

Chapter 11

Impact of Sustainable Banking (E-Banking) on the Organisational Commitment Level of Bank Employees in Delhi

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ABSTRACT

The growing awareness among the society has led to a demand of a sustainable banking. Sustainable development promotes society betterment, and it also benefits the bank in several ways. One such factor is an increase in organization commitment among bank employees as a result of sustainable banking. This study revolves around finding the impact of sustainable banking towards the organization commitment level of bank employees in Delhi. For this study, 550 questionnaires were sent to the respondents. Out of the questionnaire sent, only 450 were found useful for further study. Convenient sampling was used to gather data from bankers. Correlation and regression analysis were done in AMOS to study the relationship between both the stated variables.

INTRODUCTION

Deforestation, global warming, climate change are some of the major issues that need to be addressed urgently. Deforestation is the result of cutting of trees for meeting various human needs. It is defined as the mass cutting of trees for the facilitation of human activities One such need for which we chop trees is the need for paper. Going paperless or reducing paper consumption can reduce deforestation. One

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way of resolving these issues is moving towards a sustainable way of development. Through sustainable development, we plan to take care of not only present generation but also the coming generations. Sustainable banking is one way through which we can promote Sustainable development.

Sustainable banking refers to “Any form of financial service that brings together environmental and social criteria into the banking field or investment decisions for the benefit of society at large”. Sustainable banking is all-round development as it takes into consideration all the stakeholders of the organization. Bankers devote major time of their lives in banks and therefore can be considered to be one of the important stakeholders of banks. Sustainable banking can be understood in simple terms as a process of modifying banking products and services in a way that they help create more prosperous society. Even after a great interest shown by different levels of society in a sustainable business, there has been no study found to be showing the impact of Sustainable Banking on the organisation commitment level of bank employees in Delhi region.

Objectives of the Chapter

The Banking sector is one of the busiest and stressed sectors in most parts of the world. The employees in banking sector are required to work for long hours in the banks. Apart from that, their work requires a lot of attention as dealing with public is involved. As such, sustainable banking has become the need of the hour. Sustainable banking and organization are two important variables for study in the banking sector. Numerous researches have been done in the world on sustainable banking and organization commitment, but the studies are limited in the India. Moreover, the relationship between the two needs to be established in a stronger manner. Therefore, it is crucial to study the relationships between Sustainable banking and organization commitment. Therefore, through this study an attempt has been made to check the impact of sustainable banking on the organization commitment. Based on the purpose of study following objectives are framed:

1. To understand the benefits of Sustainable banking.
2. To check the impact of Sustainable banking on organizational commitment in banking sector.

BACKGROUND

Electronic banking has made the traditional banking system more sustainable and future oriented. The traditional system of banking revolved around documentation and paper work. But the electronic banking system of today has replaced the queue system with a press of button.

Sustainable Banking

Electronic banking is sustainable banking in the nature that it reduces paper (like cheques, withdrawal slip, deposit slip), reduces the carbon emission (by reducing the need for transportation/ travel for customers), reduces deforestation (reducing the need for notes printing). The benefits of sustainable banking are as follows:

1. Conserves energy for the future and present generation.

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