

**A STUDY ON AWARENESS OF CUSTOMERS TOWARDS GREEN BANKING
WITH SPECIAL REFERENCE TO SBI IN KANAYAKUMARI**

Dr.T.SAMSON JOE DHINAKARAN

Guide and Supervisor

(18211271012003)

Asst.Prof of Commerce

St.John's College, Palayamkottai

University

S. ALAMELU MANGAI

Ph.D Research Scholar

St.John's College, Palayamkottai

Affiliated to ManonmaniamSundaranar

ABSTRACT:

Green banking is rising idea for condition manageability it implies advancing condition cordial practices for maintainable development and decreases the carbon impression from the financial business. Green banking is viewed as one of the devices of guaranteeing maintainable improvement where monetary movement won't have any negative effect on the earth. The extent of the present examination will be constrained to break down the green financial activities taken by the State Bank of India. The idea of green financial encourages Bank to find a way to decrease the immediate effect of its procedure on the earth. This paper has been made to examine the degree of purchaser fulfillment and mindfulness with respect to "Green financial administrations" activity taken by State Bank of India. State Bank of India (SBI) will present "green-channel banking" at a greater amount of its branches to elevate paperless work and to encourage quicker exchanges for clients. The examination means to distinguish the feeling and familiarity with clients as respects to green financial idea at SBI in Kanyakumari.

KEYWORDS : Green banking, financial ,SBI

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INTRODUCTION:

State Bank of India, in its consistent undertaking to upgrade the supportability of the earth and eliminating utilization of paper, has urged our investors to get the Banks Annual Report in electronic structure. Banks as money related organizations are ecologically nonpartisan. They don't affect on the earth straightforwardly a lot of Green Banking Practices (GBPs) prominently known as "Green Banking" alludes to nature inviting activities taken by the banks to keep the earth green. Green banking is a part of the worldwide activity by a gathering of partners to spare the earth. Inward ecological effect of the financial part, for example, utilization of vitality, paper and water are moderately low and clean. This idea of Green financial will be commonly valuable to the Consumers, banks, businesses and the economy. For customers this move towards green financial implies that more store and advance items will be accessible through on the web and portable banking. In a quickly changing business sector economy where globalization of business sectors has escalated the opposition, the enterprises are defenseless against stringent open strategies, extreme claims or purchaser blacklists. The most significant subjects of the 21st century are the green security and feasible natural equalization. To abstain from falling into the comparative snare, the motivation of 'practicing environmental awareness' is running quicker than blood in Indian consolidations veins. Presently a-days, the world is experiencing a significant issue of condition debasement brought about by both the common and monetary exercises of individuals, business and associations in everywhere throughout the world. Their day by day

exercises in desire for more benefit are causing condition contamination from numerous points of view which in turns compromising the presence of lives right now. Along these lines, Green financial methods eco-accommodating or condition cordial banking to stop ecological debasement to make this planet more habitable.Green banking assists with making successful and expansive market based answers for address a scope of natural issues.

OBJECTIVES OF STUDY

1. To Study about the awareness of green banking among the customers.
2. To analyse the problems faces by customers using green banking.
3. To identify the factors motivating the customers to use the green banking services.
4. To offer suggestions for improved customer's satisfaction on green banking services in the study area.

RESEARCH METHODOLOGY

Research Methodology is the methodical way to solve the problem. There is diverse kind of methodologies used in different types of investigation and the term is usually considered to include research design, data collection and data analysis.

Area of the Study

The area of the study is Southern part of Kanyakumari.

Research Design

Research design is the map, arrangement and approach of analysis concerned so as to counter to research questions and to control conflict. Research design depends on depth and extent data necessary of the costs and benefits of the research. Descriptive research is adopted for this research

In the present study the data is collected from both primary and secondary sources for analysis and interpretation.

- **Primary data**

The primary data is collected from respondents through systematically prepared questionnaire through structured interview methods.

- **Secondary data**

The secondary data was collected from the old records and their websites .Besides journals, government bulletins, books, brochures, newspaper and other research work.

Tools and techniques

Tools and techniques in research are the statistical methods of collection, analysis, interpretation, presentation, and organization of data. Statistics provides numerous tools and techniques to analyze the data and interpret the results of the analysis.

In my study I have used the following statistical tools for the analysis of collected data:

- Percentage method
- Garrett's ranking method

PERCENTAGE METHOD

Table:1

Gender

Categories	No.of Respondents	Percentage
Male	42	70
Female	18	30
Total	60	100

From the above table it shows that 70% of the respondents are male and 30% of the respondents are female. Therefore most of the respondents are male

Table 2

Age wise classification

S.NO	particulars	No of respondents	Percentage
1	20-30	24	40
2	31-40	15	25
3	41-50	9	15
4	Above 51	12	20
	Total	60	100

From table2 25 % of the respondents are in the age group 31-40, 15% of the respondents are in the age group of 41-50, 20% of the students of in the age group of above 51 and 40% of the respondents are in the age group below 20 .Therefore maximum number of respondents are in the age group of 20-30.

STATISTICAL DATA ANALYSIS AND INTERPRETATIONS

GARRETT'S RANKING ANALYSIS

Particulars	Mean score	Rank
ATM	50.0	1
GreenChannel Counter	25.5	5
Online Banking	30.2	4
Cash Deposit Machine	42.4	2
Mobile Banking	35.6	3

It is clear that the above table shows the green banking components. Five components have been identified namely ATMs, Green Channel Counter, Online Banking, Cash Deposit Machine, The above table shows that ATM is ranked first with a mean score of 50.0%.The second place goes to the Cash deposit machine. Mobile banking got the third place 35.6%.

Findings

1. 42% of the respondents are male in percentage method.
2. 18 % of the respondents are female . Therefore most of the respondents are male.
3. The maximum no of respondents are in the age group of 20-30.
4. The minimum no of respondents are in the age group of 41-50.
5. ATM get first rank by securing 50.0% score.
6. Cash Deposit Machine gets the second rank by securing 42.4% score.
7. Nowadays the persons are moving forward to the green banking such ATM ,online banking, Green Channel Counter etc in daily usage of life.

Suggestion:

IT Professionals are intrigued to use progressively Green financial administrations contrasted with the other area. Green banks ought to advance natural awareness, social duty and great administration without anyone else. They ought to guarantee effectiveness in utilizing space, water, vitality, paper, and so on., in its workplaces and branches. SBI ought to receive practice environmental safety mantra by this technique bank could lessen the carbon impression from the earth. Positive green financial activities ought to be remunerated. Right now, evaluating organizations ought to be set up to give green investigation of banks and clients of green credits by means of various appraisals. Green rating record like Dow Jones Sustainability Group Indices may be created in India. This will persuade the select business banks to be increasingly cognizant as they will have direct effect on their exhibition assessment. Banks can present green assets for clients who might want to put resources into condition well disposed ventures. Banks can sort out rivalries for clients to bring out mindfulness with respect to green banking. Bank need to buy proper occasions rivalries equipment, framework programming and systems administration foundation. Banks can present green assets for clients who might want to put resources into condition inviting activities

Conclusion:

Banks are the main business which is considered as non dirtying industry, however because of natural and climatic change banks need to change and adjust to ecological agreeable practices. Green Banking implies advancing ecological – well disposed practices and decreasing your carbon impression from your financial exercises. Green financial idea is basically known by numerous clients with offices identifying with Online financial exchanges and portable banking. The significant degree of attention to green banking among the male and female clients is ATMs and green channel counter. There is a need to make mindfulness about green banking to make our condition human cordial. Green banking whenever executed earnestly opens up new markets and roads for item separation. Green Banking will be commonly valuable to the banks, ventures and the economy. Green Banking will guarantee the greening of the businesses and improving the advantage nature of the banks. Green financial offers something beyond money related advantages to the banks, the immaterial advantages incorporate notoriety, expanded client base, constructive outcomes on the earth, and effortlessness of bank forms. Green banking requires a paradigmatic change in pondering financial matters, business and account.

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