



## “GREEN INITIATIVES AND ENVIRONMENTAL BENEFITS OF SBI –A CUSTOMER CENTRIC STUDY “

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### ABSTRACT

The concept of green initiatives is the topic of discussion in the current era of global warming and climate changes. In 2014, Reserve bank of India issued guidelines to banking sector for green banking in order to promote environmentally friendly practices and to reduce carbon foot print from banking activities. The guideline is categorized into three level like; Green HR strategies, green product and green infrastructure. The concept of green banking or sustainable banking or ethical banking taken into account sustainably in social, economic and environmental dimension. SBI is the India's largess multinational public sector bank first introduced various green banking activities in their bank process. The research article investigates the various green initiatives of State bank of India and its environmental benefits. This article also analyses customers awareness on green banking initiatives of bank. This article also analyses the level of customer satisfaction in respect of various green banking activities of SBI. The in-depth analysis of green initiatives and benefits and satisfaction is done from the perspective of customers. The area of analysis of present research work carried through statistical tool like percentage analysis, Rank, chi-square test and mean score. The study end with the conclusion that most of the respondents are aware about green initiatives of bank and bank should more contribute int to the activities that more benefited to environment.

**Key words: Green banking, green banking product, environmental benefits of green initiatives of SBI.**

### INTRODUCTION

During the last 41 years since 1969, changes have taken place in the banking industry. The bank play important role between economic growth and environmental protection. Bank launched innovative and new types of service to its services. During the last 25 years the world becoming more conscious about the environmental problems like environmental pollution, acid rain, global warming and ozone depletion etc. Here arrives the concept of sustainable development, it is the approach to the economic development of a country to meet the needs of present without compromising the needs of future simply means balancing needs to use resources and also protect and keep them for future generation also. The concept of sustainable development followed by every sector of the country with a view to protect the environment and conserve the natural resources.

Bank as a one of the service sectors taking environmental sustainability tremendous changes has taken into the bank process and in physical infrastructure with a minimal impact on environment. Bank has taken various environmentally friendly practices to protect environment and to reduce the carbon foot print from banking practices. “Green banking “one of the environmentally friendly practices of bank, similar to traditional banking system but it taken into consideration of all social, economic concern to minimize the impact on environment. Most of the bank provide sustainable service to the customers like online banking, green card, green finance, paperless banking, green loan etc. The present study focusses on the green banking initiatives SBI bank and its impact on environmental sustainability and to know the satisfaction level of customers regarding the bank green initiatives.

## **REVIEW OF LITERATURE**

**Dr.K, mekala (2019)** In her study on “Green Banking practice established by Banks in India - A study in Coimbatore District. “.The study aimed to identify the privileges of green banking product and to investigate the levels of customer awareness about green banking practices of banks in Coimbatore. Convenient sampling method used to get 486 customers of bank. The study findings reveals that customers are not yet fully aware about green banking practices and found that green banking practices are easy, cost effective and convenient to the bank and customers

**Patel Bhaveshkumar.K (2020)**, in his study on “A study on Financial performance of SBI Bank”. The present study aim to find out the profitability, liquidity and financial viability of SBI bank and also taken into consideration the solvency ratio to measure the finical health of SBI bank. The study primarily based on secondary data and descriptive analysis done to arrive interpretations. The study results shows that SBI bank has the ability to payoff short term debt and the net profit ratio cleared that profitability of bank after 2017-18 was poor further found that return on equity was receiving very little and dividend was not made after 2017-18.

**Akhila .KH, Nedumaran (2023)** has performed article titled “Perception and willingness of customers to Adopt green banking in Kerala,” The present study focused to know the awareness of customers on green banking product in Kerala and to analyses the customer awareness towards green banking activities. The researcher use table, charts, graph and chi-square tests for the analysis of data collected. The study conclude that customer gain understanding of green banking activities of bank from websites, family and friends , there is no association between education and awareness of green banking and majority of customers use the various product of green banking .

**Dr. M.Yasmin, Dr. Fayaz Ahammed (2024)** conducted a study on “ Green Banking: Awareness of Customers in Environmental Protection “.The study aim to understand green banking of in detail and to investigate awareness of customers about green banking philosophy of the bank in Tiruchirappalli City. 20 branches of bank are functioning in Tiruchirappalli City followed by the researchers to get the sample and Simple percentage analysis used to evaluate the response of the sample. The study results shows that majority of the respondents are aware of the green banking practice like Deposit Machine, Automated Teller Machine, online Payment, e-statement, E-investment services and reduced use of papers and majority of the respondents are unaware of green banking practices like Green Saving Account, Investment in Energy Saving Industries, Green Debit and Credit Cards, Green Mortgage and Social Responsibility services. The study results further found that there is relationship between demographic profile and awareness of the customers.

**Girish, Dr. Prasanth A.P (2024)** conducted a study on “Sustainability through finance: An analysis of customer response to SBI green banking initiatives in Kerala”. The study aimed to assess the level of customer satisfaction with green banking products and service and to focus on major barrier of green banking in SBI Kerala. The researcher obtained feedback from the officials in respect of green banking initiatives taken by the bank. Expectancy disconfirmation model is used to assess the extent to which customers are satisfied with the green banking initiatives of SBI bank. The study results shows that bank has undertaken so many activities to increase the awareness of customers in respect of green banking initiatives and also found that green banking practices is not a strong factor of customer satisfaction but environmental considerations of bank is the lase factor of customer satisfaction.

**Objective of the study**

1. To identify various green banking initiatives of SBI in Pattambi Taluk of Palakkad district
2. To analyses customers level of satisfaction towards green banking practices of SBI in Pattambi Taluk of Palakkad district
3. To analyses environmental benefits of various green banking activities of SBI in Pattambi Taluk of Palakkad district

**METHODOLOGY AND DESIGN OF THE STUDY**

The present study incorporated both primary and secondary data. Primary data collected through distributing structured questionnaire to the customers of SBI bank of Pattambi Taluk in palakkad district. The sample size of the study is 120 and the study follow the descriptive research design. Secondary data are second hand and it gathered from variety of source such as newspaper, magazine, journal and articles. Convenient sampling technique followed to get response from the customers of SBI bank.

**THEORETICAL FRAME WORK**

The concept of Green Initiatives of bank simply means “**Green Banking**” effort of bank where bank transform their traditional system of bank into sustainable technologies and environmentally friendly practices. The bank aim to reduce carbon footprint and low consumption of energy by promoting environmentally friendly practices.

SBI is India’s largest multinational public sector banking institution in terms of assets, deposits, branches, ATM, subsidiaries, employees and customer head quartered in Mumbai. Promotion of environmentally friendly practices to reduce carbon foot print, SBI was the first public sector bank introduce green initiatives and later it known as Green Banking. SBI formulated green banking policy for a solution to the issue of global warming and climate changes. Green banking product and services of SBI are;

**1. Online/Internet banking**

The conduct of financial transaction through financial institution website over internet is called Internet banking.

**2. Mobile banking**

There are various types of mobile device like mobile phone, tablet etc. The conduct of financial transaction with the help of smart phone is called mobile banking.

**3. Green card**

Green card is an eco-friendly paperless card issued by the bank to reduce the negative impact on the environment and to promote sustainable living

**4. Green loan**

Loan simply means money borrowed from a financial institution, green loan is the ecofriendly initiatives of the bank that support environmental friendly projects

**5. Green finance**

Green finance is the cash flow from bank like loan or investments to support environmental friendly activities and sustainable development.

**6. Green channel counter**

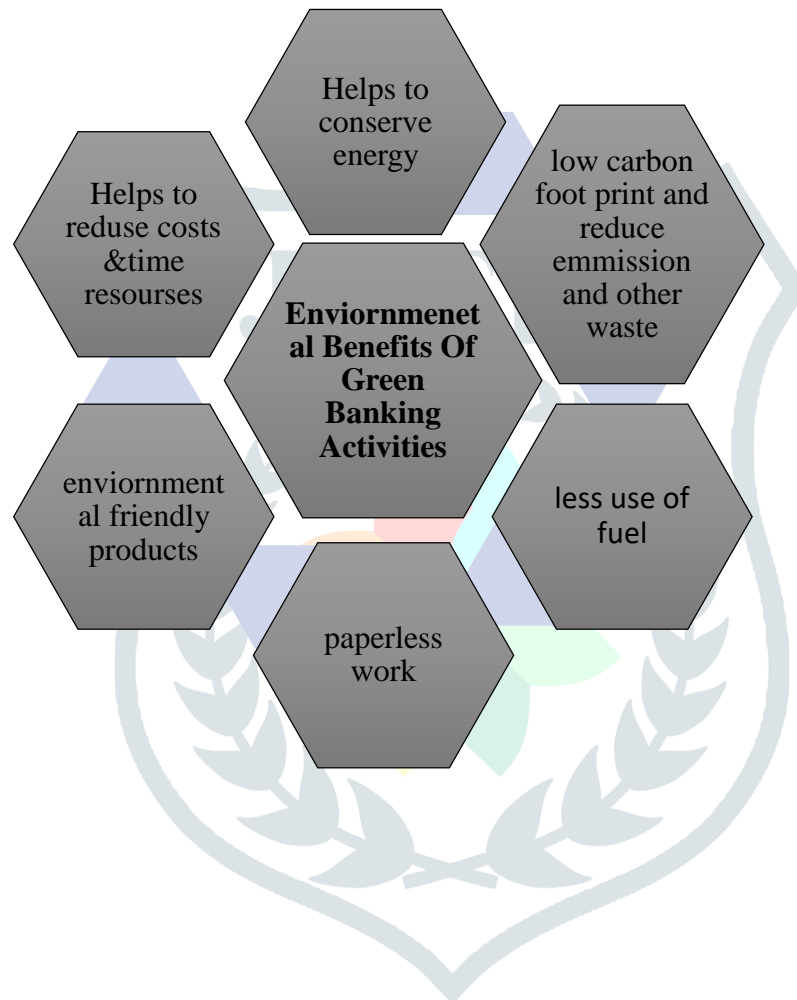
The green banking activity “Green channel counter” help the customers to deposit and withdraw money from their account without fill-up pay slip and cheque. customers swipe their debit card and just like a POS machine attached to a terminal

### **7. Power saving equipment's**

The equipment's which reduce the power consumption is called power saving equipment's. As a part of green banking initiatives bank implemented the Power saving equipment's. It help to reduce the power consumption of bank in turn it reduce the environmental pollution and there by promote sustainable living.

### **Environmental benefits of Green Activities of bank**

The concept of green banking adopted by the bank to reduce negative impact on the environment in the era of global warming. Green banking is the technique adopted to protect environment and to conserve energy for future generation. The green initiatives of bank is the part of sustainable development policy offered various environmental benefits.



**Results And Discussion****Table 1****Demographic profile of the respondents**

Variable	Description	Frequency	percentage
<b>Gender</b>	Male	74	61.67%
	Female	46	38.33 %
	Others	0	0 %
<b>AGE</b>	Below 20	44	36.67 %
	20-30	46	38.33 %
	30-40	28	23.33 %
	40-50	2	1.67 %
	Above 50	0	0
<b>Occupation</b>	Private employee	38	31.67%
	Government employee	4	3.33%
	Business	0	0
	Self employed	6	5 %
	Other	72	60 %
<b>Income level</b>	Below 20000	72	60 %
	20000-30000	26	21.67 %
	30000-40000	6	5 %
	40000-50000	6	5 %
	Above 50000	10	8.33 %
<b>Types of A/C</b>	Saving	104	86.67 %
	Fixed	4	3.33 %
	Current	8	6.66 %
	Salary	4	3.33 %
	Demat	0	0
<b>Source of information</b>	Bank	48	40 %
	Tv	8	6.67 %
	Online AD	12	10 %
	Family	8	6.66 %
	Friends	44	36.67 %

(source :primary data )

Table one shows that demographic profile of the respondents . from the above table researcher identified 61.67% of respondents are male and rest are female . Based on the variable age 36.67% of respondents belong to below age of 20 ,38.33 % respondents in 20-30 age category , 23-30age category consists of 23.33 % of respondents and there is no respondents in the age category of above 50. The variable occupation shows that 60% of the respondents in other category,31.67% of respondents are private employee and only 5% respondents are self employed and 3% respondents are government employee. The income level of respondents reveals that 60% of respondents in below 20000 ,21.67% of respondents have income between 20000-30000 and 5 % respondents have income between 40000-50000. The variable of source of information shows that 40 % of respondents get information in respect of green banking activities from bank, 36.67% respondents get from friends and 10% of respondents get aware of green banking activities from online ad.

**Table 2****Respondents awareness regarding Green banking activities of bank**

Options	No of respondents	Percentage
Yes	<u>72</u>	<u>60%</u>
No	<u>48</u>	<u>40%</u>
Total	<u>120</u>	<u>100</u>

(Source : primary data )



In the above table 2 shows that 60% respondents are aware of the green banking activities of the bank and 40% of respondents did not aware about the green banking activities of bank .

**Table 3**

**Respondents' level of awareness regarding various green banking activities of your Bank**

Green banking activities	Fully aware		Aware		Neutral		Not aware		Fully not aware		Total N
	F	%	f	%	f	%	f	%	f	%	
Online banking	48	40	36	30	20	16.67	10	8.33	6	5	120
Mobliebanking	52	43.33	38	31.67	22	18.33	4	3.33	4	3.33	120
Green card	16	13.33	30	25	50	41.67	16	13.33	8	6.67	120
Green finance	10	8.33	24	20	50	41.67	24	20	12	10	120
Green loan	16	13.33	24	20	46	38.33	22	18.33	12	10	120
Green CDC	10	8.33	24	20	40	36	38	31.67	8	6.67	120
GHRMP	10	8.33	26	21.67	44	36.67	24	20	16	13.33	120
Power saving equipment's	10	8.33	28	23.33	48	40	18	15	16	13.33	120
Green channel counter	10	8.33	24	20	48	40	30	25	8	6.67	120

(Source : primary data )

The above table shows that the respondent's level of awareness regarding various green banking activities of bank. It resolved that 40% of respondents are fully aware of online banking .30% respondents aware of online banking and only % of respondents are fully not aware of online banking .respondents' awareness regarding mobile banking are 43.3% are fully aware,31.67% are aware and only3.33%respondents are not aware and fully not aware with mobile banking. 41.67% of respondents neutral with the awareness regarding green card &green finance ,13.33% of respondents are aware and not aware with green card. 38.33% of respondents are have neutral awareness on green loan ,18.33% of respondents not aware with green loan and only13.33% of respondents fully aware on green loan. GHRMP of bank reveals that 36.67%respondnets are neutral with their awareness,21.67% respondents aware with GHRMP and 13.33% of respondents are fully not aware on GHRMP. 40% of respondents have neutral awareness on power saving equipment's and on green channel counter, 23.33% and 20% of respondents are aware on power saving equipment's and on green channel counter, 13.33% respondents fully not aware with power saving equipment's and 6.67on green channel counter. 8.33% respondents are fully aware on power saving equipment's Andon green channel counter.

**Table 4**

Respondents' satisfaction with green banking activities of bank

Options	No of respondents	Percentage
Yes	84	70
No	36	30
Total	120	100

(source :primary data )

Table 4 shows that 70% of respondents satisfied with the green banking activities of the bank and 30% of respondents have no such opinion

**Table 5**

**Respondent's level of satisfaction towards various green banking activities and Ranking of level of satisfaction .**

Green banking activities	HS	S	N	DS	HDS	TOTAL	RANK
Online banking	<b>40</b>	<b>48</b>	<b>24</b>	<b>4</b>	<b>4</b>	120	<b>1</b>
<b>Percentage %</b>	33.34	40	20	3.33	3.33	100	
Mobliebanking	<b>40</b>	<b>52</b>	<b>20</b>	<b>8</b>	<b>0</b>	120	<b>1</b>
<b>Percentage %</b>	33.33	43.33	16.67	6.67	0	100	
Green card	<b>16</b>	<b>24</b>	<b>62</b>	<b>10</b>	<b>8</b>	120	<b>3</b>
<b>Percentage%</b>	13.33	20	51.67	8.33	6.67	100	
Green finance	<b>8</b>	<b>32</b>	<b>60</b>	<b>12</b>	<b>8</b>	120	<b>9</b>
<b>Percentage%</b>	6.67	26.66	50	10	6.67	100	
Green loan	<b>16</b>	<b>32</b>	<b>52</b>	<b>12</b>	<b>8</b>	120	<b>3</b>
<b>Percentage%</b>	13.33	26.67	43.33	10	6.67	100	
Green CDC	<b>12</b>	<b>30</b>	<b>54</b>	<b>16</b>	<b>8</b>	120	<b>5</b>
<b>Percentage%</b>	10	25	45	13.33	6.67	100	
GHRMP	<b>12</b>	<b>32</b>	<b>56</b>	<b>12</b>	<b>8</b>	120	<b>5</b>
<b>Percentage%</b>	<b>10</b>	<b>26.67</b>	<b>46.66</b>	<b>10</b>	<b>6.67</b>	100	
Power saving equipment's	10	32	48	14	16	120	<b>8</b>
<b>Percentage%</b>	<b>8.33</b>	<b>26.67</b>	<b>40</b>	<b>11.67</b>	<b>13.33</b>	100	
Green channel counter	12	30	52	16	10	120	<b>5</b>
<b>Percentage%</b>	<b>10</b>	<b>25</b>	<b>43.33</b>	<b>13.33</b>	<b>8.34</b>	100	

(source  
primary data )

**Table 5** shows the respondents level of satisfaction towards various green banking activities of SBI bank .the satisfaction level on online banking activities of bank are 40% of respondents are highly satisfied and 33.34% are satisfied ,3.33% dissatisfied and highly dissatisfied respectively. Like wise 43.33% of respondents satisfied with mobile banking ,16.67% are neutral and 6.67% are only dissatisfied and no one highly dissatisfied with mobile banking.51.67% respondents are neutral satisfaction level towards green card,20% respondents are satisfied and 8.33% respondents are dissatisfied with green card. In the same way 50% respondents are neutrally satisfied with green finance , 26.66% are satisfied and 12% are dissatisfied with green finance. The satisfaction level on green loan reveals that 43.33% are neutrally satisfied , 26.67% are satisfied and 10% are dissatisfied. Further 40% respondents are neutrally satisfied with power saving equipment,26.67% are satisfied and 11.67% dissatisfied with power saving equipment . finally 43.33% of respondents are neutrally satisfied with green channel counter, 25% are satisfied and 13.33% are dissatisfied with green channel counter

**Table 5** also shows the ranking of level of satisfaction on various green banking activities ; online banking got highest rank , green finance got lowest rank and green CDC and green channel counter got placed in middle rank.

**Table 6**

Respondents Level of Agreement Regarding Green Banking Is Environmentally Friendly

Green banking activities	<i>S.A(5)</i>		<i>AGREE(4)</i>		<i>NEUTRAL (3)</i>		<i>DIS AGREE (2)</i>		<i>SDA(1)</i>		Mean score
	F	%	f	%	f	%	f	%	F	%	
Online banking	46	<b>38.33</b>	42	<b>35</b>	32	<b>26.67</b>	0	<b>0</b>	0	<b>0</b>	<b>4.11</b>
Mobliebanking	26	<b>21.67</b>	40	<b>33.33</b>	42	<b>35</b>	12	<b>10</b>	0	<b>0</b>	<b>3.67</b>
Green card	16	<b>13.33</b>	52	<b>43.33</b>	40	<b>33.33</b>	4	<b>3.33</b>	8	<b>6.67</b>	<b>3.53</b>
Green finance	18	<b>15</b>	38	<b>31.67</b>	48	<b>40</b>	16	<b>13.33</b>	0	<b>0</b>	<b>3.44</b>
Green loan	26	<b>21.67</b>	42	<b>35</b>	36	<b>30</b>	16	<b>13.33</b>	0	<b>0</b>	<b>3.65</b>
Green CDC	32	<b>26.67</b>	44	<b>36.67</b>	28	<b>28</b>	8	<b>6.67</b>	8	<b>6.67</b>	<b>3.7</b>
GHRMP	20	<b>16.67</b>	36	<b>30</b>	52	<b>43.33</b>	12	<b>10</b>	0	<b>0</b>	<b>3.53</b>
Power saving equipment's	20	<b>16.67</b>	44	<b>36.67</b>	40	<b>33.33</b>	8	<b>6.67</b>	8	<b>6.67</b>	<b>3.5</b>
Green channel counter	24	<b>20</b>	36	<b>30</b>	44	<b>36.67</b>	16	<b>13.33</b>	0	<b>0</b>	<b>3.5</b>

(Source : Primary Data )

**Table 6** shows that respondent's level of agreement toward Green Banking Is Environmentally Friendly and their percentage analysis and mean score of various green banking activities of SBI bank . The mean score of various green banking activities reveals that Mobliebanking, green card, green finance ,green Loan, green CDC, power saving equipment's and green channel counter are environmentally friendly . while taking the numerical value of mean score online banking got highest mean score and mobile banking and green CDC got second highest mean score.

**Table 7**

Respondents level of opinion towards green banking model should be adopted for sustainable banking service to provide environmental benefits.

Environmental benefits of green banking activities	<i>SA(5)</i>	<i>AG(4)</i>	<i>NEUTRAL (3)</i>	<i>DA(2)</i>	<i>SDA(1)</i>	<i>Mean Score</i>
<b>Reduce carbon emission</b>	20	68	20	8	4	<b>3.5</b>
<b>Avoid paperwork</b>	32	50	26	12	0	<b>3.8</b>
<b>Helps to conserve energy</b>	24	54	30	4	8	<b>3.6</b>
<b>Environmentally friendly products (Green card, green loan, green finance etc)</b>	24	58	26	8	4	<b>3.7</b>
<b>low carbon foot print</b>	26	44	30	10	10	<b>3.5</b>
<b>less use of fuel</b>	28	48	32	8	4	<b>3.7</b>
<b>Fewer Trips to the bank</b>	24	16	24	52	4	<b>3.03</b>

(source primary data )



The above table shows that respondent's level of agreement towards environmental benefits of green banking activities of bank. The mean score computed on various level of response in respects of environmental benefits of green banking activities shows that 3.8 and 3.7 highest means score are secured by environmental benefits of avoid paper work, environmentally friendly product and less use of fuel respectively. Like wise helps to conserve energy and low carbon foot print and reduce carbon emission secured 3.68 and 3.5 mean score respectively. The lowest mean score are secured by the environmental benefits of fewer trips to the bank.

**Table 8**

Testing of independence of attribute -Age and awareness level of customers towards green banking activities of bank

H0: There is no association between age and awareness level of customers towards green banking activities of bank.

H1: There is association between age and awareness level of customers towards green banking activities of bank.

AGE	Awareness customers towards green banking activities		Total
	YES	NO	
BELOW 20	52	16	68
20-30	22	2	24
30-40	8	0	8
40-50	10	0	10
>50	0	10	10
Total	92	28	240

Tabular Value	Calculated Value	Degree Of Freedom	H0 Accepted or Rejected
9.488	71.96	$(5-1)(2-1)=4$	Rejected

(Source primary data )

The calculated value of chi-square is much higher than the table value of chi-square at 0.5 level of significance and 4 degrees of freedom, hence the null hypothesis rejected and we can statistically interpret that Age have significant relationship with awareness level of customers towards green banking activities of bank.

## **FINDINGS OF THE STUDY**

- Most of the respondents for the research work are female respondents
- Majority of the respondents are in the age category of 20-30. Only least category is above 50 age categories.
- Based on the occupation level, most of the respondents are in other occupation, and majority of the respondents are private employee and least of the respondents are in business
- Income level of respondents shows that most of the respondents belong to less than 20000 and average the respondents are belong into the income level of 20000-30000
- Based on the Accounts types of customers in SBI reveals that most of the respondents have saving bank A/C in SBI, only small number of respondents have current A/C and least of the respondents hold salary and fixed A/C in SBI.
- Most of the respondents aware of green banking practices of bank and only average respondents unaware of green banking practices of bank.
- Based on the source of information, most of the respondents get awareness on green banking practices from bank and friends, average number of respondents get aware of green banking activities from online ad and only least of the respondents get information of green banking initiative of bank from TV.

- Based on the respondent's level of satisfaction in respect of green banking practices most of the respondents are highly satisfied with online banking, mobile banking, average number of respondents are satisfied with green card, green loan. only least respondents are highly dissatisfied with green finance and power saving equipment's.
- Respondents level of agreement towards green banking activity in respect of environmental friendliness reveals that most of the respondents are strongly agree with the online banking, majority of the respondents are agreed with mobile banking and green loan and respondents are neutral with green card, power saving equipment's and green channel counter.
- The respondent's opinion towards green banking model that it should be adopted for sustainable banking service to provide environmental benefits. Most of the respondents are strongly agree with avoid paper works, majority of the respondents are agree with environmental benefits of less use of fuel and environmental friendly product and disagree with fewer trips to bank
- Hypothesis testing reveals that age and respondents' awareness level towards green banking practices are significantly associated.

## **SUGGESTIONS**

- Bank should offer affordable green banking options, like low-fee green savings accounts or eco-friendly micro-loans for lower income group
- Bank should use platform like digital advertisement, social media to provide marketing and awareness campaigning because younger age group more likely to engage in these platform
- Bank should follow gender -specific outreach program for female customers to address their t concerns in the areas like financial planning, saving account and green banking practices.
- Bank should promote further green banking initiatives like paperless transactions, energy-efficient branches, and eco-friendly loan products.
- Bank should expand digital campaign effort such as online ads and engaging content about the benefits of green banking because of higher level of source of information from online ad
- Bank need to improve in the Ares like power saving equipment's and in green finance
- Bank should continue to expand in online banking and mobile banking.
- Bank should promote benefits like discounts and offers for customers who pt for paperless transaction.
- Bank should continue remote banking and digital banking that more accessible and user friendly in order to reducing need for in branch visits
- Bank should take initiatives in green channel counter and power saving equipment's its more effective
- Bank should take efforts to develop more green bank products like as green savings accounts or sustainable investment opportunities
- Bank should Tailor educational initiatives because different age group have different level of awareness towards green banking
- Bank should take Continuous Monitoring and Feedback to understand the changing needs and preference of customers

## **CONCLUSION**

The present research work was focused on the green banking practices and its environmental benefits of SBI banks. The study only focused into the Pattambi taluk of palakkad district, From the Findings Research conclude That Most of The Respondents of The Sample Belonging Into 20-30years Of Age Group and with 20000 Level Of income. Respondents generally use saving accounts in SBI and fewer holding salary and current account. Respondents more aware of green banking practices of bank and more satisfied with mobile banking and online banking and fewer of respondents are dissatisfied with green finance and power saving equipment's. The research work gives more acceptable suggestion into the further green initiatives that affordable green banking practices, Targeted Marketing for Younger Audiences, Expand Digital Campaigns, Improve Power-Saving Equipment and Green Finance, Develop Green Bank Products, age-Specific Educational Initiatives, Banks could develop targeted outreach programs for female customers, Continuous Monitoring and Feedback. The research mainly highlight that respondents are generally favour of green banking activities of bank especially those contribute in to the environmental benefits like, paperless

transaction and energy efficient banking. Further the research work identified that there is significant association between age and awareness on green banking practices of bank.

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