The Role of Customer Intention Regarding Environmentally Sustainable Islamic Banking in Indonesia: Examining the Structural Model

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Abstract
Environmental degradation is a global concern for businesses, requiring consistent effort to maintain sustainable environmental practices. Environmental sustainability is a crucial issue of concern to everyone, an increasing proportion of people are paying attention to various environmental issues in all parts of their lives, including in the context of Islamic banking. This research aims to develop and test a contextual framework for studying customer intentions in adopting sustainability Islamic banking activities and services. The study uses the Theory of Planned Behavior (TPB) model, adding new constructs to the main variables, such as trust, environmental consciousness, and perceived environmental outcomes. The survey collected data from 198 customers of Islamic banks in Indonesia, with the PLS-SEM modeling technique used to test the research model. The results show that perceived behavioral control is a significant influence on behavioral intentions, while attitude and subjective norms have no significant effect on behavioural intentions. Environmental consciousness significantly affects perceived environmental outcomes, which, in turn, significantly affect trust as well as behavioural intentions. Other statistical results find that environmental consciousness can affect behavioral intentions when mediated by perceived environmental outcomes. Overall, this study has theoretical and managerial implications and offers directions for future research on environmentally sustainable Islamic banking

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1. Introduction

Unsustainable business practices of production, process operations, and consumption at inappropriate levels undeniably contribute to the environmental degradation faced world over (Chen & Hung, 2016). In Indonesia, a country with a large population and high population density, the problem of environmental degradation is exacerbated due to citizens' unsustainable consumption patterns (Taneja & Ali, 2021). Owing to society's increasing concern over environmental issues, both organizations and individuals are now starting to promote the idea of the green economy or green consumption (Boobalan & Nachimuthu, 2020) in order to achieve sustainable development. In line with the 17 Sustainable Development Goals (SDGs) under the 2030 Agenda, encompassing goals for humanity, planet, prosperity, and partnership, it is imperative to achieve a balanced and integrated approach to the economy.

In the current disruptive era, companies in both developed and developing countries face numerous challenges while conducting their business activities (Sia *et al.*, 2021). One of the most crucial and daunting challenges is the integration of sustainability or social responsibility into corporate strategies and policies (Baldassarre et al., 2020) through the adoption of sustainable practices. Just like other industries, environmental responsibility also needs to be included by banks and financial institutions in their long-term business policies (Torre *et al.*, 2019), such as by introducing and implementing information technology and systems in an environmentally friendly way while designing and delivering services to customers (Igbudu *et al.*, 2018). At the same time, customers are increasingly displaying ethical behaviour, preferring environmentally conscious businesses and choosing environmentally friendly products and services (Taufique & Vaithianathan, 2018; Yadav & Pathak, 2017).

Islamic banking institutions have been increasingly involved in promoting environmental sustainability, which aligns with the principles of sustainable development as well as the perspective outlined in Indonesia's 1945 Constitution (Anggraini & Muhammad Iqbal, 2022). Although Islamic banks may not directly contribute to environmental degradation, their indirect impact is still significant, mainly through high energy consumption, excessive use of paper, and the irresponsible or unsustainable actions of their clients (Korzeb & Samaniego-Medina, 2019). The issue of who should take responsibility for environmental impacts caused by financing activities, either banks or debtors, has been widely debated. Some banks have started implementing measures to assess the

environmental impact of prospective borrowers' proposed financing activities (Anggraini & Muhammad Iqbal, 2022), thereby using their authority to decrease or not approve financing, depending on the extent to which the proposed activities are harmful to the environment.

According to Yadav and Pathak (2017), banks have taken various steps to promote environmental sustainability, such as suppressing paper use, reducing and minimizing printing, promoting telecommuting and collaboration, managing waste, and developing digital banking channels such as digital payments, digital banking, and internet banking. In addition to these measures, the use of technology in banking transactions has enabled significant reductions in transportation-related financial and environmental costs for both customers and banks (Anggraini & Muhammad Iqbal, 2022).

Several Islamic banks in Indonesia are implementing initiatives to support a green economy and promote environmental sustainability. PT Bank Syariah Indonesia, Tbk (BSI), the largest Islamic bank in Indonesia, has launched a program called Small Movement for the Green Economy in 2021 to raise public awareness about the environment and support green economy projects in Indonesia. BSI's commitment to green banking practices has earned it recognition as the most active bank in green banking practices at the 2022 Deposit Insurance Corporation Awards (Friana, 2022). Similarly, Bank BCA Syariah is committed to balancing company profitability with contributions to a sustainable economy, with a financing portfolio for sustainable business activities worth IDR 2.3 trillion (USD 148.541 billion) as of June 2022 (Walfajri, 2022).

For banks to have a real impact, however, customers need to know about the green services and activities offered by their bank. Many customers are beginning to demand more from their service providers in terms of environmental consciousness and availability of ecologically friendly goods and services. Environmental ethics among individuals play a significant part in forming sustainable purchasing behaviour, which may subsequently influence the intentions and behaviour of others towards embracing eco-friendly goods and services (Taneja & Ali, 2021). In the banking context, customers can adopt sustainable behaviour by increasing the use of digital and sustainable banking services such as digital banking, automatic teller machine (ATMs), electronic payments, e-banking, m-banking, and environmentally friendly credit cards, and by taking environmentally friendly actions, such as accepting electronic statements rather than printed statements, driving less to the branch, and using an ATM to prevent vehicle idling. For example, 95% of BSI customers now use electronic channels, with only 5% visiting branch

offices in person (Berita Media BSI, 2021).

Studies on consumer intention investigation in relation to green Islamic banking are scarce for emerging countries, despite growing academic focus on environmentally friendly and sustainable purchase trends in industrialized nations (Karkowska, 2020; Sempere-Ripoll *et al.*, 2020; and Grijalvo & García-Wang, 2023). There is a notable lack of research in the Indonesian context (Yadav & Pathak, 2017; Taufique & Vaithianathan, 2018). In India, research on digital banking adoption has been carried out by Taneja & Ali (2021), explaining the factors that encourage customers to adopt sustainable banking services and environmentally friendly actions when conducting banking transactions. However, existing research has not been able to explain holistically regarding the level of customer adoption of environmentally friendly Islamic banking services.

This study aims to fill the gaps in the current literature by establishing and testing a behavioural model to investigate the attitudes and behavioural intentions of Indonesian customers towards sustainable or environmentally friendly Islamic banking services. The purpose of this research is to determine whether the sustainability of Islamic banking influences customer attitudes and behavioural intentions when using banking technology and services. This research is crucial in expanding policymakers' understanding of how to promote environmentally friendly behaviour among customers. Previous studies in the field of banking and financial services in Indonesia have not made any effort to understand customer perspectives towards sustainability, making this research one of the latest efforts in this area. By extending the Theory of Planned Behaviour (TPB) to include environmental consciousness, trust, and perceived environmental outcomes, this study contributes significantly to the literature on environmentally friendly consumer behavior with reference to Islamic banking services.

The structure of this manuscript consists of the following sections. The second section reviews previous empirical studies and relevant literature, and develops the hypothesis. The third section describes the methodology used. Data analysis and findings are presented in the fourth section. Then, the fifth section concludes the paper, uncovering the implications of the current research and its limitations, as well as potential directions for future research.

2. Literature Review and Hypothesis Development

Islamic Banking Sustainability

With the rise of Islamic banks, competition between financial institutions is stronger, leading to the significant development of the Indonesian banking

industry (Puteh *et al.*, 2018). Islamic banks operate using Islamic principles that are oriented towards profit-loss sharing (Abbas & Arizah, 2019). The development of Islamic banks in Indonesia is quite rapid, as evidenced by their market share, which reached 7% in 2022 (Otoritas Jasa Keuangan (OJK), 2022) . Islamic banking growth has also been affected by banks' digitization initiatives, one of which is the creation and enhancement of mobile banking systems, known as m-banking. M-banking is a banking service that enables users to handle financial transactions using mobile devices, such smartphones and tablets (Naruetharadhol *est al.*, 2021). Customers may easily access account information, make transfers, and pay bills via mobile banking (Zahid *et al.*, 2021). This is in keeping with the idea of sustainability, as m-banking avoids or lowers rates of paperwork and physical labour, saving money, energy, fuel, stationery, transportation, space, and other resources needed to create and manage physical infrastructure (Zahid *et al.*, 2021).

The concept of sustainability initially emerged from biophysical damage and increased environmental degradation, and can be interpreted as an effort to meet the needs of the present generation without compromising future generations (Taneja & Ali, 2021). The concept began to develop rapidly in 1972, when companies were advised to pay attention to social, economic, and environmental issues for the welfare of the wider community (Hoffmann *et al.*, 2011). In companies, sustainability plays an important role in ensuring structural sustainability of the natural and social environment (Zahid *et al.*, 2021). Companies in all sectors are under significant pressure to be serious about their sustainable business practices (Gunasekaran & Spalanzani, 2012).

In the context of banking, sustainability can be interpreted as a banking system being trusted to consider all internal and external stakeholders by taking into account both financial and non-financial factors. This ensures intermediary activities that pay particular attention to short, medium, and long-term social environmental aspects (Rebai S., 2014). By using sustainable practices, banks can help lessen the harm that goods and services do to the environment (Zahid et *al.*, 2021). This can be accomplished by consuming less energy and switching to renewable energy sources, as high levels of energy consumption leads to the depletion of fossil resources, increases global warming, and increases population (Kurila *et al.*, 2016; Zahid *et al.*, 2021).

The concept of sustainability aligns with the triple Bottom Line Theory (Prosperity, People, Planet), which explains that companies should not only concentrate on profits but must also prioritize aspects of welfare and the environment (Hamidi & Worthington, 2021a). Companies must preserve the environment and improve

the social welfare of the communities where they operate (Hamidi & Worthington, 2021b). All dimensions of the Triple Bottom Line theory not only provide short-term benefits but are also able to provide long-term benefits (Hamidi & Worthington, 2021a). However, this study does not use the Triple Bottom Line theory because this research examines customer behaviour in the context of sustainable Islamic banking. Instead, it uses the Theory of Planned Behaviour, as this theory can accurately measure customer behaviour in using sustainable banking, such as has been used in previous research in India and Pakistan (Taneja & Ali, 2021; Yadav & Pathak, 2017).

TPB Theory

Theory Planed Behaviour (TPB) was originally introduced by Ajzen (1991) and is a development of Theory of Reasoned Action (TRA). TPB is regarded as a reliable framework for assessing human behaviour in a variety of contexts, and has demonstrated applicability in the field of environmental psychology in particular (Stern P.C, 2005; Taneja & Ali, 2021). TPB states that individual behaviour is influenced by three factors: attitude toward the behaviour, subjective norms, and perceived behavioural control (Ajzen, 1991; Taneja & Ali, 2021). TPB is widely used to examine individual behaviour influenced by beliefs, attitudes, and behavioural intentions to explain acceptance of technology-based products and services, purchase intentions, and aspects of environmentally friendly marketing (Taneja & Ali, 2021). The use and application of the SDGs in identifying environmentally friendly and sustainable consumer decisions has been validated in previous studies conducted in India (Yadav & Pathak (2017) and Pakistan (Taneja & Ali, 2021).

Hypothesis Development

Attitude (AT)

Attitude can be interpreted as a tendency to respond in a consistent manner towards something in terms of either 'like' or 'dislike' (Bashir & Madhavaiah, 2015; Ajzen, 1991). In this study, researchers define attitude as an individual's positive or negative feelings towards sustainable Islamic banking. Attitudes are introduced in the TPB construct as factors which can influence an individual's intentions (Ajzen, 1991). Behavioural aspects such as perceptions, attitudes and beliefs play important roles in an individual's adoption or rejection of certain things (Bashir & Madhavaiah, 2015). Attitude is considered a social function caused by individual interactions with other people as well as experiences with individuals which in turn influence individual decisions to accept or oppose an object (Bashir & Madhavaiah, 2015; J. C. and B. Nunnally, 1994). Previous research provides empirical evidence

that there is a relationship between attitudes and individual intentions to use Islamic bank sustainability services (Bashir & Madhavaiah, 2015; Taneja & Ali, 2021; Yadav & Pathak, 2017). Based on these empirical findings, the researchers propose the following hypothesis:

H1: AT has a positive effect on behavioural intention (BI) regarding sustainable Islamic banking services.

Subjective Norm (SN)

Social or subjective norms are defined as individual perceptions of social pressure exerted by other people, such as peers, groups, and superiors, in carrying out actions (Ajzen, 1985). Social norms have a direct influence on behavioural intentions (Bashir & Madhavaiah, 2015; Ajzen, 1985; Ajzen, 1991). Several previous studies have found empirical evidence that subjective norms are a strong predictor of behavioural intentions (Bashir & Madhavaiah, 2015; Taneja & Ali, 2021; Yadav & Pathak, 2017). Based on these empirical findings, the researchers propose the following hypothesis:

H2: SN have a positive effect on BI regarding sustainable Islamic banking services.

Perceived Behaviour Control (PBC)

Perceived Behaviour Control (PBC) can be defined by the extent to which a behaviour is within the customer's control and within the customer's capacity (Ajzen, 1991; Sultan et al., 2020). PBC can assess individual control in carrying out or not carrying out an action (Asif *et al.*, 2018). PBC is based on an individual's belief in the situation and internal factors that facilitate their behaviour (Ajzen, 1991). Thus, PBC reflects the effect of the customer's previous experiences as well as the obstacles anticipated by the ease factor on the expected behaviour (Asif *et al.*, 2018). Previous research provides empirical evidence that there is a relationship between PBC and individual intentions (Asif *et al.*, 2018; Taneja & Ali, 2021). Based on these empirical findings, the researchers propose the following hypothesis:

H3: PBC has a positive effect on BI regarding sustainable Islamic banking services.

Trust (TR)

Several researchers have used TPB to examine people's intentions to engage in pro-environmental acts (Ajzen, 1991; Chou *et al.*, 2012). Recent research, however, recommends adding other context-specific factors in addition to the fundamental ones (Reyes-Menendez *et al.*, 2018; Ting *et al.*, 2019). As a result, in addition to

the TPB framework, this research provides additional dimensions including trust, environmental awareness, and perceived environmental results (Taneja & Ali, 2021). Because trust is essential to understanding consumer attitudes and behaviour on the adoption of products or services, particularly technology-enabled services, it is included in the model (Alkhowaiter, 2020).

Khan *et al.* (2019) define trust as a person's readiness to rely on something, based on their expectations of its competence, honesty, and dependability. According to Chen (2010), 'green trust' is the readiness to rely on something based on beliefs deriving from its capacity, integrity, dependability, and consideration for environmental performance. Trust's critical importance in understanding consumer behaviour and intentions when utilising digital services, especially in banking, has been stressed by several academics (Alkhowaiter, 2020; Nguyen, 2020; Mufarih *et al.*, 2020; Alalwan *et al.*, 2017). Tandon *et al.* (2020) discovered that perceived environmental value has a substantial influence on consumers' green trust in terms of green or sustainable consumer behaviour. Based on these empirical findings, the researchers propose the following hypothesis:

H4: TR has a significant effect on AT regarding usage of sustainable banking services.

Environmental Consciousness (EC)

According to studies by Karkowska (2020), Ripoll *et al.* (2020), and Grijalvo & Wang (2023), there has been an increase in research interest towards sustainable and environmentally friendly consumption habits. Environmental ethics, awareness, concern, and thoughtfulness have significant impacts on customers' decision-making processes and intentions to make eco-friendly choices (Yadav & Pathak, 2017; *Ye et al.*, 2022; Sadiq *et al.*, 2020). Environmental awareness is a broad notion that includes one's understanding of, perception of, cognition about, values toward, and attitudes about environmental concerns (Dabbous & Tarhini, 2019). Environmental awareness is the attitude or expression of concern toward the usage or purchase of particular goods or services, as well as one's knowledge or understanding of environmental concerns (Yadav & Pathak, 2017; Ye *et al.*, 2022). This also covers opinions about whether it is good to buy items or services that may have moderately beneficial or even negative influences on the environment (Chen & Chang, 2012).

According to existing research, environmental awareness and knowledge considerably affect attitudes and behavioural intentions toward utilizing ecologically friendly goods and services (Cheung & To, 2019a; Molinillo *et al.*, 2020;

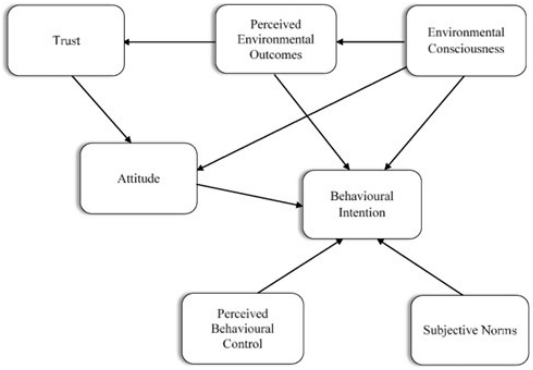
Kumar *et al.*, 2017). Newton *et al.* (2015) discovered a substantial link between environmental consciousness and intentions to adopt sustainable practices. Hence, the study puts forward the following hypotheses:

H5: EC has a positive and significant effect on BI regarding sustainable banking services.

H6: EC has a positive and significant effect on AT regarding the use of sustainable banking services.

Perceived Environmental Outcomes (PEOs)

Increasing individual knowledge of the environment changes customer perceptions (Taneja & Ali, 2021). Customers tend to purchase products or services that have minimal negative effects on the environment, and perceived environmental outcomes can be associated with the benefits of sustainable consumption or purchasing activities (Lin & Huang, 2012; Taneja & Ali, 2021). Previous research has demonstrated that perceived behavioural outcomes are significantly related to behavioural intentions (Joshi & Rahman, 2017; Taneja & Ali, 2021), and that perceptions of environmental outcomes have a positive impact on building trust in products or services (Chen, 2010; Chen & Chang, 2012; Taneja & Ali, 2021).



Figures 1. Research Framework

H7: EC have a significant positive effect on PEOs regarding sustainable Islamic banking services.

H8: PEOs have a significant positive effect on BI regarding sustainable Islamic banking services.

H9: PEOs have a significant positive effect on TR regarding the use of sustainable banking services.

H10: PEOs mediate EC on BI regarding sustainable Islamic banking services.

3. Research Methodology

This research uses a quantitative approach, using numerical data and statistical analysis to evaluate the relationship between variables and test hypotheses or research questions (Kolb, 2008). Primary data is used in this study, with a Likert scale with 1-6 answer intervals utilised for the measurements. The detailed responses are Strongly Disagree (STS=1), Disagree (TS=2), Simply Disagree (CTS=3), Agree Simply (CS=4), Agree (S=5), and Strongly Agree (SS=6) (Sekaran & Bougie, 2016). Analysis is conducted through PLS-SEM with the help of the SmartPLS 3 analysis tool and through SPSS 23 for descriptive analysis. Research respondents are customers of Islamic banks in Indonesia. Respondents answered a questionnaire provided by the researcher in the form of a Google Form. The researcher distributed as many as 207 links through social media and chat platforms, such as WhatsApp, Telegram, Instagram and Facebook, but from this data only 198 met the criteria for analysis.

The technique used for sampling in this study is a non-probability sampling technique using a purposive sampling method (Sekaran & Bougie, 2016). The sample size taken in this study used the theory of Hair et al. (2017), namely the number of structural paths in the study multiplied by 10. As a result, the minimum number of samples needed was 90. Therefore, the appropriate sample size for this study determined by the researchers to be 198 samples (above the minimum sample). Respondents are from all provinces in Indonesia, with each province represented by at least one respondent. Variable measurement items in this study are taken by combining previous studies: measurement for the perceived behaviour control is based on four item scales from Chen & Chang (2012) and Taneja & Ali (2021); the subjective norm variable is based on three item scales from Icek (1985) and Taneja & Ali (2021); the attitude variable is based on three item scales from Icek (1985) and Taneja & Ali (2021); and the trust variable is based on four item scales from Chen & Chang (2012) and Taneja & Ali (2021). Meanwhile, the environmental consciousness variable is based on four item scales from Kumar et al. (2017) and Taneja & Ali (2021); the variable perceived environmental outcomes is based on four item scales from Kumar et al. (2017) and Taneja & Ali (2021); and the behavioural intention variable is based on four item scales from Icek (1985) and Taneja & Ali (2021).

Researchers carried out several stages of data analysis to obtain accurate and detailed results. The first stage involved testing the measurement model assessment (Outer Model) by testing validity and reliability. The validity test was carried out using convergent validity and discriminant validity, while for the data

reliability test, the researcher chose the composite reliability test. Then, structural testing of the assessment model (Inner Model) included the fit and quality indexes model, R-squared (R^2), Q-squared (Q^2), and F-squared (F^2). Before testing the hypothesis, the researcher conducted a full collinearity VIF test to ensure that there was no high correlation between constructs. Finally, a hypothesis test was performed to determine the relationship of each variable construct.

4. Results

Respondent Demographic Information

The majority of respondents in this study are women (104 respondents or 52.5%), and the rest are men (94 respondents or 47.5%). The majority of respondents are aged 17-25 years (84 respondents, 42.4%), while there are 54 respondents aged 26-35 years (27.3%), 36 respondents aged 36-45 (18.2%), 19 respondents aged 46-55 years (9.6%), and five respondents aged 56-65 years (2.5%). Furthermore, based on education level, the majority are undergraduates (114 respondents, 57.6%), while 67 are high school graduates (33.8%), 14 have masters degrees (7.1%), and three have doctoral degrees (1.5%). In terms of work, the majority in this study are students (68 respondents, 34.3%), followed by self-employed respondents (39 respondents, 19.7%), civil servants (26 respondents, 13.1%), business owners (23 respondents, 11.6%), professionals (12 respondents, 6.1%), housewives (11 respondents, 5.6%), waiters and waitresses (eight respondents, 4%), lecturers (five respondents, 2.5%), private sector employees (four respondents, 2%), and factory workers and freelancers (one each, 0.5 %). With regard to banking service providers, the majority of respondents are customers of Bank Syariah Indonesia, representing 98 respondents (49.5%), followed by Bank Muamalat with 32 (16.2%), Bank Jago Syariah with 26 (13.1%), Bank BTPN Syariah with 23 (11.1%), Aladin Syariah Bank with 18 (9.1%) and Permata Syariah Bank with one customer (0.5%). In terms of monthly income, the majority of respondents have a monthly income of less than IDR 1,800,000 (57 respondents, or 28.8%), IDR 3,900,000 - IDR. 5,200,000 (47 respondents, 23.7%), IDR 2,900,000 - IDR. 3,800,000 (42 respondents, 21.2%), more than IDR 5,200,000 (31 respondents, 15.7%), and IDR. 1,800,000 - IDR. 2,800,000 (21 respondents, 10.6%). Finally, based on the duration of use of their banking service provider, the majority of respondents have been customers for more than 2 years (57 respondents, 28.8%), 2 years (56 respondents, 28.3%), 1 year (54 respondents, 27.3%), and less than 1 year by 31 (15.7%).

Table 1. Respondent Demographics

Characteristics		Amount	Percentage
Gender	Male	94	47.5%
	Female	104	52.5%
Age	17-25 years	84	42.4%
	26-35 years	54	27.3%
	36-45 years	36	18.2%
	46-55 years	19	9.6%
	56-65 years	5	2.5%
Level of education	Senior high school	67	33.8%
	S1	114	57.6%
	S2	14	7.1%
	S3	3	1.5%
Type of work	Business owner	23	11.6%
	Factory worker	1	0.5%
	Lecturer	5	2.5%
	Freelancer	1	0.5%
	Housewife	11	5.6%
	Private employee	4	2.0%
	Student	68	34.3%
	Waiter/waitress	8	4.0%
	Civil servant	26	13.1%
	Professional	12	6.1%
	Self-employed	39	19.7%
Provider Bank	Islamic Aladin Bank	18	9.1%
	Bank BTPN Syariah	23	11.1%
	Bank Jago Syariah	26	13.1%
	Muamalat Bank	32	16.2%
	Sharia Permata Bank	1	0.5%
	Indonesian Sharia Bank	98	49.5%
Monthly Income	< IDR. 1,800,000,-	57	28.8%
	IDR. 1,800,000 - IDR. 2.800.000,-	21	10.6%
	IDR. 2,900,000 - IDR. 3.800.000,-	42	21.2%
	IDR. 3,900,000 - IDR. 5.200.000,-	47	23.7%
	> IDR. 5.200.000,-	31	15.7%
Duration of Use	< 1 year	31	15.7%
	1 year	54	27.3%
	2 years	56	28.3%
	> 2 Years	57	28.8%

Source: (Data processing)

Measurement Model Assessment (Outer Model)

In this study, the model proposed is assessed using the SEM-PLS technique. This technique is ideal for testing or extending theoretical propositions (Hair *et al.*, 2017). Before testing the hypothesis, the researcher first tests measurement model assessment (Outer Model). This measurement model is used to confirm and ensure that the research instruments used are valid and reliable for measuring concepts or theories (Qoyum *et al.*, 2021). The validity test is carried out using convergent validity and discriminant validity, while for the data reliability test, the researcher chose the composite reliability test (Hair *et al.*, 2017).

Convergent validity is assessed using a loading factor, which can be said to be valid if the loading factor value obtained exceeds 0.5 (Chin, 1998; Imam Ghozali & Hengky Latan, 2015). Discriminant validity is said to be valid if the square root value of AVE is greater than the construct with all other constructs (Fornell & Larcker, 1981). The reliability test is carried out using a composite reliability value, which must be above 0.7 (Nunnally, 1978; Hair et *al.*, (2017). Table 2 shows that all variable items in this study are valid, with all loading factor values above 0.6 (Hair et *al.*, 2017). Therefore, it is known that the validity discriminant values of all constructs are more significant compared to the loading values of other constructs. where the diagonal value is the correlation between each construct. This means that all question items that have been formulated, compiled and developed can measure a concept or theory well (Sekaran & Bougie, 2016). Meanwhile, this study has a composite reliability value above 0.7, meaning that all the instruments are reliable and consistent.

Table 2. Loading Factor and Composite Reliability

Indicators	Loading Factor	Composite Reliability
Perceived Behaviour Control		**0.778**
I am completely responsible for utilizing sustainable Islamic Banking services.	0.624	
I am equipped with all necessary resources to carry out sustainable Islamic banking practices and operations.	0.635	
I am knowledgeable enough to establish ethical procedures for Islamic banking services.	0.654	
I have convinced in my ability to easily transition to sustainable Islamic financial services.	0.810	
Subjective Norm		**0.756**
My relatives and friends have advised me to develop sustainable Islamic banking practices and services.	0.679	
The opinions of individuals who are significant to me can impact my decision to adopt sustainable Islamic banking services and practices.	0.729	
The advertising and marketing promotions of Islamic banks affecting my willingness to use sustainable Islamic banking services.	0.731	

Attitude		**0.732**
Adopting sustainable Islamic banking services and actions is a positive action.	0.664	
I want to use ethical Islamic banking services and actions.	0.671	
I support using sustainable Islamic banking services and actions.	0.736	
Trust		**0.774**
I have the trust that sustainable and reputable Islamic financial services exist.	0.660	
I have the trust that reliability of sustainable Islamic banking services.	0.638	
I have faith in the dependability of sustainable Islamic financial services.	0.739	
Islamic banking services that are sustainable keep their promises and commitments to protect the environment.	0.676	
Environmental Consciousness		**0.730**
The emission of greenhouse gases has a harmful impact on the environment.	0.615	
I am aware that the initiatives and services provided by the Islamic banks that I utilize are eco-friendly.	0.531	
The Islamic bank that I use takes the necessary steps to promote environmental conservation.	0.761	
The main strategy for preserving the environment is to employ eco-friendly goods and services.	0.624	
Perceived Environmental Outcomes		**0.780**
Islamic banks utilize technology that is ecologically beneficial since it is sustainable.	0.657	
Employing environmentally friendly services will aid in reducing pollution by decreasing the consumption of energy and paper.	0.683	
Utilizing green services will encourage environmental preservation.	0.664	
Utilizing sustainable technology-based services is more helpful for the environment than using traditional Islamic banking services.	0.735	
Behaviour Intention		**0.806**
I want to employ sustainable banking practices and services.	0.699	
I consider that I will use banking services and measures that are sustainable in the coming years.	0.666	
In the coming years, I want to employ and practice sustainable banking practices.	0.710	
I will support and recommend the use of sustainable banking services and actions to others.	0.778	

Source: (Data processing)

Table 3. Discriminant Validity Value

	AT	BI	EC	PBC	PEO	SN	TR
AT	0691						
BI	0.336	0.715					
EC	0.494	0.434	0.638				
PBC	0.378	0.532	0.509	0.685			
PEO	0.442	0.467	0.536	0.188	0.686		

SN	0.369	0.486	0.621	0.523	0.383	0.713	
TR	0.533	0.371	0.537	0.532	0.415	0.474	0.679

Source: (Data processing)

Structural Model Assessment (Inner Model)

The model construct is said to be a good fit if the SRMR value is less than 0.05, while if the model has an SRMR value below 0.10, the model can be said to be fit (Cangur & Ercan, 2015). Furthermore, we can look at the NFI value, namely > 0.90 good fit, 0.80-0.90 marginal fit, and <0.80 poor fit (Meyers *et al.*, 2006). Model fit can also be seen from the d_ULS and d_G values, where the value must be more than the p-value set in the study, which for this study was set at 0.05 or 95% (smartpls.com, 2022). Table 4 shows the SRMR, d_ULS, and d_G values, which are categorized as fit, while the NFI values are categorized as poor fit.

Table 4. Model fit

	Saturated Model	Estimated Model	Criteria	Results
SRMR	0.100	0.120	< 0.10	Fit
d_ULS	3,480	5,088	> 0.5	Fit
d_G	0.820	0912	> 0.5	Fit
NFIs	0.433	0.395	< 0.80	Poor fit

Source: (Data processing)

The R-Square value in this study is explained in Table 5. According to Hair et al. (2017), R-Square criteria consist of three classifications: an R-Square value of 0.75 means strong, 0.50 means moderate, and 0.25 means weak (poor). Based on this, the R-Square for this study is categorized as weak (poor). In Table 5 also explains the Q-Square value, where the recommended Q-Square value must be greater than zero (>0). Therefore, it can be concluded that the exogenous latent variables in this study have relevance to the endogenous latent variables.

Table 5. Coefficient Determination (Q2 and R2)

	R-Square	Results	Q-Square	Results
Attitude	0.345	Poor	0.121	Accepted
Behaviour Intention	0.441	Poor	0.189	Accepted
Perceived Environmental Outcomes	0.288	Poor	0.108	Accepted
Trust	0.172	Poor	0.051	Accepted

Source: (Data processing)

According to Hair *et al.* (2017), criteria for F-Square consist of three parts: an F-Square value of 0.35 means high, 0.15 means medium, and 0.02 means low. Based on Table 6 for F Square values, EC->AT and SN->BI are categorised as low;

TR->AT, PEO->BI, PBC->BI, and PEO->TR are categorised as moderate; and EC->PEO is categorised as high. Furthermore, all constructs in the study have values below 5. According to Cock (2022), the ideal VIF value is less than 5. Thus, it can be concluded that all constructs in this study do not have problems in common method bias because the VIF values of all constructs are below 5.

Table 6. Value of F-Square and VIF

Construct	Full Collinearity VIF	Results	F-Square	Results
AT->BI	1,467	accepted	0.000	below threshold*
EC -> AT	1,405	accepted	0.093	low
EC -> BI	2,253	accepted	0.005	below threshold*
EC -> PEO	1,000	accepted	0.404	high
PBC -> BI	1,581	accepted	0.192	moderate
PEO -> BI	1,552	accepted	0.156	moderate
PEO -> TR	1,000	accepted	0.208	moderate
SN -> BI	1,823	accepted	0.033	low
TR -> AT	1,405	accepted	0.153	moderate

Source: (Data processing) Note: *below the threshold set by Cohen, (1988)

Assessment of Structural Effects

In this study, the determination of the effect between constructs was based on the statistical T value above 1.96 with a significance below 0.05 (5%). Table 7 shows that attitude has no effect on behavioural intention (p> 0.05). Subjective norms and environmental conciseness also have no effect on the behavioural intention of Islamic bank customers (p> 0.05). The next result shows that perceived behavioural control has a positive effect of 0.412 (P<0.05), and a direct effect is also seen in the effect of trust on attention, which has a positive effect of 0.376 (P <0.05). There is also a positive effect of environmental consciousness on attitude of 0.293 (P <0.05). Environmental consciousness also has a positive effect on perceived behaviour control of 0.536 (P<0.05). Furthermore, perceived environmental outcomes can influence behaviour intention by 0.368 (P <0.05). Perceived environmental outcomes also have a positive influence on trust by 0.415 (P<0.05).

Table 7. Assessment Structural Effect

	Hypothesis	Original Sample	T Statistics	P Values	Results
H1	AT -> BI	-0.009	0.068	0.946	Not Supported
H2	SN -> BI	0.184	1.448	0.148	Not Supported
H3	PBC -> BI	0.412	3.098	0.002	Supported
H4	TR -> AT	0.376	3.640	0.000	Supported
H5	EC -> BI	-0.082	0.729	0.466	Not Supported

H6	EC -> AT	0.293	3.026	0.003	Supported
H7	EC -> PEO	0.536	5.311	0.000	Supported
H8	PEO -> BI	0.368	2.334	0.020	Supported
H9	PEO -> TR	0.415	2.712	0.007	Supported

Source: (Data processing)

Mediation Results

Environmental conciseness does not directly affect behaviour intention (Table 8), but after being mediated by perceived environmental outcomes, environmental consciousness can affect behaviour intention by 0.197 (P<0.05). According to Hair et al. (2017), if an exogenous construct does not directly affect the endogenous construct but after being mediated can influence it, the type of mediation that is formed is full mediation. Therefore, in this study, the mediation formed between the relationship between environmental consciousness and behavioural intention, mediated by perceived environmental outcomes, can be classified as full mediation.

Table 8 Mediation Results

Hypothesis	Total Effects	Direct Effects	Indirect Effects	Type Mediation	Results
EC -> PEO -> BI	0.197	(Not Significant)	0.197 (Significant)	Full Mediation	Supported

Source: (Data processing)

5. Discussion

This study aims to comprehend the current state of Islamic banking consumer behaviour in Indonesia and to determine pro-environmental consumer behaviour in the Indonesian context. This study uses the Theory of Planned Behaviour model (Ajzen, 1991). Here the researcher seeks to elaborate and include important contextual variables related to sustainable development such as environmental awareness, perceived environmental outcomes and trust (Taneja & Ali, 2021), to understand customer perceptions of sustainable Islamic banking services.

Attitudes can act as a social function due to individual experiences and interactions with other people that can influence one's decision to accept or reject something (Bashir & Madhavaiah, 2015; Nunnally, 1994). The attitude of sustainable Islamic banking consumers was found to be insignificant with the intention to use sustainable Islamic banking; this means that these consumers might be satisfied with their conventional banking system. Therefore, perhaps the customer's perception of sustainable Islamic banking may not offer added value to consumers. This could be because customers' understanding of sustainable Islamic banking services is still limited, because Islamic banks' marketing activities have not widely used the term 'sustainability'. These results are in line with the research

of Ayyub *et al.* (2020), who find that attitudes do not have a positive and significant influence on behavioural intentions of Islamic bank customers in Pakistan.

Subjective norms refer to the perceived social demand to perform certain behaviours. However, in this study, the subjective norm was found to be not directly related to Behavioural Intention. This means that H2 in this study is not supported. The relatively weaker impact of subjective norms on behavioural intention and/or actual behaviour is also evident in several previous studies (Kumar *et al.*, 2017; Paul *et al.*, 2016). It is possible that subjective norms do not affect behaviour because most of the respondents in this study belong to a younger generation, which can result in diminished understanding of individualism (Taufique & Vaithianathan, 2018). The finding of the non-significance of social norms reveals that the use of sustainable Islamic banking has not been established as a social norm in Indonesia. This means that the practice of sustainable Islamic banking is in its infancy and many people are not yet familiar with it.

Another TPB construct, perceived behaviour control (PBC), has a positive and significant influence on behavioural intention. PBC is the degree of perceived ease or difficulty associated with the performance of a particular behaviour (Icek Ajzen, 1991). In this study, PBC reveals a person's ability to use Islamic banking services on an ongoing basis. The most significant PBC was found in the intention of users of sustainable Islamic banking services (Paul *et al.*, 2016). The significant result means that the community has decision-making authority in terms of choosing sustainable Islamic banking services. This shows that users who think positively about the ease of using Islamic banking services have a strong intention to use sustainable Islamic banking. The results of this study are in line with existing research (Sodik *et al.*, 2022; Taneja & Ali, 2021).

Perceived environmental outcomes were found to have a significant relation with behavioural intention, in line with the findings of Chen & Hung (2016) and Chaudhary (2018). An important factor in marketing Islamic banking products and services that are sustainable and environmentally friendly is customers' perceptions of environmental consequences as a result of their environmental behaviour and ethics (Cheung & To, 2019a; Molinillo *et al.*, 2020). However, environmental awareness does not have a significant direct effect on the intention to use sustainable Islamic banking services, but shows that environmental awareness has a significant positive and indirect influence on behavioural intentions through perceived environmental outcomes. On the other hand, environmental awareness was found to be a positive and significant influencing factor on perceived environmental attitudes and outcomes, as noted by Biswas &

Roy (2015) and Taneja & Ali (2021).

Previous research findings regarding the influence of environmental awareness have a positive effect on desired relationship adjustment attitudes Cheung & To (2019b) and Kumar *et al.* (2017). Customers who possess higher levels of environmental awareness, knowledge, and concern about the sustainability and environmentally friendly services offered by their Islamic bank are more inclined to have a favourable attitude towards sustainable behaviour. They are also more likely to monitor their own behaviour and pay attention to the bank's adoption of green practices if they have a stronger environmental consciousness. Trust is identified as a crucial factor that influences customer intentions in this study. The results demonstrate that customer trust has a significant impact on attitudes towards using sustainable Islamic banking services, which is consistent with the findings of Chen (2010), and Ricci et al. (2018), emphasizing the critical role of trust in the adoption of sustainable Islamic banking services.

6. Conclusion

This study aimed to investigate the predictors of customer intention to adopt sustainable Islamic banking services. This study expands on the behaviour of customers of Islamic banks, by recognising the crucial components that influence behavioural intentions in the use of sustainable Islamic banking services. The research supports the Theory of Planned Behaviour in explaining customer intentions towards sustainable Islamic banking services and considers the importance of external factors combined with the TPB construction. The results show that perceived behavioural control has a significant influence on customer intentions, while attitudes and subjective norms do not have significant effects on customer intentions. The additional constructs – perceived environmental outcomes and trust – were found to be significant predictors of behavioural intentions. On the other hand, trust and environmental consciousness were significant influences on attitudes.

Theoretical Implications

This study has offered theoretical support for the use of TPB and the significance of additional contextual factors in understanding consumer intentions regarding sustainable Islamic banking services. In the future, researchers may wish to examine diverse scenarios and explain customer intentions in terms of the consumption of green goods and services using the model created in this study.

Implications for Management of Islamic Banking

From a managerial perspective, this study has the potential to improve banks' comprehension of customers' intentions regarding the use of sustainable Islamic banking services. The study highlights the importance of fostering positive attitudes towards sustainable banking services among clients. The findings of this investigation show that environmental consciousness plays a vital role in perceived environmental outcomes, underlining the significance of customer perceptions of the impact of banking services on the environment in determining their intentions. Customers who possess a heightened awareness of environmental issues and bank practices are more inclined to engage in sustainable consumption behaviours. To promote favourable client attitudes, Islamic banks can effectively market environmentally friendly practices and sustainable services by promoting their environmentally-friendly credentials. This is supported by the significant association discovered between environmental consciousness and attitude. Additionally, managers should place a high priority on creating favourable public perception of sustainable Islamic banking services and technologies by improving accessibility and ease-of-use conditions. This study found that perceived behavioural control is a significant predictor of behavioural intentions.

Limitations and Previous Research Agenda

The study has certain limitations as the participants are mostly young and highly educated, which may restrict the generalization of the outcomes to other sections of society. In order to acquire more comprehensive insights, future research may integrate additional factors, such as moral standards and cultural influences, into the TPB framework. In addition, future research may incorporate different sorts of environmental knowledge to better comprehend how customers of Islamic banks behave with regard to the environment. Previous research has found that general and problem-specific environmental knowledge significantly influences attitudes towards the environment (Polonsky *et al.*, 2012). Future studies may also formulate attitudes towards specific types of pro-environmental behaviour, instead of general attitudes towards sustainable Islamic banking. Additionally, future research may apply the Sustainable Development Goals (SDGs) framework and incorporate additional constructs to investigate more specific eco-friendly consumer behaviours, such as green product buying behaviour and recycling behaviour.

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