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# GO GREEN- A CUSTOMER CENTRIC STUDY ON SUSTAINABLE DEVELOPMENT WITH SPECIAL REFERENCE TO GREEN BANKING

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**ABSTRACT:** India, with limited resources, is a vast and second-most populous country in the world. As we see with the ever-growing population, we are running short of natural resources that are being used in excess. It has become an urgent need of the time to divert our attention as to how we utilize the resources in its optimum capacity without being wasted. Today, we have entered the Technological era and almost all types of Industries including Banks have taken a huge step towards an Ecological balance and being digitized, and one of its major contributions is Green Banking. It is the concept of reducing carbon footprints thereby promoting Eco-friendly practices in their Banking activities. Green Banking aims at improving the turbulence and imbalance which is caused in the Environment by giving high importance to Green products such as Green cards, Mobile Banking, Internet Banking, Green Mortgages, etc. The study aims to analyze the customer's awareness level with several factors that affect their perception towards Green Banking and their habits of switching from traditional manual methods of Banking to Digital methods. The study was undertaken and concluded based on data collected from both primary and secondary sources.

**KEYWORDS:** Green Banking, Eco-Friendly practices, Environment.

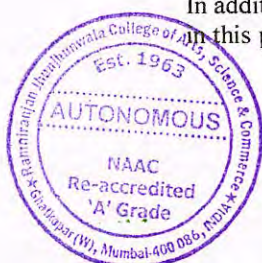
## I. INTRODUCTION:

Green banking: An enormous step towards Sustainable development taken by several Banks nowadays to reduce the imbalance caused not only in Environment but also in the Economy. Green banking helps to reduce carbon footprints thereby promoting Eco-friendly practices in their Banking activities. Adopting the practices of Green Banking will serve as a beneficial tool for Sustainable Environment as well as Operational efficiency, minimization of Manual errors, Frauds, and Cost Reduction in banking activities. Banks provide their customers an opportunity to serve a better citizen for our country by making them habitual of Green practices which are beneficial for our Environment such as Online Banking instead of visiting a Branch, Paying Bills online, using Mobile wallets instead of carrying hard cash, etc. Therefore, Banks play a very significant role in developing strategies and activities which are not only environmentally sustainable but also socially responsible through constant practice of making the environment GO-Green.

## II. REVIEW OF LITERATURE:

1. **Debnath, Sucharita & Roy, Sanghita & Jom, Iuj. (2019):** Green banking has been given great importance for sustainable development. The Banking industry has come forward to take initiatives on Green banking products. Their study is focusing on Customer' awareness on initiatives of Green banking. They have taken some relevant factors which are being considered for this study, those are, Environmental Protection, E-Banking, Paperless banking, Use of renewable resources, Sustainable banking, Corporate Social Responsibility, etc. to evaluate customer's awareness on initiatives of Green banking.

2. **Tara, Kanak & Singh, Saumya & Kumar, Ritesh & Muniyan, Sundararajan. (2019):** Their study has stated that Developing activities have only given importance to Economic benefits and ignored the aspect of growing needs of limited natural resources. In routine work, Banking and Industrial sectors are facing challenging Environmental issues and their relevant impact on their business. New initiatives to control Environmental pollution by the Banking sector and its role in sustainable development are studied in this paper. In addition, the effect of geographical locations of the respondents on the adoption of green banking was studied in this paper. The results of this study showed that geographical locations of the respondents play a significant role



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