

Green Banking Trends in Islamic Bank: Gen Z's Awareness and Knowledge

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ABSTRACT

The concept of green banking is a concern of financial institutions today, including Islamic financial institutions. Because with this concept, banks are expected to be able to have a positive impact on the environment, both in bank operational activities as well as credit and loans provided to customers. The background of this research is to find out how much awareness generation z has to use Islamic bank services based on their attention to the environment. As well as knowing the extent of the influence of their knowledge about green banking in the interest in using Islamic bank services. In this study, a quantitative method was used using the hair formula to determine the number of samples to be used. This hair formula is to determine the number of samples that are not known with certainty, so that 135 samples of generation z of Malang city are obtained randomly with this research method using nonprobability sampling. The data was processed using SPSS. The results showed that interest in using Islamic bank services was positively and significantly affected by the green banking knowledge variable, while awareness had no effect on interest in using Islamic banking services.

Keywords: Awareness; Knowledge; Green Banking

INTRODUCTION

Starting in the 21st century, environmental issues have become a concern because polluted environments can have adverse effects on survival. The Environmental Protection and Management Law (UPPLH) contains the provisions and roles of the community contained in chapter X1, which explains that the role of every community or individual, especially in business activities in various sectors, has the opportunity to have a major influence on the environment (Haurissa & Nurhayati, 2022).

The MOU between Bank Indonesia and the Ministry of Environment (KLH) in 2011-2013 was the beginning of environmental analyst training to assess the feasibility of lending to debtors such as Environmental Impact Analysis or AMDAL (Goddess, 2020). Banking employing eco-friendly principles is now the worldwide norm for implementing socially and ecologically responsible corporate practices. Green banking has become a slogan to realize sustainable banking that has a role in safeguarding the globe and the environment with the purpose of guaranteeing long-term economic development (Science et al., 2020).

Green banking Using aspects in the form of technicalities in its business that are oriented towards preservation and possess a positive impact on the environment. Activities *Green Banking* What is meant is like *paperless, online banking*, saving energy, water, electricity, paper, and providing employees with a sense of awareness

on environmental issues (Zhelyazkova & Kitanov, 2019). Research conducted by (Cahyadin et al., 2020) Measuring Islamic banking relations, technology, and environmental quality shows that Indonesia's Islamic banking tends to move towards positive growth. Islamic banking can contribute and participate in supporting environmental quality in the financing process and financial transactions.

Islamic banking carries out its operations based on Islamic principles that have attention to the preservation of nature. By applying the precautionary principle (*prudent banking*), The Islamic banking sector is certainly very good in addressing environmental problems (Suharto, 2023).

Table 1. Public Perception of Green Banking

Bank	Percent
BCA	25,7%
BRI	23,7%
BNI	12,6%
Bank Mandiri	12,1%
BSI	1,2%
CIMB Niaga	0,9%
BTN	0,7%
BI	0,6%
Bank Jago	0,5%
Bank Muamalat	0,5%
BTPN	0,5%
Other	3.3%
Don't know	17,7%

Source: Kata Data, 2022

The table above is the public's perception of banks that have implemented *green banking*. The highest value is owned by Bank BCA at 25.7%. Meanwhile, the highest value for Islamic banks is owned by BSI at 1.2%. To see the extent of the evaluation of green banking practices and performance at Islamic banks in Indonesia, Arafat (in Khaer & Anwar, 2022) stated that Islamic banks have adopted Green Banking practices, including providing sustainable financing and managing environmental risks.

On research Simista & Sampreeti, (2020) stated that customer awareness and knowledge about environmentally friendly banking is still relatively low. Out of 300 respondents, 52.95% of customers were completely Customers were mostly uninformed of green banking efforts, with just 11.76% being aware on average. This remark is consistent with studies by Solekah et al., (2023) about how awareness has no effect on environmentally friendly behavior including using green banking products.

According to the findings, 15.25% to 20.25% of respondents had little understanding of different green banking efforts. The seriousness of Islamic banking towards green banking, as well as the younger generation's interest in environmental concerns, might motivate them to use Islamic banking services. Because interest may

come from inside the person because he is interested in anything and feels helpful or advantageous for his life (Pradesyah, 2020).

Interest in saving or using Islamic banking services can be influenced by the knowledge factor that a person has. The knowledge that someone has about Islamic bank products and programs can affect customer interest. Someone who has openness to information and knows about Islamic banks well, then tends to remain a customer of Islamic banks.

Research conducted by Malik & Syahrizal, (2021) states that knowledge does not have a significant effect on interest in saving for the community. But Research conducted by Budianto, (2023) who state that knowledge can influence the interest in using Islamic bank services. In this study, the author used Generation Z respondents because according to Varah, (in Mawardi et al., 2022) Young consumers, especially Generation Z, are expected as a starting point to rationalize the dilemma about the environment facing today's world. In addition, young consumers are the most influential consumer group to shop for environmentally friendly products because they have a flexible attitude, have open knowledge and have awareness about the environment. Economic development through green banking, which prioritizes environmental sustainability, can provide benefits in the short and long term (sustainable), so that it can have a positive impact on current and future generations (Firmansyah, 2022). Noor (in Christina & Adiati, 2023)) said that Generation Z now has a large population. Generation Z are young consumers born between 1995 and 2012, which is the largest population today.

This research is a form of development from previous research conducted by V. Chitra and R. Gokilavani on the knowledge and awareness of customers in India towards the trend of Green Banking. Research has the same variables, namely awareness and knowledge. While in this study, the author uses different (geographical) regions, subjects, and objects. The subject of this study is Sharia banks in Indonesia while the object is Generation Z Malang City.

Based on several phenomena that occur in the description above and there are still gaps from the results of research that has been carried out by several researchers, so this study focuses on efforts to find facts related to how much "The Influence of Generation Z Awareness and Knowledge About Green Banking on Interest in Using Islamic Banking Services."

LITERATURE REVIEW

Awareness

Ahmad (in Abidin et al., 2022) Awareness is a form of caring that is able to move one's behavior. Consciousness means the relationship of the self that observes, knows and reflects and the social world around it (Uswatusolihah, 2017). While the understanding of environmental awareness according to Chen and Hung (in Faisal Riza et al., 2020) That is, environmental awareness has a combined concept that includes perception, cognition, value, knowledge and behavior about environmental problems. Then Consciousness Significant Influence on Customer Interest in Choosing Savings Products (Marlina, 2021). A total of four variables, according to

Keller (in Winadi, 2017), can be used as a guide to determine how much a consumer has "awareness" of a brand:

1. Recall: the image of the brand in question that comes to mind for customers.
2. Recognition: the rate to which customers identify a brand within a specific category.
3. Purchase: the degree to which a customer's behavior spotlights and selects a brand while making a purchase of a good or service.
4. Consumption: the extent to which customers can identify a brand after utilizing it.

So that the hypothesis is in Wake up in this study are:

H1 : Awareness of generation z affects Interest in using Islamic Bank services

Knowledge

Knowledge is a real experience stored in the human mind concretely (Rahmawati Deylla Handida, 2018). Paullus rides (in Octaviana & Ramadhani, 2021) Explain that knowledge is the outcome of human cognitive processes, which are then conveyed and shared with one another in life, both verbally and actively. The statement aligns with the fact that customer awareness significantly impacts green implementation in banking (Haurissa & Nurhayati, 2022). Information indicators According to Krathwohl (2010) (p. 46), the dimensions of knowledge consist of:

1. Factual knowledge: related knowledge about symbol information and the understanding obtained.
2. Conceptual knowledge: knowledge related to grouping and categorizing a phenomenon.
3. Procedural knowledge: knowledge based on procedures for doing something
4. Metacognitive knowledge: knowledge that concerns a person's awareness of a phenomenon. So that the hypotheses built in this study are:

H2: Generation Z's knowledge about green banking affects interest in using Islamic bank services.

Green Banking

Green Banking is a banking practice that has a friendly concern for the environment that technically financing and credit products do not have an impact on the environment (Hanif et al., 2020). In general, the implementation and adaptation of green banking according to Gupta (in Purnama Sari & Putri Adnyani, 2023) Energy conservation, mobile banking, electronic payment outlets, green checking accounts, green loans, online and internet banking all help environmental initiatives. a manifestation of the formation of green economy practices that are actualized through the green banking mechanism, namely implementing an integration pattern in environmental protection and generating economic benefits. This means that financing, such as credit or the distribution of funds, must contain environmentally friendly elements that are expected to support and realize sustainable financing (Cai & Guo, 2021). In Indonesia, the policy regarding green banking is written in a Bank Indonesia initiative called Safeguarding Indonesian Green Banking in the Sustainable

Development Framework (Budiantoro, 2014). As a form of showing concern for the environment, several banks report their operational activities in annual reports. Regulators must encourage companies to disclose sustainability reports because there are still companies that have not disclosed them (Rizki et al., 2019). Furthermore, the forms of green banking that may be implemented, such as online saving accounts, paperless statements, use direct deposit, online bill payments, reward credit and debit cards, and internet banking (Bahl, 2012)

Generation Z

Generation Z is a group of people who have the same birth years, experiences, and events in their growth phase. It can be concluded that a generation is a group of individuals who have the same events in the same period of time. Generation Z was born in 1997 to 2012 which is 12 years to 28 years, Generation Z was born in a time of rapidly developing digital technology (Stillman, 2019).

Interest

According to Philip Kotler, interest is an effective response or process of feeling or liking a product or service but has not made a decision to buy or use it (Marlina, 2021). Based on factors that can influence interest, if the quality of service is good, the greater the interest of customers to use Islamic bank services. Conversely, if the quality of service is poor, the customer's interest in saving is reduced. So banks that have good service quality, customers will be happy to use banking services. Then Knowledge and Awareness have a positive and significant effect with customer interest in choosing financing facilities (Aisyah & Arif, 2022). Interest indicators (Yuliani, 2021) explain that interest is divided into four types:

1. Transactional interest is an individual's tendency to acquire a product.
2. Referential interest is an individual's tendency to recommend a product to other people.
3. Preferential interest: interest that shows an individual's tendency to prioritize a product
4. Exploratory interest: this interest shows the individual's inner active search for information about a product. So that the hypotheses that can be built in this study are:

H3 : Awareness and Knowledge of generation z about green banking Toward Interest In Using Sharia Bank Services.

The frame of mind that is in accordance with this study is:

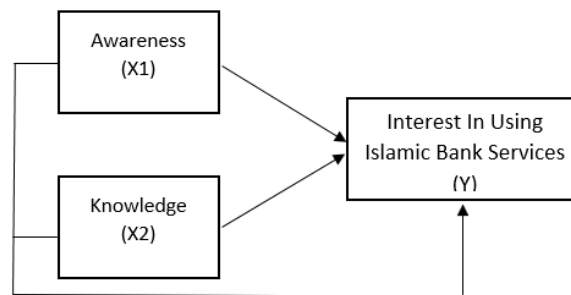


Figure 1. Conceptual Framework

Source: researcher, 2024

RESEARCH METHOD

In this study, quantitative research methods are used, because later the data obtained from each variable is in the form of quantitative data. Quantitative research arises from a certain symptom or phenomenon which is then analyzed using statistical calculation tools (Duli, 2019). Then the research location is the area where research activities are carried out. The purpose of defining the location of research is to facilitate or clarify the object of research. The location of the study is a place where the social situation is studied (Sugiyono, 2013). The location of the study was taken in the city of Malang which has many universities, indicating that there are many residents, the majority of whom are from Generation Z.

In this study, the determination of the number of samples uses references from Hair et al., (2011) The minimum number of samples is determined by the number of indicators utilized in the overall variable. The number of samples equals the number of indicators multiplied by 5 to 10. Therefore, in this investigation, the number of samples is 5 x 27 indicators = 135 respondents. So the researchers used 135 respondents in this study. This study uses nonprobability sampling which is a sampling method, but each member of the population does not have the same opportunity as a sample. With the type of quota sampling, which determines the number of samples from the population with certain characteristics to the desired number of quotas. In addition, purposive sampling techniques are also used, which is the determination of samples based on special considerations that are worthy of being sampled (Juliansyah, 2011).

The criteria for respondents to be sampled include the following:

1. Gen Z between the ages of 12-28
2. Currently domiciled in Malang City
3. Have used Islamic bank services

This study used a questionnaire method with a (Likert scale) of one to five. Number 1 is chosen if the respondent has a tendency to strongly disagree with the statement, while number 5 is chosen if the respondent has a tendency to strongly agree with the statement. The scoring table using an interval scale is presented in the following table (Sugiyono, 2013). After that, descriptive analysis and several other tests were carried out. The traditional assumption tests are the normality test,

multicollinearity test, and heteroscedasticity test. Multiple regression analysis is used to present the causal link between two or more variables, along with the form of regression models in this study (Ghozali, 2018).

$$\text{Interest} = \alpha + \beta_1(X_1) + \beta_2(X_2) + e$$

Information

α = Constant, β = Regression Coefficient, X_1 = Awareness, X_2 = Knowledge, e = Error

Some of the techniques used in the Hypothesis test are Using the F, T, and Coefficient of determination (R^2) tests.

RESULTS AND DISCUSSION

Descriptive Analysis

Table 2. Classification of Repondents by Sex

Gender	Sum	Percentage
Man	43	32%
Woman	92	68%
Total	135	100%

Source : SPSS Data, 2024

Of the 135 respondents who answered the questionnaire, 32% or 43 people were men and 68% or 92 people were women

Table 3. Classification of Repondents by Age

Age	Sum	Percent
12-17	2	1%
18-23	115	85%
24-28	18	13%
Total	135	100%

Source : SPSS Data, 2024

Of the 135 respondents who answered the questionnaire, as many as 1% or 2 People are generation Z aged 12-17 years. Then as much as 85% or 115 people are generation z aged 18-23 years and As many as 13% or 18 people are Generation Z aged 24-28 years.

Table 4. Classification of Respondents by Occupation

Work	Sum	Percent
Student	110	82%
Self employed	12	8%
Civil Servants	5	4%
Private Employees.	8	6%
Total	135	100%

Source : SPSS Data, 2024

Of the 135 respondents, as many as 110 people or 82% were students / students. Then as many as 12 people or 8% are self-employed groups. Then 5 people or 4% are civil servants and as many as 8 people or 6% are private employees.

Table 5. Classification of Respondents Based on Sharia Banks

Sharia Bank	Sum	Percent
Bank Syariah Indonesia	98	73%
Bank Muamalat	26	19%
BTN Syariah	1	1%
BCA Syariah	2	1%
CIMB Niaga Sharia	1	1%
More than 1 Islamic bank	7	5%
Total	135	100%

Source : SPSS Data, 2024

Of the 135 respondents, as many as 98 people or 73% of respondents used Bank Syariah Indonesia. Then 26 people or 19% use Bank Muamalat, 1 person or 1% of respondents use BTN Syariah, 2 people or 1% use BCA Syariah, 1 person or 1% use CIMB Niaga Syariah, and 7 people or 5% use more than 1 Islamic bank.

Classical Assumption Test

Normality Test

Table 6. Kolmogorov Sminorv test

One-Sample Kolmogorov-Smirnov Test	Unstandardized Residual
Monte Carlo Sig. (2-tailed) sig	.095
99% Confidance Lower Bound	.087
Upper Bound	102

Source : SPSS Data, 2024

This method is used to find out whether the data distribution is normal, Poisson, uniform, or exponential. Residuals can be considered normal if the significance value is more than 0.05 (Purnomo, 2016). The results of the Kolmogorov-Smirnov test using the Monte Carlo technique reveal that the values. The data in this investigation were normally distributed, as shown by the residual significance of 0.087, which is larger than 0.05.

Multicollinearity Test

Table 7. Multicollinearity Test

Type	Collinearity statistics	
	Tolerances	VIF
Awareness	.454	2.201
knowledge	.454	2.201

Source : SPSS Data, 2024

Based on the data, it is known that the tolerance value is $0.454 > 0.1$ and the VIF value is $2.201 < 10$. Therefore, this study found no symptoms of multicollinearity in the regression model, so the study can be continued to conduct multiple linear regression analysis (Ghozali, 2018).

Heteroscedasticity Test

To find out if there is a difference in residual variance between certain observations, a heteroscedasticity test is performed on a regression model. If there is homoscedasticity or no heteroscedasticity, then a good regression model is one that has a sig value of more than 0.05 (Ghozali, 2018).

Table 8. Heteroscedasticity Test

Variable	Probability
Awareness	0.157
Knowledge	0.052

Source : SPSS Data, 2024

The results showed that this study did not show symptoms of heteroscedasticity, because the sig awareness value of 0.157 and for the knowledge variable of 0.052 was greater than 50%.

Multiple Linear Regression Analysis

According to Ghozali,(2018), Multiple linear regression analyses the relationship between independent factors and the dependent variable.

Table 8. Multiple Linear Analysis Test

type	Unstanardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	beta		
(constant)	7.795	3.032	.074	2.579	.011
awareness	.103	.127	.600	.814	.417
knowledge	.627	.095		6.574	.000

Source : SPSS Data, 2024

Remarks :

$$\text{Interest} = \alpha + \beta_1(X_1) + \beta_2(X_2) + e$$

$$Y = 4.342 + 0.074 X_1 + 0.733 X_2$$

Y= Interest in Using Islamic Bank Services
 α = Constant Value
 β = Regression Coefficient
 X1= awareness
 X2= knowledge
 E = error

Both independent variables (bX1 and bX2) have regression coefficients with a positive sign (+), as indicated by the test equation Regression. This indicates that interest in using the service Islamic banking will increase if factors *Awareness* and *knowledge*. In this equation it can be explained that:

- 1) If the independent variables X1 and X2 have zero values, then the variables Interest in using Islamic banking services will remain as high as 4.342 because this is a constant value.
- 2) According to the value of the coefficient *Awareness* (X1) at 0.074 or 7.4%, the variable of interest is positively influenced by the variable X1. In other words, The greater the level of consciousness of generation Z, the more great interest they are to use Islamic banking services.
- 3) Coefficient *Knowledge Green Banking* (X2) of 0.733 or 73.3% indicates that variable X2 has a positive influence on the variable of interest. This means more knowledge of generation z regarding *Green Banking*, greater their interest in using Islamic bank services.

Based on the above, it can be concluded that knowledge about *Green Banking* is the biggest factor that Influencing the Generation Z's Desire to Use Bankan Services sharia.

Test the hypothesis.

T Test

Table 9. T Test

Variable	T-Table	T-Statistics	Sig.
Awareness	1.978	0.607	0.544
Knowledge	1.978	7.906	0.000

Source : SPSS Data, 2024

The variable X1 awareness has a calculated t value of 0.609. While t table shows a value of 1.978 with $\alpha = 0.05$ and $df = 132$, so the calculated t value is smaller than t table. The p-value of the awareness variable is 0.544 which means it is not significant. Thus, it can be concluded that the awareness factor does not affect the interest in using Islamic bank services partially. So, H1 is rejected

Variable X2, knowledge *Green Banking* T count 7.906 While t table shows a value of 1.978 with $\alpha = 0.05$ and $df = 132$, so the value of t count is greater than t table.

The p-value of the knowledge variable is 0.000 which means significant. So H2 is accepted

Test F

The purpose of this test is to find out that the independent variable can affect the dependent variable simultaneously.

Table 10. Test F

F	Sig.
77.034	0.000

Source : SPSS Data, 2024

The calculated F value of 77,034 with probability 0.000 is shown in Table 10. So, the independent variable Y (interest in using the service Islamic banking) is influenced simultaneously by two variables independent, X1 *Awareness* and X2 *knowledge*. So, H3 is accepted.

Coefficient of Determination

Table 11. Coefficient of Determination

R Square	Adjust R Square
0.539	0.532

Source : SPSS Data, 2024

An adjusted r square value of 0.532 is shown in table 11. So, the variables X1 *awareness* and X2 *knowledge* affect interest in using Islamic banking services by 53.2%. While the remaining 46.8% was influenced by other factors not discussed in this study.

Discussion

The Influence of Awareness on Interest in Using Sharia Bank Services

shows that the computed t value of 0.607 is less than the table t value of 1.978, but the significance value is 0.544, which is more than 0.05. As a consequence, understanding does not impact generation Z's enthusiasm in adopting Islamic banking services. This suggests that respondents' understanding of environmental concerns and the importance of green banking to Islamic banks does not necessarily influence generation Z's desire to utilize Islamic bank services. The outcomes of this investigation are consistent with earlier studies (Solekah et al., 2023) about how awareness has no effect on environmentally friendly behavior including using green banking products.

The Influence of Generation Z's Knowledge on Green Banking on Interest in Using Sharia Bank Services

The estimated t value of 7.906 exceeds the table t value of 1.978, as stated in Table 9. In addition, the significance level is 0.000, which is less than 0.05. Thus, knowledge has a favorable and considerable influence on generation Z's enthusiasm

in adopting Islamic banking services. Knowledge *Green Banking* This includes information from existing media as well as information such as products *Green Banking* that is: *Online saving account, Paperless statements, Use direct deposit, Online bill payments, Reward credit and debit cards, Internet banking* (Bahl, 2012). Generation Z has a desire to use Islamic bank services because it is influenced by the knowledge and information factors they have. These results are in line with research (Budianto, 2023) who state that knowledge can influence the interest in using Islamic bank services.

The Influence of Generation Z's Awareness and Knowledge About Green Banking on Interest in Using Sharia Bank Services.

The calculated F value of 77,034 > from F table 3.06 with a probability of 0.000 is shown in table 10. So, the independent variable Y (interest in using Islamic banking services) is influenced simultaneously by two independent variables, X1 awareness and X2 knowledge. This means that the interest of generation Z in using Islamic bank services can be influenced simultaneously by awareness and knowledge variables.

The relevance between Green banking and Sharia banks

Currently, increasing human activity in the economic and business sectors can affect the sustainability of natural resources. There needs to be awareness and knowledge to show great interest in environmentally friendly ideas or activities, including in the world of sharia banking. Islam emphasizes fulfilling human needs but must also be in harmony with protecting natural quality to achieve sustainable development.

Green banking in sharia banking has a responsibility towards its operations to consider environmental aspects in running its business. Sharia banking steps in implementing green banking can be carried out using electronic sharia banking services or e-banking (Cania Anggita Putri et al., 2023). This implementation is a way of making it easier for consumers to access and use sharia banking services.

To encourage the implementation of environmentally friendly banking, banks in Indonesia need to prioritize environmentally friendly activities. In this way, Islamic banks can have strong ecological awareness. Furthermore, banks can create long-term, sustainable positive impacts for business, society, and nature (Khaer & Anwar, 2022).

CONCLUSION

Research on the influence of generation Z awareness and knowledge about green banking on the interest in using Islamic bank services found results that: Awareness does not have an influence but is not significant on the interest of generation Z in the use of Islamic bank services. The greater the awareness of generation Z, not necessarily they are interested in using Islamic services and banks. Generation Z's knowledge about green banking has a significant influence on interest in using Islamic bank services.

The higher the level of knowledge about green banking that they get from learning in class and existing media, the higher their interest in using Islamic banking

services. Generation Z often gets information through formal learning in the classroom as well as non-formal learning outside the classroom and also high internet usage. So knowledge about green banking has a great opportunity to learn besides that it is very important in increasing the interest of generation Z to use Islamic bank services. Generation Z's awareness and knowledge about green banking has a simultaneous influence on generation Z's interest in using Islamic bank services.

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