Factors influencing consumers preferences for sustainable banking.

Factores que influyen en las preferencias de los consumidores por la banca sostenible

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ABSTRACT

Expanding urbanization and evolving patterns of consumption both represent significant threats to the maintenance of ecological equilibrium. Because people's wasteful consumption patterns are the primary cause of rising carbon emissions, these patterns must be modified. In the meanwhile, customers are becoming more knowledgeable about the challenges that our world is facing. In this investigation, we built and validated a theoretical framework to identify what drives consumers to engage in environmentally responsible banking practices. Evaluating the results of surveys that were sent out to consumers was one of the methods. This research examines how TPB (the theory of planned Behavior) operates and its environmental effects. A cross-sectional survey was administered to 400 Indian bank clients to gather information. Using Structural equation modeling, Partial least squares evaluation of the research model was performed (P.L.S.). The data demonstrate that how TPB organizes its operations significantly impacts its customers. There was a high correlation between user feedback on usability and environmental Consciousness. It was also shown that concern about the environment significantly impacts how individuals behave. These findings have implications for management and theory and set the stage for future study.

Keywords: Sustainability, Green Banking, Sustainable Banking, Environmental Consciousness, TPB.

RESUMEN

La creciente urbanización y la evolución de los patrones de consumo representan amenazas importantes para el mantenimiento del equilibrio ecológico. Dado que los patrones de consumo despilfarrador de la gente son la causa principal del aumento de las emisiones de carbono, estos patrones deben modificarse. Mientras tanto, los clientes conocen cada vez más los desafíos que enfrenta nuestro mundo. En esta investigación, construimos y validamos un marco teórico para identificar qué impulsa a los consumidores a participar en prácticas bancarias ambientalmente responsables. Uno de los métodos fue evaluar los resultados de las encuestas enviadas a los consumidores. Esta

investigación examina cómo opera la TPB (la teoría del comportamiento planificado) y sus efectos ambientales. Se administró una encuesta transversal a 400 clientes de bancos indios para recopilar información. Utilizando modelos de ecuaciones estructurales, se realizó una evaluación de mínimos cuadrados parciales del modelo de investigación (PLS). Los datos demuestran que la forma en que TPB organiza sus operaciones tiene un impacto significativo en sus clientes. Hubo una alta correlación entre los comentarios de los usuarios sobre la usabilidad y la conciencia ambiental. También se demostró que la preocupación por el medio ambiente afecta significativamente el comportamiento de los individuos. Estos hallazgos tienen implicaciones para la gestión y la teoría y sientan las bases para futuros estudios.

Palabras clave: Sostenibilidad, Banca Verde, Banca Sostenible, Conciencia Ambiental, TPB.

INTRODUCTION

The concept of sustainability is receiving much attention in recent innovative banking practices throughout the world. The financial services industry is under intense pressure from the many shareholders it serves to conduct its operations in environmentally responsible ways. (Frenz, et al. 2005) and banks must adopt sustainable banking practices to capitalize on the tremendous economic opportunity given by the rising demand for sustainable business practices. (Rahman, et al. 2013; Weber 2012) Even though the Indian economy wants to speed up the process of modest growth, the country's financial system needs to be strong and safe. (Chaurasia 2014). India has not yet developed or adopted any regulatory framework, even though India's economy has grown phenomenally in recent years and is now one of the largest in the world, and has the fastest growth rate. India's banking industry does not yet consider environmental and social sustainability.

The banking sector in India has been taking significant actions to become more environmentally friendly in recent years as a direct reaction to the rising worries over the sustainability of the environment over the long run on a global scale (Kumar and Prakash, 2020). Even though it is believed that banks do not have a direct negative influence on the environment, some argue that banks do have indirect effects on the environment as a result of their significant use of energy, extensive use of paper, and the unrealistic Behaviour of their customers (Korzeb and Samaniego-Medina, 2019; Furrer et al., 2012). Consumers' increased use of financial services offered by information technology as an alternative to conventional branch banking is one of the most significant techniques for promoting sustainable banking (Burhanudin et al., 2019). The banking sector significantly contributes to sustainable development since it is both a vital part of the economy and a crucial determinant in how it develops over time. (Weber, 2005). Over the last several decades, a growing movement has been toward incorporating environmentally responsible practices within the banking industry. Even in India, financial institutions are coming to acknowledge the critical part that this sector plays in ensuring sustainable development (Rebai, 2014). When managing a company's finances, "green banking" refers to a strategy focused on reducing a business's negative effect on the natural environment.

Banks are extending their transactions beyond traditional banking and are gradually adopting environmentally responsible practices by adding environmental, social, and governance factors into their primary business plan. This is part of a broader trend in the Banking services industry (Hermes et al., 2005) and the Bank industry's sustainable banking adaptations and found that in this sample, about 54% of the banks offered products that were good for the environment. However, most sustainable banking activities were done by private-sector banks, not public-sector ones. (Kumar and Prakash 2020).

The inclusion of sustainability into banking operations is one of the ways of sustainable development used by financial institutions throughout the globe. In order to achieve this objective, the primary business strategy of the bank should incorporate the resolution of social and environmental issues. It is one of the most popular and well-known approaches in the world. The goal of this plan is to reduce the adverse effects of the bank's operations on natural resources and human well-being (Scholtens, 2009) and the practice of using less paper and printing less, encouraging remote work and teamwork, organizing and disposing of trash, developing and promoting alternative payment methods, and installing solar-powered A.T.M.s are just some of the steps that banks have taken to ensure the health of the environment. In addition, transportation's financial and ecological constraints may be considerably reduced owing to IT-enabled banking transactions, which help clients and financial institutions contribute to the environmental sustainability of their operations (Lekakos et al., 2014). Beginning in October 2019, the Government e-Marketplace will provide digital payment services. These services do not need cash or paper and are easy to comprehend. It became possible when the Government e-Marketplace and the government-controlled United Bank of India signed a memorandum of understanding (MoU). (I.B.E.F., 2020) (Mitra and Schmid Peter, 2017) (G.O.I.) The Government of India has already taken several major steps in the right direction to encourage increased engagement from the corporate community in environmentally responsible development. These initiatives aim to ensure that economic success and long-term development are not mutually incompatible outcomes by encouraging companies to be more responsible and establishing a culture of sustainability within their organizations.

Green banking is a relatively recent concept for financial practices with little environmental effect. In "green banking," banks focus on preserving the environment and saving resources (Dewi and Dewi, 2017). Green banking is defined by Bose et al. (2018) as "the application and promotion of environmentally friendly technology in internal and external banking activities." Banks use green banking to minimize their carbon footprints and enhance environmental management. "Sustainable banking" is synonymous with "ethical banking," "Social banking," and "Corporate Social Responsibility." The ever-changing concept of "sustainable banking" derives from the following:

- Banking with a Social Purpose, especially Community Investment, and Philanthropy;
- "Banking" that refers to ethical standards is known as "ethical banking," It involves integrating corporate ideals and ethical policies into banking procedures.
- "Green banking" is making it harder for businesses that harm the environment to get money and implementing an environmental management system.

- Financial Institution and Banking that is environmentally, socially, and governance-wise sustainable involve addressing E.S.G. concerns and mitigating the bad events that happen to bank operations in society. (Weber, O. and Feltmate, B. 2016),

More than ever, financial institutions are trying to bring awareness to their business operations' environmentally friendly and socially responsible components. (Weber, 2016). In response to the growing number of environmental problems, many financial institutions have developed a wide range of brand-new products and services that are good for the environment. Some examples are climate change, mortgages, and other loans that are good for the environment, and bonds and other loans that are good for the environment. In addition, to solve social development problems, financial institutions are increasingly turning to branchless banking and microcredit solutions. Lehner (2016).

Currently, the world is facing an environmental crisis, and experiencing is largely the result of unsustainable business practices, such as excessive production, processing, consumption, and provision of goods and services. These practices include the following: production, processes, operations, and functions. (Chen and hung, 2016; Biswas and Roy, 2015) Because of their rapid economic development and excessive spending patterns, populous nations like India are more likely to cause damage to the environment than less populous nations like the United States. In addition to the work being done by organizations, a new movement toward "ethical consumption," sometimes known as "sustainable products," is gathering steam in the face of increasing concerns about the continuing degradation of the natural environment. (Boobalan and Nachimuthu, 2020;).

Literature review and Hypothesis Development: Research on how people interpret and react to their surroundings has been carried out in several areas of the social sciences, such as sociology, business administration, education, psychology, economics, information management, and anthropology. To cite several works: (Turaga et al., 2010; Govind et al., 2019; Ahamad and Ariffin, 2018; Meyer, 2016; Jenkin et al., 2011; Ahamad and Ariffin, 2018). Customers' environmental Consciousness, which includes the commonly believed that customers' rational assessments of environmental challenges significantly influence the chance that they would purchase environmentally friendly items. Evidence for this may be found in several sources (Newton et al., 2015; Koenig-Lewis et al... 2014; Lee, 2008). According to (Stauropoulou & Sardianou, 2019), policymakers' interest in banking sustainability is manifested as an administrative framework that encourages the financial system to plan its products and services, serving its customers while taking a proactive stance in response to economic, environmental, and social developments. Sommer (2020) defines sustainable banking as "reconciling sustainability perspectives in the dynamic cycles of financial market actors, financial market strategy, and related institutional and market arrangements plans that contribute to achieving solid, feasible, adjusted, and comprehensive development." According to Asiru (2017), financial institutions use sustainable banking in their daily operations, such as branch management, human resource administration, cost control, and risk reduction. Furthermore, their external actions are connected to external consumer connections, and the kind of initiatives they reserve incorporate sustainability.

China's 'Green Credit Guidelines' was enacted for the first time in 2007 to promote green finance to transition to a green economy by enhancing environmental and social risk management and strengthening regulatory and formal frameworks in the financial sector. (Hillsamer 2016; Mengze and Wei 2015). To avoid future environmental degradation and promote sustainable banking practices, the Bangladesh bank has established policy information for Sustainable banking in conformity with international standards for sustainable banking (Ullah, 2013).

People have used numerous theoretical frameworks to investigate how people act in diverse settings. Prior studies have analyzed how individuals' values and beliefs shape their actions concerning the natural world and long-term sustainability by using (V.B.N.) The Value Belief Norm theory and the Norm Activation Model (N.A.M.) (Stern et al., 1999; Stern and Dietz, 1994; Stern, 2000). The Value belief model suggests that a person's beliefs, values, and attitudes are the most important factors in explaining why they may or may not act in an environmentally responsible or sustainable way (Liobikiene and Juknys, 2016). And this remains true even if the person in issue has never done any of these things before (Van Riper and kyle, 2014; Dunlap, et al., 2000). By illustrating the usefulness of Goal Framing Theory, this model clarified the ways in which values affect ecologically responsible actions (Lindenberg and Steg, 2013).

Theory of Planned Behaviour: Ajzen's 1985 TPB continues his 1980 Theory of Reasoned Action and Fishbein's work (1975); (Ajzen and Fishbein, 1980). Armitage and Conner (2001) have shown that the TPB is a significant structure in environmental psychology and applies to various study domains (Stern, 2005). According to the notion of planned Behaviour, a person's behaviors are influenced by three distinct sorts of beliefs: normative views, control beliefs, and behavioral beliefs, and it will influence a person's subjective norms, such as how they feel about a certain behavior, how much social pressure they feel, and how much control they believe they have over their behaviors. Conversely, most of this research has concentrated on how buyers intend to purchase items and what they do when they do. In contrast, most of this research has focused on how and why customers purchase certain things. When these three elements combine, they constitute a person's behavioral intention to do a certain behavior. Individuals often utilize the notion of planned Behaviour to examine an individual Behaviour by determining the connections between their beliefs, attitudes and planned Behaviour. It helps explain how consumers come to embrace technologically-based services. It is done to explain how individuals come to accept technologically-based goods and services (Yousafzai, et al., 2010; Mathieson, 1991), Green consumer behavior (Biswas and Roy, 2015), and purchase intentions (Liobikiene, et al., 2016; Chen and Hung, 2016; Patel et al., 2020), general environmental behaviors (Meyer 2016; Newton, et al., 2015), and eco-friendly (Fuentes, 2014; Matthes et al., 2014; Grimmer and Woolley, 2014) Previous study in the sector has also shown that TPB is beneficial and may be used to analyze the environmentally friendly decisions made by Indian consumers (Taufique and Vaithianathan, 2018; Paul et al., 2016).

The eco-friendly of a person may be measured by acts that are either beneficial to the environment or have insignificant adverse effects on it. Pro-environment actions benefit the world while causing as little damage as possible (Gatersleben et al., 2002; Steg and Vlek, 2009; Park and Ha, 2014). Prior research examined customers'

sustainable purchasing intentions for green or sustainable items and their intentions in the context of Banking services (Reyes-Menendez, et al., 2018; Ting, et al., 2019 Chen and Hung, 2016; Sadiq et al., 2020).

Attitude: The three most important parts of the TPB were a person's attitude towards the activity in question, their subjective standards, and their ability to control their Behaviour. All three of these parts affect whether a person would participate in the activity in question (Ajzen, 2011).

Behaviorists use the term "behavioral intention" to describe a person's tendency to do something (Ajzen, 1991; Fishbein and Ajzen, 1975). According to what Ajzen found in 2002, there is a direct link between what people do and why they do it. The facts seem to back up this point of view. During a study-related activity, an individual attitude might be seen as a good or bad emotional evaluation of oneself, depending on the situation (Ajzen and Fishbein, 1977, 1980). At the heart of this idea are thoughts about how one acts and an assessment of how one's actions might turn out (Yadav and Pathak, 2017). The following assumptions have been made about TPB constructs based on how well it describes behavioral goals: Zagata (2012); Chen and Tung (2014); Bamberg and Schimdt (2003). How people feel about sustainable banking systems could affect whether or not they plan to use them. Burhanuddin et al. (2020) did an experiment to find out how much customers feel bad about their investment choices when they find out that their bank is funding programs that are bad for the environment. They thought public shaming made people feel more effective and scared of bad word-of-mouth, making them more likely to use banking services that were better for the environment.

H1: There is a significant impact between behavioral intention towards sustainable banking and attitude.

Subjective norms

People sometimes think that subjective criteria and social norms are the same, which is wrong. Subjective norms are the social rules that a person thinks their peers, superiors, and others are putting on them to make them act in a certain way. It is done so that the person fits in with what society wants. There are ways for subjective criteria to be both good and bad (Ajzen, 1985). "Normative belief" is how a person thinks his or her close friends and family would like him or her to act in a given situation. "Motivation to comply" is how much a person wants to do what his or her close friends and family want him or her to do. Both words refer to how a person thinks his or her loved ones would want him or her to act in a certain situation. People use these terms to talk about how they think their significant others would like them to act in a certain situation. For example, "his or her loved ones would want him or her to..." In this case, "normative belief" refers to how a person thinks their significant others would expect them to act in a certain situation. Growing and thriving social norms start with cultivating normative attitudes and the desire to fit in. The norms come from the seeds. When we talk about someone's "normative views," we mean how they think their close friends and family would expect them to act in each situation (Fishbein and Ajzen, 1975; Ajzen, 1991). On the other hand, decisions can also be affected by purely subjective things, such as how a person's loved ones see things and judge them. This is one part of how a decision is made.

H2: There is a significant impact between behavioural intention towards sustainable banking and subjective norms.

Perceived Behavioural Control

The perceived degree of difficulty or simplicity with which a given behaviour may be executed is sometimes referred to as the "perceived behavioural control" of that Behaviour (Armitage and Conner, 2001, Ajzen, 1985;). Several researchers have linked this to a sense of entitlement to authority and power. The term "control belief" refers to an individual's estimation of how much they believe that external circumstances, such as the availability of time, money, and other resources, influence the likelihood of engaging in a certain behaviour (Ajzen, 1985). One's perception of one's degree of control over a behaviour affects one's assessment of how it is easy or difficult to carry out that Behaviour. So, one's propensity to use environmentally friendly banking services may be affected by one's perception of the Behaviour's simplicity or complexity. It is possible that an individual's tendency to participate in environmentally sustainable Behaviour is influenced by the person's perception of the convenience and variety of environmentally responsible financial services.

H3: There is a significant impact between behavioural intention towards sustainable banking and perceived behavioural control.

Environmental Consciousness

The respondents' level of environmental Consciousness and the estimations they offered of their environmental footprints are both important considerations in this inquiry. While most previous research in the Indian context has focused on either student samples or samples of individuals who were expecting to become banking customers in the future, this study aims to address that gap by capturing the behavioural intentions of current banking customers (Heo and Muralidharan, 2019; Ahamad and Ariffin, 2018; Yadav and Pathak, 2016), moreover, by extending TPB to incorporate awareness of the environment. This provides the door for further research into how human actions affect the natural world.

Numerous research studies have used TPB to investigate people's intentions to participate in environmentally conscious Behaviour. However, even though the TPB factors have been proven to entirely and partially support Behaviour and Intentions, the most recent and insightful research has significantly emphasized incorporating additional variables (Chou et al., 2012 Ajzen, 1991). The growing body of studies shows this on the subject (Reyes-Menendez et al., 2018; Chen and Hung, 2016; Ting, et al., 2019; Yadav and Pathak, 2016a, 2017). It is because this study is on Environmental Consciousness and TPB aspects.

H4: There is a significant impact between behavioural intention towards sustainable banking and Environmental Consciousness.

The landscape of consumer behaviour is consistently going through a period of instability as a direct outcome of the growing body of Environmental information. Consumers' concerns about the environment significantly affect their decisions regarding their purchases. as a result, customers actively seek out Services that have a lesser impact on the eco-friendly of their purchases. Also, the impression of environmental benefits gained from environmentally responsible purchasing and consuming behaviours may be connected with the perceived environmental outcomes (Schlegelmilch et al. 1996; Lin and Huang, 2012;). This is a result of the fact that it is often believed that environmentally responsible retail and consumption habits can benefit the environment.

When using financially responsible practices that are less harmful to the environment, there is a significant connection between people's actions and their intentions, and this fact is widely recognized. According to the TPB, the fundamental variables that present a people's actions and behaviors are the individual's viewpoints, their own normative beliefs, and their judgments of how much control they have over their Behaviour.

H5: There is a significant impact between intention to use and Behaviour towards sustainable banking.

Adopting environmentally friendly banking practices is a frequently held belief that a person's perspective, Perceived behavioural control, and subjective norms may all play a factor in deciding their intention and Behaviour. (Figure 1)
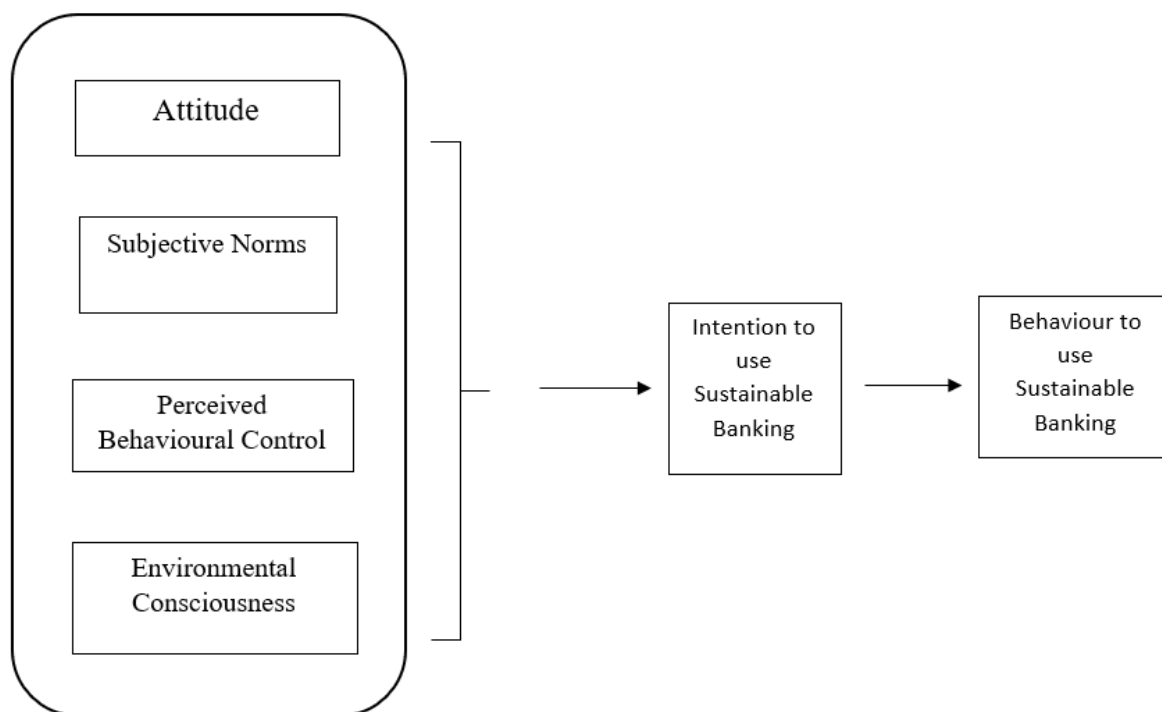
ANNEXURE: -

Figure 1: Proposed Model

OBJECTIVES

- To find out why certain consumers are more inclined than others to adopt sustainable banking services.

- To investigate the factors that motivate customers to choose Sustainable banking.

- To explain the Indian consumers' perspectives on Sustainable banking.

METHODOLOGY

The methods used in this investigation are presented below. Here is a detailed account of what went down before, during, and after the creation of measurement items and the gathering of data:

Measurement constructs

A questionnaire was carefully developed after a comprehensive review of relevant previous research. The scale is a modification of an ancient theory relying on the concept of "planned behaviour."

On the Likert scale, each point represented the degree to which a person agreed, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The degree of disagreement was greatest at one, while the degree of agreement was greatest at 5. (Strongly disagree). The aspects of the paradigm that are measured include environmental Consciousness, behavioural aim, Attitude, subjective standards, and the perception of control over one's conduct. There is a distinct measurement for each of these characteristics.

Data Collection

In the whole procedure for collecting data for the research, primary and secondary sources were used extensively. In terms of secondary sources, the data came from a variety of articles, web pages, journals, and Scopus. A standardized questionnaire was made to help collect secondary data that would help reach the goal. At its most basic, the questionnaire was divided into four sections. Section a was used to understand the respondent's age, gender, and income, while the other sections were divided into three different parts based on the survey's goals. The questionnaire used a five-point Likert scale to determine the respondent's awareness and collect their answers. We got the information by giving our Facebook and WhatsApp friends a Google form to fill out. Also, we had to use convenience sampling, which led to us getting 420 or 450 responses. Of those, 50 were thrown out because they were missing data or gave biased answers, which is the main problem. For the research, people who are interested in the adoption of sustainable banking. People are trying to figure out what they want to do. Considering that most people may use each of these services, we asked if they use the service themselves and if they promote it. In order to get more people to fill out the survey and increase the overall response rate, a series of reminder emails were sent out with the promise that the privacy of the people who filled out the survey would be respected. This was done to get more people interested in participating in the activity.

The people who utilize sustainable-friendly banking services are currently being sampled for the research. Because most people likely use all of these services, we questioned whether they are using or promoting them. To boost the response rate of the survey and encourage more individuals to participate, a series of reminder emails were sent out with the assurance that respondents would remain anonymous. There was a total of 400 responses. The vast majority of the sample consisted of younger guys. According to the data collected, eco-friendly banking solutions benefitted the client base.

RESULTS AND ANALYSIS

In order to analyse the suggested model, a technique known as analysis of partial least squares was used (P.L.S.), which included a two-stage process similar to the one presented (Anderson and Gerbing 1988). Statistical analysis P.L.S. was used, and Smart PLS 4.0 was the tool of choice.

In order to prove that the scale is reliable and accurate (Table 1): -

The path analysis and measurement model, respectively (Table 1)

	Cronbach's alpha	(rho_a)	(rho_c)	(AVE)
Attitude	0.772	0.777	0.865	0.681
Behaviour to use Sustainable Banking	0.833	0.836	0.889	0.666
Environmental Consciousness	0.819	0.828	0.879	0.645
Intention to use Sustainable Banking	0.724	0.74	0.844	0.643
Perceived Behaviour to control	0.862	0.867	0.916	0.784
Subjective norm	0.788	0.811	0.875	0.701

Differential and convergent Validity of the concepts were investigated. Factor loadings, extracted average variance, Cronbach's alpha, and composite reliability were used to determine whether the data converged properly. Above the cut-off value of 0.70, all reviewed products exhibited adequate factor loadings (Hair et al., 2011). This analysis demonstrates that the indicator may be believed. When using Cronbach's alpha to measure the scale's reliability, all of the separate components scored more than 0.70, suggesting good internal consistency. (Hair, et al., 2006) Approaches for measuring the composite dependability may include determining the degree of correspondence between the separate components of the measure and the unidentified variable. The aggregate dependability score of each component exceeded 0.70, the threshold established by Carmines and Zeller's (1979).

Consequently, the distribution of findings was represented by values between 0.86 and 0.94. The (AVE) AVE score measures the ability to explain observable variables using definable causes. It does this by calculating and using variations of Observable Variables that many common components can explain. When the model structure is

included, the average variance attributable to each component is more than 0.5. Table 1: Fornell and Larcker (1981) The scale has great Convergent and discriminant Validity when the AVE is high. (Table 1)

Analysing the correlations between the constructs and the AVE's square root revealed that the AVE's square root had a greater association with the other constructs than the correlations between the constructs themselves. It was the conclusion reached after comparing the two sets of correlations (Fornell and Larcker, 1981). It is demonstrated that the discriminant Validity was appropriate for the situation. Calculating the square roots of the AVEs for each concept in (Table 2) to see whether the correlations can be identified.

(Harman's, 1976) single-factor test was used to identify the possibility of common method bias in the responses, even though the survey was self-administered. The whole set of data was looked at with P.L.S. exploratory component analysis. Only 27.46% of the difference between the items could be explained by the first part of the reconstructed factor structure, which is much less than 50%. (Podsakoff et al., 2003) The diagnostic tests have shown that the investigated data set does not include any bias caused by a conventional unit operation. (Table 2)

In light of the fact that the data was collected through a single-factor analysis (Harman, 1976), a self-administered questionnaire was carried out to ascertain whether or not the replies were impacted by common method bias.

After verifying the reliability and accuracy of the measurement model, the routes showing how the components interacted in the structural model were investigated. (Fig. 2: Table 3)

Coefficient of Variation for Determination

The coefficient of determination, R^2, implies that there is a change in the variables that are dependent for every unit that there is a change in the variable that is independent. R^2 values that were more than or equal to 0.01 were considered to be satisfactory. (Table 4).
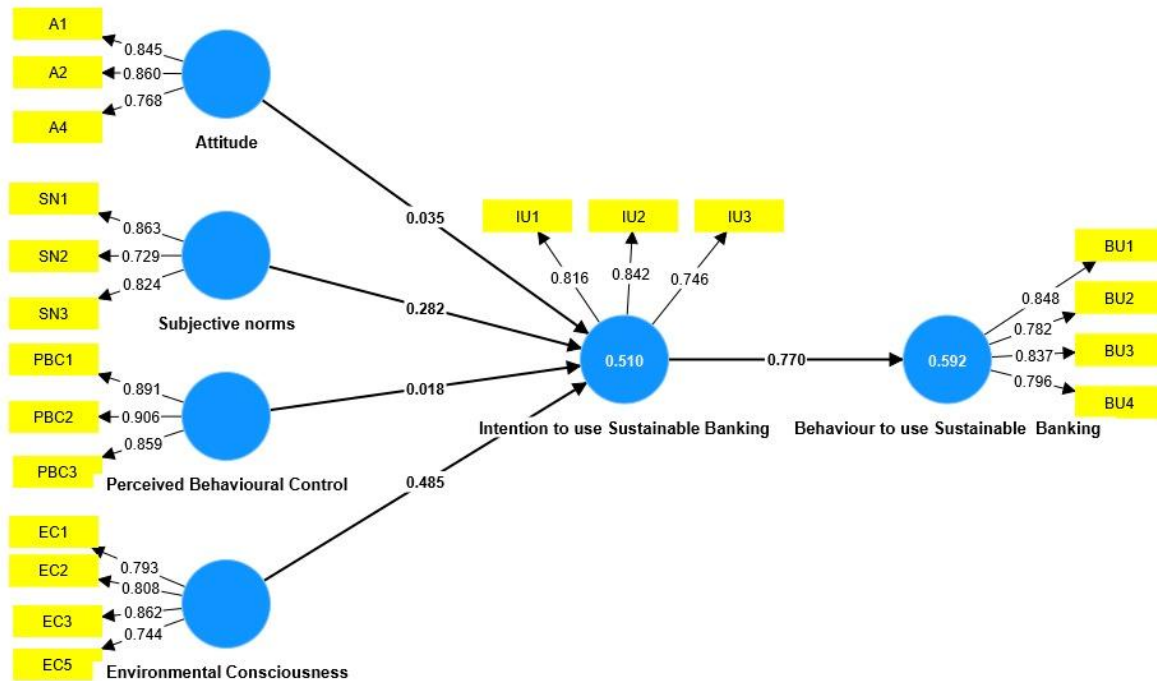
Figure 2: Structural Path Analysis for the Research Model

Discriminant Validity (Table 2)

	A	BU	EC	I	PBC	SN
Attitude						
Behaviour to use Sustainable Banking	0.528					
Environmental Consciousness	0.602	0.699				
Intention to use Sustainable Banking	0.58	0.985	0.812			
Perceived Behaviour to Control	0.543	0.759	0.978	0.734		
Subjective norm	0.764	0.676	0.82	0.676	0.828	

Path Coefficient (Table 3)

	Path Coefficient
Attitude > Intention to use sustainable banking	0.146
Environmental Consciousness> Intention to use sustainable banking	0.479
Intention to use sustainable banking > Behaviour to use sustainable banking	0.769
Perceived Behavioural Control > Intention to use sustainable banking	0.077
Subjective norms > Intention to use sustainable banking	0.08

R- square (Table 4)

	R-square	R-square adjusted
Behaviour to use sustainable banking	0.592	0.588
Intention to use sustainable banking	0.474	0.453

DISCUSSION

This article utilized the concept of planned Behaviour, and an attempt was made to include significant contextual aspects. These significant contextual aspects included variables like environmental Consciousness, Perceived ease to use.

Theoretical and managerial implications

The result of these findings is significant. Using the well-known TPB and putting an emphasis on the importance of extra contextual factors, this study gives a theoretical framework for understanding how consumers plan to use eco-friendly banking services. This research was done to help with: The following research question was answered by this study: This research looks at both environmental problems and why the TPB was made. It is impossible to overstate this research's importance in showing why TPB should be used. By putting this model through its paces in a number of different situations, researchers will learn more about why people might want environmentally friendly services.

This study may help managers will have a better understanding of the reasons why consumers may not utilize financial services to their full potential. The management perspective will be used throughout acquiring this expertise among all of the components that make up the TPB, and attitudes were shown to be the most reliable predictors of future behaviour intentions. This research implies that this is the key incentive for these goals; the research suggests that these goals are driven by the fact that bank customers appreciate utilizing services in an ecologically responsible manner; these take adequate that this is the primary motivation for these goals. This demonstrates how essential it is to win the favour of banking consumers by providing services that are friendly to the environment. It has been shown that accurate perceptions of one's surroundings may increase situational awareness. Therefore, bankers may be able to promote positive customer attitudes by making their customers more conscious of the environment. This may be accomplished via effective marketing of environmentally friendly practices and environmentally friendly banking services. This might be accomplished by informing people about the environmentally responsible practices that banks use and the environmentally responsible financial services that they provide. This is correct due to the fact that there is a significant connection between caring for the environment and how one conducts themselves.

According to the results of this study, you need to know about environmental concerns before you can look into the effects on the environment. It has also shown how important consumers' ideas about how a product or service affects the environment's health are in figuring out what they will buy. By teaching people about the personal and environmental benefits of using environmentally friendly banking services, banks may be able to get more people to trust them and use their goods and services. How consumers feel about how their actions affect the environment greatly affects their online Behaviour and ideas. The most influential aspect in determining how customers feel about environmentally responsible banking services is their perception of their impact on the global community. At the very least, this conclusion may be drawn from the investigation.

Similarly, the amount of online innovation a bank directly impacts how its customers perceive the bank's environmentally responsible products. In light of the conclusions of this study, managers should make it a top priority to raise the availability and demand for eco-friendly technology and banking sectors. This is because subjective criteria and the impression of something's usefulness greatly impact people's intentions to act, as shown by the study. As a result, the present situation has developed.

CONCLUSION

The destruction of the natural environment is an issue that extends around the world and is felt in every location. The primary contributor to the growth in carbon emissions is the expanding use of goods and services by humans. When businesses make significant efforts to sustain environmentally friendly business practices, it is easier to attract customers who are conscious of environmental concerns. These are the kind of consumers who are most inclined to purchase the company's goods and services. This study may provide insights into a growing body of evidence that the idea of planned Behaviour helps understand why and how customers choose green banking products.

Furthermore, it is expected that extraneous factors will be of great significance when added to TPB frameworks. In that order, the TPB components shown to have the greatest influence on consumer intentions were attitudes, perceived ease to use, and subjective norms. Attitudes were revealed to have the most influence. It was observed that consumers' views of the environmental consequences of their behaviours substantially impacted those actions. In addition, it was observed that consumers' environmental Consciousness and online creativity are key antecedents to attitudes, which substantially impact customers' behaviours. Customers' intentions were also shown to be heavily impacted by their expectations about the environmental consequences of their activities.

Limitations and future research directions

All reasonable steps have been made to guarantee that the outcome of this research is accurate and applicable. We have great expectations that future studies will be able to avoid the difficulties that afflicted this one.

One of the limitations is that the sample was taken from a responder group that was mostly comprised of younger people. Instead of seeing the participants' actual Behaviour, the study focused on their self-reports by inquiring inwardly about their reasons for participating in environmentally responsible banking practices. This allowed the researchers to get a more accurate picture of the participants' motives. Because there may be differences between what is self-reported and what is really done, researchers of the future may use experimental methods to examine actual behaviours by putting people in real-world settings. This is because there may be gaps between self-reported and actual Behaviour. For instance, one may carry out an experiment in which the participants are presented with a scenario in which they are required to choose between using environmentally favourable banking choices and less eco-friendly ones. The results of longitudinal studies will allow for comparisons and may provide additional information on the adoption behaviour of consumers toward environmentally responsible banking services.

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