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Environmentally Friendly Behavior of Islamic Bank Employees: The Role of Islamic Banks in Maintaining Sustainability

Fajar Adhitya[1], Dessy Noor Farida[1]*, Malika Singh[2]
[1]Universitas Islam Negeri Walisongo Semarang, Indonesia
[2]York College of Pennsylvania, United States

Abstract

The challenges of climate change and the recent energy crisis have increased the importance of environmental sustainability, with green technology emerging as a key driver of sustainable growth. In response, Sharia-compliant banking has integrated green banking principles to promote environmental protection. This study examines the green behaviors of Islamic bank employees and their impact on the growth of green banking. Focusing on Islamic banks in Central Java, Indonesia, a sample of 100 employees was selected through purposive probability sampling. Data were collected using questionnaires, and multiple linear regression analysis was conducted using IBM SPSS to assess the relationships between variables. The findings reveal that behaviors such as conserving resources, working sustainably, avoiding harm, taking initiative, and influencing others significantly contribute to green banking growth. The results suggest that encouraging green behavior among bank employees plays a vital role in expanding green banking practices within Islamic banks, aligning the sector with sustainable development goals through environmentally responsible actions. However, the study is limited by the relatively small sample size of 100 respondents, which may affect the generalizability of the findings. Future research should consider a larger sample size to validate the results and provide broader insights into the role of employee behavior in green banking.

Keywords: Bank Employees; Environment; Green Banking; Green Behavior; Sustainability

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*Corresponding Author. Email: dessy_nf@walisongo.ac.id

Introduction

The urgency of environmental sustainability has intensified in response to climate change and the recent energy crisis. Scientists predict that the world will experience increasingly severe storms and erratic weather patterns, which will pose significant challenges to human life, agriculture, wildlife, and plant growth (Crimmins et al., 2023; DuBois & Dubois, 2012). Organizations in sectors such as insurance, supply chains, and financial services are increasingly involved in climate management projects to mitigate these impacts. The business environment is influenced by both the risks and opportunities associated with climate change. Organizations that manage these risks effectively can gain a competitive advantage over their counterparts. A key strategy in this context is promoting green behavior among employees (DuBois & Dubois, 2012).

Green technology is widely considered a major driver of sustainable growth and development. The concept of green banking, which was first implemented by leading global banks such as Citigroup Inc., The Royal Bank of Scotland, and Westpac Banking Corporation, has been integrated into Islamic banking to foster environmental protection. Notably, Eustis and Clermont Bank of Florida were among the first to adopt the green banking concept (Prasad & Shubhra, 2017). Initially, the primary goal of green banking was to reduce paper usage, thereby minimizing deforestation and lowering carbon emissions (Mozib Lalon, 2015). Green banking has since evolved to enhance operational efficiency by saving paper, reducing electricity consumption through energy-efficient lighting and equipment, and improving online services, which reduces vehicle emissions from customers traveling to the bank. This study seeks to analyze the green behaviors of Islamic bank employees and their impact on the growth of green banking.

From an Islamic perspective, environmental stewardship is a moral obligation for all humanity. Islam emphasizes the importance of preserving and developing the natural environment, advocating for harmony with nature, sustainable development, and the responsible use of resources (Masukujjaman et al., 2016). In the financial sector, sustainable development requires addressing resource degradation. With increasing awareness of environmental threats, there is a growing interest in "green" principles, which align closely with the ethical and religious values of Islam.

As a predominantly Muslim country, Indonesia plays a pivotal role in promoting Islamic finance and fostering infrastructure development through Sharia-compliant

financial practices. The country is also committed to environmental preservation, particularly through the implementation of green banking initiatives. Efforts have been made to strengthen the capacity of financial institutions by providing consultancy support that facilitates joint ventures between businesses and green-focused financial institutions. Islamic banks, through the green behavior of their employees, are crucial in driving the growth of green banking in Indonesia.

The Indonesian government has undertaken large-scale initiatives to raise awareness and understanding of green technology among the public, financial professionals, and businesses. These efforts include formal education and professional training programs. Bank employees are vital intangible assets, and their performance is critical to the success of green banking initiatives (Rose, 2002). The efficiency of bank operations is closely linked to the skills and environmental awareness of its employees, which can be improved through training and experience.

Landy & Becker (1987) found that employees perform better when they understand the importance and objectives of a given program. In Indonesia, the Islamic finance industry has consistently played a significant role in promoting green banking. Despite various efforts and initiatives, the success of green banking programs ultimately depends on the green behavior of bank employees (Hadad-Zervos, 2017). For example, BNI's "Go Green" initiative demonstrates its commitment to environmental issues through programs such as waste bank projects and tree planting events (Agustina, 2023). Similarly, BSI supports green banking by promoting paperless transactions through its product features, which benefit customers while reducing paper use (Milza et al., 2021).

While several studies have examined green banking in the context of sustainability, ethics, Sharia compliance, and green project financing (Islam & Rafiq, 2017; Julia et al., 2016; Khan & Mohomed, 2017; Oyegunle & Weber, 2015; Uddin, 2016; Uddin & Ahmmed, 2018), there is limited research on green banking from a behavioral perspective, particularly regarding the green behavior of Islamic bankers. This gap highlights the need for further research into the green behaviors of Islamic bankers and their role in promoting green banking in Indonesia. Given the importance of sustainability in the banking sector, which is an integral part of global economies, it is crucial for banks to fully support the transition to a more environmentally and climate-friendly economic system.

Literature Review

Green Banking

The term "green" in green banking refers to the bank's environmental accountability and performance in its business operations. Green banking, while similar to traditional banking, focuses on reducing both internal and external carbon emissions through specific strategies and practices (Shaumya & Arulrajah, 2016). Green banking involves environmentally friendly banking practices aimed at halting environmental degradation and enhancing the planet's livability. It emphasizes the responsible use of resources, minimizing waste, and prioritizing the environment and society. Banks can reduce their carbon footprint by implementing measures such as reducing paper usage, promoting energy awareness, utilizing public transportation, constructing eco-friendly buildings, adopting online banking systems, and financing environmentally sustainable projects or businesses (Shaumya & Arulrajah, 2016).

Green banking is a financial practice supporting the transition to a low-carbon economy through sustainable financing and investment. It involves incorporating climate risk into financial decision-making and actively promoting green projects and technologies (Banks, 2023). Robins & McDaniels (2016) notes that green banking introduces environmental sustainability into the financial sector by implementing green credit policies, supporting renewable energy projects, and aligning financial activities with broader environmental goals.

Gupta argues that green banking aims to transform customer habits in the banking sector to foster sustainable development. While green banking aims to protect the environment, its implementation poses challenges, such as customer adaptation to the new concept, high costs associated with technology and recycling, data protection, and employee training on green practices (Gupta, 2015).

Choudhury et al., (2013) define green banking as banking activities that prioritize environmental, social, and ecological factors to protect nature and conserve resources. The core objective of green banking is to preserve the environment by leveraging technological innovations, such as online bill payment systems, to reduce the environmental impact of traditional banking processes. Moreover, banks implement sustainable management practices, including reducing waste, promoting energy-saving behavior, and financing eco-friendly projects (Rai et al., 2019).

Green banking is a multi-stakeholder effort involving collaboration between banks, governments, NGOs, international financial institutions (IFIs), intergovernmental organizations (IGOs), central banks, consumers, and businesses to achieve environmental goals (Masukujjaman & Aktar, 2014). Given their pivotal role in the economy, banks can significantly influence business practices, production, and economic activities through their financing decisions (Choudhury et al., 2013). Green banking offers several benefits, such as enhanced reputation, customer loyalty, positive environmental impact, and simplified banking processes, while fostering social responsibility (Vijai & Natarajan, 2015).

Green Behavior

Green behavior, often referred to as pro-environmental or protective environmental behavior, encompasses actions that positively impact the surrounding environment. Unsworth et al. (2013) describe it as "behavior that positively influences the surrounding environment," while Stern (2000) defines it as "purposeful behavior aimed at reducing the negative impacts of human activities on the environment." Green behavior involves various factors, including problem awareness, social norms, perceived behavioral control, and moral norms (Bamberg & Möser, 2007). Employee green behavior, which can be directly linked to environmental sustainability, refers to proactive efforts in the workplace that contribute to sustainability (Dilchert & Ones, 2012).

Dilchert & Ones (2012) categorize employee green behavior into five functional groups: conserving, working sustainably, avoiding harm, influencing others, and taking initiative. This classification acknowledges both required and voluntary behaviors, though the categories are not mutually exclusive. Employee green behavior reflects individual actions within the broader context of environmental sustainability (Ones & Dilchert, 2009). These actions include resource conservation, work process adaptation, and avoidance of behaviors that harm the environment. Employee motivation and intent also play a crucial role in fostering green behavior (Araújo, 2014).

Conserving

Conservation behavior focuses on minimizing waste and conserving resources such as water, energy, and natural materials. De Young (1993) emphasizes that a sustainable planet is impossible without patterns of conserving behavior. On the other hand, employee conservation behavior can be further subdivided into

reducing resource use, reusing materials, and recycling. Among these, reducing resource use is the most effective method of minimizing environmental impact, followed by reusing and recycling (Ones & Dilchert, 2009). In a professional setting, conservation entails the responsible use of resources, energy savings, and waste reduction (Dilchert & Ones, 2012).

Working Sustainably

This category relates to the behavior carried out by employees to improve the environmental sustainability of products and work processes. The functional core of this category involves adapting products and work processes to minimize their negative impact on the environment; its psychological core is adaptability (Ones & Dilchert, 2009).

There are two fundamental ways in which work can be adapted to make it more environmentally friendly: (1) by focusing on currently available products and processes and (2) by creating, innovating, and adopting innovations. The four subcategories of sustainable work behavior can be organized around these two themes. Working sustainably is more than just changing products and processes by using or creating something new; sustainability also describes employee behavior that involves creating, innovating, and adopting innovations that positively impact or reduce environmental damage (Ones & Dilchert, 2009).

There are many ways for employees to contribute to their organization's environmental sustainability through products and work processes. This involves making responsible choices, optimizing currently used processes, creating new products and processes, and embracing and adopting environmentally friendly innovations. All of these behaviors result in more environmentally friendly products and processes. Organizations provide job opportunities for employees with green behavior to increase employee organizational commitment (Iqbal, 2016).

Avoiding Harm

The first two categories of employee green behavior—frugality and adaptability—highlight actions employees take to reduce resource use and improve sustainability. The third category, avoiding harm, involves inhibiting behaviors that cause environmental harm. This category is particularly relevant because most economic activities have some impact on the natural environment. Ideally, these impacts are minor and reversible over time (e.g., cutting down a single tree to produce wood). However, many economic activities, and the behaviors that enable

them, result in permanent environmental damage that cannot easily be undone (Ones & Dilchert, 2009).

The core function of this category is to help preserve a healthy planet. It includes behaviors that prevent long-term harm, such as monitoring one's environmental impact or reversing ecosystem damage. Destructive behaviors may stem from a lack of prudence, self-control, responsibility, or integrity. Conversely, behaviors that benefit the environment are often driven by altruism and a sense of responsibility.

Most behaviors in this category involve pollution prevention. Employees may either contribute to environmental degradation or engage in activities that prevent or minimize pollution resulting from their work (Ones & Dilchert, 2009). In this context, employees aim to avoid behaviors that could harm the environment, focusing on pollution-reducing actions. While a lack of clear goals or the pursuit of financial gain may lead to negative behaviors, humanitarian goals and a responsibility to future generations tend to encourage positive, environmentally friendly behaviors.

Influencing Others

While individual employee behaviors are critical for environmental sustainability, larger-scale impacts require economies of scale. For the previous categories of green behavior, the assumption is that collective actions across all employees generate a multiplier effect. However, this does not account for the role of employees in spreading green behavior. The fourth category, influencing others, focuses on employee behaviors aimed at promoting sustainable practices to others. The functional core of this category is influence. Typical behaviors include teaching, guiding, leading, encouraging, and supporting others (Ones & Dilchert, 2009).

Influencing others to adopt environmentally friendly practices requires education, training, and encouragement. The first aspect of this category involves behaviors that facilitate knowledge sharing, while the second focuses on persuading, encouraging, and supporting others to improve their environmental behaviors. These efforts extend beyond the workplace, potentially influencing customers, society, and other stakeholders (Ones & Dilchert, 2009).

Although these behaviors may not have a direct environmental impact, they contribute to spreading green practices within the organization. By educating and motivating others, employees can foster a culture of environmental responsibility that encourages further adoption of green behaviors (Dilchert & Ones, 2012).

Taking Initiative

Psychologically, employees who take the initiative are seen as agents of change. Unlike influencing others, this behavior may not always be social. It may instead involve actions related to avoiding harm, working sustainably, or conserving resources. Taking initiative is a form of instrumental behavior, wherein employees actively promote and implement environmentally relevant practices that may also fall into other green behavior categories (Ones & Dilchert, 2009).

The entrepreneurial aspect of this category is evident in the development of programs and policies that promote environmental sustainability. Employees who take initiative may start new projects, take risks, or make sacrifices—whether in terms of money, resources, or effort—to advance green practices. Lobbying and activism are other behaviors that fall into this category, as they aim to change the status quo and improve sustainability, often involving some level of personal or professional risk. Challenging organizational inertia and prioritizing environmental interests require courage and the willingness to make personal sacrifices, such as rejecting profitable but environmentally harmful projects (Ones & Dilchert, 2009).

Employees who take the initiative demonstrate a readiness to act, understanding the risks and benefits associated with green behavior. This entrepreneurial spirit is vital for implementing green practices within the organization, and the sacrifices made by these individuals often inspire broader changes in the company's environmental behavior (Dilchert & Ones, 2012). This category of green behavior serves as the foundation for this research, which explores its impact on green banking growth.

Sharia Perspective on Green Banking

The Islamic community believes that Allah SWT is the Supreme Ruler and Creator of the universe, and humans are His messengers. The Qur'an emphasizes that Allah SWT cares not only for the welfare of humans but also for other creatures. As Allah's messengers, humans are entrusted with the responsibility of promoting the welfare of both humanity and the natural world. Sharia law provides clear guidance for Muslims to act rationally in safeguarding environmental protection and sustainability. Islamic philosophy views the environment as holistic and interconnected.

Allah SWT articulates this concept in Surah Al-Baqarah (2:164) as follows:

"In the creation of the heavens and the earth, in the alternation of the night and day, in the ships that sail the seas for the benefit of humankind, in the rain which

Allah sends down from the sky to give life to the earth after its death, in the creatures of all kinds that He has scattered throughout the earth, in the shifting of the winds and the clouds which run their appointed courses between the sky and the earth — (in all of this) there are indeed signs for people who use their reason."

Thus, the Qur'an and Sunnah offer comprehensive guidance for Muslims on promoting sustainable development, not only within Muslim-majority countries but globally.

Hypothesis Development

Stern (2000) defines green behavior as "behavior that aims to help reduce the negative impacts of human actions on the environment." Employee green behavior can be measured and directly linked to environmental sustainability (Dilchert & Ones, 2012). According to Ones & Dilchert (2009), employee green behavior varies based on job roles and individual choices. Employees have the option to adopt green behavior in their tasks, and demonstrating environmentally friendly actions signifies their commitment to environmental sustainability. Research also confirms that self-motivation and intentions play a crucial role in fostering green behavior (Ali et al., 2020).

Uddin & Ahmmed (2018) provide empirical evidence that Islamic banking significantly promotes green banking. This contribution can improve the environment by conserving energy and resources, preserving natural ecosystems, and respecting all forms of life. Ethical banking, which focuses on sustainable development through green banking practices, necessitates ethical reforms, especially for Islamic banks aiming to support environmental sustainability.

Khan & Mohomed (2017) emphasize the need for ethical reforms within Islamic banks to enhance their contributions to environmental sustainability. For Islamic banks to be both ethical and eco-friendly, green banking practices must be adopted, guided by clear Sharia policies and principles.

Similarly, research by Masukujjaman et al. (2016) on the perceptions of Islamic bankers in Bangladesh found that bankers view green banking as a means to improve environmental conditions, despite the high costs of adoption. The study also identified a strong compatibility between Islam and green banking, as Islamic teachings encourage resource conservation, cleanliness, and ethical responsibility—principles that align closely with the goals of green banking.

As outlined above, green behavior can be categorized into five types. These behaviors are expected to have a positive impact on the growth of green banking. Therefore, the following hypotheses are proposed:

H1: Conserving behavior has a significant positive effect on green banking growth.

H2: Working sustainably has a significant positive effect on green banking growth.

H3: Avoiding harm has a significant positive impact on green banking growth.

H4: Taking initiative has a significant positive impact on green banking growth.

H5: Influencing others has a significant positive impact on green banking growth

Methods

This research is an empirical study aimed at providing evidence on the influence of Islamic bankers' green behavior on the growth of green banking. The green behavior of bankers is represented by five dimensions: conserving, working sustainably, avoiding harm, influencing others, and taking initiative. This study employs a questionnaire-based method, featuring descriptive explanations and analysis, with quantitative data.

Data collection was conducted using a questionnaire developed in Indonesian. The questionnaire was distributed online through Google Forms to respondents who met the predetermined criteria. A Likert scale was used to measure the variables, with each variable broken down into multiple indicators.

The population of this study consists of employees working at Islamic banks in Central Java. Since the exact population size is unknown (infinite population), the sample size was determined using the Roscoe formula, as recommended by Sugiyono. According to this formula, the minimum sample size is 96 respondents. The research sample included 100 respondents from nearly 30 districts and cities across Central Java, ensuring broad regional representation.

This study uses quantitative research methods, specifically multiple linear regression analysis. Multiple linear regression is employed to demonstrate the relationship (correlation) between one dependent variable and multiple independent variables. This technique helps quantify the influence of changes in independent variables on the dependent variable (Sugiyono, 2017). Data processing and regression calculations were performed using the SPSS version 29 program.

Table 1 below presents the indicators of the dependent and independent variables used in this research.

Table 1. Research Variable Indicators

Variable	Items	Indicator
Green banking growth	GGB1	Concern for environmental sustainability
	GGB2	Environmental protection
	GGB3	Priority of green banking projects
	GGB4	Environmentally friendly operational activities
	GGB5	Reward individuals who have green banking initiatives.
Conserving	C1	Reduce usage
	C2	Reuse
	C3	Use of recycled goods
	C4	Storage of goods
Working sustainably	WS1	Prevent pollution
	WS2	Monitoring banking activities
	WS3	CSR for environmental sustainability
Taking initiative	TI1	Initiative for proposing environmentally friendly programs
	TI2	Initiate programs and policies.
	TI3	Lobbying and activism
	TI4	Put environmental interests first.
Influence others	IO1	Advise others to act environmentally friendly
	IO2	Discussions related to the environment
	IO3	Provide information about protecting the environment.
	IO4	Compliment others for environmentally friendly behavior.

Source: (Ali et al., 2020)

Result and Discussions

Table 2 shows the characteristics of the respondents. In Table 1, it can be seen that 51% of female respondents and 49% of male respondents. Meanwhile, if we look at the age of the respondents, it can be seen that most respondents were 31-35 years old, which is included in the productive age, as much as 34%. The youngest age ranges from 22-30 years, as much as 28%, and the most senior age ranges from 46-48 years, as much as 3% of respondents.

Table 2. Respondent Description

Features	Classification	Numbers	Percentage (%)
Sex	Male	49	49
	female	51	51
age	22-30	28	28
	31-35	34	34
	36-40	21	21
	41-45	14	14
	46-48	3	3

The validity test aims to measure whether a question item is valid. In determining whether or not an item is suitable to be used, a correlation coefficient significance test is usually carried out at a significance level of 5%. If the significance value is smaller than 0.05, then the question item is valid. Table 3 demonstrates that all question items had a significance level below 5%, hence confirming their validity.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha Coefficient	Number of Items	Results
Conserving (X1)	0.625	4	Reliable
Working Sustainably (X2)	0.904	3	Reliable
Avoiding Harm (X3)	0.893	3	Reliable
Taking Initiative (X4)	0.836	4	Reliable
Influencing Others (X5)	0.891	4	Reliable
Green Banking Growth (Y)	0.906	6	Reliable

The reliability test aims to measure the consistency of a person's answers to the question items in the questionnaire. Data reliability was measured using the Cronbach alpha value. The criteria for a research instrument are said to be reliable if the Cronbach Alpha value is >0.6".

Table 4 shows that the research data has passed the classical assumption test. A summary of the results of the classical assumption test can be seen in the table below.

Table 4. Summary of Classical Assumption Tests

Multicollinearity Test	Tolerance	VIF
Conserving	0.712	1,404
Working Sustainably	0.802	1,246
Avoiding Harm	0.854	1,171
Taking Initiative	0.674	1,484
Influencing Others	0.740	1,351
Heteroscedasticity Test (Glejser test)	Sig. t-test	
Conserving	0.066	
Working Sustainably	0.527	
Avoiding Harm	0.855	
Taking Initiative	0.175	
Influencing Others	0.440	
Normality Test		
kolmogorov- Smirnov test	0.683	
Adj R Square	0.502	
N = 100		

Table 5. Summary of Hypothesis Results

Independent variable			
Hypothesis test	Coefficient	t value	Sign
Conserving	0.404	2,988	0.004
Working sustainably	0.299	2,070	0.041
Avoiding harm	0.299	2,789	0.007
Taking initiative	0.341	2,146	0.034
Influencing others	0.209	3,717	0.008

Meanwhile, in Table 5, a summary of hypothesis testing is presented, which shows that all variables, namely conserving, working sustainably, avoiding harm, taking initiative, and influencing others, have a significant effect on the growth of green banking in a sample of Islamic bank employees in Central Java at a significance level of 5%. This can be seen from the significance value of each variable below 5%.

Based on the results of the hypothesis testing for the conserving variable, the analysis shows that it has a significant effect on the growth of green banking. This is confirmed by the t-test, where the calculated t-value is greater than the t-table value (2.988 > 1.985), and the significance value is 0.004, which is less than 0.05. This indicates that the conserving variable has a positive effect on green banking growth, thus confirming the first hypothesis.

Conserving behaviors, such as avoiding waste and saving energy, contribute to the growth of green banking. Practices like reducing, reusing, and recycling allow employees to actively participate in environmental preservation within the banking sector. Reducing resource use and repeatedly reusing materials are among the most effective ways to protect the environment. Consequently, employees who exhibit conserving attitudes can positively influence green banking growth in their workplaces (Ones & Dilchert, 2009). These findings are consistent with the research conducted by Ali et al. (2020).

For the working sustainably variable, the hypothesis testing revealed a significant positive effect on green banking growth. The t-test results show that the calculated t-value exceeds the t-table value (2.070 > 1.985), and the significance value is 0.041, which is below 0.05. Thus, the second hypothesis is accepted.

Employees who adopt sustainable work behaviors positively impact the environmental performance of their organizations. Companies that provide opportunities for such green behavior can foster greater employee commitment to environmental goals (Iqbal, 2016). The findings regarding the working sustainably variable are consistent with previous research by Ali et al. (2020).

The hypothesis testing for the avoiding danger variable also indicated a significant positive effect on green banking growth. The t-test results show that the calculated t-value is higher than the t-table value (2.789 > 1.985), with a significance value of 0.007, which is less than 0.05. Therefore, the third hypothesis is accepted.

Employees in this category tend to avoid negative workplace behaviors that could harm the environment. They strive to demonstrate environmentally friendly behaviors, such as reducing pollution. While the absence of clear goals or financial

incentives may drive some negative behaviors, humanitarian goals and a sense of responsibility toward future generations encourage positive actions (Ali et al., 2020). These findings align with the research by Ali et al. (2020) on the avoidance of harm.

Regarding the taking initiative variable, the hypothesis testing results showed a significant positive effect on green banking growth. The t-test results indicated that the calculated t-value exceeded the t-table value (2.146 > 1.985), with a significance value of 0.034, which is less than 0.05. Therefore, the fourth hypothesis is accepted.

Taking initiative is defined as employees' readiness to take action, understand, and influence the risks and benefits associated with green behavior. This behavior reflects self-responsibility, as employees act proactively, similar to entrepreneurs promoting green behavior programs. Members of this group are willing to make sacrifices to implement green practices, and their actions can influence other green behaviors in the organization. These findings are consistent with research conducted by Ali et al. (2020).

Finally, the hypothesis testing for the influencing others variable demonstrated a significant positive effect on green banking growth. The t-test results show that the calculated t-value is greater than the t-table value (3.717 > 1.985), with a significance value of 0.008, which is below 0.05. Thus, the fifth hypothesis is accepted.

This behavior involves educating, involving, and motivating others to support green concepts and reduce environmental pollution. Employees in this category are influential and can inspire pro-environmental behaviors among others. Although this type of behavior may not directly impact the environment, it often triggers green behaviors in other employees (Dilchert & Ones, 2012). These findings align with the research conducted by Ali et al. (2020) on the influence of others.

Conclusion

The challenges posed by climate change and the recent energy crisis have heightened the importance of environmental sustainability. Green technology is anticipated to be a key driver of sustainable growth and development. In response, the concept of green banking has been integrated into Islamic banking to promote environmental protection. This study aimed to empirically examine the green behavior of Islamic bankers and its impact on the growth of green banking.

This research employed a quantitative approach, with a population consisting of Islamic bank employees in Central Java. A sample of 100 employees was selected

using purposive probability sampling. Data were collected through questionnaires, and the analysis was conducted using multiple linear regression, with data processing performed via IBM SPSS Statistics version 29.

The results indicate that the variables of conserving behavior, working sustainably, avoiding harm, taking initiative, and influencing others all have a significant influence on the growth of green banking. The Adjusted R-Squared value of 50.2% suggests that while these variables explain a significant portion of the growth in green banking, other factors not covered in this research also contribute to green banking growth.

This study highlights the need for top management in Islamic banks to increase structured efforts to socialize the importance of green behavior among employees, including the implementation of reward and punishment systems. Furthermore, green behavior should be ingrained in daily operations, with stronger oversight from management to ensure that employees adopt sustainable practices.

This research has several limitations. First, the Adjusted R-Squared value is relatively low, indicating that the model explains only 50.2% of the variation in green banking growth. This suggests that there are additional variables not accounted for in this study that could influence green banking growth. Second, the sample size of 100 respondents is relatively small, and the scope is limited to a specific region.

For future research, it is recommended to explore additional variables not included in this study that may have an impact on green banking growth. Expanding the sample size and broadening the criteria for respondents would also enhance the generalizability of the findings. By addressing these limitations, future studies can provide a more comprehensive understanding of the factors that contribute to green banking growth.

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