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Banks' Sustainability Communication in Lebanon: Does Transparency Improve Trust and Deposit Intentions?

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This study examines the role of sustainability communication in shaping customer trust and deposit intentions within the Lebanese banking sector in the aftermath of the 2019 financial crisis. Grounded in signaling theory and trust formation theory, the research investigates how sustainability communication quality and perceived transparency influence depositor behavior through credibility and trust, while considering the moderating effect of perceived financial risk. A quantitative approach was adopted using a structured survey administered to 284 Lebanese bank customers, and data were analyzed using Partial Least Squares Structural Equation Modeling. The findings reveal that sustainability communication does not directly influence deposit intention but operates through a sequential mechanism. Specifically, transparent and high-quality sustainability communication enhances perceived credibility, which in turn strengthens customer trust. Trust is identified as the strongest predictor of deposit intention, highlighting its central role in financial decision-making in a post-crisis environment. Additionally, perceived financial risk negatively affects deposit intention but strengthens the impact of trust under high-risk conditions, indicating a compensatory effect. This study contributes to the literature by extending Environmental, Social, and Governance communication research into a fragile financial context and by demonstrating how sustainability communication influences concrete financial behavior through sequential mechanisms involving transparency, credibility, and trust rather than solely reputational outcomes. The study also provides practical insights for banks seeking to rebuild depositor confidence through credible, transparent, and stakeholder-oriented communication strategies in post-crisis financial environments.

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Conflict of Interest

The authors declare that there is no conflict of interest regarding the publication of this paper.

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