
HOW GREEN AWARENESS GREEN KNOWLEDGE OF GEN Z IMPACTED ATTITUDE TOWARD GREEN SHARIA BANKING AND INTENTION TO USE SERVICES GREEN SHARIA BANKING

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ABSTRACT

This study aimed to determine the relationship between green awareness, green knowledge on attitude toward green sharia banking and Intention to use services sharia banking yang menerapkan green banking in Malang City. Purposive sampling was used in this study using a sample of 194 participants. Data analysis checks using a statistical model utilizing the SmartPLS 4 program for the structural-partial least square (SEM-PLS) model. The results of this study indicate that green awareness and green knowledge affect attitude toward green sharia banking and intention to use services green sharia banking. But attitude toward green sharia banking has no effect on intention to use green sharia banking services. The results of this research provide the implication that awareness and knowledge about Gen Z green Sharia banking practices contribute directly to attitudes and intentions to use green Sharia banking services. Green awareness and knowledge are important factors shaping consumer attitudes and intentions towards green Islamic banking. Improving these two aspects can encourage wider adoption of green Islamic banking services, as more aware and knowledgeable consumers will better support and choose services that align with sustainability and Sharia values

Keywords: Green Awareness, Green Knowledge, Attitude, Intention to use Services, Green Sharia Banking

INTRODUCTION

In addition to serving as an intermediary, banks are mandated to participate in environmental maintenance and damage reduction. According to the United Nations Environmental Program (UNEP), green banking is a subset of financial operations that can lead to increases in social equity and human wellbeing while also giving the environment serious consideration. In light of this, green banking is anticipated to be able to elevate environmental concerns above financial gains and other advantages (Ria, 2023). Environmentally friendly banking practices are now considered the norm worldwide for implementing socially and ecologically responsible corporate practices. In order to ensure long-term economic growth, green banking has come to represent sustainable banking, which plays a part in preventing environmental damage and safeguarding the planet (Science et al., 2020).

Technical elements with an environmental benefit and a focus on conservation are used by green banking in its operations. The aforementioned green banking practices include paperless and online banking, energy, water, and electricity savings, as well as raising staff members' understanding of environmental issues (Zhelyazkova & Kitanov, 2019).

According to the public perception study conducted by Katadata in 2022, two sharia banks have adopted green banking practices. Bank Syariah Indonesia and Bank Muamalat Indonesia are the sharia banks; their respective percentages are 1.2% and 0.5%. Despite its small size, further research by Febiola et al., (2023) revealed that Bank Syariah Indonesia had requirements for environmental effect studies while distributing financing. Then, along with eight other national banks, Bank Muamalat Indonesia is a founding member of IKB, or the Indonesian Sustainable Finance Initiative. In order for Bank Muamalat Indonesia to consider environmental issues when financing its operations (Ria, 2023). Khaer & Anwar, (2022) claimed that Islamic banks have embraced Environmentally Friendly Banking practices, including providing sustainable financing and

controlling environmental risks. This illustrates the scope of the examination of Green Banking practices and performance in Islamic banks in Indonesia.

According to research by Simista & Sampreeti (2020), there is still a dearth of consumer awareness and knowledge about environmentally responsible banking. Out of the 300 participants, 52.95% of the clients had no knowledge at all about environmentally friendly banking initiatives, whilst the average consumer had knowledge of these initiatives at 11.76%. According to the investigation, between 15.25% and 20.25% of respondents were ignorant of the numerous environmentally friendly banking activities.

Gazzola et al. (2020) claim that conscious attitudes toward ecologically friendly behavior are influenced by awareness. According to research by Solekah et al. (2023), awareness or worry has no direct impact on environmentally friendly behavior, hence this claim is inversely proportionate to that research.

The younger generation may be more interested in adopting sharia banking services if they see how seriously sharia banking takes green banking and how concerned they are about environmental issues. Because a person's interest in something can stem from a perception that it will be beneficial to him in the long run (Pradesyah, 2020).

According to research by Malik and Syahrizal (2021), people's motivation in saving is not much impacted by green knowledge. However, study (Aswad & Patimbangi, 2022) analyzing student answers revealed the next year that students were motivated to save and use sharia banking services because of their increased awareness. The results of Budiarto, (2023) then make the case that an individual's desire in utilizing sharia banking services is influenced concurrently by the green knowledge variable.

The focus of this research is to measure Generation Z's attitude toward green Sharia banking and their interest in using green Sharia banking services based on their green awareness and green knowledge. However, green awareness and knowledge are related to Sharia banking in addressing environmental issues, known as green Sharia banking. The choice of Generation Z is because now Generation Z has a large population, and they have the potential to adapt quickly to information and knowledge.

LITERATURE REVIEW

Green Sharia Banking

According to Sarita Bahl (2012), green banking is an eco-friendly marketing strategy that lowers carbon emissions from printing ink used in banking operations. Promoting eco-friendly behaviors and lowering carbon emissions from financial operations are two aspects of "green banking." Financial technology that is environmentally friendly should be used by banks to lower project pollution and external carbon emissions. His study intends to draw attention to the various Indian banks' actions pertaining to green banking adoption. Techniques for implementing green banking Online savings accounts, paperless statements, direct deposit, online bill payment, reward debit and credit cards, and net banking are the first six options. According to Hanif et al. (2020), green banking is a type of banking that addresses environmental issues even while its lending practices and credit offerings officially have no negative emissions on the environment. In order to manage environmental issues and provide ecologically friendly funding, green banking adheres to strict fundamental standards. Renewable energy, eco-friendly transportation, and other aspects are included in green finance.

Green Awareness

Studies indicate that educating consumers about environmentally friendly items is crucial for influencing their purchase decisions. This study suggests that there may be a much greater level of awareness regarding the use of green products in society. In this instance, it is imperative to raise public awareness (knowledge) regarding the usage of green products as well as the characteristics that buyers of green products look for. Consumers can more easily recognize the qualities or traits of green products if they are

aware of them. Thus, it may ultimately have an impact on the decisions that consumers make about what to buy (Asha & Rathiha, 2017). The capacity of customers to recognize and recall products that can lessen adverse effects on the environment, such as pollution and environmental harm, is known as green product awareness (Triwidianti & Harti, 2021). Consumer decisions to purchase environmentally friendly products are influenced by environmental awareness. Three elements determine a person's interest: awareness (Marlina, 2021).

Green Knowledge

What people know about the environment, the key connections that lead to environmental features or consequences, and respect for the system as a whole are all considered to be part of their green knowledge (GK). GK is defined as people's knowledge of environmental issues and their capacity to comprehend and assess how those issues affect society and the environment (Chekima, 2016). Because information and expertise are readily available, Generation Z is highly conscious of environmental issues and has a desire to adopt environmentally friendly services and goods. They are also knowledgeable about nature conservation (Mawardi & Sari, 2022).

Attitude toward Green Sharia Banking

According to Hasan and Ali (2015), an attitude is an ecological attitude that is created by consumer values, beliefs, and intentions toward environmental issues and behavior. Consequently, attitudes tend to consistently react either positively or negatively to the problems connected with green Sharia banking procedures, whether from a factual, conceptual, procedural, or metacognitive standpoint.

Intention to Use Services Green Sharia Banking

Intention is a sufficient reaction or process for feeling or enjoying a good or service, but purchasing or using it still requires decision-making (Marlina, 2021). In the context of Green Sharia Banking, "Intention to Use" refers to a person's or an entity's desire or commitment to use financial services that uphold environmental sustainability (Green) and Islamic values (Sharia). Green Sharia Banking combines eco-friendly procedures with the tenets of Islamic finance. Investing in industries that are thought to be detrimental to the environment, such as those that generate hazardous materials, gamble, or serve alcohol, is one of these principles. It also entails encouraging financial investments in eco-friendly initiatives like sustainable agriculture, renewable energy, and eco-friendly infrastructure.

HYPOTHESIS

The effect of Green Awareness on Attitude Toward Green Sharia Banking

The awareness meant is in the effort to improve the community's care to the environment; it can be evaluated from the community company which is more caring to the environment (Rahmi et al., 2017). The previous study has been known that green awareness has benefit in changing to positive way from customer purchasing interest (Rizwan, Mahmood, Siddiqui, & Tahir, 2014). The awareness factor can be a reinforcing variable influencing consumers to choose environmentally friendly products (Gazzola et al., 2020). Awareness significantly affects customers' interest in selecting savings products (Marlina, 2021). This result is different from Junarsin et al. (2022) awareness does not affect green purchase intention.

As a result, hypothesis 1 is suggested by this study:

H₁: Green Awareness influences Attitude Toward Green Sharia banking

The effect of Green Awareness on Intention to Use Services Green Sharia Banking

A number of studies have shown the impact of green awareness on intention to use services green sharia banking Siddique & Hossain, (2018), customers' interest in selecting savings products is significantly influenced by awareness (Marlina, 2021). contrary according to Junarsin et al. (2022) Green purchase intention is not much

impacted directly by green awareness. As a result, hypothesis 2 is suggested by this study:

H₂: Green awareness influences Intention to use services Green Sharia Banking

The effect Green Knowledge on Attitude Toward Green Sharia banking

A number of studies have shown the impact of green knowledge on attitude toward Green Sharia banking, including (Fatah Uddin&Khan, 2018; Solekah et al. 2023). Customers with a high level of knowledge and information about green Sharia banking practices tend to have an environmentally friendly attitude. As a result, hypothesis 3 is suggested by this study:

H₃ : Green knowledge influences Attitude Toward Green Sharia banking

The effect of Green knowledge on Intention to Use Services Green Sharia Banking

Knowledge about Sharia bank products has a positive and significant impact on an individual's desire to open a Sharia bank account (Romdhoni & Sari, 2018). This assertion aligns with the notion that the implementation of green banking is greatly influenced by client understanding (Haurissa & Nurhayati, 2022). The impact of green knowledge on the intention to use green services has been demonstrated by the study Rahmi et al. (2017). As a result, hypothesis 4 is suggested by this study:

H₄ : Green knowledge influences Intention to Use Services Green Sharia Banking

The effect of Attitude Toward Green Sharia banking on Intention to Use Services Green Sharia Banking

Customers' propensity to buy ecologically friendly goods and services is significantly influenced by their green attitude and sense of responsibility for the environment Sinaga et al. (2019). Green attitudes are multifaceted views shaped by an individual's values and beliefs that highlight a person's motivation, actual dedication, and verbal and actual commitment to actively participate in environmental protection and improvement (Ramdas & Mohamed, 2014). An individual's values and beliefs shape their complex perceptions of the environment, which in turn inspire verbal and real commitments as well as inspiration and intention to take action in support of environmental conservation and progress (Yarimoglu&Gunay, 2019). hypothesis 5 is suggested by this study:

H₅: Attitude Toward Green Sharia banking influences Intention to Use Services Green Sharia Banking

Based on the relationship between variables and hypotheses described previously, the conceptual framework in this study is depicted in Figure 1 below:

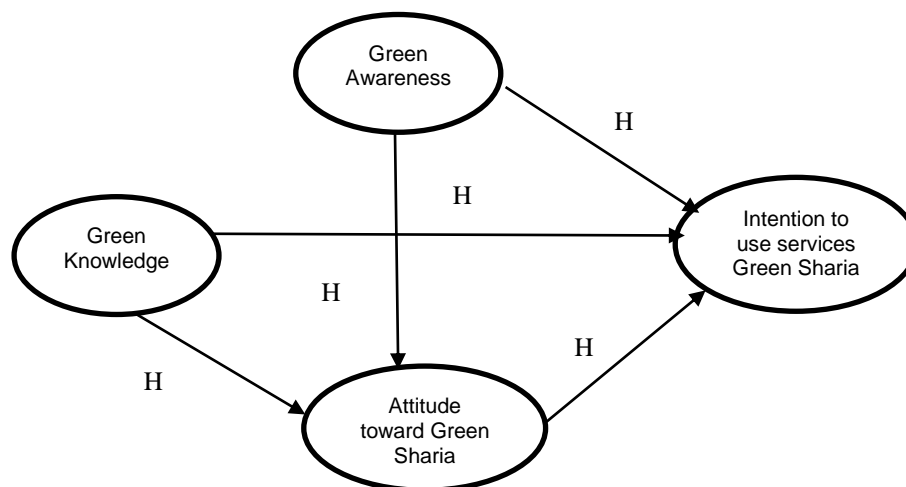


Figure 1. Conceptual Framework
Source: processed by the author (2024)

METHODS

The population in this study is Gen Z, which lives in Malang City. The sample in this research used purposive sampling with the criteria of Gen Z, who live in Malang and have used Sharia bank services that implement green banking. From the questionnaire spread over three months, from January to March 2024, 194 respondents participated. After the data were collected, they were tested for validity and reliability. Then, they were analyzed using SEM with Smart PLS. The operational definitions of variables and construct measurements are presented in Table 1.

Tabel 1. Operational Definition of Variables and Measurement of Constructs

No	Variable	Operational Definitions	Item	Scale and Sources
1	<i>Green Awareness</i> (Ramdas & Mohamed, 2014)	The ability to observe, experience, or be cognizant of things, ideas, feelings, or patterns of sensation related to green sharia banking is known	<ul style="list-style-type: none"> Realize that Sharia banks must also care about environmental issues (GA1) Realize that green banking is important to apply to sharia banking services (GA2) Awareness of using sharia banking services because there are green banking products (GA3) Realize that green banking products can be a priority in Sharia banking services (GA4) Realize that using green banking products in Sharia banking services can save the environment (GA5) Realize that using green banking products in sharia banking services is the right thing (GA6) 	1-5 scale adapted from Abidin et al. (2022)
2	<i>Green Knowledge</i>	Green knowledge is the outcome of Generation Z's thinking exercises and takes the shape of information about a variety of products and services as well as knowledge about green Sharia banking products and services.	<ul style="list-style-type: none"> Know information related to green banking products (GK1) Know the services of Sharia banks (GK2) knowing that using Islamic banking services is beneficial (GK3) know that this Sharia bank already has a green banking product (GK4) knowing that using green banking products at Sharia banks can contribute well to the environment (GK5) Knowing that this sharia bank has implemented green banking product services according to procedures (GK6) Know that green banking 	1-5 scale Adapted from Yuliani, (2021)

		<p>products in sharia banking services are an innovative and interesting way (GK7)</p> <ul style="list-style-type: none"> • Understand the procedures for using Sharia banking services (GK8) • Knowing that using green banking products is in accordance with Islamic sharia principles (GK9) • Know how to use green banking products as a form of preserving the environment (GK10) 		
3	<p><i>Attitude toward Green Sharia Banking</i> (Ramdas & Mohamed, 2014)</p>	<p>Attitudes are multifaceted views shaped by an individual's values and beliefs. They reveal a person's actual and verbal commitments, as well as their desire and intention to take action in support of environmental preservation and the advancement of green sharia banking</p>	<ul style="list-style-type: none"> • Have confidence who are positive about using green banking products (AGSB1) • Have confidence positive about sharia banking services (AGSB2) • Having a view or judgment positive about the impact it has from using green banking products (AGSB3) • Having a view or judgment positive about the impact it has from using sharia banking services (AGSB4) 	<p>1-5 scale Adapted from Sucinato&Burhan (2023)</p>
4	<p><i>Intention to Use services Green Sharia Banking</i> (Marlina, 2021)</p>	<p>The "Intention to Use" concept emphasizes the proactive choice of individuals or organizations to engage with financial services that align with their values and objectives, encompassing both ethical considerations based on Islamic finance principles and environmental concerns. It signifies a conscious decision to support sustainable and socially responsible</p>	<ul style="list-style-type: none"> • Using a sharia bank because of your own desire (ISGSB1) • Prioritize green banking products at Sharia banks in transactions (ISGSB2) • Recommend Sharia banks to friends and relatives for financial solutions (ISGSB3) • Recommend green banking products at sharia banks to friends and relatives (ISGSB4) • Interested in using sharia banking services because they have green banking products (ISGSB5) 	<p>1-5 scale Adapted from Yuliani, (2021)</p>

- banking practices within the framework of Islamic finance.
- Sharia banks are the first choice in financial matters (ISGSB6)
 - Interested in using sharia banking services from the information obtained (ISGSB7)
 - With the knowledge they have, they are interested in using green banking products at sharia banks (ISGSB8)
 - Feel part of protecting the environment by choosing green banking products at sharia banks (ISGSB9)

Source: processed by the author (2024)

RESULTS

Demographic Characteristics of Respondents

Table 1 analyzes the profile of the respondents. Whereas respondents had various characteristics when answering this questionnaire, including gender, age, occupation and customers of sharia banking. Can be seen in the table below:

Tabel 1. Description of Respondents

	Frequency	Percentage
Gender		
Male	66	34%
Female	128	66%
Age		
12-17	5	2.6%
18-23	164	84.5%
24-28	25	12.9%
Occupation		
Students	163	84%
Self-employed	12	6.2%
Government employees	6	3.1%
Private employees	13	6.7%
Sharia Banking Customers		
Bank Syariah Indonesia	122	62.9%
Bank Muamalat	33	1%
BTN Syariah	2	1%
BCA Syariah	2	1%
CIMB Niaga Syariah	1	0.5%
More than 1 Sharia Bank	34	17.5%

Source: processed by the author (2024)

The results of the reliability analysis in table 2 show that the CA and CR values and outer loading are > 0.6 . It can be said that all variable items can explain more than 50% of the variance of the indicators or that all indicators can be used as measurement benchmarks for the next analysis stage. For some variables, the AVE value is below 0.5, meaning that all variables cannot explain 50% or more of the item variance according to the recommended criteria

Table 2 Analysis of Research Variables After Elimination

Constructs	Items	Outer Loadings	Cronbach's Alpha	Composite Reliability	AVE
Green Awareness	GA1	0.702	0.845	0.886	0.564
	GA2	0.769			
	GA3	0.684			
	GA4	0.817			
	GA5	0.719			
	GA6	0.806			
Green Knowledge	GK1	0.764	0.901	0.918	0.528
	GK2	0.730			
	GK3	0.723			
	GK4	0.692			
	GK5	0.711			
	GK6	0.768			
	GK7	0.715			
	GK8	0.708			
	GK9	0.691			
	GK10	0.762			
Attitude toward Green Sharia Banking	ATGSB1	0.830	0.870	0.911	0.720
	ATGSB2	0.858			
	ATGSB3	0.834			
	ATGSB4	0.871			
Intention to Use Service Green Sharia Banking	IUGSB1	0.592	0.917	0.932	0.606
	IUGSB2	0.790			
	IUGSB3	0.795			
	IUGSB4	0.822			
	IUGSB5	0.810			
	IUGSB6	0.723			
	IUGSB7	0.863			
	IUGSB8	0.790			
	IUGSB9	0.787			

Source: processed by the author (2024)

Based on the table above, the results of the outer loadings after being eliminated show that all indicator items have a data value of 0.7. Therefore, after elimination, all items can explain that all indicators can be used as a measurement benchmark for the next analysis stage. Cronbach's alpha and composite reliability values above 0.6 are considered to have good reliability (Hair et al. 2019).

The AVE value indicates that the measures of a variable are highly correlated, with a value above 0.5 it can be said that the variable is valid. Based on the table above, it can be seen that all variables have an AVE value above 0.5. This means that all variables can be said to be valid because they are in accordance with the provisions

Discriminant Validity

In the next step, discriminant validity is evaluated. That is, how far the empirical component differs from other components of the structural model is evaluated. Discriminant validity can be shown in Table 3. From the statistical results, it can be shown that there is no high correlation between variables and discriminant validity. The results show that the heterotrait-monotrait (HTMT) ratio was not greater than 0.90

Table 3. Heterotrait Monotrait ratio

	AGSB	Green Awareness	Green Knowledge	IUSGSB
AGSB				
Green Awareness	0,779			
Green Knowledge	0,789	0,792		
IUSGSB	0,736	0,798	0,885	

Noted: AGBS: *Attitude toward Green Sharia Banking*, IUSGSB: *Intention to use services Green Sharia Banking*

Structural Model Testing (Inner Model)

Analysis using PLS was carried out through two stages: the measurement model and the structural model. Structural model testing tests the effect of latent variables on other latent variables in the research model. This test is also often referred to as testing the hypothesis of the effect of exogenous latent variables on endogenous latent variables and endogenous latent variables on other endogenous latent variables. The test is carried out by examining the percentage of variance described by R^2 for the endogenous latent variables, which are modeled to influence exogenous latent variables, as well as looking at the structural path coefficients

R-Square Value

The value of R^2 (coefficient of determination) measures the variation in changes in exogenous variables to endogenous variables. The higher the R^2 value means, the better the prediction level of the proposed research model. The following is the output of the R-square value as presented in Table 4. below:

Table 4. R-Square Value

Variabel	R Square	R Square Adjusted
<i>Attitude toward Green Sharia Banking</i>	0,564	0,560
<i>Intention to Use Services Green Sharia Banking</i>	0,693	0,689

Source: processed by the author (2024)

Based on Table 4, it can be seen that the R-Square value for the Attitude toward Green Sharia Banking variable is 0.564, which means the attitude variable is explained by green awareness and green knowledge with a percentage of 56.4%, which means it is included in the medium category. The R-Square value on the intention to use services green sharia banking variable explained by green awareness, green knowledge and attitude toward green sharia banking is 0.693 or 69.3%, which means it is included in the substantial category.

Structural Model Test

The results of the structural equation modeling in Figure 2 and Table 5 show that there were 5 hypotheses proposed, four hypotheses accepted, and one hypotheses rejected.

Table 5. Path Analysis

Hypothesis	Hypothesis effect	Path coefficients	T statistics	P value	Decision
H1 GA → AGBS	Green Awareness to Attitude toward Green Sharia Banking	0,363	4.249	0.000	Suported
H2 GA → IUSGSB	Green Awareness to Intention to Use Services Green Sharia Banking	0,247	2.844	0.005	Suported
H3 GK → AGBS	Green Knowledge to Attitude toward Green Sharia Banking	0,452	5.849	0.000	Suported

H4 GK → IUSGSB	Green Knowledge to Intention to Use Services Green Sharia Banking	0,561	7.206	0.000	Suported
H5 AGSB → IUSGSB	Attitude toward Green Sharia Banking to Intention to Use Services Green Sharia Banking	0,101	1.317	0.188	Not Suported

Source: processed by the author (2024)

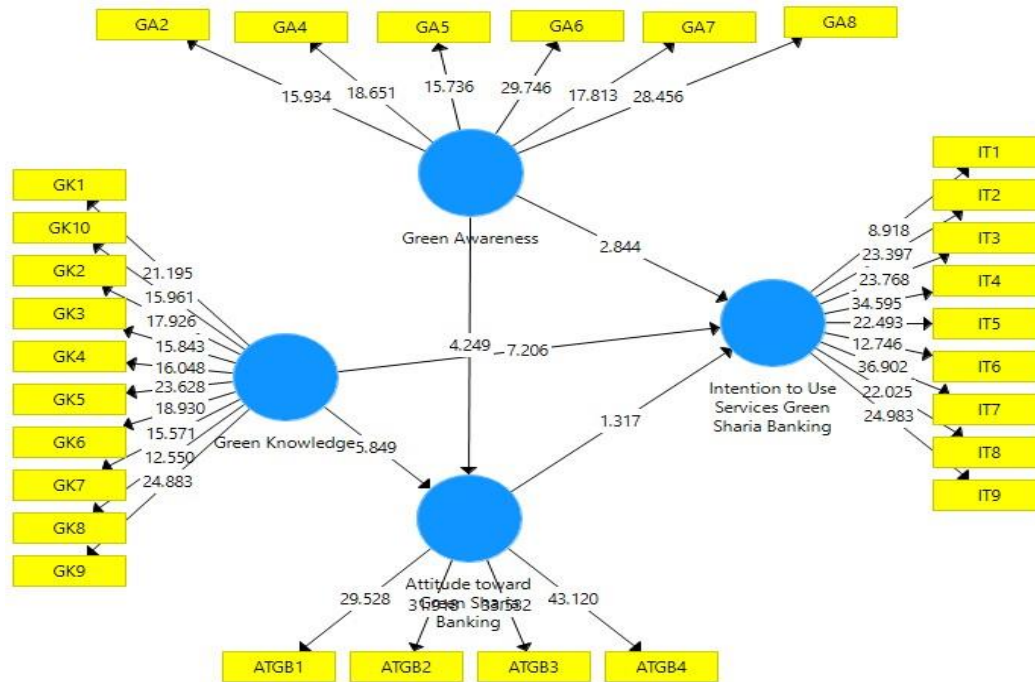


Figure 2. Conceptual Framework
Source: processed by the author (2024)

For the first hypothesis, Green Awareness (GA) affects Attitude toward Green Sharia Banking (AGSB) shows that the path coefficient score is 0.363, and the t-statistic is 4.249 > 1.64. And the P value is 0.000 < 0.05, so H1 is accepted. These results indicate that Gen Z's green awareness influences their attitudes towards Sharia banking, which implements green banking. These results show that green awareness is manifested by realizing that sharia banks must also care about environmental issues, realizing that green banking is important to apply to sharia banking services, awareness of using sharia banking services because there are green banking products, realizing that green banking product can be a priority in sharia banking services, realize that using green banking product can save the environment and the right thing has an influence on the attitude of millennial travelers which is manifested by a sense of confidence positive about sharia banking services, having a view or judgment positive about the impact it has from using green banking products, having a view or judgment positive about the impact it has from using sharia banking services. The study's findings are consistent with those of Gazzola et al. (2020) and Marlina (2021), which found that awareness has a major impact on consumers' interest in choosing savings products.

For the second hypothesis, Green Awareness (GA) effects on Intention to Use Services Green Sharia Banking, indicating that the path coefficient score is 0.247 and the t-statistic is 2.844 > 1.64. and P value 0.005 < 0.05 so that H2 is accepted. These findings suggest that Gen Z's interest in utilizing bank sharia services that incorporate green banking is highly influenced by their level of environmental consciousness. These findings demonstrate how green awareness manifests itself in various ways, including realizing

that environmental issues must be taken into consideration by Sharia banks, realizing that green banking is essential to apply to Sharia banking services, realizing that using green products can be a priority in Sharia banking services, realizing that using green products can save the environment, and realizing that doing the right thing influences intention to use green sharia banking services. The study's findings corroborate those of Siddique & Hossain (2018) and Marlina (2021) regarding the relationship between green awareness and intention to adopt green sharia banking services.

For the third hypothesis, green knowledge (GK) influences Attitude toward Green Sharia Banking, indicating that the path coefficient score is 0.452 and the t-statistic is 5.849 > 1.64. and P value 0.000 < 0.05 so that H3 is accepted. These results indicate that Gen Z's green knowledge influences their attitudes towards green Sharia banking. These results show that Gen Z's green knowledge takes the form of information about various products and services, such as green Sharia banking, with the indicator of understanding the procedures for using Sharia banking services. Knowing that using green banking products is based on Islamic Sharia principles, knowing how to use green banking products to preserve the environment is a good idea. They reveal a person's actual and verbal commitments, as well as their desire and intention to take action in support of environmental preservation and the advancement of green sharia banking. The study's findings are consistent with those of earlier research projects (Fatah Uddin & Khan, 2018; Solekah et al. 2023)

For the fourth hypothesis, green knowledge (GK) influences the Intention to Use Services Green Sharia Banking, indicating that the path coefficient score is 0.561 and the t-statistic is 7.206 > 1.64. and P value 0.000 < 0.05 so H4 is accepted. These results confirm that Gen Z's green knowledge can impact their intention to use green Sharia banking services. This shows that knowing that this Sharia bank has implemented green banking product services according to procedures affects those interested in using Sharia banking services based on the information obtained. The results of this study are consistent with (Romdhoni and Sari, 2018 Haurissa & Nurhayati, 2022; Rahmi et al., 2017) and the idea that customer knowledge has a significant impact on the use of green banking.

For the fifth hypothesis, Attitude toward Green Sharia Banking (AGSB) influences the Intention to Use Services Green Sharia Banking (IUSGSB), indicating that the path coefficient score is 0.101 and the t-statistic is 1.317 < 1.64. and P value 0.188 > 0.05 so that H5 is rejected. These results confirm that Gen Z's attitude towards green Sharia banking does not have an impact on their intention to use green Sharia banking services. These results indicate that They reveal a person's actual and verbal commitments, as well as their desire and intention to take action in support of environmental preservation and the advancement of green sharia banking, cannot influence Gen Z's proactive choice of individuals or organizations to engage with financial services that align with their values and objectives, encompassing both ethical considerations based on Islamic finance principles and environmental concerns. It signifies a conscious decision to support sustainable and socially responsible banking practices within the framework of Islamic finance. This result is in contrast to previous research by Yarimoglu & Gunay (2019) and the findings of Sinaga et al. (2019)..

CONCLUSION

Four of the five hypotheses proposed were accepted, and one was rejected. Gen's green awareness influences Attitude toward Green Sharia Banking and Intention to Use Green Sharia Banking Services. Likewise, Gen Z's green knowledge influences Attitude toward Green Sharia Banking and Intention to Use Green Sharia Banking Services. Consumers aware of the importance of sustainability and environmental impact will have a more positive attitude towards green Islamic banking. High green awareness drives the

intention to use green Sharia banking services because consumers want to support institutions that operate sustainably. Green knowledge increases consumers' understanding of how green Islamic banking operates and contributes to the environment. With more profound knowledge, consumers can better evaluate the benefits and advantages of green Islamic banking, thereby forming a more positive attitude.

Good knowledge about the green aspects of Islamic banking can strengthen consumers' intentions to use this service because they understand their choice's long-term benefits and positive impacts. Green awareness and knowledge are essential factors shaping consumers' attitudes and intentions towards green Islamic banking. Improving these two aspects can encourage wider adoption of green Islamic banking services, as more aware and knowledgeable consumers will better support and choose services that align with sustainability and Sharia values. Further research needs to be carried out to identify other factors that may influence the intention to use services, such as perceived risk, trust in the bank, or previous personal experience. If a positive attitude towards green Islamic banking does not influence the intention to use its services, banks should adopt a more holistic approach in marketing, education and product development. The focus must shift toward a deeper understanding of consumer needs and the removal of barriers that hinder their intentions. Banks must ensure that green services look good in theory and offer practical benefits that consumers can experience directly. Banks need to re-evaluate their marketing strategies to understand why positive attitudes are not translating into intent to use services.

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