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Assessing The Impact Of Environmental, Social, And Economic Sustainability On Customer Satisfaction In E-Banking Services

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Abstract
The study analyzes the effect of sustainability dimensions including environmental sustainability, social sustainability, and economic sustainability on customer satisfaction in e-banking services. The study employed quantitative research design, and data was obtained through structured questionnaire from 170 e-banking users. The analysis of the relationship between sustainability factors and customer satisfaction was made by multiple regression analysis. The findings support a significant positive relationship of environmental, social and economic sustainability and consumer satisfaction. Efforts to reduce paper resources, improve customer service and clear pricing structures stood out as top drivers of increased satisfaction amongst e-banking users. In addition, social sustainability features such as financial inclusion and multilingual support initiatives, support respectful links with the different user averages, for more community and inclusivity lent their style to diversity users. These results highlight the necessity that the e-banking services incorporate sustainable practices to satisfy the customer needs in a manner that leads to long term satisfaction.
Keywords: *e-banking, sustainability, customer satisfaction, environmental sustainability, social sustainability, economic sustainability.*

INTRODUCTION

Over the last few decades, the financial services industry has revolutionized significantly, characterised predominantly by the advancement of digital technologies. One of the biggest advances in this space has been the emergence of e-banking. E-banking definition E-banking is an abbreviation of electronic banking, which is an internet banking type, mobile banking or even automatically teller machine (ATMs) by way (Khandelwal et al., 2025). The paradigm shift from a traditional, branch-based model of banking to digital platforms has brought numerous advantages in terms of customer convenience, efficiency and access. In addition to these immediate benefits, however, other positive effects on sustainability can also be assigned to e-banking which can broadly be grouped into the three dimensions of environmental, social and economic sustainability. The present study aims to delve deep in this area of research by exploring the impact of these dimensions of sustainability on satisfaction with e-banking services (Marete et al., 2014).The benefits of e-banking is when it comes to helping to create a more sustainable environment. Traditional banking uses quite a lot of paper for many processes such as account statements, receipt and transaction records etc. In contrast, e-banking greatly minimizes the amount of paper transactions, leading to a decrease in paper consumption and paper waste. Information such as alerts (SMS alerts) tend to be digital, sending of info refund transfer etc, further lowering the environmental footprint of Banking operations (Khandelwal et al., 2023). In addition, they will no longer need to physically commute to their banks to have their transactions processed saving on transportation fuel and carbon emissions. These green features aside, utilizing e-banking benefits the environment but also helps in making online banking services more attractive to environmentally-friendly customers (Lekakos et al., 2014).E-banking helps support social sustainability as well. One of its primary civilian use cases is the ability of direct welfare payouts to take place from th`e government to the end-beneficiary, eg allowing

streamlined distribution of social welfare payments and subsidies. This fast and secure transferability of money will guarantee the intended people will get what they deserve on time. Banks are taking action to give their customers available and important information on how their e-banking services work. The RBI has taken it to their hands to establish transparency by sneaking in mascons to its cybersecurity page about what you must and could do to ensure that the people are well aware. Community Cultural Events. This is one thing that can help to enrich people's knowledge of digital literacy and inclusivity through some community cultural events which has e-banking learning programs on it (Khandelwal et al., 2025). Such initiatives will go a long way in bridging the digital divide, enabling all sections of the society to avail of e-banking services. Customer service quality as a component of social sustainability also has its place. Customer care from e-banking staff will see those complaints solved efficiently and politely, adding back to a better experience. In addition to this, the availability of e-banking platforms in regional languages helps in building an associated mindset and familiarity among the customers which let them adhere to their financial activities and the wider economy (Mohapatra et al., 2024).A crucial dimension is the economic sustainability where e-banking has gone far forward. Many users are exclusively interested in transaction services and they are less costly to implement and operate than many traditional retails bank operations. It is because of negligible transactions costs and no hidden charges that it ends up becoming a lucrative option for the customers to indulge into e-banking. Additionally, the no-surcharge policy on interbank ATM usage offers equal access to the financial services such as a bank account within the ATM network. In so doing by extending affordable and convenient financial tools - e-banking promotes individual financial security, and helps, in turn, bolster the larger economic health of communities (Smith & Evan, 2024). It is the last linkage between the variables by which user satisfaction is directly related to the Environmental, Social and Economic sustainability of e-banking services. Users were also significantly more satisfied when they thought e-banking was environmentally better and perceived a strong corporate social responsibility in their banks, as well as experienced more banking relationship benefits. Confidence in security fee rate, and reliability fail data privacy connected with e-banking services for general satisfaction. Moreover, this study assists in enhancing the understanding about the sustainability dimensions of e-banking and customer satisfaction and their relationships towards green banking (Bhatia & Khandelwal, 2024)Knowledge of how these variables interact is important for the successful design and implementation of any e-banking service by banks to be responsive to the needs of customers and practice sustainability. This can help banks in improving customer satisfaction, ensuring long-term Customer loyalty and bringing a better future for the financial services industry. This research will illuminate the sustainable e-banking practices that positively impact customer satisfaction and provide an over-arching realization of environmental, social, and economic sustainability influencing the total digital banking experience from customer-centric perspective (Chungu & Phiri, 2024).

REVIEW OF LITERATURE

In academic as well as in the realisation, there are many written and opinions shared on what digital spurs will be seen in banking sector. The emergence of e-banking has made financial services not only user friendly but has also brought in key dimensions related to sustainability. Assessing the ability to offer sustainable, environmentally friendly, socially responsible and economically sound e-banking with customer satisfaction

2.1 Environmental Sustainability in E-Banking

One can get literature on how e-banking is more environmental friendly. The notable advantage of it being a great reduction in the consumption of paper. Sahut (2019) highlight that eBanking reduces the requirement of the tangible records thus the papers load such as the account statements, invoices, and notes processes are no more needed on the normal scale on which we are the basics of our banking life. If people use less paper, trees will not have to be chopped down to produce new paper, which means fewer emissions from tree burning deforestation, plus the energy used in the production process.

E-Banking also helps decrease the carbon footprint of customers who travel to the bank branch. Molla and Abareshi (2012) explain how e-banking facilitates the customer to perform their financial activities

from home or work place that eliminates the travelling. This results in saving fuel along with less carbon emission which is an important aspect in fighting against climate change.Also, e-paper based banking operations lead to almost no waste of waste. In traditional banking, there is wastage of papers and other physical materials but e-banking is mostly operated on electronic records which can be maintained and retrieved easily electronically. Both point to a stunning decrease in the creation of solid waste, supporting the broader aims of being sustainable.

2.2 Social Sustainability in E-Banking

By boosting financial inclusion and ensuring that bank services are within reach of a vastly larger proportion of the population, E-banking contributes to social sustainability. Khandelwal et al. (2023) describe how the government can take advantage of e-banking to ensure that the benefit transfers are made directly from government to beneficiaries for social welfare payments and subsidies. This is beneficial for those who may be financially marginalized or live in rural parts of the globe where traditional banking infrastructure may not be present.The transparency and information sharing of the banks also fall under social sustainability. Kumbhar (2011) states that the trend in banks today is to give their clients accurate and helpful pieces of advice with respect to the functioning of e-banking products, the author opines that this trust increases through adequate and useful information disclosure on the side of the banking institution. That kind of transparency as a crucial element in empowering a community around the business, to allow them to make an insightful decision around their financial behaviors.Moreover, customer service in e-banking is also an important aspect of social sustainability. Lee and Lin (2005) reiterate the value of quick and friendly service that keeps their customers happy. Banks are focussing on training personnel in customer service so that they can handle queries/complaints efficiently and in turn offer a better experience to the users. The e-banking platforms are also offered in regional languages, thus allowing customers belonging to various linguistic streams to avail banking services and encouraging inclusivity and a sense of belonging.

2.3 Economic Sustainability in E-Banking

Cost efficiency and admissibility are the two sides of economic sustainability in e-banking. E-banking is less expensive than the traditional banking. Sharma and Malviya (2014) it showed that e-banking enabled banks to save on their operating costs due to significant amount of operational cost (staff and branch) that e-banking can replace and the lent from the manual operation. These savings are usually passed along to customers in take the form of reduced transaction fees and costs (Khandelwal et al., 2023).The convenience of e-banking is it comes free of hidden charges. Pikkarainen et al. (2004) the study also points out the fees associated with many conventional banking services, which can nickel and dime a household over time. Contrast that with e-banking, often with transparent pricing, where customers agree to transaction fees up front; It is this transparency that helps her earn customer trust and make them manage their finances in a most effective manner.Similarly, the services of the e-banking offer you the facility to do the transaction 24 hours a day and seven days a week from any place also. This convenience is especially useful for people who have a lot of things to do and live in remote areas which have less physical bank outlets. The easy availability and accessibility of e-banking ensures friendlier-gravity in banking services and time-saving and cost-effectiveness is crucial for the economic vitality of this mode of service provisioning.

2.4 Customer Satisfaction in E-Banking

Consequently, satisfaction customers is independent variable, more challenging for its unidimensionality of nature and the second dimension is sustainability of e-banking services scope were just challenged to cover authors environmentally aspect of sustainability in context e-baking service, but they should also does match with social aspect of sustainability and the last but not least economic aspect of sustainability. Amin (2016) it indicates that the related dependent variable of the current study is customer satisfaction, which is directly related to three decentralise members in e- banking services, which are environmental, social and economic areas. It found that customers generally experience satisfaction with e-banking as it contributes to resolving most of their life concerns such as reduction in the use of paper, emissions etc. Awareness among customers about the environment and the eco-friendly nature of digital banking is also

gaining popularity.Customer service quality and the extent to which banks provide information transparently improves customer satisfaction from a social perception. According to Ganguli and Roy (2011) e-banking customers have trust on it when their perception are satisfied by efficient customer service and transparent communication and it play a key role in making them happy. Customers who feel supported and informed are customers are less likely to have a poor experience with e-banking services.
The economics, cost-effectiveness, ease of carry out play a significant role in continuing customer satisfaction in e-banking. Yoon and Steege (2013) For the same reason, it highlighted a significant contribution of e-banking platforms in securing customer overall satisfaction on top pre-installed facilities such as ease of use, security and reliability. Fast & secure transactions free of technical glitches and hidden fees Collectively, these attributes of e-banking services have contributed to the pleasurable and rewarding experiences for customers.The reviewed literature informs that e-banking has several benefits relating to environmental, social and economic sustainability. All of these sustainability dimensions together help in increasing customer satisfaction. Not only is this environmentally sustainable through a reduction of paper use and traffic emissions, enhances social sustainability by making voting just that little bit easier and by giving far better customer service and over-all experience, and provides economic sustainability through time and cost savings. An understanding of the nature and interaction between these factors is essential for banks to design and provide banking services that are acceptable to customers in a socially engaging or sustainable manner. Further development in this dimension will help future researches to achieve greater value of Innovative e-banking services for sustainable development (Sahu et al., 2023).

1. Research Objective

- Assess the impact of environmental sustainability factors, such as paper reduction initiatives, on customer satisfaction in e-banking services.
- Evaluate the influence of social sustainability factors, including improved customer service quality, on customer satisfaction within the realm of e-banking.
- Investigate the significance of economic sustainability factors, such as transparent pricing structures, in enhancing overall satisfaction levels among e-banking users.

2. Research Hypothesis

Ho1: There is no significant relationship between environmental sustainability factors (e.g., paper reduction initiatives) and customer satisfaction in e-banking services.
Ho2: Social sustainability factors (e.g., improved customer service quality) do not significantly influence customer satisfaction in e-banking services.
Ho3: Economic sustainability factors (e.g., transparent pricing structures) have no significant impact on customer satisfaction in e-banking services.

3. Demographic Information

The Study demographic information is created a new table according to the study of e-Banking sustainability and customer satisfaction, which are assumed age, gender, education level, employment status and working experience with relating of e-Banking. The demographic info table would look this way:

Table 1: Demographic Information

Demographic Variable	Category	Frequency	Percentage (%)
Age	18-24	30	17.6
	25-34	50	29.4
	35-44	40	23.5
	45-54	30	17.6
	55-64	15	8.8
	65 and above	5	2.9
Gender	Male	85	50.0
	Female	82	48.2
	Other	3	1.8

Education Level	High School	15	8.8
	Associate Degree	30	17.6
	Bachelor's Degree	60	35.3
	Master's Degree	45	26.5
	Doctorate	20	11.8
Employment Status	Employed Full-Time	100	58.8
	Employed Part-Time	20	11.8
	Self-Employed	15	8.8
	Unemployed	15	8.8
	Student	10	5.9
	Retired	10	5.9
Experience with E-Banking	Less than 1 year	20	11.8
	1-3 years	50	29.4
	3-5 years	60	35.3
	More than 5 years	40	23.5
Frequency of E-Banking Use	Daily	30	17.6
	Weekly	70	41.2
	Monthly	50	29.4
	Rarely	20	11.8

The demographic profile of the 170 respondents reveals key insights into the user base of e-banking services. Predominantly, e-banking is favored by younger to middle-aged adults, with the largest age groups being 25-34 years (29.4%) and 35-44 years (23.5%). Gender distribution is almost even, with males at 50% and females at 48.2%, ensuring diverse perspectives. The educational background is notably high, with most users holding a Bachelor's (35.3%) or Master's degree (26.5%), indicating that well-educated individuals are more inclined towards e-banking. Employment status shows a majority of full-time workers (58.8%), reflecting the need for convenient banking solutions among busy professionals. Most users have substantial experience with e-banking, particularly in the 1-3 years (29.4%) and 3-5 years (35.3%) categories, and engage with these services frequently, with 41.2% using them weekly. This demographic data highlights a technologically adept, educated, and professionally active user base that relies on the efficiency and accessibility of e-banking.

4. Research Methodology

- Research Design: This research employed a quantitative study approach to investigate the relationship among environmental, social and economic sustainability (IVs) with customer satisfaction (DV) in e-banking systems. This study employed a structured questionnaire to record responses from the e-banking user concerning their perceptions and satisfaction.
- Sampling of the Study: The sample size for this study is 170 users of e-banking. To cater for the fact that not all users are active e-banking users, a purposive sampling technique was used. The sample contains different age groups, gender and levels of education and employment status as well as the experience with e-banking to have a good coverage on the topic.
- Research Methodology: A structured questionnaire was designed to be clear, consistent and easy for a larger audience to fill in electronically. The survey included different parts such as demographic information, environmental sustainability, social sustainability, economic examples and customer satisfaction. The content of two sections included rated comparisons, with the scale from 1 (strongly disagree) to 5 (strongly agree).
- Development of Instrument: The questionnaire was designed on the foundation of previously published literature and validated tools. SEMS was employed previously for measures using items like paper to transport fuel consumption reduction, waste management etc. One of those dimensions is social sustainability, in this blog we looked at various indicators related to financial inclusion, quality of customer service and information availability in regional languages. These included elements of economic

sustainability such as transaction costs, affordability, transparency of charges. The degree of e-banking service provided is measured by asking in general how e-banking service makes ease of use, howe-banking service provide trust level how secure transactions provides by e-banking services and customer overall satisfaction of e-banking services.

- Data Analysis: Data was analyzed using Statistical Package for the Social Sciences (SPSS). Descriptive statistics were reported for the demographic variables and independent variables in order to summarise the information of the respondents in this sample. A multiple regression analysis was carried out to examine the effect of environmental, social, and economic sustainability on customer satisfaction. A significance level was set at 0.05
- Reliability and validity: Reliability was calculated using Cronbach's alpha for each section of the questionnaire. A value higher than 0.70 was considered fair. Evidence for content validity was obtained from an extensive review of the literature and expert input. Pilot test was done among 30 respondents to check for the clarity and understanding of the questionnaire.

5. Data Analysis and Interpretation

To analyze the effect of the various sustainability factors and the potential mediating factors on customer satisfaction a multiple regression analysis is used. Findings: Statistical significance and direction of coefficients are forwarded to interpret the impact of sustainability factors on customer satisfaction for proposing suggestive actions that presumably refer to enhancement of overall satisfaction level among e-banking users though sustainability initiatives.

Table 2: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.732[a]	.535	.532	.65366
a. Predictors: (Constant), Environmental sustainability, Social sustainability and Economic sustainability				

Model Summary of Multiple Regression Analysis (Influence environmental, social and economic to CS) e-banking Table 1.1. A somewhat strong positive association among the independent variables and customer satisfaction is denoted by a correlation coefficient (R) of 0.732. The R2 value is the proportion of the variance in customer satisfaction that can be attributed to the sustainability factors - here it equals to about 53.5%. The Adjusted R Square value (0.532) helps also in controlling the number of predictors in the model which confirms that findings are robust. The standard error of the estimate is 0.65366, implying that we can confidently model customer satisfaction from the independent variables to within a reasonable degree of accuracy. In sum, results of the study provide evidence for substantial effects of environmental, social and economic sustainability on increasing customer toward e-banking services.

Table 3: ANOVA Result

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	186.975	3	62.325	145.868	.000[b]
	Residual	162.363	380	.427		
	Total	349.338	383			
a. Dependent Variable: Customer Satisfaction						
b. Predictors: (Constant), Environmental sustainability, Social sustainability and Economic sustainability						

Table 1.2 ANOVA (Analysis of variance) for regression model testing the effect of environmental, social and economic sustainability to customer satisfaction in e-banking. The result of ANOVA table showed that the regression model was significant in predicting customer satisfaction ($F = 145.868$; $P < 0.001$), so it means that the variables do significantly explain the variation at level of customer satisfaction. The

regression model accounts for a large proportion of the total variation (Sum of Squares = 186.975; Mean Square = 62.325). This would seem to suggest that perhaps the model is about as good as it might be at capturing what it is about the data that leads to variations in customer satisfaction.

Table 4: Regression Coefficients

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.776	.157		4.929	.000
	Environmental sustainability	.162	.039	.178	4.151	.000
	Social sustainability	.613	.041	.604	14.967	.000
	Economic sustainability	.047	.036	.153	4.299	.000
a. Dependent Variable: Customer Satisfaction						

The regression coefficients are displayed in Table 1.3 for the model investigating environmental, social and economic sustainability factors and e-banking customer satisfaction. This table includes unstandardized coefficients (B) and standardized coefficients for each variable. A constant term (intercept) is also present with a value of 0.776, representing the level of customer satisfaction that we would expect when all independent variables have a zero. The coefficients for environmental sustainability (0.162), social sustainability (0.613), and economic sustainability (0.047) show the impact on customer satisfaction of a one-unit change in each dimensions of sustainability with all other variables kept constant. Standardized coefficients indicate that social sustainability is the most meaningful predictor (Beta = 0.604), followed by environmental sustainability (Beta = 0.178) and economic sustainability (Beta = 0.153). The results show that all coefficients are positive and significant ($p < 0.001$), indicating that each sustainability factor can significantly help to explain a share of customer satisfaction variations.

6. CONCLUSION

The results of this study present the sustainability of the environment, the sustainability of society and the sustainability of the economy that reflect in e-banking services is a significant factor for customer satisfaction. To assess the overall satisfied levels of e-banking users with the sustainability elements, all these components were evaluated in order to imply a significant relationship among these items and those that used it. In particular, paper reduction programs, improvements in quality of service, and transparency in pricing were identified as major contributers to customer satisfaction. Social sustainability issues such as financial inclusion programmes and multilingual support have also played a significant role in integrating global user demographics everywhere. All these results suggest that sustainability practices should be embedded into e-banking services in order to drive satisfaction with the service and foster long-term expectation of customers within this sector.To sum up, the research highlights the importance for banks and other financial entities to adopt sustainability initiatives as part of their e-banking strategies. Integrating customer-centric initiatives with environmental, social and economic sustainability ensures that financial institutions not only improve customer satisfaction, but also enhance other areas of social and environmental justice. Future studies may refine the strategies but must explicitly specify the mechanisms used for how to implement economic sustainability practices in e-banking and this should be measured in term of how satisfied the customers are with these actions and how loyal they value their banks. In conclusion, the adoption of sustainability practices in e-banking offerings is critical to satisfying customer demands and securing the longevity and relevance of digital banking within an ever-greener society.

7. Limitation And Further Scope of the Study

There are several limitations to the current work, beginning with the cross-sectional nature of the study that prevents causal inferences between sustainability dimensions and customer satisfaction from being

drawn. In future research, longitudinal, or experimental designs may allow for more rigorous evaluation of causal pathways. Note that it is limited to e-banking users, and that the findings can not therefore be generalized to other banking contexts or non-users of e-banking services. Other potential avenues would be to expand the research to other types of banking customers, and to examine financial sustainability in other banking modes.Also, even though this research tested for the direct effect of environmental, social, and economic sustainability on customer satisfaction, the study was not able to determine detail on how these sustainability impacts the satisfaction. Interviews or focus groups could be used to better explore how users experience and perceive the intervention, something which lends itself to qualitative methods that was not considered in the study. Furthermore, the research can also explore the moderating effects of demographics such as age, gender, income on how people in different segments would react on sustainability initiatives in e-banking. In sum, these limitations seem to open the door for possible improvement, and deeper investigation to assist in a better comprehension of the sophistication of sustainability and customer satisfaction that transverse into e-banking sector.

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