



EMPOWERING SUSTAINABLE FINANCE: EXAMINING THE NEXUS OF ATTITUDE, INTERNAL MEASURES, & PERCEIVED CONTROL IN BANKERS' INTENTIONS FOR GREEN BANKING

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KEYWORDS	ABSTRACT
Attitude, Internal Measures, Perceived Behavioral Control, Subjective Norms Bankers' Behavioral Intention, Green Banking	The main objective of study is to investigate the determinants that impact the behavioral inclination of bankers in Pakistan towards embracing green banking. The research objective is to examine impact of attitude, internal measurements, perceived behavioral control, and subjective standards on behavioral intentions of bankers in Pakistan to embrace the green banking. This study applied the quantitative research methodology. The researchers selected bankers as the target population for their investigation, using a sample size of 367. The findings indicated that attitude has a substantial influence on behavioral intention. Internal assessments have a significant impact on behavioral intention. Findings indicated that perceived ability to regulate one's behavior had a significant influence on desire to engage in that activity. The findings of this current study have significant value for bankers, managers, customers & legislators since they will empower them to make informed choices. The unique aspect of study is that, to researcher's knowledge there are relatively few studies that examine future the toward green banking.
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INTRODUCTION

Developing countries have increasingly embraced the idea of green banking as strategy to promote economic growth and development. This approach enables them to strike the harmonious balance between preserving environment and addressing economic concerns (Bouteraa, Hisham & Zainol, 2023). Developing countries acknowledged the need to strengthen their financial systems to bear the losses resulting from the 2008 global financial crisis. Multiple studies emphasize significance of

green funding (Bukhari, Hashim & Amran, 2022). Green finance advocates for environmentally friendly methods and reduces the carbon emissions linked to financial activities (Aslam & Jawaid, 2023). Pakistan, India, & Bangladesh are located among most vulnerable countries, prone to direct impacts of the climate change. As a result, these countries are worried about scarcity of ecologically beneficial resources. Pakistan, as emerging country, is beset with substantial ecological, economic, political, and social issues. It is important to meticulously tackle these components to promote the development of the nation. Many developing countries have adopted idea of sustainable banking, that originated in Western world. It denotes an ecosystem that embraces banking practices that are ecologically conscious and prioritizes importance of responsible and sustainable banking (Bukhari, Hashim & Amran, 2023).

The green bank provides a variety of effective measures to tackle diverse environmental concerns, including the climate change, deforestation, carbon dioxide emissions and biodiversity depletion. In addition, it finds and creates several potential benefits for customer, as well as the overall long-term viability (Mishra, 2023). Furthermore, it should provide monetary assistance to industries that give priority to several environmental conservation projects. The poor countries have several obstacles in implementing green banking (Guang & Siddik, 2023). IFC performed extensive research on Green Banking to evaluate its implementation in 25 developing countries. IFC has several obstacles in the implementation of green banking, mostly stemming from uniformity of countries under examination and lack of common measures for Green Banking. This problem pertains to a particular country and its conditions since there is the dearth of knowledge about implementation of eco-friendly banking practices inside banks and among participants in the bread sector (Parayil, Jose & Tahir, 2023). The developing countries encounter various vulnerabilities, insufficient government backing, problems with attracting clients to energy projects, implementing emission reduction measures, challenges in securing immediate loans for the highly polluting sectors like oil and coal power plants, inadequate leadership in Green Banking, limited comprehension of business cases, and a significant willingness to bear costs associated with specific green initiatives such as green building and green information technology (Roy, 2023).

Presently, there is a dearth of research in field of Green Finance, which aims to enhance ecological footprint of the financial sector in any given country. There is a limited studies available upon the application of green banking (Bansal, Taneja & Ozen, 2023). An inquiry of the factors that impact adoption or acceptance of green banking in developing countries is important from a theoretical perspective. Thus, abundant information is available on green banking, particularly in developing nations, with a primary emphasis on inadequate regulatory procedures and evaluation frameworks within the banking industry. Due to the limited availability of resources, governments and industry have challenges in understanding the concept that individual banks may play the role in tackling climate change and promoting the transition to a low-carbon economy. Banks need sufficient data and knowledge to effectively execute green banking initiatives. Thus, this study presents empirical evidence of a significant research contribution and emphasizes need for further investigation into the application of Green Banking in poor nations (Mamun, Rana & Islam, 2023). Current research focuses on the insufficiently established notion of green banking in Pakistan and banks' hesitancy to

embrace sustainable practices, despite the State Bank of Pakistan (SBP) issuing recommendations on green banking.

Green banking is new and unknown notion among most bankers in Pakistan. In 2017, SBP released its green banking rules, which required all banks to embrace green banking within one year. Still, to this day, only a few institutions have implemented the green banking practices. This highlights an absence in existing body of research that requires attention & resolution (Shafique & Khan, 2020). Besides, existing research on the subject often overlooks the important aspect of bankers' behavioral goals. The prior studies have mostly focused on assessing the impact of green banking practices on the financial performance (Hossain, Rahman, Hossain & Karim, 2020). There has been little focus on the adoption behavior, namely the determinants that influence bankers' intentions to engage in the sustainable practices (Jamal, Shafique, Sarwar & Khan, 2020). An investigation of the behavioral intentions is essential for understanding the first phases of green banking adoption, thus providing valuable insights into whole adoption process. The research is to determine relevant components or factors required for implementation of green banking. To understand, create, and clarify factors that contribute to people's acceptance/rejection, researchers have created and used many models to understand behavioral feeling towards embracing green banking (Alshibly, 2011). This study seeks to survey factors that impact behavioral intention of future users to adopt green banking in banking industry of Pakistan.

LITERATURE REVIEW

Numerous scholars examine the phenomenon of green banking practices and the bankers' ensuing behavioral implications. An empirical study Bukhari et al. (2022) looked at variables influencing the uptake of green banking and effects that follow. They also looked at how senior management's commitment to this process affected it, particularly concerning the corporate environmental ethical philosophy. The study focuses on how the expectations of outside parties affect the decisions to use green banking. Thus, the assessment of the company's philosophy is based on how it affects the way people perceive the brand and how well it operates. Four lower-level reflective notions make up the higher-level concept of the green banking implementation. This method makes it easier to fully understand the idea. Pakistan, a developing nation, is now examining the use of green banking at the branch level. The researchers sent an email to the branch managers of 212 bank branches in five major Pakistani cities to request the information. The researchers used a self-administered survey to collect the data. The researchers used S-PLS 3.2.9 to analyze the data using the partial least squares structural equation modeling. Researchers used the two-stage second-order analysis technique to assess the study's measurement model and structural model. The findings show a strong correlation between the adoption of eco-friendly banking practices in Pakistani bank branches and the impact on clients and rivals.

These results suggest that several environmental and ethical factors influence the bank's adoption procedures. Because of community pressure, introduction of green banking did not have substantial impact at branch level. The presence of a moderator who focused on top management commitment favorably impacted the link between the various stakeholder pressures examined and the adoption of green banking. Branch managers have seen that branch reputation and operational performance

have improved after implementing green banking. [Shafique and Khan \(2020b\)](#) aim to identify the variables influencing bankers' inclination to embrace green banking. This research aims to pinpoint the major variables influencing adoption of eco-friendly banking practices in Pakistan and provide strategies to promote their adoption. Standardized questionnaire with 7-point Likert scale was used to gather data from sample of 300 people. Link between variables was examined using regression analysis. The study findings point to a strong correlation amid dependent variable and every one of examined independent variables. To varied degrees, each unique aspect effects bankers' tendency to embrace green banking. The findings imply that people's attitudes toward implementing green banking practices are significantly influenced by perceptions of practices' perceived usefulness and simplicity of usage.

These characteristics are important in determining the propensity to implement the green banking practices, together with the expectation of effort and expectation of success. In a similar vein, [Jamal et al. \(2020\)](#) research aims to investigate the variables influencing bankers' behavioral intentions to implement green banking (BIAGB). Therefore, purpose of this research is to identify key variables influencing bankers' adoption of business intelligence and governance practices. By using a 7-point Likert scale in standardized questionnaire, information was gathered from a sample of 300 people. The results show the importance of factors like corporate social responsibility (CSR), management commitment and support (MCS), and profitability potential (PP) in predicting the bankers' business intelligence adoption and growth behavior (BIAGB). The study carried out by [Bouteraa et al. \(2021\)](#) aimed to investigate factors that influence clients' inclination to embrace environmentally friendly banking practices. The study article used a qualitative, the semi-structured interview approach to collect data from a sample of ten bank workers to accomplish this goal. NVivo 11 software was used to do a thematic content analysis on the data. Unified Theory of Acceptance and Use of Technology (UTAUT) gained eight more crucial components as a consequence of the study's findings, which also presented a new model. This method's exact assessment of the consumers' inclination to support GB efforts was its goal.

This research has potential to enhance bankers' understanding, enabling them to offer appropriate solutions for the execution of GB projects that promote greater sustainability. [Aslam and Jawaid \(2023b\)](#) aim to examine research on the uptake or intention of GR banking in Pakistan. They want to investigate theoretical frameworks used in these investigations and assess research methodology. The publications were found by thorough search conducted through April 2022 on Google Scholar and the Scopus database, using targeted keywords. The study found only 51 articles that explicitly addressed the implementation or goal of GR banking, demonstrating the severe lack of expertise in this area. There is more empirical research upon the GR-banking acceptance than theoretical ones. The study's findings indicate potential topics for more research and provide insightful information for theoretical and empirical investigations. The paper indicates that research upon the adoption or purpose of GR banking is still in its early stages, with only a small number of studies having utilized the restricted two-dimensional technique on the topic. Furthermore, [David and Shameem's \(2017\)](#) study sought to investigate the connection between Sri Lankan commercial banks' adoption of the environmentally friendly banking practices and marketing environment. The purpose of study is to

investigate how Sri Lankan commercial banks' adoption of green banking practices relates to their marketing environment.

To accomplish this goal, the information was gathered from a sample of 300 people who work for commercial banks. To quantify component and assess its level of influence on the uptake of green banking, variables were created. A variable called "Concern for the Marketing Environment" was included in research methodology to measure the impact of environmental concern on propensity of the commercial banks in Sri Lanka to implement green banking practices. This research used a quantitative approach. The degree of the attention paid to the marketing environment significantly influences the adoption of ecologically friendly banking practices, as indicated by study's findings. The hypothesis testing findings show the favorable correlation between the Sri Lankan commercial banks' propensity to use green banking practices as well as their degree of care for the marketing environment. In contrast to previous studies, [Rehman et al. \(2021\)](#) examine the link between green banking practices and their influence on environmental performance, both directly and indirectly. The research looked at the connections between the variables using a structural equation modeling method. Specifically, in terms of policy formation and funding for green initiatives, the adoption of green practices has had a significant and critical influence on the development of an ecologically viable ecosystem.

Regulations, daily activities & financial investments highly influence adoption of environmentally friendly banking practices, as suggested by the findings. Interested parties or organizations can use the suggested framework to study and identify the elements that can encourage a reasonable degree of environmentally friendly banking practices in the nation. Furthermore, this research has the potential to provide substantial and current academic literature on green banking, which would expedite further studies in this field. [Zhang et al. \(2022\)](#) demonstrate how the green banking practices affect the banks' environmental performance as well as green financing. Additionally, it examines how green financing affects the connection between the green banking methods and the environmental results of Bangladeshi private commercial banks (PCBs). This research also looks at the primary obstacles to and advantages of growing green banking in a developing country such as Bangladesh. Primary data from Bangladeshi PCB bankers was collected using the convenience sampling approach, yielding a final sample size of 352. Furthermore, the study found that the main barriers towards the advancement of green banking are customers' lack of knowledge about the environmentally friendly banking, high investment costs, technological challenges, a lack of staff members with necessary training to assess eco-friendly credits and loans and challenges evaluating sustainable projects.

RESEARCH METHODOLOGY

Specifically, the research is quantitative in its approach. In present study, the researcher adheres to the positivist research philosophy. The banking sector in Pakistan is the targeted audience for the study that is being conducted. This research focused on bank branches as primary unit of analysis for purposes of the investigation. The branch of a bank is a key component of bank's organizational structure and is necessary for implementation of environmentally responsible banking practices. According to [Bhattia et al. \(2018\)](#), the primary means by which a bank communicates with its many

stakeholders is via its branches. Those who participated in the research were managers of branches. Branch managers play an important role since they are responsible for providing information on the activities of the branch as well as prospective effects. They are knowledgeable about the wide range of aspects that pertain towards operations of the branch (Graham & McAdam, 2016). In the banking sector, the branch manager is the one who is in charge of a bank branch and has the most comprehensive awareness of the activities & operations of the branch. In this regard, the structural equation modeling (SEM) technique was thus used to evaluate the correlation between the variables under investigation.

Based on facts, banks' environmental performance and eligibility for the green financing are both significantly improved by implementing green banking practices. Moreover, banks' environmental performance is significantly impacted by sources of green money. Furthermore, it has been noted that green finance functions as a mediator in the relationship between green banking practices and banks' environmental performance. The data for this study was collected by the researchers via the use of stratified random sampling. Approximately 14,608 bank branches may be found throughout Pakistan, as stated in a study that was published in 2022 by the State Bank of Pakistan. In terms of administrative divisions, the province is most extensive one in Pakistan. Every province is made up of a heavily populated region that is further subdivided into several cities. The sample will consist of five cities: the capital of the country's federal government will be situated in one of the cities, and the other four cities will be the capitals of the respective provinces in the nation. It was determined that these cities would serve as the research sample frame because of their significant significance in the banking business of Pakistan, which was proved by the large proportion of bank branches in each of these cities. These cities are home to the headquarters and regional offices of every single financial institution.

In addition, these cities account for a significant portion of the population as well as the commercial activity that occurs inside provinces that they belong to. As population proxies, large metropolitan areas have been used in several studies (Ahmad & Allen, 2015; Javeed et al., 2020). In addition, the total number of bank branches in five cities that were chosen accounts for 32.6% of total number of bank branches in Pakistan. Within the framework of the self-administered survey methodology, we gathered information via the use of self-administered questionnaires. Because the email addresses of the branch managers were not accessible, we decided to use a mode of survey administration that was self-administered. Along with surveys, we also included a pre-paid return envelope totaling PKR 20 and mailed it to the branch address. There were sixty branch managers in each of the cities that were chosen, and they were all handed questionnaires at random. The " = RAND" approach was applied to the list of all branches in each city, and we utilized Excel software to carry out random sampling within each stratum. According to above approach, we extracted the top sixty branches to create the sample for research. An overall number of 367 questionnaires were distributed. Within the framework of the SMART PLS structural equation model was applied to test the hypothesis of the present research.

RESULTS OF STUDY

The results of study have been produced in this section in order to present the main outcomes of the current study.

Table 1 Frequency Analysis

Variable	Frequency	Percent
Gender		
Male	201	55.1
Female	164	44.9
Age of Respondents		
20-30	172	47.1
31-40	132	36.2
41-50	53	14.5
51-Above	8	2.2
Education		

Table 1A Frequency Analysis

Variable	Frequency	Percent
Bachelor Degree	36	9.9
Master	133	36.4
MS	101	27.7
Doctorate	59	16.2
Diploma	36	9.9
Experience		
< 10 Years	150	41.1
11 – 15 Years	131	35.9
> 16 -25 Years	67	18.4

Table 1 displays demographic characteristics of participants. Based on statistics, male respondents constitute 55.1% of total. Data demonstrates that significant proportion of participants fell within age range of 20 to 30 years (47.1%) and had Master’s degree as their main educational attainment (36.4%). Data indicated that a significant majority of respondents (41.1% of them) have experience that is less than 10 years.

Figure 1 Measurement Model

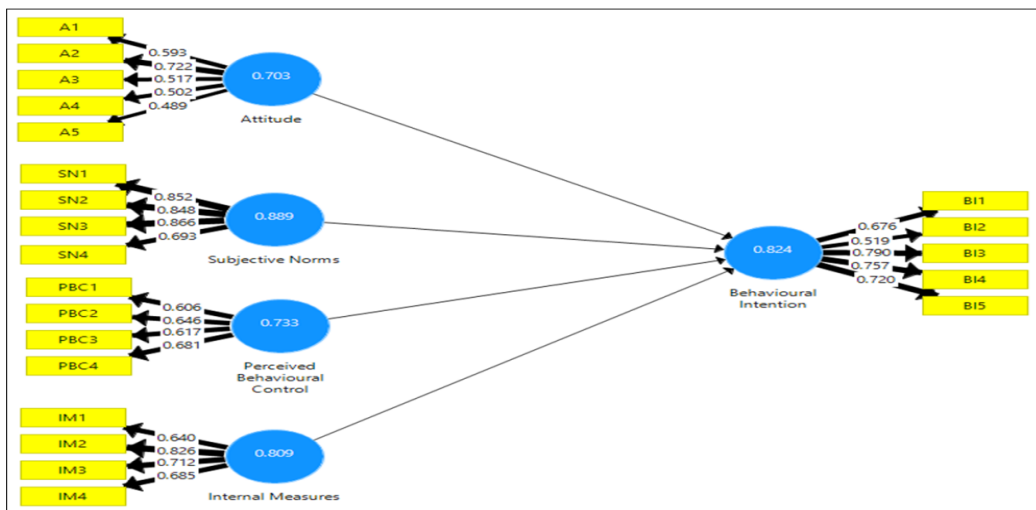


Table 2 Reliability Analysis

	CA	RHO A	CR	AVE
Attitude	0.7567	0.7499	0.7026	0.5259
Behavioral Intention	0.7314	0.7460	0.824	0.5082
Internal Measures	0.7092	0.7112	0.8093	0.5171
Perceived Behavioral Control	0.7422	0.7285	0.7328	0.5073
Subjective Norms	0.8326	0.8482	0.8891	0.6688

The reflecting structures have a construction reliability above 0.70, as seen in Table 2. Furthermore, the values of (Rho A) and CR are above allowable threshold of 0.70, as seen in Table 2. All of the estimated (AVE) values above 5, indicate a strong degree of construct reliability and convergence of measurement models.

Table 3 Validity Analysis (HTMT)

	[1]	[2]	[3]	[4]
Attitude [1]				
Behavioral Intention [2]	0.5833			
Internal Measures [3]	0.3798	0.4868		
Perceived Behavioral Control [4]	0.7357	0.5083	0.6174	
Subjective Norms [5]	0.3527	0.3883	0.3744	.4605

HTMT levels that are close to 1 may affect discriminant validity. When HTMT is used as evaluation criterion, it is contrasted with the pre-established threshold. If the Heterotrait-Monotrait Ratio of Correlations (HTMT) value is over toward the predetermined threshold, it may be deduced that the distinctiveness of the variables is not adequately supported by the existing data. Consequently, the multiple papers advocate a specific threshold of 0.85. The values are below the specified threshold, as shown in table.

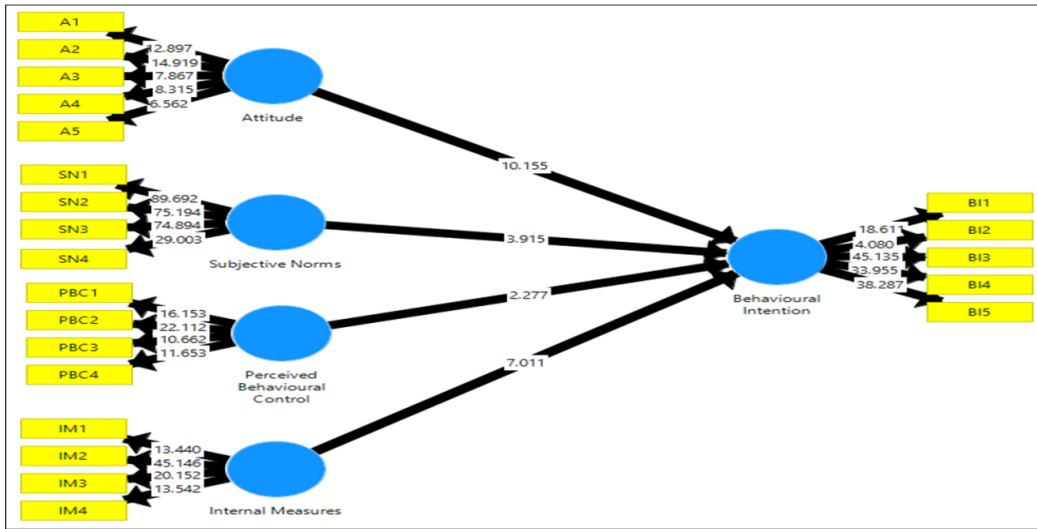
Structural Model

The researcher assessed the postulated structural relationship between variables. The present study results reveal that there is a substantial direct association between all observed factors. Moreover, the findings demonstrated that Attitude had substantial impact on behavioral intention (B=0.3192, P= 0.000). Moreover, present study results suggest that internal measurements have a substantial impact on behavioral intention (B=0.1902, P= 0.000). Similarly, the results showed that Perceived behavioral Control had a substantial impact on behavioral intention (B=0.0847, P= 0.0396). Finally, the results of study showed that Subjective Norms had a substantial impact on behavioral intention (B=0.1317, P= 0.006).

Table 4 Testing of Hypothesis

	OS	SM	SD	TS	PV
Attitude -----> Behavioral Intention	0.3192	0.344	0.0451	7.0752	0.000
Internal Measures -----> Behavioral Intention	0.1902	0.1973	0.0277	6.8728	0.000
Perceived Behavioral Control -----> Behavioral Intention	0.0847	0.0694	0.0358	2.3657	0.0396
Subjective Norms -----> Behavioral Intention	0.1317	0.1314	0.0379	3.4771	0.006

Figure 2 Structural Equational Model Results



DISCUSSION & CONCLUSION

The outcomes of present investigation demonstrate significant relationships among all the observed factors. Moreover, the findings indicated that attitude had the considerable impact on behavioral intention. The findings of this research confirm the conclusions of previous studies, as shown by the significant effect of bankers' opinions on their behavioral intentions (Afridi et al., 2023; Mustapha et al., 2023; Rocha, 2023). Moreover, the results of recent research suggest that internal assessments have a major impact on behavioral intention. The findings of this investigation corroborate previous research by demonstrating that bankers' internal assessments have significant influence upon their behavioral inclinations (Bouteraa et al., 2023; Zhang et al., 2022). Similarly, the results showed that perceived behavioral control had a substantial impact on behavioral intention. The findings of this study corroborate previous research by demonstrating that the bankers perceived behavioral control has a substantial influence on their behavioral intentions (Inder et al., 2022; Mustapha et al., 2023). Therefore, the results ultimately showed that subjective norms had a major impact upon the behavioral intention.

The findings of this research corroborate previous studies by demonstrating that subjective criteria used by bankers significantly influence their behavioral intentions (Mustapha et al., 2023; Shittu & Salisu, 2023). In this linking, the objective of this study is to identify the factors that influence bankers' inclination to adopt environmentally friendly banking practices. Therefore, the State Bank of Pakistan will use this study to formulate new regulations and directives for the implementation of environmentally sustainable banking practices in Pakistan. Due to their limited availability, the bank's senior executives implemented restricted access protocols, which posed the challenges in obtaining data from them. Budgetary constraints also posed the significant barrier. Future research should focus on analyzing the distinct elements and components that influence the implementation of the environmentally friendly banking practices by government, Islamic, and commercial banks individually. Subsequent, the research further should investigate the extent to which the Pakistani

government, Islamic institutions, and commercial banks have adopted the environmentally friendly banking practices.

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