increase customer base of the bank.					
To abide by legal obligations.					
To satisfy the concerns of environmental lobby groups.					
To improve bank's reputation.					
To contribute to environmental protection and sustainability.					
To conform to social values.					
To provide a true picture of bank performance.					

PART D: COMMUNICATION MEDIA AND DISCLOSURE TYPE

1. Which source of information mostly reveals about Green activities of banks?

○ Bank Branch   ○ ATM   ○ Reports of banks

○ Online sources (Blogs, Websites)   ○ Media   ○Cell Phone communication

○ Email   ○ Mobile Banking   ○ Social Media

○ Online Banking   ○ Awareness program of bank○

2. Which source do you prefer the most for receiving information on Green activities of Banks?

○ Bank Branch   ○ATM   ○ Reports of banks

○ Online sources (Blogs, Websites)   ○ Media   ○ Cell Phone communication

○ Email   ○ Mobile Banking   ○ Social Media

○ Online Banking   ○ Awareness program of bank ○

3. Which according to you is the most suitable location for disclosing Green activities of a bank?

☐ Annual reports   ☐ Standalone reports

☐ Websites   ☐ Others (Please Specify) _____

4. Which form of Green Banking reporting do you encounter the most?

☐ Quantitative information (*Value &Quantity* ☐ Qualitative information (*Narrative, pictorial,*

☐ *charts)*

    Both Quantitative and Qualitative

5. Which form of Green Banking reporting do you prefer the most?

☐ Quantitative information (*Value &Quantity)* ☐   Qualitative information (*Narrative, pictorial,*

☐ *charts)*

    Both Quantitative and Qualitative

PART E: PERFORMANCE OF GREEN BANKING DISCLOSURES

1. How much do you agree with the following statements regarding quality of Green Banking Disclosures?

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Green Banking information is easily available.					
Green Banking information is frequently encountered.					
Green Banking information encountered is					

easy to understand.					
Green Banking information encountered is relevant.					
Green Banking information encountered is comprehensive.					
Green Banking information allows comparability among banks.					
Customized Green Banking information is available.					
Green Banking information encountered is reliable.					

2. Are you satisfied with the quality of Green Banking Disclosures? (Please tick your choice)

☐ Completely satisfied ☐ Moderately satisfied ☐ Satisfied ☐ Moderately Dissatisfied ☐ Completely Dissatisfied

3. Are you satisfied with the quantity of Green Banking Disclosures? (Please tick your choice)

☐ Completely satisfied ☐ Moderately satisfied ☐ Satisfied ☐ Moderately Dissatisfied ☐ Completely Dissatisfied

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PART F: BENEFITS OF GREEN BANKING DISCLOSURES
1. Benefits

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Enhance knowledge on Green Banking.					
Makes it easier to handle new technologies.					
Helps to contribute towards environment.					
Give positive impressions of a bank's prospects.					
Gives new insights of environmental problems.					
Helps in long term sustainability of banks.					

PART G: PROFILE OF THE RESPONDENT

1. Gender: ☐ Male ☐ Female ☐ Transgender

2. Marital Status: ☐ Married ☐ Unmarried

3. Education: ☐ Undergraduate Graduate ☐ Post Graduate ☐ Doctorate ☐

Others, specify..................

4. Occupation: ☐ Student ☐ Service ☐ Professional ☐ Unemployed

☐ Self-employed ☐ Retired ☐ Others, please

specify...........................

5. Bank & Branch Name: .... **6. Place:** ....

7. Age in Years: .... **8. Email id**: ....

9. Phone number: ....

C.1. Reliability Statistics of Customers

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.797	.790	13

C.2. Reliability Statistics of Bankers

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.700	.896	25

C.3 Statistics

	No. of Green Banking Products & Services you use	No. of Green Banking Products & Services you are aware of
N Valid	630	630
Missing	0	0
Mean	6.4302	8.4968
Std. Deviation	3.02728	3.42939
Range	16.00	16.00
Minimum	.00	.00
Maximum	16.00	16.00

C.4 Group Statistics of Awareness of Gender

	Gender	N	Mean	Std. Deviation	Std. Error Mean
No. of Green Banking Products & Services you are aware of	Male	406	8.4187	3.58351	.17785
	Female	224	8.6384	3.13358	.20937

C.5 Independent Samples Test of Awareness Across Gender

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
No. of Green Banking	Equal variances assumed	4.99	.026	-.769	628	.442	-.21967	.28552	-.7803	.3410

Products & Services you are aware of	Equal variances not assumed			-.800	513.6	.424	-.21967	.27471	-.7593	.3200

C.6 Group Statistics of Awareness across Marital Status Groups

	Marital Status	N	Mean	Std. Deviation	Std. Error Mean
No. of Green Banking Products & Services you are aware of	Married	372	8.5242	3.43000	.17784
	Unmarried	258	8.4574	3.43479	.21384

C.7 Independent Samples Testof Awareness across Marital Status

		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference		Lower	Upper
No. of Green Banking Products & Services you are aware of	Equal variances assumed	.003	.957	.240	628	.810	.06683	.27806		-.4792	.61286
	Equal variances not assumed			.240	552.38	.810	.06683	.27813		-.4794	.61314

C.8 Group Statistics of Stakeholder Categories

	Nature of Stakeholder	N	Mean	Std. Deviation	Std. Error Mean
No. of Green Banking Products & Services you are aware of	Banker	315	10.0095	3.19283	.17990
	Customer	315	6.9841	2.96203	.16689

C.9 Independent Samples Test of Awareness across Stakeholder Categories

	Levene's Test for Equality of Variances	t-test for Equality of Means

		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
No. of Green Banking Products & Services you are aware of	Equal variances assumed	6.621	.010	12.329	628	.000	3.02540	.24539	2.54352	3.50728
	Equal variances not assumed			12.329	624.497	.000	3.02540	.24539	2.54351	3.50728

C.10 Group Statistics across Bank Categories

	Nature of Bank	N	Mean	Std. Deviation	Std. Error Mean
No. of Green Banking Products & Services you are aware of	Public Sector Bank	340	8.3971	3.50196	.18992
	Private Sector Bank	290	8.6138	3.34454	.19640

C.11 Independent Samples Testof Awareness across Bank Categories

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower
No. of Green Banking Products & Services	Equal variances assumed	.983	.322	-.790	628	.430	-.21673	.27421	-.75521

you are aware of	Equal variances not assumed			-.793	620.012	.428	-.21673	.27321	-.75326

C.12 Group Statistics of Usage across Gender

	Gender	N	Mean	Std. Deviation	Std. Error Mean
No. of Green Banking Products & Services you use	Male	406	6.3768	3.17682	.15766
	Female	224	6.5268	2.73971	.18305

C.13 Independent Samples Test of Usage Across Gender

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
No. of Green Banking Products & Services you use	Equal variances assumed	4.821	.028	-.595	628	.552	-.14994	.25209	-.6449	.34511
	Equal variances not assumed			-.621	519.2	.535	-.14994	.24159	-.6245	.32468

C.14 Group Statistics of Usage across Marital Status

	Marital Status	N	Mean	Std. Deviation	Std. Error Mean
No. of Green Banking Products & Services you use	Married	372	6.4892	3.06575	.15895
	Unmarried	258	6.3450	2.97480	.18520

C.15 Independent Samples Test of Usage Across Marital Status

	Levene's Test for Equality of Variances	t-test for Equality of Means

		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
No. of Green Banking Products & Services you use	Equal variances assumed	.105	.746	.588	628	.557	.14429	.24540	-.3376	.62618
	Equal variances not assumed			.591	563.327	.555	.14429	.24406	-.3350	.62367

C.16 Group Statistics of Usage across Stakeholder Category

	Nature of Stakeholder	N	Mean	Std. Deviation	Std. Error Mean
No. of Green Banking Products & Services you use	Banker	315	7.7079	2.94489	.16593
	Customer	315	5.1524	2.53176	.14265

C.17 Independent Samples Test of Usage across Stakeholder Category

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
No. of Green Banking Products & Services you use	Equal variances assumed	.666	.415	11.67	628	.000	2.55556	.21882	2.12586	2.98525
	Equal variances not assumed			11.67	614.17	.000	2.55556	.21882	2.12584	2.98527

C.18 Group Statistics of Usage across Bank Category

	Nature of Bank	N	Mean	Std. Deviation	Std. Error Mean
No. of Green Banking Products & Services you use	Public Sector Bank	340	6.5324	3.06885	.16643
	Private Sector Bank	290	6.3103	2.97863	.17491

C.19 Independent Samples Test of Usage across Bank Category

	Levene's Test for Equality of Variances	t-test for Equality of Means

		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower	Upper
No. of Green Banking Products & Services you use	Equal variances assumed	.237	.626	.917	628	.359	.22201	.24201	-.2532	.69726
	Equal variances not assumed			.920	617.614	.358	.22201	.24144	-.2521	.69615

C.20 Tests of Normality of Benefits of Green Banking across Stakeholder Category

	Nature of Stakeholder	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Green Banking Products & Services are energy effective	Banker	.391	314	.000	.667	314	.000
	Customer	.335	315	.000	.726	315	.000
Green Banking Products & Services reduces carbon emission	Banker	.374	314	.000	.691	314	.000
	Customer	.268	315	.000	.757	315	.000
Green Banking Products are cost effective	Banker	.340	314	.000	.732	314	.000
	Customer	.266	315	.000	.800	315	.000
Green Banking Products are time effective	Banker	.372	314	.000	.694	314	.000
	Customer	.262	315	.000	.775	315	.000
Green Banking Products are easy to operate	Banker	.333	314	.000	.729	314	.000
	Customer	.254	315	.000	.805	315	.000

a. Lilliefors Significance Correction

C.21 Tests of Normality of Benefits of Green Banking across Bank Category

Benefits	Nature of Bank	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Green Banking Products & Services are energy effective	Public Sector Bank	.364	340	.000	.689	340	.000
	Private Sector Bank	.361	289	.000	.707	289	.000
Green Banking Products & Services reduces carbon emission	Public Sector Bank	.321	340	.000	.730	340	.000
	Private Sector Bank	.321	289	.000	.742	289	.000
Green Banking Products are cost effective	Public Sector Bank	.310	340	.000	.770	340	.000
	Private Sector Bank	.296	289	.000	.769	289	.000

Green Banking Products are time effective	Public Sector Bank	.327	340	.000	.731	340	.000
	Private Sector Bank	.306	289	.000	.757	289	.000
Green Banking Products are easy to operate	Public Sector Bank	.297	340	.000	.770	340	.000
	Private Sector Bank	.290	289	.000	.772	289	.000

a. Lilliefors Significance Correction

C.22 Tests of Normality of Benefits of Green Banking Across Gender

Benefits	Gender	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Green Banking Products & Services are energy effective	Male	.367	406	.000	.695	406	.000
	Female	.355	224	.000	.701	224	.000
Green Banking Products & Services reduces carbon emission	Male	.336	406	.000	.726	406	.000
	Female	.293	224	.000	.750	224	.000
Green Banking Products are cost effective	Male	.307	406	.000	.765	406	.000
	Female	.295	224	.000	.780	224	.000
Green Banking Products are time effective	Male	.315	406	.000	.747	406	.000
	Female	.322	224	.000	.743	224	.000
Green Banking Products are easy to operate	Male	.426	406	.000	.086	406	.000
	Female	.308	224	.000	.760	224	.000

a. Lilliefors Significance Correction

C.23 Tests of Normality of Benefits of Green Banking Across Marital Status

Benefits	Marital Status	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Green Banking Products & Services are energy effective	Married	.374	372	.000	.680	372	.000
	Unmarried	.348	258	.000	.719	258	.000
Green Banking Products & Services reduces carbon emission	Married	.334	372	.000	.723	372	.000
	Unmarried	.302	258	.000	.750	258	.000
Green Banking Products are cost effective	Married	.312	372	.000	.765	372	.000
	Unmarried	.290	258	.000	.774	258	.000
Green Banking Products are time effective	Married	.327	372	.000	.719	372	.000
	Unmarried	.306	258	.000	.767	258	.000
Green Banking	Married	.430	372	.000	.087	372	.000

Products are easy to operate	Unmarried	.281	258	.000	.779	258	.000

a. Lilliefors Significance Correction

C.24 Tests of Normality of Difficulties of Green Banking across Stakeholder Category

Difficulties	Nature of Stakeholder	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Data security and privacy issues in Green Banking Products	Banker	.237	315	.000	.890	315	.000
	Customer	.183	315	.000	.866	315	.000
Lack of Technical Knowledge	Banker	.259	315	.000	.880	315	.000
	Customer	.204	315	.000	.879	315	.000
Lack of Infrastructure	Banker	.248	315	.000	.886	315	.000
	Customer	.184	315	.000	.896	315	.000
Low Interest	Banker	.184	315	.000	.907	315	.000
	Customer	.192	315	.000	.909	315	.000
Lack of Appropriate Information Dissemination Methods	Banker	.203	315	.000	.896	315	.000
	Customer	.170	315	.000	.917	315	.000

a. Lilliefors Significance Correction

C.25 Tests of Normality of Difficulties of Green Banking across Bank Category

Difficulties	Nature of Bank	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Data security and privacy issues in Green Banking Products	Public Sector Bank	.215	340	.000	.871	340	.000
	Private Sector Bank	.187	290	.000	.902	290	.000
Lack of Technical Knowledge	Public Sector Bank	.239	340	.000	.879	340	.000
	Private Sector Bank	.215	290	.000	.899	290	.000
Lack of Infrastructure	Public Sector Bank	.213	340	.000	.892	340	.000
	Private Sector Bank	.213	290	.000	.903	290	.000
Low Interest	Public Sector Bank	.161	340	.000	.915	340	.000
	Private Sector Bank	.167	290	.000	.915	290	.000
Lack of Appropriate Information Dissemination Methods	Public Sector Bank	.180	340	.000	.908	340	.000
	Private Sector Bank	.174	290	.000	.915	290	.000

C.26 Tests of Normality of Difficulties of Green Banking across Gender

Difficulties	Gender	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Data security and privacy issues in Green Banking Products	Male	.193	406	.000	.881	406	.000
	Female	.215	224	.000	.895	224	.000
Lack of Technical Knowledge	Male	.229	406	.000	.883	406	.000
	Female	.226	224	.000	.897	224	.000
Lack of Infrastructure	Male	.212	406	.000	.893	406	.000
	Female	.215	224	.000	.904	224	.000
Low Interest	Male	.163	406	.000	.915	406	.000
	Female	.168	224	.000	.916	224	.000
Lack of Appropriate Information Dissemination Methods	Male	.172	406	.000	.913	406	.000
	Female	.179	224	.000	.913	224	.000

a. Lilliefors Significance Correction

C.27 Tests of Normality of Difficulties of Green Banking across Marital Status

Difficulties	Marital Status	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Data security and privacy issues in Green Banking Products	Married	.217	372	.000	.880	372	.000
	Unmarried	.178	258	.000	.895	258	.000
Lack of Technical Knowledge	Married	.250	372	.000	.877	372	.000
	Unmarried	.195	258	.000	.902	258	.000
Lack of Infrastructure	Married	.217	372	.000	.893	372	.000
	Unmarried	.208	258	.000	.904	258	.000
Low Interest	Married	.164	372	.000	.917	372	.000
	Unmarried	.162	258	.000	.915	258	.000
Lack of Appropriate Information Dissemination Methods	Married	.174	372	.000	.913	372	.000
	Unmarried	.175	258	.000	.912	258	.000

a. Lilliefors Significance Correction

C.28 Normality Tests for Purposes of GBD across Stakeholder Category

Purposes	Nature of Stakeholder	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
To gain customer's confidence	Banker	.262	314	.000	.774	314	.000
	Customer	.405	315	.000	.224	315	.000
To have competitive	Banker	.280	314	.000	.765	314	.000

		Statistic	df	Sig.	Statistic	df	Sig.
advantage over other banks	Customer	.295	315	.000	.740	315	.000
To cater to information need of environment oriented customers	Banker	.286	314	.000	.770	314	.000
	Customer	.268	315	.000	.754	315	.000
To show that banks are aware of environmental issues	Banker	.295	314	.000	.763	314	.000
	Customer	.287	315	.000	.794	315	.000
To increase customer base of bank	Banker	.257	314	.000	.814	314	.000
	Customer	.255	315	.000	.861	315	.000
To abide by legal obligations	Banker	.214	314	.000	.864	314	.000
	Customer	.190	315	.000	.885	315	.000
To satisfy concerns of environment-lobby groups	Banker	.229	314	.000	.868	314	.000
	Customer	.365	315	.000	.258	315	.000
To improve bank's reputation	Banker	.268	314	.000	.791	314	.000
	Customer	.262	315	.000	.846	315	.000
To contribute to environmental protection and sustainability	Banker	.294	314	.000	.763	314	.000
	Customer	.229	315	.000	.838	315	.000
To conform to social values	Banker	.245	314	.000	.808	314	.000
	Customer	.229	315	.000	.842	315	.000
To provide true picture of bank performance	Banker	.214	314	.000	.852	314	.000
	Customer	.261	315	.000	.856	315	.000

C.29 Normality Tests for Purposes of GBD across Bank Category							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
Purposes	Nature of Bank	Statistic	df	Sig.	Statistic	df	Sig.
To gain customer's confidence	Public Sector Bank	.392	340	.000	.226	340	.000
	Private Sector Bank	.286	289	.000	.748	289	.000
To have competitive advantage over other banks	Public Sector Bank	.271	340	.000	.762	340	.000
	Private Sector Bank	.305	289	.000	.744	289	.000
To cater to information need of environment oriented customers	Public Sector Bank	.263	340	.000	.760	340	.000
	Private Sector Bank	.288	289	.000	.763	289	.000
To show that banks are aware of environmental issues	Public Sector Bank	.259	340	.000	.791	340	.000
	Private Sector Bank	.265	289	.000	.774	289	.000
To increase customer base of bank	Public Sector Bank	.225	340	.000	.850	340	.000
	Private Sector Bank	.234	289	.000	.836	289	.000
To abide by legal obligations	Public Sector Bank	.176	340	.000	.876	340	.000
	Private Sector Bank	.184	289	.000	.880	289	.000
To satisfy concerns of environment-lobby groups	Public Sector Bank	.333	340	.000	.264	340	.000
	Private Sector Bank	.309	289	.000	.335	289	.000
To improve bank's reputation	Public Sector Bank	.239	340	.000	.834	340	.000
	Private Sector Bank	.250	289	.000	.805	289	.000
To contribute to	Public Sector Bank	.240	340	.000	.819	340	.000

environmental protection and sustainability	Private Sector Bank	.250	289	.000	.804	289	.000
To conform to social values	Public Sector Bank	.222	340	.000	.832	340	.000
	Private Sector Bank	.218	289	.000	.845	289	.000
To provide true picture of bank performance	Public Sector Bank	.224	340	.000	.867	340	.000
	Private Sector Bank	.209	289	.000	.857	289	.000
a. Lilliefors Significance Correction							

C.30: Normality Tests for Purposes of GBD across Gender

Purposes		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Gender	Statistic	df	Sig.	Statistic	df	Sig.
To gain customer's confidence	Male	.395	406	.000	.218	406	.000
	Female	.254	223	.000	.779	223	.000
To have competitive advantage over other banks	Male	.300	406	.000	.744	406	.000
	Female	.256	223	.000	.761	223	.000
To cater to information need of environment oriented customers	Male	.268	406	.000	.763	406	.000
	Female	.281	223	.000	.753	223	.000
To show that banks are aware of environmental issues	Male	.256	406	.000	.786	406	.000
	Female	.273	223	.000	.768	223	.000
To increase customer base of bank	Male	.232	406	.000	.841	406	.000
	Female	.228	223	.000	.849	223	.000
To abide by legal obligations	Male	.181	406	.000	.875	406	.000
	Female	.193	223	.000	.881	223	.000
To satisfy concerns of environment-lobby groups	Male	.360	406	.000	.264	406	.000
	Female	.187	223	.000	.879	223	.000
To improve bank's reputation	Male	.240	406	.000	.814	406	.000
	Female	.250	223	.000	.836	223	.000
To contribute to environmental protection and sustainability	Male	.241	406	.000	.814	406	.000
	Female	.253	223	.000	.807	223	.000
To conform to social values	Male	.222	406	.000	.833	406	.000
	Female	.229	223	.000	.844	223	.000
To provide true picture of bank performance	Male	.236	406	.000	.849	406	.000
	Female	.215	223	.000	.878	223	.000
a. Lilliefors Significance Correction							

C.31: Normality Tests for Purposes of GBD across Marital Status

Purposes		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Marital Status	Statistic	df	Sig.	Statistic	df	Sig.
To gain customer's confidence	Married	.278	372	.000	.731	372	.000
	Unmarried	.409	257	.000	.199	257	.000

To have competitive advantage over other banks	Married	.284	372	.000	.734	372	.000
	Unmarried	.286	257	.000	.774	257	.000
To cater to information need of environment oriented customers	Married	.267	372	.000	.753	372	.000
	Unmarried	.281	257	.000	.768	257	.000
To show that banks are aware of environmental issues	Married	.251	372	.000	.777	372	.000
	Unmarried	.251	257	.000	.787	257	.000
To increase customer base of bank	Married	.232	372	.000	.844	372	.000
	Unmarried	.229	257	.000	.845	257	.000
To abide by legal obligations	Married	.170	372	.000	.879	372	.000
	Unmarried	.193	257	.000	.877	257	.000
To satisfy concerns of environment-lobby groups	Married	.319	372	.000	.282	372	.000
	Unmarried	.329	257	.000	.305	257	.000
To improve bank's reputation	Married	.237	372	.000	.824	372	.000
	Unmarried	.253	257	.000	.820	257	.000
To contribute to environmental protection and sustainability	Married	.234	372	.000	.820	372	.000
	Unmarried	.260	257	.000	.800	257	.000
To conform to social values	Married	.218	372	.000	.836	372	.000
	Unmarried	.226	257	.000	.840	257	.000
To provide true picture of bank performance	Married	.220	372	.000	.866	372	.000
	Unmarried	.213	257	.000	.857	257	.000

C.32: Normality Tests for Benefits of GBD across Bank Category							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Nature of Bank	Statistic	df	Sig.	Statistic	df	Sig.
Disclosures enhances knowledge on Green Banking	Public Sector Bank	.291	340	.000	.757	340	.000
	Private Sector Bank	.323	290	.000	.740	290	.000
Disclosures helps to handle new technologies	Public Sector Bank	.268	340	.000	.785	340	.000
	Private Sector Bank	.281	290	.000	.779	290	.000
Disclosures contributes towards environment	Public Sector Bank	.278	340	.000	.778	340	.000
	Private Sector Bank	.284	290	.000	.764	290	.000
Disclosures gives positive impression of bank	Public Sector Bank	.237	340	.000	.806	340	.000
	Private Sector Bank	.243	290	.000	.796	290	.000

		Kolmogorov-Smirnov			Shapiro-Wilk		
Disclosures gives insights on environmental problems	Public Sector Bank	.246	340	.000	.821	340	.000
	Private Sector Bank	.259	290	.000	.794	290	.000
Disclosures helps in sustainability of banks	Public Sector Bank	.209	340	.000	.833	340	.000
	Private Sector Bank	.229	290	.000	.825	290	.000

C.33: Normality Tests for Benefits of GBD across Stakeholder Category

	Nature of Stakeholder	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Disclosures enhances knowledge on Green Banking	Banker	.312	315	.000	.740	315	.000
	Customer	.298	315	.000	.759	315	.000
Disclosures helps to handle new technologies	Banker	.266	315	.000	.776	315	.000
	Customer	.273	315	.000	.787	315	.000
Disclosures contributes towards environment	Banker	.307	315	.000	.756	315	.000
	Customer	.257	315	.000	.781	315	.000
Disclosures gives positive impression of bank	Banker	.270	315	.000	.771	315	.000
	Customer	.249	315	.000	.817	315	.000
Disclosures gives insights on environmental problems	Banker	.243	315	.000	.805	315	.000
	Customer	.262	315	.000	.812	315	.000
Disclosures helps in sustainability of banks	Banker	.261	315	.000	.804	315	.000
	Customer	.222	315	.000	.834	315	.000

C.34: Normality Tests for Benefits of GBD across Gender

	Gender	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Disclosures enhances knowledge on Green Banking	Male	.310	406	.000	.739	406	.000
	Female	.300	224	.000	.766	224	.000
Disclosures	Male	.264	406	.000	.778	406	.000

		Statistic	df	Sig.	Statistic	df	Sig.
helps to handle new technologies	Female	.290	224	.000	.785	224	.000
Disclosures contributes towards environment	Male	.290	406	.000	.766	406	.000
	Female	.264	224	.000	.779	224	.000
Disclosures gives positive impression of bank	Male	.261	406	.000	.792	406	.000
	Female	.279	224	.000	.802	224	.000
Disclosures gives insights on environmental problems	Male	.240	406	.000	.814	406	.000
	Female	.272	224	.000	.798	224	.000
Disclosures helps in sustainability of banks	Male	.225	406	.000	.829	406	.000
	Female	.240	224	.000	.831	224	.000
a. Lilliefors Significance Correction							

C.35: Normality Tests for Benefits of GBD across Marital Status							
	Marital Status	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Disclosures enhances knowledge on Green Banking	Married	.310	372	.000	.753	372	.000
	Unmarried	.297	258	.000	.745	258	.000
Disclosures helps to handle new technologies	Married	.265	372	.000	.785	372	.000
	Unmarried	.273	258	.000	.778	258	.000
Disclosures contributes towards environment	Married	.268	372	.000	.783	372	.000
	Unmarried	.300	258	.000	.746	258	.000
Disclosures gives positive impression of bank	Married	.237	372	.000	.808	372	.000
	Unmarried	.248	258	.000	.789	258	.000
Disclosures gives insights on environmental problems	Married	.255	372	.000	.821	372	.000
	Unmarried	.246	258	.000	.797	258	.000
Disclosures helps in sustainability of banks	Married	.217	372	.000	.832	372	.000
	Unmarried	.233	258	.000	.828	258	.000
a. Lilliefors Significance Correction							

C.36: Ranks of 1ˢᵗ Benefit of Green Banking Disclosures across Variables

	Variable	N	Mean Rank	Sum of Ranks
Disclosures enhances knowledge on Green Banking	Male	406	326.22	132444.00
	Female	224	296.08	66321.00
	Total		630	
	Married	372	309.85	115262.50
	Unmarried	258	323.65	83502.50
	Total		630	
	Public Sector Bank	340	310.64	105618.00
	Private Sector Bank	290	321.20	93147.00
	Total		630	
	Banker	315	320.93	101092.50
	Customer	315	310.07	97672.50
	Total		630	
Helps to handle new technologies	Married	372	313.28	116541.50
	Unmarried	258	318.70	82223.50
	Total		630	
	Public Sector Bank	340	312.95	106402.50
	Private Sector Bank	290	318.49	92362.50
	Total		630	
	Banker	315	323.95	102044.00
	Customer	315	307.05	96721.00
	Total		630	
	Male	406	325.25	132053.50
	Female	224	297.82	66711.50
	Total		630	
Disclosures contributes towards environment	Male	406	320.23	130015.00
	Female	224	306.92	68750.00
	Total		630	
	Public Sector Bank	340	312.34	106197.00
	Private Sector Bank	290	319.20	92568.00
	Total		630	
	Banker	315	328.83	103581.00
	Customer	315	302.17	95184.00
	Total		630	
	Married	372	305.20	113536.00
	Unmarried	258	330.34	85229.00
	Total		630	

C.36: Ranks of 1st Benefit of Green Banking Disclosures across Variables

	Variable	N	Mean Rank	Sum of Ranks
Disclosures gives positive impression of bank	Male	406	326.18	132430.00
	Female	224	296.14	66335.00
	Total	630		
	Married	372	311.45	115860.50
	Unmarried	258	321.34	82904.50
	Total	630		
	Public Sector Bank	340	314.11	106796.50
	Private Sector Bank	290	317.13	91968.50
	Total	630		
	Banker	315	338.65	106674.00
	Customer	315	292.35	92091.00
	Total	630		
Disclosures gives insights on environmental problems	Male	406	316.61	128542.00
	Female	224	313.50	70223.00
	Total	630		
	Married	372	307.58	114421.00
	Unmarried	258	326.91	84344.00
	Total	630		
	Public Sector Bank	340	309.34	105176.00
	Private Sector Bank	290	322.72	93589.00
	Total	630		
	Banker	315	323.67	101954.50
	Customer	315	307.33	96810.50
	Total	630		
Disclosures helps in sustainability of banks	Male	406	318.76	129416.50
	Female	224	309.59	69348.50
	Total	630		
	Married	372	312.43	116222.50
	Unmarried	258	319.93	82542.50
	Total	630		
	Public Sector Bank	340	306.12	104079.50
	Private Sector Bank	290	326.50	94685.50
	Total	630		
	Banker	315	351.68	110780.00
	Customer	315	279.32	87985.00
	Total	630		

C.37: Tests Statistics of Benefits of GBD across Demographic Variables

Statements	Variable	Results	Value
Disclosures enhances knowledge on Green Banking	Gender	Mann-Whitney U	41121.000
		Wilcoxon W	66321.000
		Z	-2.258
		Asymp. Sig. (2-tailed)	.024
	Marital Status	Mann-Whitney U	45884.500
		Wilcoxon W	115262.500
		Z	-1.062
		Asymp. Sig. (2-tailed)	.288
	Bank Category	Mann-Whitney U	47648.000
		Wilcoxon W	105618.000
		Z	-.823
		Asymp. Sig. (2-tailed)	.410
	Stakeholder Category	Mann-Whitney U	47902.500
		Wilcoxon W	97672.500
		Z	-.849
		Asymp. Sig. (2-tailed)	.396
Helps to handle new technologies	Gender	Mann-Whitney U	41511.500
		Wilcoxon W	66711.500
		Z	-2.018
		Asymp. Sig. (2-tailed)	.044
	Marital Status	Mann-Whitney U	47163.500
		Wilcoxon W	116541.500
		Z	-.409
		Asymp. Sig. (2-tailed)	.683
	Bank Category	Mann-Whitney U	48432.500
		Wilcoxon W	106402.500
		Z	-.425
		Asymp. Sig. (2-tailed)	.671
	Stakeholder Category	Mann-Whitney U	46951.000
		Wilcoxon W	96721.000
		Z	-1.298
		Asymp. Sig. (2-tailed)	.194
Disclosures contributes towards environment	Gender	Mann-Whitney U	43550.000
		Wilcoxon W	68750.000
		Z	-.970
		Asymp. Sig. (2-tailed)	.332
	Marital Status	Mann-Whitney U	44158.000
		Wilcoxon W	113536.000

		Z	-1.882
		Asymp. Sig. (2-tailed)	.060
	Bank Category	Mann-Whitney U	48227.000
		Wilcoxon W	106197.000
		Z	-.520
		Asymp. Sig. (2-tailed)	.603
	Stakeholder Category	Mann-Whitney U	45414.000
		Wilcoxon W	95184.000
		Z	-2.029
		Asymp. Sig. (2-tailed)	.042
Disclosures gives positive impression of bank	Gender	Mann-Whitney U	41135.000
		Wilcoxon W	66335.000
		Z	-2.164
		Asymp. Sig. (2-tailed)	.030
	Marital Status	Mann-Whitney U	46482.500
		Wilcoxon W	115860.500
		Z	-.731
		Asymp. Sig. (2-tailed)	.465
	Bank Category	Mann-Whitney U	48826.500
		Wilcoxon W	106796.500
		Z	-.227
		Asymp. Sig. (2-tailed)	.820
	Stakeholder Category	Mann-Whitney U	42321.000
		Wilcoxon W	92091.000
		Z	-3.483
		Asymp. Sig. (2-tailed)	.000
Disclosures gives insights on environmental problems	Gender	Mann-Whitney U	45023.000
		Wilcoxon W	70223.000
		Z	-.224
		Asymp. Sig. (2-tailed)	.823
	Marital Status	Mann-Whitney U	45043.000
		Wilcoxon W	114421.000
		Z	-1.430
		Asymp. Sig. (2-tailed)	.153
	Bank Category	Mann-Whitney U	47206.000
		Wilcoxon W	105176.000
		Z	-1.003
		Asymp. Sig. (2-tailed)	.316
	Stakeholder Category	Mann-Whitney U	47040.500

		Wilcoxon W	96810.500
		Z	-1.229
		Asymp. Sig. (2-tailed)	.219
Disclosures helps in sustainability of banks	Gender	Mann-Whitney U	44148.500
		Wilcoxon W	69348.500
		Z	-.646
		Asymp. Sig. (2-tailed)	.518
	Marital Status	Mann-Whitney U	46844.500
		Wilcoxon W	116222.500
		Z	-.543
		Asymp. Sig. (2-tailed)	.587
	Bank Category	Mann-Whitney U	46109.500
		Wilcoxon W	104079.500
		Z	-1.495
		Asymp. Sig. (2-tailed)	.135
	Stakeholder Category	Mann-Whitney U	38215.000
		Wilcoxon W	87985.000
		Z	-5.324
		Asymp. Sig. (2-tailed)	.000

C.38: Group Statistics of T-Test of Quality across Stakeholder Category

	Nature of Stakeholder	N	Mean	Std. Deviation	Std. Error Mean
Mean quality score	Banker	315	3.8171	.78553	.04426

C.39: Independent Samples Test of Quality across Stakeholder Category

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Mean quality score	Equal variances assumed	6.83	.009	4.65	628	.000	.31190	.06695	.1804	.4433
	Equal variances not assumed			4.65	618.2	.000	.31190	.06695	.1804	.4433

C.40: Group Statistics of T-Test of Quality across Bank Category					
	Nature of Bank	N	Mean	Std. Deviation	Std. Error Mean
Mean quality score	Public Sector Bank	340	3.5518	.85872	.04657
	Private Sector Bank	290	3.7892	.83151	.04883

C.41: Independent Samples Test of Quality across Bank Category										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
						Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
		F	Sig.	t	df				Lower	Upper
Mean quality score	Equal variances assumed	.194	.660	-3.50	628	.000	-.2373	.06765	-.3702	-.104
	Equal variances not assumed			-3.51	617.98	.000	-.2373	.06748	-.3699	-.104

C.42: Group Statistics of T-Test of Quality across Gender					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Mean quality score	Male	406	3.6918	.87093	.04322
	Female	224	3.6055	.82107	.05486

C.43: Independent Samples Test of Quality across Gender

	Levene's Test for Equality of Variances	
		t-test for Equality of Means

		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower	Upper
Mean quality score	Equal variances assumed	2.228	.136	1.215	628	.225	.08634	.07104	-.0531	.22585
	Equal variances not assumed			1.236	483.260	.217	.08634	.06984	-.0508	.22357

C.44: Group Statistics of T-Test of Quality across Marital Status					
	Marital Status	N	Mean	Std. Deviation	Std. Error Mean
Mean quality score	Married	372	3.6485	.85764	.04447
	Unmarried	258	3.6793	.84977	.05290

C.45: Independent Samples Test of Quality across Marital Status										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower	Upper
Mean quality score	Equal variances assumed	.297	.586	-.44	628	.657	-.03074	.06923	-.166	.1052
	Equal variances not assumed			-.44	556.11	.657	-.03074	.06911	-.166	.1050

C.46: Normality Tests for Satisfaction with GBD across Stakeholder Categories

	Nature of Stakeholder	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Satisfied	Banker	.220	313	.000	.889	313	.000

		Statistic	df	Sig.	Statistic	df	Sig.
with quantity of Green Banking Disclosure	Customer	.218	315	.000	.890	315	.000
Satisfied with quality of Green Banking Disclosure	Banker	.216	313	.000	.889	313	.000
	Customer	.223	315	.000	.887	315	.000

C.47: Normality Tests for Satisfaction with GBD across Bank Categories

	Nature of Bank	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Satisfied with quality of Green Banking Disclosure	Public Sector Bank	.185	340	.000	.907	340	.000
	Private Sector Bank	.182	288	.000	.899	288	.000
Satisfied with quantity of Green Banking Disclosure	Public Sector Bank	.179	340	.000	.909	340	.000
	Private Sector Bank	.175	288	.000	.905	288	.000

C.48: Tests of Normality for Satisfaction with GBD across Gender

	Gender	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Satisfied with quality of Green Banking Disclosure	Male	.182	404	.000	.899	404	.000
	Female	.178	224	.000	.912	224	.000
Satisfied with quantity of Green Banking Disclosure	Male	.177	404	.000	.905	404	.000
		.167	224	.000	.912	224	.000

C.49: Tests of Normality for Satisfaction with GBD across Marital Status

	Marital Status	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Satisfied with quality of Green Banking Disclosure	Married	.181	371	.000	.901	371	.000
	Unmarried	.187	257	.000	.909	257	.000
Satisfied with	Married	.176	371	.000	.903	371	.000

		.166	257	.000	.914	257	.000
quantity of Green Banking Disclosure	Unmarried						

C.50: Common source of information Frequencies

		Responses		Percent of Cases
		N	Percent	
Common source of Information	Receives maximum information from bank branch	240	13.0%	38.1%
	Receives maximum information from ATM	215	11.7%	34.1%
	Receives maximum information from Reports	85	4.6%	13.5%
	Receives maximum information from Online Sources	220	11.9%	34.9%
	Receives maximum information from Media	146	7.9%	23.2%
	Receives maximum information from Cell Phone	105	5.7%	16.7%
	Receives maximum information from Email	156	8.5%	24.8%
	Receives maximum information from Mobile Banking	202	11.0%	32.1%
	Receives maximum information from Social Media	215	11.7%	34.1%
	Receives maximum information from Online Banking	159	8.6%	25.2%
	Receives maximum information from Awareness Program of Bank	101	5.5%	16.0%
Total		1844	100.0%	292.7%

C.51: Preferred source of information Frequencies

		Responses		Percent of Cases
		N	Percent	
Preferred source of information	Preferred source for Green Banking information-bank branch	209	14.1%	33.2%
	Preferred source for Green Banking information-ATM	131	8.8%	20.8%

		N	Percent	Percent of Cases
	Preferred source for Green Banking information-Reports	56	3.8%	8.9%
	Preferred source for Green Banking information-Online Sources	166	11.2%	26.3%
	Preferred source for Green Banking information-Media	140	9.4%	22.2%
	Preferred source for Green Banking information-Cell Phone	87	5.9%	13.8%
	Preferred source for Green Banking information-Email	147	9.9%	23.3%
	Preferred source for Green Banking information-Mobile Banking	153	10.3%	24.3%
	Preferred source for Green Banking information-Social Media	212	14.3%	33.7%
	Preferred source for Green Banking information-Online Banking	108	7.3%	17.1%
	Preferred source for Green Banking information-Awareness Program of Bank	73	4.9%	11.6%
Total		1482	100.0%	235.2%

C.52: Location for disclosure Frequencies				
		Responses		Percent of Cases
		N	Percent	
Location for disclosure	Preferred Disclosure Location-Annual Report	130	15.6%	20.6%
	Preferred Disclosure Location-Standalone Report	185	22.1%	29.4%
	Preferred Disclosure Location- Website	521	62.3%	82.7%
Total		836	100.0%	132.7%
a. Dichotomy group tabulated at value 1.				

C.53: Pearson Chi-Square Tests of Preferred Location across Bank Category		
		Nature of Bank
Preferred Disclosure Location	Chi-square	5.772
	df	3

	Sig.	.123

C.54: Pearson Chi-Square Tests of Preferred Location across Stakeholder Category

		Nature of Stakeholder
Preferred Disclosure Location	Chi-square	17.728
	df	3
	Sig.	.001[*]

C.55: Pearson Chi-Square Tests of Preferred Location across Gender

		Gender
Preferred Disclosure Location	Chi-square	4.957
	df	3
	Sig.	.175

C.56: Pearson Chi-Square Tests of Preferred Location across Marital Status

		Marital Status
Preferred Disclosure Location	Chi-square	2.904
	df	3
	Sig.	.407

C.57: Encountered form of reporting

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Quantitative Information	42	6.7	6.7	6.7
	Qualitative Information	269	42.7	42.7	49.4
	Both Quantitative and Qualitative Information	319	50.6	50.6	100.0
	Total	630	100.0	100.0	

C.58: Preferred form of reporting

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Quantitative Information	47	7.5	7.5	7.5
	Qualitative Information	227	36.0	36.0	43.5
	Both Quantitative and Qualitative Information	356	56.5	56.5	100.0
	Total	630	100.0	100.0	

C.59: Chi-Square Tests of Encountered Form across Gender

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.379[a]	2	.827
Likelihood Ratio	.380	2	.827
Linear-by-Linear Association	.371	1	.543
N of Valid Cases	630		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 14.93.			
C.60: Chi-Square Tests of Encountered Form across Marital Status			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.727[a]	2	.155
Likelihood Ratio	3.661	2	.160
Linear-by-Linear Association	.715	1	.398
N of Valid Cases	630		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 17.20.			

C.61: Chi-Square Tests of Encountered Form across Stakeholder Category			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.721[a]	2	.013
Likelihood Ratio	8.741	2	.013
Linear-by-Linear Association	7.016	1	.008
N of Valid Cases	630		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 21.00.			

C.62: Chi-Square Tests of Encountered Form across Bank Category			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.917[a]	2	.632
Likelihood Ratio	.915	2	.633
Linear-by-Linear Association	.038	1	.845
N of Valid Cases	630		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 19.33.			
C.63: Chi-Square Tests of Preferred Form across Stakeholder Category			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.881[a]	2	.001
Likelihood Ratio	13.939	2	.001
Linear-by-Linear Association	10.328	1	.001
N of Valid Cases	630		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 23.50.			

C.64: Chi-Square Tests of Preferred Form across Gender			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.897[a]	2	.639
Likelihood Ratio	.901	2	.637
Linear-by-Linear Association	.882	1	.348
N of Valid Cases	630		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 16.71.

C.65: Chi-Square Tests of Preferred Form across Marital Status			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.494[a]	2	.106
Likelihood Ratio	4.453	2	.108
Linear-by-Linear Association	.106	1	.745
N of Valid Cases	630		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 19.25.			

C.66: Chi-Square Tests of Preferred Form across Bank Category			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.777[a]	2	.411
Likelihood Ratio	1.779	2	.411
Linear-by-Linear Association	1.227	1	.268
N of Valid Cases	630		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 21.63.			

APPENDIX

List of Publications

Journals

- Sarma, P., & Roy, A. (2021). A Scientometric analysis of literature on Green Banking (1995-March 2019). *Journal of Sustainable Finance & Investment*, 11 (2), 143-162, https://doi.org/10.1080/20430795.2020.1711500.

- Sarma, P., & Roy, A. (2021). Green Financial Instruments in India: A Study on Its Current Status and Future Prospects. *International Journal of Business Innovation and Research*, 26 (2), 194-218, https://doi.org/10.1080/20430795.2020.1711500.

- Sarma, P., & Roy, A. (2022). A Study on the Current Status and Performance of SAARC Nations in Green Finance. *International Journal of Business Innovation and Research*, 28 (2), 180-204. https://doi.org/10.1080/20430795.2020.1711500.

- Sarma, P., & Roy, A. (2022).Green Banking Disclosures: Are they Beneficial and Important to the Stakeholders? *Shanlax International Journal of Management*, 9 (S1), 2-38. https://doi.org/10.34293/management.v9iS1.4844

Book Chapters

- Sarma, P., & Roy, A. (2020). Green Banking: A Study on the Reporting System and Disclosure Practices of Indian Banks. In D. R. Saikia (Ed.), *Spectrum* (Vol. 1, pp. 196-212). Eudoxia Research Centre.

- Sarma, P., & Dr. Roy, A. (2022).A Study on Stakeholders' Perception on Awareness and Usage of Green Banking. In S. Bharadwaj (Ed.), *BizQuest* (pp. 76-89). Eureka Publications.

Conferences

- Sarma, P., & Roy, A. (2020). Green Banking: A Study on the Reporting System and Disclosure Practices of Indian Banks. In INFES, 2019, Eudoxia Research Centre, Guwahati.

- Sarma, P., & Roy, A. (2022). Green Banking Disclosures: Are they Beneficial and Important to the Stakeholders? In 10th International Conference on Contemporary Issues in Management, 2022, International School of Management Excellence, Bengaluru

- Sarma, P., & Roy, A. (2018). Green Finance Legislations: A Comparative Study between India and the World. In National Seminar on Emerging Trends in Finance, Accounting & Management of Business in reference to North Eastern Region, 2018, Gauhati Commerce College, Guwahati.