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Assessment of Green Banking Practice used by Indian Women Millennials

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Abstract

Green banking refers to promoting eco-friendly procedures and reducing the carbon footprint of banking operations. Customers are utilizing less paper in their banking transactions than they did in the past due to the adoption of the newest, emerging technologies in Indian banking services. The bank offers its clients a service called "green banking," which is primarily conducted using green phones. Therefore, the purpose of this research paper is to determine how knowledgeable millennial working women are of green banking practices in the Indian banking industry. The focus of the study is millennial working women, meaning those between the ages of 22 and 37 who were born between 1981 and 1996. Methodology/Design: The study was cross-sectional and descriptive in nature, and it was entirely based on data collected from 100 working women in the millennial generation and primary research. The research employed judgmental sampling to collect data. The study's respondents were chosen based on three criteria. First and foremost, they need to be knowledgeable about green banking services. Second, they must be between the ages of 22 and 38. Findings: Although the data analysis revealed that they were fully aware of green banking, the researcher found that the majority of the services were not. Research Limitation: Millennial working women between the ages of 22 and 37 (born 1981–1996) were the study's target demographic.

Keywords: *Green banking, Awareness, Millennial Women, Working-Women*

Introduction

Green banking is a boon of technology and becoming more popular in modern banking. It imparts banking amenities to the customers at anytime and anywhere using wireless internet technology and cellular phone devices, as well as smart-phones and Personal Digital Assistances (Al-Jabri, 2016). In recent years adoption of green banking has received much attention because there are more phone users than the computer. Further said that banks have changed the conventional form of banking to paperless banking and encourage cashless society. It is a successor of online banking (Motwani, 2016). Green banking is the third epoch of technology in the banking zone after phone or net banking. Further said the researcher that In India, green banking is the world's second-subscriber base in the green sector after china (Balakrishnan & Sudha, 2016). Customers can check account balance, can transfer funds to another account, can check mini statement and can make

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bill payments through green banking. The physical distance between the banks and the customer has been reduced through it. (Singh & Shrivastava, 2018).

Literature Review

Devi, Sebastina, and Kanchna (2011) Studied measuring Customer Awareness, Opinion, Reasons for opting green banking. Data had gathered for the study through the primary sources from 249 respondents through questionnaire. The random sampling technique had used for selecting the respondents. The study disclosed that most of the respondents use green banking whenever they have needed. Further, the study has not found any relationship between the age group of the respondents and customer awareness towards green banking.

Rajasekaran (2015) had conducted a perusal to measure Customer Awareness towards e-Banking Services in Coimbatore City. For the research data were gathered from 90 respondents through both primary and secondary sources. Several statistical techniques were used for the analysing the study. The study revealed that the majority of respondents were aware of e-banking but all the services of e-banking were not used by them.

Amutha (2016) Studied on Measuring Consumer Awareness towards e-banking. For the study Data had gathered through both primary sources and secondary sources. The researchers had used various statistics for analyzing the study. The study revealed that the majority of the consumers were aware of all banking services.

Krupa and. Anithamary and Harini (2017) had conducted a perusal on consumer awareness and usage of E-Banking services with reference to Coimbatore City. For the study data were gathered through both primary as well as secondary sources from 100 respondents. For analyzing the perusal several statistical tools were used by the researchers. The perusal disclosed that the majority of the respondents were conscious of e-Banking but some consumers were found who not using e-banking due to lack of information.

Sen P.K, Hasan N. and Prajapati C. (2019) Studied on measuring Green-banking awareness on working women's perspective in Santa city. Data gathered from 100 respondents by random sampling technique. For perusal, both primary and secondary sources have been used. Data has analysed by a Simple percentage technique. The revealed that majority working women were aware and they were comfortable with green banking services.

Alsayegh, Rahman, Hodayoun (2020) studied that the notion of sustainable banking involves green banking practices to incorporate environmental considerations, community practices, and ethical values.

Data Analysis and Interpretation

Reliability of items is .885 which has been tested by Cronbach's alpha. The value must be exceed .07(Hair et al.,2010)

Table 1. Respondent's awareness towards Green banking

Reliability Statistics	
Cronbach's Alpha	N of Items
.885	28

Need of the study

Under Gen Y all level females in different category of branches have been chosen who Millennials are. This study will help banks knowing the awareness of green banking practices, green banking initiatives adapted by millennial working women and also the penetration of green banking in service sector. The study will also help the new researchers who will interest in research on millennial regarding green banking practices used by Indian Millennial (Gen Y) working women.

Gap Identified: Young generation's working women are recognized as an important and lucrative segment in the banking sector and the time has come to check the awareness level of green banking practices, it's usage and penetration in Indian banking sector with the millennial working women.

Objective

- To assess the awareness level of millennial working women towards Green banking in Indian perspective.
- To assess the usage of Green banking products in Indian banking.
- To check the penetration of Green banking initiates in Indian banking sector..

Research Methodology

The goal of the research was to understand how millennial working women felt about green banking. Millennials are people who were born between 1981 and 1996. (22-37). The study was descriptive and cross-sectional. Primary data were used to inform the study. Judgmental sampling was utilized by the researchers to choose respondents. 100 respondents provided information, which was then examined. The information was gathered via a self-structured questionnaire.

Table 1 All millennial working women, married or single, were aware of green banking services, according to Table 1. Fifty percent of married working women were found to be aware of green banking, while the remaining fifty percent were unmarried. According to the study, 58% of unmarried working women were in the age range of 22–25 and 48% of married working women were in the 30-33 age range. These women were particularly conscious of green banking compared to other age groups. There were no unmarried working women in the 34–37 age range who were aware of green banking.

Table 2. Respondent's awareness on Short Message services (SMS)

Marital status				age of the respondents				Total
				22-25	26-29	30-33	34-37	
Married		Yes	Count	3	8	24	15	50

	Short message service		% within Short message service	6.0%	16.0%	48.0%	30.0%	100.0%
Unmarried	Short message service	Yes	Count	29	12	9		50
			% within Short message service	58.0%	24.0%	18.0%		100.0%

Table 2 shows that short message service is one of the form or channel of the green banking of the services. It also shows that majority of the Married working women 30% belongs the age 34-37 who were aware from the form of service of the green banking and only 3% awareness has been found between the age group 22-25.

Table 3. Respondent's awareness on Interactive Voice Response (IVR)

Marital status				age of the respondents				Total
				22-25	26-29	30-33	34-37	
Married	Interactive Voice Response	Yes	Count	2	0	4	6	12
			% within Interactive Voice Response	16.7%	0.0%	33.3%	50.0%	100.0%
		NO	Count	1	8	20	9	38
			% within Interactive Voice Response	2.6%	21.1%	52.6%	23.7%	100.0%
	Total		Count	3	8	24	15	50
			% within Interactive Voice Response	6.0%	16.0%	48.0%	30.0%	100.0%
Unmarried	Interactive Voice Response	Yes	Count	14	6	5		25
			% within Interactive Voice Response	56.0%	24.0%	20.0%		100.0%
		NO	Count	15	6	4		25
			% within Interactive Voice Response	60.0%	24.0%	16.0%		100.0%
	Total		Count	29	12	9		50
			% within Interactive Voice Response	58.0%	24.0%	18.0%		100.0%

Table 3, shows that 48% majority of the married working women were aware from channel or forms interactive voice response between the age group 30-33 and unmarried working women 58% majority were aware from the channel between the age group 22-25.

Table 4. Respondent's awareness on Unstructured Supplementary Service (USSD)

Marital status				age of the respondents				Total	
				22-25	26-29	30-33	34-37		
Married	Unstructured Supplementary Service Data)	Yes	Count	2	2	6	5	15	
			% within Unstructured Supplementary Service Data)	13.3%	13.3%	40.0%	33.3%	100.0%	
		NO	Count	1	6	18	10	35	
			% within Unstructured Supplementary Service Data)	2.9%	17.1%	51.4%	28.6%	100.0%	
	Total		Count	3	8	24	15	50	
			% within Unstructured Supplementary Service Data)	6.0%	16.0%	48.0%	30.0%	100.0%	
	Unmarried	Unstructured Supplementary Service Data)	Yes	Count	17	9	4		30
				% within Unstructured Supplementary Service Data)	56.7%	30.0%	13.3%		100.0%
NO			Count	12	3	5		20	
			% within Unstructured Supplementary Service Data)	60.0%	15.0%	25.0%		100.0%	
Total		Count	29	12	9		50		
		% within Unstructured Supplementary Service Data)	58.0%	24.0%	18.0%		100.0%		

Table 4, shows that out of 50 only 15 married working women found who were aware from the channel or forms of Unstructured Supplementary service data of green banking and 35 working women were found who had not knowledge and awareness from the channel. On the other side out of 50 unmarried working women only 30 women were found who were aware from the channel and 20 women were found who were unaware from the channel.

Table 5. Respondent's awareness on Unified Payment Interface (UPI)

Marital status				age of the respondents				Total
				22-25	26-29	30-33	34-37	
Married	Unified Payment Interface	Yes	Count	2	8	23	13	46
			% within Unified Payment Interface	4.3%	17.4%	50.0%	28.3%	100.0%
		NO	Count	1	0	1	2	4
			% within Unified Payment Interface	25.0%	0.0%	25.0%	50.0%	100.0%
	Total	Count	3	8	24	15	50	
		% within Unified Payment Interface	6.0%	16.0%	48.0%	30.0%	100.0%	
Unmarried	Unified Payment Interface	Yes	Count	25	12	9		46
			% within Unified Payment Interface	54.3%	26.1%	19.6%		100.0%
		NO	Count	4	0	0		4
			% within Unified Payment Interface	100.0%	0.0%	0.0%		100.0%

Table 5, shows that out of 100, 50 married working women only 46 women who were aware from the UPI channel and 4 women were not aware and remaining 50 unmarried working women only 46 women who were aware from the UPI and 4 women who were not aware.

Table 6. Respondent's awareness on Green Banking Application

Marital status				age of the respondents				Total
				22-25	26-29	30-33	34-37	
Married	Green Banking App	Yes	Count	2	8	24	15	49
			% within Green Banking App	4.1%	16.3%	49.0%	30.6%	100.0%
		NO	Count	1	0	0	0	1
			% within Green Banking App	100.0%	0.0%	0.0%	0.0%	100.0%
	Total		Count	3	8	24	15	50
			% within Green Banking App	6.0%	16.0%	48.0%	30.0%	100.0%
Unmarried	Green Banking App	Yes	Count	29	12	9		50
			% within Green Banking App	58.0%	24.0%	18.0%		100.0%

In this table 6 shows that out 50 married working women only 1 woman was not aware from green banking application but remaining 49 were aware. But all unmarried working were aware from the green banking application.

Table 7. Respondent's awareness on Fund transfer service

			Do you aware of fund transfer service of green banking?	Total
			Yes	
age of the respondents	22-25	Count	32	32
		% within age of the respondents	100.0%	100.0%
	26-29	Count	20	20
		% within age of the respondents	100.0%	100.0%
	30-33	Count	33	33
		% within age of the respondents	100.0%	100.0%
	34-37	Count	15	15
		% within age of the respondents	100.0%	100.0%
Total	Count	100	100	
	% within age of the respondents	100.0%	100.0%	

Table 7 revealed that all age groups i.e. 22-25, 26-29, 30-33, 34-37 working women whether married or unmarried they are fully aware of fund transfer service of green banking.

Table 8. Respondent's awareness on Immediate payment service (IMPS)

			Do you aware of IMPS(Immediate payment service of green banking?)		Total
			Yes	No	
age of the respondents	22-25	Count	20	12	32
		% within age of the respondents	62.5%	37.5%	100.0%
	26-29	Count	12	8	20
		% within age of the respondents	60.0%	40.0%	100.0%
	30-33	Count	23	10	33
		% within age of the respondents	69.7%	30.3%	100.0%
	34-37	Count	11	4	15
		% within age of the respondents	73.3%	26.7%	100.0%
Total	Count	66	34	100	
	% within age of the respondents	66.0%	34.0%	100.0%	

Table 8, shows that 66% millennial working women were aware from IMPS green banking service and remaining 34% were not aware from the service.

Table 9. Respondent's awareness on green top-up service

			Do you aware of green top up service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	29	3	32
		% within age of the respondents	90.6%	9.4%	100.0%
	26-29	Count	19	1	20
		% within age of the respondents	95.0%	5.0%	100.0%
	30-33	Count	33	0	33
		% within age of the respondents	100.0%	0.0%	100.0%
	34-37	Count	15	0	15
		% within age of the respondents	100.0%	0.0%	100.0%
	Total	Count	96	4	100
		% within age of the respondents	96.0%	4.0%	100.0%

Table 9 revealed that 96% millennial working women were from green top-up service of green banking and only 4% women were not aware from the service. In age group 30-33 of millennial were fully from the green top-up service

Table 10. Respondent's awareness on DTH top-up service

			Do you aware of DTH top up service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	28	4	32
		% within age of the respondents	87.5%	12.5%	100.0%
	26-29	Count	19	1	20
		% within age of the respondents	95.0%	5.0%	100.0%
	30-33	Count	30	3	33
		% within age of the respondents	90.9%	9.1%	100.0%
	34-37	Count	14	1	15
		% within age of the respondents	93.3%	6.7%	100.0%
	Total	Count	91	9	100

% within age of the respondents	91.0%	9.0%	100.0%
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Table 10 shows that 91% of millennial working women were aware from DTH top-up service of green banking and only 9% working women were not aware from DTH top-up service. 85.5% awareness was found in 22-25, 95% awareness was found in 26-29, 90.9% awareness was found in 30-33 and 93.3% awareness was found in age group 34-37.

Table 11. Respondent's awareness on shopping from green banking service

			Do you aware of shopping from green service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	30	2	32
		% within age of the respondents	93.8%	6.2%	100.0%
	26-29	Count	20	0	20
		% within age of the respondents	100.0%	0.0%	100.0%
	30-33	Count	33	0	33
		% within age of the respondents	100.0%	0.0%	100.0%
	34-37	Count	15	0	15
		% within age of the respondents	100.0%	0.0%	100.0%
Total	Count	98	2	100	
	% within age of the respondents	98.0%	2.0%	100.0%	

Table 11 revealed that 98% millennial working women were aware from shopping from green service of green banking but only 2% working women were found not aware from the green banking service. In the age groups i.e. 26-29, 30-33 and 34-37 were found fully awareness regarding the service.

Table 12. Respondent's awareness on paying insurance premium service

			Do you aware of paying insurance premium service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	12	20	32
		% within age of the respondents	37.5%	62.5%	100.0%
	26-29	Count	6	14	20
		% within age of the respondents	30.0%	70.0%	100.0%

	30-33	Count	18	15	33
		% within age of the respondents	54.5%	45.5%	100.0%
	34-37	Count	7	8	15
		% within age of the respondents	46.7%	53.3%	100.0%
	Total	Count	43	57	100
		% within age of the respondents	43.0%	57.0%	100.0%

Table 12, revealed that 43% millennial working women were aware from paying insurance premium service of green banking and 57% were not aware from the service.

Table 13. Respondent's awareness on utility bills payment service

			Do you aware of utility bills payment service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	22	10	32
		% within age of the respondents	68.8%	31.2%	100.0%
	26-29	Count	13	7	20
		% within age of the respondents	65.0%	35.0%	100.0%
	30-33	Count	24	9	33
		% within age of the respondents	72.7%	27.3%	100.0%
	34-37	Count	11	4	15
		% within age of the respondents	73.3%	26.7%	100.0%
	Total	Count	70	30	100
		% within age of the respondents	70.0%	30.0%	100.0%

Table 13, shows that 70% millennial working women were aware from utility bills payment service of green banking and 30% women were found who were not aware from the service.

Table 14. Respondent's awareness on credit card bills payment service

			Do you aware of credit cards bills payment service of green banking?		Total

			Yes	No	
age of the respondents	22-25	Count	20	12	32
		% within age of the respondents	62.5%	37.5%	100.0%
	26-29	Count	11	9	20
		% within age of the respondents	55.0%	45.0%	100.0%
	30-33	Count	19	14	33
		% within age of the respondents	57.6%	42.4%	100.0%
	34-37	Count	11	4	15
		% within age of the respondents	73.3%	26.7%	100.0%
Total	Count		61	39	100
	% within age of the respondents		61.0%	39.0%	100.0%

Table 14, revealed that 61% millennial working women were aware from the credit card bills payment service of green banking and 39% women were not aware from the service.

Table 15. Respondent's awareness on railway ticket booking service

			Do you aware of railway ticket booking service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	27	5	32
		% within age of the respondents	84.4%	15.6%	100.0%
	26-29	Count	20	0	20
		% within age of the respondents	100.0%	0.0%	100.0%
	30-33	Count	29	4	33
		% within age of the respondents	87.9%	12.1%	100.0%
	34-37	Count	14	1	15
		% within age of the respondents	93.3%	6.7%	100.0%
Total	Count		90	10	100
	% within age of the respondents		90.0%	10.0%	100.0%

Table 15, revealed that 90% millennial working women were aware from railway ticket booking service of green banking and only 10% women were found not aware from the service. 100% awareness was found in 26-29 age group of millennial.

Table 16. Respondent's awareness on airline ticket booking service

			Do you aware of airline ticket booking service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	25	7	32
		% within age of the respondents	78.1%	21.9%	100.0%
	26-29	Count	19	1	20
		% within age of the respondents	95.0%	5.0%	100.0%
	30-33	Count	29	4	33
		% within age of the respondents	87.9%	12.1%	100.0%
	34-37	Count	12	3	15
		% within age of the respondents	80.0%	20.0%	100.0%
Total		Count	85	15	100
		% within age of the respondents	85.0%	15.0%	100.0%

Table 16, revealed that 85% millennial working women were found who aware from airline ticket booking service of green banking and only 15% working women were found who not aware from the service.

Table 17. Respondent's awareness on movie ticket booking service

			Do you aware of movie ticket booking service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	30	2	32
		% within age of the respondents	93.8%	6.2%	100.0%
	26-29	Count	20	0	20
		% within age of the respondents	100.0%	0.0%	100.0%
	30-33	Count	30	3	33
		% within age of the respondents	90.9%	9.1%	100.0%
	34-37	Count	14	1	15
		% within age of the respondents	93.3%	6.7%	100.0%
Total		Count	94	6	100
		% within age of the respondents	94.0%	6.0%	100.0%

Table 17, revealed that 94% millennial working women were found aware from movie ticket booking service of green banking and only 6% women were found who were not aware from the service of green banking. 100% awareness was found in the age group 26-29.

Table 18. Respondent's awareness on donation payment service

			Do you aware of donation payment service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	10	22	32
		% within age of the respondents	31.2%	68.8%	100.0%
	26-29	Count	4	16	20
		% within age of the respondents	20.0%	80.0%	100.0%
	30-33	Count	15	18	33
		% within age of the respondents	45.5%	54.5%	100.0%
	34-37	Count	7	8	15
		% within age of the respondents	46.7%	53.3%	100.0%
Total		Count	36	64	100
		% within age of the respondents	36.0%	64.0%	100.0%

Table 18, revealed that only 36% millennial working women were found who aware from donation payment service of green banking and 64% working women were found not aware from the service.

Table 19. Respondent's awareness on paying subscription service

			Do you aware of paying subscription service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	6	26	32
		% within age of the respondents	18.8%	81.2%	100.0%
	26-29	Count	8	12	20
		% within age of the respondents	40.0%	60.0%	100.0%

	30-33	Count	10	23	33
		% within age of the respondents	30.3%	69.7%	100.0%
	34-37	Count	6	9	15
		% within age of the respondents	40.0%	60.0%	100.0%
	Total	Count	30	70	100
		% within age of the respondents	30.0%	70.0%	100.0%

Table 19, revealed that 70% millennial working women were found not aware from paying subscription service of green banking and only 30% women were aware from the service.

Table 20. Respondent's awareness on balance enquiry service

			Do you aware of balance enquiry service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	32	0	32
		% within age of the respondents	100.0%	0.0%	100.0%
	26-29	Count	20	0	20
		% within age of the respondents	100.0%	0.0%	100.0%
	30-33	Count	33	0	33
		% within age of the respondents	100.0%	0.0%	100.0%
	34-37	Count	14	1	15
		% within age of the respondents	93.3%	6.7%	100.0%
Total		Count	99	1	100
		% within age of the respondents	99.0%	1.0%	100.0%

Table 20, revealed that 99% millennial working were found aware from balance enquiry service of green banking and only 1% women were found who were not from the service.

Table 21. Respondent's awareness on mini statement service

			Do you aware of mini statement service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	26	6	32
		% within age of the respondents	81.2%	18.8%	100.0%

	26-29	Count	19	1	20
		% within age of the respondents	95.0%	5.0%	100.0%
	30-33	Count	29	4	33
		% within age of the respondents	87.9%	12.1%	100.0%
	34-37	Count	12	3	15
		% within age of the respondents	80.0%	20.0%	100.0%
Total	Count		86	14	100
	% within age of the respondents		86.0%	14.0%	100.0%

Table 21, revealed that 86% millennial working were found who aware from the mini statement service of green banking and only 14 % women found who not aware from the service.

Table 22. Respondent's awareness on cheque book request service

			Do you aware of cheque book request service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	13	19	32
		% within age of the respondents	40.6%	59.4%	100.0%
	26-29	Count	7	13	20
		% within age of the respondents	35.0%	65.0%	100.0%
	30-33	Count	14	19	33
		% within age of the respondents	42.4%	57.6%	100.0%
	34-37	Count	7	8	15
		% within age of the respondents	46.7%	53.3%	100.0%
	Count		41	59	100
	% within age of the respondents		41.0%	59.0%	100.0%

Table 22, revealed that 41% millennial working women were aware from the cheque book request service of green banking and 59% majority of working women were not aware from the service of green banking.

Table 23. Respondent's awareness on message to relationship manager service

			Do you aware of message to relationship manager service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	8	24	32
		% within age of the respondents	25.0%	75.0%	100.0%
	26-29	Count	1	19	20
		% within age of the respondents	5.0%	95.0%	100.0%
	30-33	Count	4	29	33
		% within age of the respondents	12.1%	87.9%	100.0%
	34-37	Count	3	12	15
		% within age of the respondents	20.0%	80.0%	100.0%
Total		Count	16	84	100
		% within age of the respondents	16.0%	84.0%	100.0%

Table 23, shows that 84% millennial working women found who were from message to relationship manager service of green banking and only 16% women were found who were not aware from the service of green banking.

Table 24. Respondent's awareness on Demat enquiry service

			Do you aware of demat enquiry service of green banking?		Total
			Yes	No	
age of the respondents	22-25	Count	6	26	32
		% within age of the respondents	18.8%	81.2%	100.0%
	26-29	Count	4	16	20
		% within age of the respondents	20.0%	80.0%	100.0%
	30-33	Count	5	28	33
		% within age of the respondents	15.2%	84.8%	100.0%
	34-37	Count	1	14	15
		% within age of the respondents	6.7%	93.3%	100.0%
Total		Count	16	84	100
		% within age of the respondents	16.0%	84.0%	100.0%

Table 24, revealed that only 16% millennial working women were aware from the demat enquiry service of green banking and 84% majority of working women were found who were not aware from the service of green banking.

Discussion and Conclusion

After conducting the data analysis and interpretation, the researchers found that all working women whether they are married or unmarried were familiar with green banking services rendered by Indian banking sector. 30-33 age groups of working women have highly aware than the other groups. Demat inquiry service, message to relationship manager service, checkbook request service, paying subscription, donation service, paying insurance service are those services in which most women are not much highly aware. Remaining services of green banking like phone recharge, bill payments, airline-booking, movie ticket booking, shopping, etc are those services that are mostly working women were aware of the services. Fund transfer is the only service of m-banking which was all the women were aware of. After brief discussion of the study the researchers suggested that bank should enhance the awareness of the some services which is not aware by the working women. Green banking initiatives should be more penetrated by Indian banking sector.

Future scope of this study

The study was targeted only on the working women with the age bracket 22-37(Born : 1981-96).There are some limitations to this study that future research can address further. The generalizability of the current works result is restricted. Future studies could also expect this work by including the generation “Gen X”(Born 1960-1980) too in the sample to study the Green Banking practice used by Indian women millennials. The data is restricted with 100 Indian women millennials but can be more for further research work.

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