



# A STUDY ON CUSTOMER PERCEPTION TOWARDS GREEN BANKING INITIATIVES WITH SPECIAL REFERENCE TO STATE BANK OF INDIA (SBI) IN TIRUNELVELI DISTRICT

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## Abstract

*In today's scenario role of green banking initiatives is very valuable. Without banking initiatives no banks can work. In this study we analyse, how much green banking initiatives used in SBI, the study is to find the customer perception in respect of green banking initiatives and customer faced by the problems in green banking initiatives. The method of the study is primary and secondary both. Study showed perception of customer regarding services and green banking initiatives. As well as this study analyse the working style of green banking initiatives of public sector bank in respect of State bank of India.*

**Key words:** *customer perception, State bank of India, green banking initiatives, etc.,*

## Introduction

During the initial days of our independence RBI and the Government of India has initiated lot of steps to strengthen the banking sector of which the nationalisation of many banks were the top priority. The next phase after the independence was when India initiated the Liberalisation, Privatisation and Globalisation which enabled to have a new segment of banks being formed called the new generation private sector banks and corresponding changes in the banking sector. Ever since the banks have moved towards marketing

orientation and the implementation of relationship banking principles.

In this changing scenario, banking region isn't an exception. The idea of green banking initiatives has significantly modified where technology is the maximum dominating thing which helped the banks to have combination of information with innovative services or products to preserve and win the aggressive market. Before this digital era, banking business became achieved manually. Later in banking business there started out e-channels inclusive of ATMs, Credit/Debit Cards, Internet Banking, Tele Banking, Mobile Banking, etc. The green banking is an offshoot of numerous revolutionary traits in the fields of Information Technology. The Indian Banking industry has commenced making development in E-banking. Most of the private, nationalized and even co-operative banks have entered in to the age of era and supplying numerous forms of digital facilities and services to their customers.

### Review of literature

**Payam Hanafizadeh, Ahad Zare Ravasan, (2018)** a multitude of factors influence the information technology outsourcing (ITO) decision. Organizations must systematically evaluate these factors prior to making the ITO decision. The purpose of this paper is to provide an in-depth analysis toward understanding the critical factors in affecting ITO decision in the context of e-banking services. The results of the data analysis illustrated that nine out of 11 assumed factors (i.e. perceived complexity, perceived cost, service observability to the client, cultural fit

between client and supplier, perceived loss of organizational knowledge, prior outsourcing experience, external pressure, market volatility, and suppliers' power) influence the outsourcing decision of e-banking services. The findings also confirmed that the nature of the service and client IT capabilities did not exert any influence on the outsourcing decision.

**Javier A. Sánchez-Torres, Francisco-Javier Arroyo Canada et. all (2018)** this study is to examine the adoption of e-banking in Colombia, including a comprehensive analysis of consumer trust in this type of transaction and of the impact of the current government policy to promote e-commerce. The proposed model was validated in that the factors hypothesized to build trust in the use of electronic banking were shown to be significant: trust, performance expectancy and effort expectancy had a positive impact on the use of financial websites in Colombia, while government support did not have a significant impact. This study is one of the first to present empirical findings on the acceptance of e-banking in Latin America; it further presents a model that integrates the most important variables needed for an analysis of the acceptance of e-banking.

### Objectives of the study

1. To study the various green banking initiatives offered by SBI.
2. To study the factors influencing customers to use green banking initiatives

### Research Methodology

The present study is an empirical and mainly based on primary data collected from respondents in Tirunelveli (Dist). To elicit the views of respondents, a well-structured interview schedule has been prepared. The required primary data were collected through well-structured interview schedule. The respondents were met in front of SBI and they were interviewed by the researcher during the leisure time. The secondary data were also collected from the various books, journals and websites. The sample of this study 100 respondents in the SBI at tirunelveli district.

## **Results and Discussions**

### **Green banking initiatives known by the customers**

Customers of different gender group have been known about the green banking services. In order to find out the significant difference between green banking services known by the customers among different gender group of customer's in SBI. 't' test is attempted with the null hypothesis as,

**“There is no significant difference between in the green banking initiatives known by the customers in relation to gender of the respondents”.**

**Table 1**

**Green Banking Initiatives Known by the Customers**

Factors	Gen	N	Mean	Std. Devi	Sig.	T	Sig. (2-tailed)
Debit card	M	71	4.7324	.50590	.117	.872	.385
	F	29	4.8276	.46820			
Credit card	M	71	4.1127	.96435	.867	1.425	.157
	F	29	4.4138	.94556			
ATM	M	71	4.5493	.73268	.040	1.138	.258
	F	29	4.6897	.47082			
Smart card	M	71	3.6197	1.1509	.112	1.284	.202
	F	29	3.9310	.96106			
Deposit machine	M	71	3.7042	1.0197	.262	1.212	.228
	F	29	3.9655	.86531			
E-cheque	M	71	3.3239	1.1310	.253	1.257	.212
	F	29	3.6207	.90292			
Recharging phone/T.V	M	71	3.5211	1.1693	.411	.428	.669

	F	29	3.4138	1.0527			
Fund transfer	M	71	3.4930	1.1572	.232	1.067	.289
	F	29	3.7586	1.0574			
Bill payment	M	71	3.4648	1.0932	.776	.067	.946
	F	29	3.4483	1.1522			
Tax payment	M	71	3.5634	1.1178	.450	.049	.961
	F	29	3.5517	.98511			
E-fixed deposit	M	71	3.0000	1.1084	.374	1.037	.302
	F	29	3.2414	.91242			
E-ticketing	M	71	3.4225	1.1422	.156	.826	.411
	F	29	3.6207	.94165			
Payment of loan	M	71	3.0423	1.3140	.340	.967	.336
	F	29	3.3103	1.1052			

**Source: Primary data**

**\*-Significant at five per cent level**

The table 1 shows the green banking initiatives known by the customers among different gender group of customers along with its respective 't' statistics.

Since p value (.117) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Debit card and gender group of customers.

Since p value (.867) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Credit card and gender group of customers.

Since p value (.040) is less than 0.05 then null hypothesis is rejected at 5% significance level, hence there is a relationship between ATM and gender group of customers.

Since p value (.112) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Smart card and gender group of customers.

Since p value (.262) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Deposit machine and gender group of customers.

Since p value (.253) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between E-cheque and gender group of customers.

Since p value (.411) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Recharging phone/T.V and gender group of customers.

Since p value (.232) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Fund transfer and gender group of customers.

Since p value (.776) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Bill payment and gender group of customers.

Since p value (.450) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Tax payment and gender group of customers.

Since p value (.374) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between E-fixed deposit and gender group of customers.

Since p value (.156) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between E-ticketing and gender group of customers.

Since p value (.340) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between payment of loan and gender group of customers.

### Factors Influencing Customers to Use Green Banking Initiatives

Customers of different gender group have influenced by different factors to use green banking initiatives. In order to find out the significant difference between factors influence customers to use green banking initiatives among different gender group of the customers in tirunelveli district. 't' test is attempted with the null hypothesis as,

**“There is no significant difference between in the factors influence customers to use green banking initiatives in relation to gender of the respondents”.**

**Table 2**

**Factors influence customers to use green banking initiatives**

Factors	Gen	N	Mean	Std. Devi	Sig.	T	Sig. (2-tailed)
Convenience	M	71	4.6197	.64067	.686	.006	.995
	F	29	4.6207	.86246			
Time saving	M	71	4.4930	.65188	.746	.732	.466
	F	29	4.3793	.82001			
Transparency	M	71	4.1268	.89330	.710	1.152	.252
	F	29	3.8966	.93903			
Security and privacy	M	71	4.1268	.90915	.466	1.182	.240
	F	29	3.8966	.81700			
Fastest transactions	M	71	4.4648	.82516	.526	1.820	.072
	F	29	4.1379	.78940			
Quick access and services	M	71	4.1972	.80391	.928	.885	.378
	F	29	4.0345	.90565			
24*7	M	71	4.1408	.89914	.509	1.202	.232
	F	29	3.8966	.97632			
Reasonable service charges	M	71	3.3803	1.1385	.126	.728	.468
	F	29	3.5517	.86957			

Source: Primary data

**\*-Significant at five per cent level**

The table 2 shows factors influencing customers to use green banking initiatives among different gender group of customers along with its respective 't' statistics.

Since p value (.686) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Convenience and gender group of customers.

Since p value (.746) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Time saving and gender group of customers.

Since p value (.710) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Transparency and gender group of customers.

Since p value (.466) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Security and privacy and gender group of customers.

Since p value (.526) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Fastest transactions and gender group of customers.

Since p value (.928) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Quick access and services and gender group of customers.

Since p value (.509) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between 24\*7 and gender group of customers.

Since p value (.126) is more than 0.05 then null hypothesis is accepted at 5% significance level, hence there is no relationship between Reasonable service charges and gender group of customers.

**Conclusion**

With increasing concern about global warming and conserving environment, Indian banks are becoming more responsive towards the green aspirations of their customers. From the above study it is clear that the banks do not organize any customer meets. All the 100% respondents said that their bank does not organize any customer's meets to resolve their problems. Customer satisfaction is the demand of time, so the bank should organize customer meets to resolve the problems of their customers. 40% respondents said that the bank employees never pay any attention to them and 10% respondents said that their problems are not solved by bank executives. The remaining 50% respondents give a positive reaction in the favors of bank. 30% respondents favored that their problems are solved by bank executives and 20% respondents said they are received with smile by bank executives. So there is a mix response.

From the analysis of the study with the various demographics given above it is clearly indicated that in terms of gender and marital status doesn't have significant differences in the level of continuous commitment. While other six demographics namely age, type of bank, education, experience, designation and income shows significant differences in the level of

Continuance Commitment (CC). This means in order to improve the level of continuous commitment level banks must make adequate steps to look into demographics profiles of employees very closely.

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