

## CHAPTER VI CONCLUSIONS

This chapter contains conclusions of the study and suggestions for a better same next study.

### 6.1 Conclusions

The conclusions of this research are:

1. The customers' knowledge level towards green banking at public banks in Padang is still average. However, the customers have a good awareness that green banking contributes to the environmental improvement.
2. The customers' knowledge level towards green banking at Bank A and Bank B in overall is still at average level, with a value of 48.90%. Whereas, the customers' knowledge level towards Green Banking in General is 53.04%, Green Lending Policy is 49.25%, and e-Banking Services is 46.77%. All of these categories are at average level of knowledge.
3. The customers' awareness level towards green banking at Bank A and Bank B in overall is at a good level, with a value of 74.76%. Whereas, the customers' awareness level towards Green Banking in General is 75.33%, Green Lending Policy is 74.40%, and e-Banking Services is 74.72%. All these categories are at good level of awareness.
4. Based on the causes identification, the lack of customers' knowledge towards green banking could be caused by the low customer' interest in reading, the less customer' concern on the environmental issues, customers' needs already fulfilled by the banking services they use, lack of dissemination, less appropriate dissemination methods, incomplete and unorganized information, and inadequate infrastructure.

5. The recommendations to improve the customers' knowledge towards green banking are advertising green banking and e-Banking services, providing green banking and e-Banking services menu in the banks' official website, offering prizes for the e-Money and e-Billing services users, conducting seminar or talk show of green banking freely, and increasing the number of e-Money merchant

## 6.2 Suggestions

The suggestions for the future research are:

1. The research object can be added not only for two banks, but also the other banks that have implemented green banking in Padang city or in Indonesia. Therefore, the results can be implemented by banks nationally
2. In the future studies should be conducted in-depth analysis on the influence of respondent background on the customers' knowledge and awareness level towards green banking

