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Sustainability Through Finance: An Analysis of Customer Response to SBI's Green Banking Initiatives in Kerala

[1]Girish S., [2]Dr. Prasanth A. P.
[1](Assistant Professor& Research Scholar)
Department of Commerce and Management
Amrita School of Arts, Humanities and Commerce, Kochi campus
Amrita Vishwa Vidyapeetham
India
[2](Assistant professor)
Department of Commerce and Management
Amrita School of Arts, Humanities and Commerce, Kochi campus
Amrita Vishwa Vidyapeetham
India

Abstract
The rising global consciousness around sustainability has prompted institutions, including banks, to take action towards reducing their carbon impact. However, the banking process in India has contributed to a range of environmental issues such as climate change and pollution. To address these concerns, the concept of sustainable banking, also known as Green banking, presents a viable solution that can have a positive impact on customer satisfaction and overall quality of life. But for this approach to be successful, it is crucial to garner customer approval and satisfaction with Green banking initiatives. This will require banks to gain a deep understanding of customer expectations, perceptions, and the potential barriers to implementing sustainable practices.
This paper focuses on integrating Expectancy Disconfirmation Theory into the context of India's largest public sector bank, the State Bank of India (SBI), specifically in the state of Kerala. Despite the anticipation of reduced footfall in physical branches and increased adoption of electronic banking, many customers still prefer in-person transactions. Reasons for this include a lack of awareness about digital options, concerns about data security, the need for personal assistance, especially in complex transactions, and a preference for local languages in digital channels. In Kerala, visiting bank branches in person for various transactions is a customary practice.
The theoretical analysis begins by examining customer's opinions differences to gauge satisfaction levels. ''The paper also presents evidence from SBI in Kerala, highlighting dissatisfying factors in green banking practices and addressing major challenges faced in their implementation."

***Key words*:** Van Ryzin Expectancy Disconfirmation Model, Institute of Development and Research in Banking Technology, Green Banking Products and Services, Purpose of Green Banking, Green Banking Practices, Awareness of Green Banking, Expectation of customers, Perception Uses, Customer Delight, Green banking products and services, Barriers of Green banking.

Introduction

The paramount theme of the 21st century revolves around the imperative need for renewable energy and the sustainable utilization of resources to propel future progress and advancement. Embracing environmentally conscious practices and safeguarding the planet has become an integral aspect of contemporary living. In recent decades, the world has grappled with critical challenges such as climate fluctuations and environmental issues. Issues stemming from the use of fossil fuels, excessive carbon emissions, deforestation for daily needs, escalating urbanization, and improper disposal of e-waste compound these global threats.

‘‘The inception of the concept of green banking can be traced back to the United States in 2003, gaining practical traction following legislative measures enacted by the U.S. government in March 2009’’. The USA implemented various legal acts, policy reframing, and representative bills to facilitate the seamless adoption of green banking principles. In contrast, while the Reserve Bank of India (RBI) has not introduced policy-related amendments directly tied to green banking, Indian banks have embraced international practices in this domain. "Green banking" in India is synonymous with paperless banking, a transition endorsed by the Reserve Bank of India through the Institute of Development and Research in Banking Technology (IDRBT). The adoption of green banking practices in India, with its substantial population, has not only addressed the diverse banking service needs but has also bolstered financial inclusion and sustainability in banking operations.

For a nation like India, the importance of green banking becomes even more evident as it effectively addresses environmental concerns within the economic development process. The integration of renewable and energy-efficient technologies, such as LED equipment, solar ATMs, solar panels, and wind turbines, is a testament to the positive impact of green banking. The State Bank of India (SBI) and ICICI were pioneers in embracing green initiatives, setting the stage for sustainable practices in both the public and private sectors in India. Despite SBI's extensive green initiatives, disparities in customer access across different regions, attributed to factors like inadequate network coverage, consumer awareness gaps, stakeholder attitudes, monitoring challenges, and infrastructural limitations, hinder the seamless growth of green banking initiatives in Kerala. As banking officials anticipate reduced foot traffic in physical branches, understanding customers' knowledge levels, perceptions, and expectations is crucial for framing policies that actively engage customers and ensure their satisfaction.

Objective

a) To study the perceived disconfirmation and the level of customer satisfaction with green banking products and services delivered by SBI Kerala.
b) To study the major barriers of green banking in SBI, Kerala.

Formulating Model Hypotheses: Green Banking Customer Satisfaction In Sbi Kerala

Null Hypothesis: Through perception and disconfirmation, expectations can have a significant impact on satisfaction directly and indirectly.

a) Knowledge about green banking offerings will positively impact customer expectations.
b) Expectations regarding the green banking services provided by the State Bank of India will positively affect customer satisfaction.
c) Expectations concerning the green banking services provided by the State Bank of India will have a negative impact on disconfirmation.
d) Customer expectations regarding green banking products and services from SBI will positively contribute to customer satisfaction.
e) Customer perceptions of green banking will positively influence disconfirmation.
f) Customer perceptions of green banking services and products offered by SBI will positively affect customer satisfaction.
g) Positive disconfirmation will result in customer satisfaction with the green banking services provided by SBI.
h) There is no significant barrier towards green banking in SBI Kerala

Research Focus

The State Bank of India (SBI), as the largest commercial bank in India, has taken a proactive stance towards sustainability by spearheading the "green banking" movement. Despite the bank's efforts to promote environmentally friendly practices and the expectation that electronic banking usage would increase, the reality in Kerala reveals a persistent trend of customers continuing to visit physical bank branches for their transactions. The bank has implemented strategies to minimize environmental impact and encourage customers to adopt sustainable practices. However, the effectiveness of these green banking initiatives faces challenges in Kerala, where regional disparities, such as limited network coverage, conservative operational practices, low consumer

awareness, stakeholder attitudes, insufficient monitoring and feedback mechanisms, and inadequate infrastructure, hinder the seamless integration and growth of these initiatives in the banking system.

In the contemporary landscape, sustainability has become a focal point for both governmental bodies and large corporations. The sustainability of a system is contingent upon its support for people's health, maintenance of risk-free living conditions, economic feasibility of transactions, and environmental responsibility. While policymakers are actively implementing green initiatives and seeking feedback from officials, there exists a gap in understanding how customers perceive and derive satisfaction from these initiatives. The study recognizes the significance of evaluating customer satisfaction levels and expectations in the context of green banking services. The Expectancy Disconfirmation model is proposed as a valuable tool to assess the extent to which customers are satisfied with existing green banking systems, identify areas requiring improvement for sustainable goals, and uncover major barriers that impede progress.

Review Of Existing Research

Ginovsky, (2009) observed that to implement ecologically friendly practices; banks should launch new banking products and practices that promote sustainable development and need to restructure their back office operations. The study suggested using paperless banking to reduce the carbon footprint of internal banking operations. The adoption of Green Street lending, which entails charging customers and businesses a low interest rate for installing solar energy systems and energy-saving equipment like solar hot water systems, highly efficient furnaces, heat pumps, and replacement windows, also results in cost savings for the bank. Through automation, they can avoid the cost of storing paper and the cost of courier vehicles, fuel consumption, and emissions.

Soytas & Sari, (2009) investigated the relationship between energy consumption, economic growth, and carbon emissions in the context of an EU candidate member. The study investigates the challenges associated with balancing economic development and environmental sustainability, which are crucial considerations for green banking initiatives. It emphasizes the importance of integrating environmental concerns into economic decision-making processes. While not directly focused on green banking initiatives, the findings and insights provided in this study can inform the development and implementation of green banking practices. It suggests that green banking initiatives can play a role in promoting sustainable development by encouraging financial institutions to adopt environmentally friendly practices and support projects that mitigate carbon emissions.

Rahman, (2010) analysed the monetary and credit policies of Bangladesh Bank towards attaining broader financial enclosure. Bangladesh Bank carries forward with technology driven, innovative; environment and low cost banking approach; conveying a qualitative change in banking, application of advanced banking technology, and use of information and communication technology to extend financial services to the door step of common people. To ensure access to financial services for all, various initiatives have been taken like trade finance; digitalization of the financial sector, channeling liquidity into productive and supply augmenting investments including agriculture, SMEs, green banking and CSR activities; expected to inclusive growth and therefore lessen poverty; required for pushing the country on course to the targeted vision of digital Bangladesh by 2021.

Weber,& Sven, (2011) ‘‘identified social banking as a value-driven banking concept with positive sociological and ecological impacts. Most of the social banks came out of the crisis much stronger and bigger than they were before. Aside from that, no social banks were bailed out with public money. It attracts clients searching for secure and sensible ways to deposit their funds, as well as conventional banks recognizing the potential of a socially aware approach to banking. It is a matter of awareness, which compel us to have some views from a different outlook. Bearing in mind the various functions of a bank in the current scenario, now it is high time to understand the role of banks in the 21st century’’.

Rambalak, & Govind, (2013) stated that the Indian banking sector is still at the initial stage of green banking operations. As most of the banks are adopting and focusing only on those green initiatives which provides win-win situation for the bank, that help to show the low concern for the environment along with helping the bank in cost savings and improved operational efficiency. They learn from foreign banking institutions. So the time demands more focus on the green initiatives such as creating awareness among society, and helping smaller firms to change their operational activities, so as to direct them to be more environmentally friendly in nature for

a sustainable goal. Future research may be conducted to study the impact of green practices on consumer willingness to purchase green products of various organizations in the Indian context.

Baumeister,& Vohs, (2007) ‘‘noticed that in accordance with the Self-Regulatory Theory, customers consider the sacrifices they must make in order to achieve their goals. Promoting a favourable attitude towards Green Banking is not a costly endeavor. Accordingly, banking customers believe that being able to contribute to saving the environment would likely improve their attitude towards green banking, before evolving their intention to use green banking.’’

Bouma, Jeucken, & Klinkers, (2001) outlined that significant impact of banking activity on the sustainable development. In order to understand the banks’ role towards sustainability, they identified four stages: defensive, preventive, offensive and sustainable banking. The authors highlighted the important differences between regions, countries and banks with regard to sustainable banking. The book looks at perspectives and case studies on how various changes in the financial sector are moving banks in the direction of sustainability. They focused on five central themes in their book: the policies of banks, transparency and communication, environmental investment funds, environmental risks and their repercussions for banks’ products, and the role of governments, NGOs and multilateral banks.

Richard & Wayne, (1988) argued that ‘‘users' satisfaction is the strongest predictor of their continuance intent, followed by perceived usefulness (perception), awareness, attitude, expectation, and perceived behavioral control’’. The ECM posits that an individual’s intention to continue IT usage is dependent on three variables: the user’s level of satisfaction with the IT; the extent of user’s confirmation of expectations; and post-adoption expectations, in the form of perceived usefulness. Disconfirmation theory posits that satisfaction is an evaluative outcome of the gap between performance and expectations by **Ming, (2010).**

Oliver & Swan, (1989) ‘‘theory of expectation disconfirmation stated that expectations are formed by personal experiences and an understanding of the environment combined with considerations for practicability, according to Oliver. Based on objective judgment rather than emotional reactions, perceived performance is relatively less influenced by emotion. There are three forms of expectation disconfirmation: Positive disconfirmation occurs when perceived performance is higher than expected. The situation is confirmed when the observed performance meets expectations. Disconfirmation of negative performance occurs when perceived performance falls short of expectations. The quality of service performance is more likely to satisfy customers when it meets (confirmation) or exceeds (positive confirmation) their expectations.

Yen,& Lu, (2008) specified that a consumer's disconfirmation occurs when the product or service does not meet their expectations, performance is perceived as a result of cognitive processes. Besides, buyers' disconfirmation of E-services is positively associated with their satisfaction. **Peter, Ashworth, & Kelley, (2010)** based on the disconfirmation theory, product evaluation is determined by how well the product performs compared to initial expectations. Disconfirmation was interpreted as a discrepancy between initial expectations and actual product performance. In addition, disconfirmation-sensitive consumers are more satisfied or dissatisfied when products perform better than expected. **Yi & La, (2004)** argued that perceived performance could also affect satisfaction directly, and sometimes it emerges as the only influence. In general, EDT was used to discussing of consumer satisfaction, repurchase intentions, post-purchase behavior, service marketing, and used to predict the consumers’ product repurchase and service continuance use’’.

Research Discrepancy

Indian banks, including the State Bank of India (SBI), have embraced green banking practices for sustainable development in response to global environmental concerns. They have obtained feedback from their officials regarding the green banking initiatives taken by the bank. But they are not giving due consideration to the other side as the customers' awareness and their level of satisfaction regarding the sustainable banking movements.

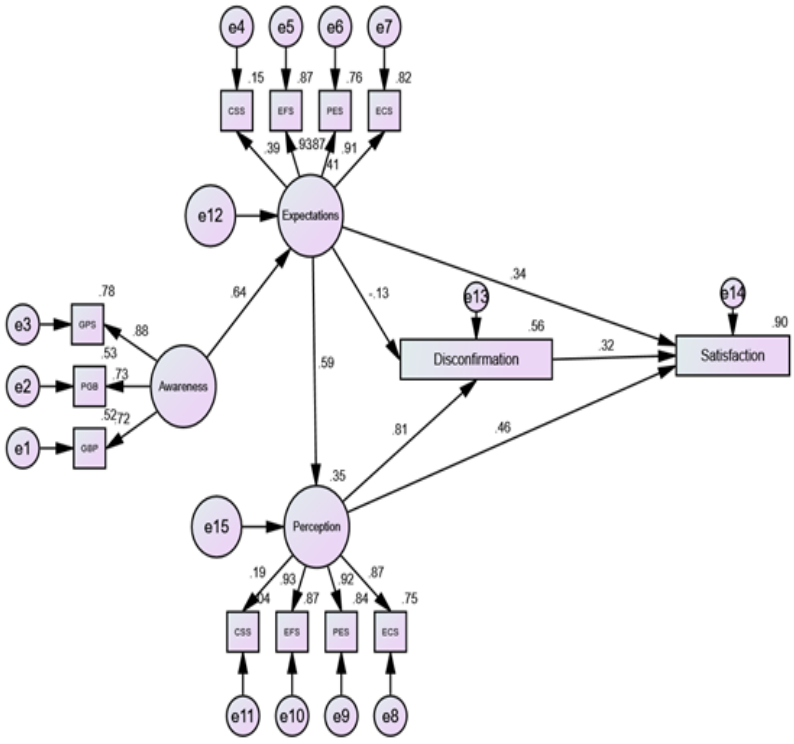
Literature review related to the poor customer awareness and satisfaction of green banking and their low level of IT literacy, lack trust on banking transactions, support from the bank officials for complicated transactions were significant obstacles to successfully executing green banking practices in Kerala. ‘‘A huge gap has been found in what banks want or try to spread and what people think of banks to be doing regarding green banking (Jayadatta & Nitin, 2017; The Boston Consulting Group, 2009)’’. Very few studies have been conducted in the

field of expectation disconfirmation area for understanding level of satisfaction and dissatisfaction of customers and creating the barriers for the execution of SBI initiatives in Kerala.

Results Of The Model

The present study derived from the realms of social psychology and organizational behavior, the Expectations Disconfirmation Theory (EDT) centers on consumer behavior and satisfaction within marketing. This theory posits that a product's performance is anticipated to deviate from consumers' initial expectations preceding the purchase or use of the product. Consumer satisfaction is adversely impacted when the actual performance of the product diverges from their initial expectations. This divergence, termed disconfirmation, can manifest as positive (exceeding expectations) or negative (falling short of expectations) performance. According to Oliver, the concept of disconfirmation is crucial as expectations are dynamic and can evolve over time.

The underlying assumptions of the Expectations Disconfirmation Model emphasize the pivotal role of prior expectations as critical variables influencing subsequent perceptions, both directly and indirectly. The model posits a negative correlation between expectations and disconfirmation, wherein the disconfirmation rate decreases (increases) as expectations rise (fall). A higher expectation leading to negative disconfirmation, or vice versa, is a key prediction. Additionally, there is a positive correlation between perception and disconfirmation, indicating that a higher perceived performance corresponds to positive disconfirmation, and conversely. The relationship between disconfirmation and satisfaction is also positive, implying that heightened perceived performance results in increased satisfaction, while lower perceived performance leads to reduced satisfaction. Furthermore, expectations and perception exhibit a positive correlation, with elevated expectations corresponding to heightened performance perception. The direct impact of performance on satisfaction underscores the necessity of a direct correlation between the two for achieving higher levels of satisfaction. In cases of unclear service evaluation, individuals may use past expectations as a benchmark for determining satisfaction.



Model 1: Van Ryzin (2004) Expectation Disconfirmation Model of customer satisfaction

Hypothesis Testing

In summary, Model 1 provides robust support for the effective use of the Expectancy Disconfirmation Model (EDM) in the context of green banking services offered by the State Bank of India (SBI). The model's performance aligns with expectations, particularly evident in the parameter estimates. The significant and positive correlation between customer expectations and perceived performance (ß ¬ 0.59, $p < 0.001$) underscores that higher customer expectations are associated with a positive impact on the perceived quality of green banking services in SBI.

Furthermore, the inverse relationship between expectations and perceived disconfirmation ‘‘(ß - 0.13, $p < 0.001$) is noteworthy, indicating that higher expectations are linked to negative disconfirmation, while lower expectations may result in positive disconfirmation. The positive correlation between perception and perceived disconfirmation (ß ¬ 0.81, $p < 0.001$) suggests a consistent pattern. Moving beyond these relationships, the three core variables of the Expectancy Disconfirmation Model directly influence customer satisfaction. Expectations exhibit a strong and positive association with satisfaction (ß 0.34, $p < 0.001$), indicating that heightened satisfaction is observed when customers experience the benefits of green products and services. Additionally, perceived disconfirmation significantly and positively impacts satisfaction (ß 0.32, $p < 0.001$), highlighting that customers perceiving green banking services as surpassing their expectations are more likely to be satisfied. Although perceived disconfirmation emerges as the most influential predictor of satisfaction (ß 0.32 vs. ß 0.67), it falls short compared to Van Ryzin's model’’, signaling that there is room for improvement in providing adequate satisfaction to customers through green banking services. Finally, ‘‘as anticipated by the EDM, there is a positive and substantial association between perception and satisfaction (ß 0.46, $p < 0.001$), signifying that superior performance or better-perceived service quality corresponds to heightened contentment’’.

Key Results

This study was applied of Expectancy Disconfirmation Model (EDM) testing to rural public services in China, addressing a notable gap in existing literature that has predominantly focused on applying EDM to state, city, and local governments in the United States. The specific emphasis here is on evaluating the applicability of EDM to the realm of green banking services provided by the bank. Moreover, recognizing challenges in enhancing service quality within the EDM framework, the researcher augments theoretical underpinnings by incorporating tactics that influence expectations. The extended model encompasses factors such as ‘‘green banking economic services, professional and efficient services, social service, and environmental services responsiveness as influencers on expectations of green banking services.’’ Results indicate strong support for the EDM model in the context of green banking services, deviating from previous research findings. In a surprising turn of events, this study illuminates a decline in customer satisfaction due to the level of awareness and expectations surrounding green banking services, going against the usual trend of positive disconfirmation. The extended EDM for banking services offers valuable insights into understanding the impact of expectations on customer satisfaction, providing a cognitive framework for researchers and managers to comprehend the intricate processes by which customers evaluate their satisfaction with green banking services.

Table 1: Friedman test for significant difference between major barriers of Green banking among SBI customers

Ranks			
Barriers of Green Banking	**Mean Rank**	**Chi-Square Value**	**P Value**
Safety issues	**16.76**	**436.405**	**<0.001****
Lack of training	**16.14**		
No human touch	**16.56**		
Absence of traditional customized approach	**12.07**		
Cumbersome in usage	**12.28**		
High adoption and operation cost	**13.49**		

Lack of infrastructural facilities (mobile, internet connectivity etc…)	**14.20**		
Lack of proper coordination from officials	**15.26**		
Lack of awareness and capacity building	**15.78**		

Note: ** Denote significant at 1 per cent level

Since p value is less than 0.001 the null hypothesis rejected at 1 per cent level. Hence there is a significant difference towards the mean scores of the barriers of green banking among SBI customers in Kerala. The Friedman Test, conducted to assess the mean ranks of various barriers to green banking in State Bank of India (SBI) Kerala, reveals statistically significant differences among the identified major barriers (Chi-Square = 436.405, df = 27, Asymp. Sig. = .000). The mean ranks provide insights into the perceived severity of each barrier, with lower mean ranks indicating higher levels of concern among respondents.
Safety issues emerged as the most significant barrier, obtaining the highest mean rank of 16.76. This implies that respondents rank safety issues as the most prominent obstacle to the implementation of green banking practices in SBI Kerala. Other notable barriers include lack of training (mean rank 16.14), no human touch (mean rank 16.56), and absence of traditional customized approaches (mean rank 12.07).

Important Suggestions

To enhance customer satisfaction in the realm of green banking, it is imperative to elevate awareness regarding environmental consciousness contributions. To truly embrace sustainability, we must prioritize paperless transactions, energy conservation, and providing rewards for using debit and credit cards, as well as offering green home loans, green car loans, and green bonds. This requires us to actively educate our customers and bring their attention to these important areas. ‘‘Customer satisfaction with environmental sustainability factors is currently low among State Bank of India (SBI) customers, attributed to factors like constant ATM usage, complex loan application procedures, absence of regulatory systems, limited interest in expanding green loans, and challenges in branch banking transactions. Recommendations include the implementation of solar-powered ATMs, establishment of dedicated green banking units, provision of lower interest rates on green loans, and intensive advertising and promotion of green banking products and services to instill the importance of sustainable practices among SBI customers.’’ Targeting high school and higher secondary customers with a dedicated team and designing user-friendly mobile banking for initial account operations in local languages are suggested strategies. Simplicity and avoidance of complex procedures are emphasized to encourage customer adoption of green banking. Additionally, instituting "best customer awards" and "customer rewards" based on green banking service usage can help shift customer attitudes toward environmental sustainability. The study highlights the need for transparency, regulation, infrastructure development, availability of natural resources, increased interest and consciousness regarding sustainability, and stakeholder engagement to overcome existing barriers and facilitate the smooth implementation of green initiatives by the bank.

Conclusion

‘Environmental concern has been recognized as a source of competitive advantage by financial institutions, who have designed products with a green image.’ The study attempted to highlight the customer’s level of awareness about green banking, their level of satisfaction based on their perceived and experienced use of green banking products, understanding the missing factors leading to the sustainability and satisfaction of the customers in Kerala and the barriers affecting the successful implementation of green banking with the help of prior behavioral studies. The study shows that the bank is taking the initiatives of green banking practices to create customer awareness. As a result of that, perceived use of green banking practices is not a strong factor of customer satisfaction. According to the research findings, the study considers the customers social and economic performance rather than environmental performance in green banking activities. Environmental considerations given by the bank are the least in satisfying customers in SBI. Those are against the goal of the green banking movement of the bank.

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