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INSIGHT Journal focuses on social science and humanities research. The main aim of INSIGHT Journal is to provide an intellectual forum for the publication and dissemination of original work that contributes to the understanding of the main and related disciplines of the following areas: Accounting, Business Management, Law, Information Management, Administrative Science and Policy Studies, Language Studies, Islamic Studies and Education.

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## **FOREWORD BY DEPUTY RECTOR OF RESEARCH, INDUSTRIAL LINKAGES & ALUMNI**



Since 2018, the INSIGHT JOURNAL (IJ) from Universiti Teknologi MARA Cawangan Johor has come up with several biennial publications. Volume 1 and 2 debuted in 2018, followed by Volume 3 this year as well as Volume 4 with 19 published papers due to the great response from authors both in and out of UiTM. Through Insight Journal, lecturers have the ability to publish their research articles and opportunity to share their academic findings. Insight Journal is indexed in MyJurnal MCC and is now an international refereed journal with many international reviewers from prestigious universities appointed as its editorial review board members.

This volume 5 as well as volume 6 (which will be published in 2020) are special issues for the 6<sup>th</sup> International Accounting and Business Conference (IABC) 2019 held at Indonesia Banking School, Jakarta. The conference was jointly organized by the Universiti Teknologi MARA Cawangan Johor and the Indonesia Banking School Jakarta. Hence, the volumes focus mainly on the accounting and business research papers compiled from this conference, which was considered a huge success as over 66 full papers were presented.

Lastly, I would like to thank the Rector of UiTM Johor, Associate Professor Dr. Ahmad Naqiyuddin Bakar for his distinctive support, IJ Managing Editor for this issue Dr. Noriah Ismail, IJ Assistant Managing Editor, Fazdillah Md Kassim well as all the reviewers and editors who have contributed in the publication of this special issue.

Thank you.

**ASSOCIATE PROF. DR. SAUNAH ZAINON**  
*Deputy Rector of Research, Industrial Linkages & Alumni*  
*Editor-in-Chief for INSIGHT Journal*  
Universiti Teknologi MARA Cawangan Johor

## **A Study on Consumer's Acceptance towards Green Banking Practices**

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### **Abstract**

Presently, green practice has become a massive trend in the global banking sector. The concept of green banking has caused the banking industry to introduce paperless concept for its operations and technology adoptions across the country, as an effort to support the go green concept. This concept is also an alternative for the banking industry to reduce the cost of operations while increasing the banking operation productivity. It is very important for the banking industry to fully understand the acceptance of green banking practices among its customers, because this will influence the customers' decisions for fractional banking activities; deposits, credit activities, and investments. The acceptance of customers towards the initiatives of green banking will contribute in enhancing the operation and performance of the banking sector in Malaysia. The main objective of this study is to investigate the determinant contributing to the acceptance of green banking among the customers. This study was conducted in Johor, and it used the simple random sampling. The sample was comprised of 118 respondents who participated in answering the given questionnaires. For the findings, the perceived usefulness and safety were the predictors of the acceptance of green banking practices among the customers.

**Keywords:** Green banking, acceptance, banking practices, technology.

## **1. Introduction**

As financial institutions, banks can be considered as the non-polluting sector due to their internal operations that do not involve any direct contact with the environment. However, banks can play a role in promoting green banking practices to sustain environmental protection (Meena, 2013, Silva, 2015, Ganesan & Bhuvaneshwari, 2016, Herath & Herath, 2019). Most banks all over the world are trying to become 'green' by applying green banking practices by providing information about the environmental and social responsibilities to their customers, to protect the environment and conserve the natural resources.

The green banking practices; also known as the green banking, is a practice and guideline that makes banks sustainable in economic, environmental and social dimensions (Ganesan & Bhuvaneshwari, 2016). According to Lalon (2015), green banking is any form of banking that benefits the environment. The green banking has become a trend in today's banking world because it is more convenient and user friendly in nature (Deka, 2018). It provides banking products and services like green loans, green deposits, green mortgages, green credit cards, green checking accounts, online banking, mobile banking and so on (Herath & Herath, 2019).

Furthermore, the green banking concept refers to the banking business that enables the overall reduction of external carbon emission (Rahman et al., 2013, Meena, 2013) and internal carbon footprints (Rahman et al., 2013). According to Rahman et al. (2013), to reduce the external carbon emission, banks should finance green technology and environmental-friendly projects. However, to reduce internal carbon footprints, banks are supposed to cut down their energy consumption on a large scale. There are various definitions and interpretations about green banking from previous researches. However, for this paper, the green banking is focused on internet banking purposes like online banking, mobile banking, e-statement, debit card, credit card and standing orders.

## **2. Statement of Problem**

Recently, technology has taken the role of organizational management. The bank's instincts have also been spared from using the influence of technology in the governance of the country's financial system. Furthermore, by encouraging the green concept, this has made the bank's prerogative in Malaysia to begin to embark on the green concept adoption. Green banking is an initiative for the government to keep the sustainability of resources due to the worsening of global warming that is observed from year to year. Hence, green banking promotes environmental friendly aspects in the banking practices. Green banking has many benefits and advantages (Ragupathi & Sujatha, 2015), such as refraining work involving printed papers and practicing online transactions done through online banking, and at the same time, creating awareness to business people about the environment. Ginovsky (2009) stated that banks should launch new banking products that promote sustainable practices and they need to restructure their bank office operations to implement ecological-friendly practices. Usually, banking activities are not physically related to the environment, but the external impacts caused by their customers' activities are substantial (Shaumya & Arulrajah, 2017). However, not all levels of customers are accepting the concept of green banking, since some of them are still relying on the use of conventional paper practices. Hence,



this study brings the objective of investigating the factors contributing to customers' acceptance on green banking practices.

### **3. Research Objectives**

To address the acceptance of green banking practices among bank customers, the main objective of this study is to examine the relationship between the perceived ease of use, and perceived usefulness and safety with the acceptance of green banking practices among the consumers. The specific objective of this study is to review the available literatures on green banking studies and practices which show relationships between the overall variables and green banking acceptance.

### **4. Research Methodology**

This study is a descriptive research employing the survey method through the distribution of questionnaires. Questionnaires were personally administered to ensure a high response rate. By using the simple random sampling, a total of 118 respondents which comprised of banking customers in Johor, participated in this survey. Apart from descriptive statistics, Pearson Correlation was also employed to establish the relationship between the variables. Cronbach's Alpha was also tested to check the reliability and validity; whereby the result of alpha for the overall questions was 0.845, indicating that it was acceptable. Other than that, the correlation analysis and multiple regression analysis were also conducted to answer the relationship among the perceived ease of use, perceived usefulness, safety, and acceptance of green banking practices among the customers.

### **5. Data Analysis and Discussion**

#### **5.1 Response Rate**

In this study, 118 out of 120 distributed online questionnaires were returned, which represented a response rate of 100.00%. Questionnaires were also randomly distributed online among banking customers all over Johor starting from 21st April 2019 until 3rd May 2019.

#### **5.2 Profile of Respondents**

Generally, the respondents in this study were mainly customers aged between 21 years old until 30 years old (68.6%; 81), followed by 18 years old until 20 years old (23.7%; 28), 31 years old until 40 years old (4.2%; 5) and from 41 years old until 50 years old (3.4%; 4). Students were found to be the highest number of respondents in this study (74.6%; 88), explaining the majority number of respondents coming from the age groups of 21 years old until 30 years old and 18 years old until 20 years old. This was followed by 14 respondents or 11.9 percent who work as administrators, 8 respondents or 6.8 percent who work as officers, 6 respondents or 5.1 percent are professionals and lastly, 2 respondents or 1.7 percent are general workers.

In term of usage, 44.9% or 53 respondents used the online banking service twice, up to 5 times per month whilst 41.5% (49) used the online banking service for more than 5 times per month. Only 13.6 percent or 16 respondents used the online banking for only once per month. The value of this usage is considered as an important attribute to show and prove how familiar online banking can be to all respondents.

**Table 1 Demographic Profile (n = 118)**

	<b>Categories</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Age</b>	18-20	28	23.7
	21-30	81	68.6
	31-40	5	4.2
	41-50	4	3.4
<b>Occupation</b>	Administration	14	11.9
	General Worker	2	1.7
	Officer	8	6.8
	Professional	6	5.1
	Student	88	74.6
<b>Usage</b>	1 time per month	16	13.6
	2-5 times per month	53	44.9
	More than 5 times per month	49	41.5
<b>Purpose</b>	Banking statement	1	.8
	Billing payment	28	23.7
	Checking an account balance	21	17.8
	Investment	1	.8
<b>Frequently use</b>	Paying a financing	7	5.9
	Transferring money	60	50.8
<b>Awareness</b>	No	42	35.6
	Yes	76	64.4

Apart from that, this study also shows the main reasons why people use online banking service; transferring money (50.8%; 60), followed by billing payment (23.7%; 28), checking an account balance (17.8%; 21), paying a financing (5.9%; 7) and lastly, checking banking statement, and for investment purposes which is (.8%; 1) each. Lastly, in term of customers' awareness towards the concept of green banking practice, (64.4%; 76) were aware of it while (35.5%; 42) were not aware of it.

### 5.3 Reliability Analysis

Table 2 shows the reliability results for all measurements tested in the study. There was substantial variation of Cronbach's Alpha values for all variables ranging from 0.778 to 0.872.

**Table 2 Reliability Statistics**

Variable	Cronbach's Alpha	Number of Items	Number of Deleted Items
Perceived ease of use	.778	5	–
Perceived usefulness	.871	5	–
Safety	.872	4	–
Acceptance of green banking	.860	4	–

Nunnally and Bernstein (1994) suggested that when the Cronbach's alpha values are greater than .70, they are generally considered desired or adequate. Thus, this shows that all four (4) variables in this study met the threshold of the analysis. This suggests that the measurements of perceived usefulness, perceived ease of use, safety and acceptance were acceptable, valid and reliable.

### 5.4 Correlation Analysis

The results of the Pearson's correlations between all variables were illustrated in Table 3. All tested variables were positively and significantly correlated between the variables ( $p < .01$ ). This shows that all variables had strong and positive associations between each other.

**Table 3 Pearson Correlation Analysis**

Variable	1	2	3	4
1.Perceived ease of use	1			
2.Perceived usefulness	.769** .000	1		
3.Safety	.655** .000	.593** .000	1	.
4.Acceptance	.488** .000	.632** .000	.504** .000	1

\*\* Sig.level at 2 tailed

### 5.5 Multiple Regression Analysis

Regression analysis of coefficient test as exhibited in Table 4 was used to test the coefficient between the independent and dependent variables. The results from the table show that the beta of perceived ease of use was (-0.132), followed by perceived usefulness (0.645) and safety (0.244). Based on the result, perceived usefulness had the highest impact on acceptance of green banking among banking customers with beta value equal to 0.645.

**Table 4 Multiple Regression Analysis**

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	0.926	0.353		2.623	.010
<b>Perceived Ease of Use</b>	-0.132	0.145	-0.110	-0.913	0.363
<b>Perceived Usefulness</b>	0.645	0.126	0.578	5.132	0.000
<b>Safety</b>	0.244	0.100	0.233	2.441	0.016

Dependent variable: Acceptance of Green Banking

According to the result, only two variables namely perceived usefulness and safety were the significant predictors to acceptance of green banking, whereby perceived usefulness ( $p=0.000$ ) and safety ( $p=0.016$ ). On the other hand, the perceived ease of use was not a predictor of acceptance of green banking ( $p=0.363$ ). Regression analysis was conducted to fulfil the research objective; to examine the relationship between the perceived ease of use, perceived usefulness and safety relationship with the acceptance of green banking. Based on regression analysis results, it can be concluded that perceived usefulness was the factor that mostly influence the acceptance of green banking practices with the t-value of 5.132 and bet value of 0.645, being the highest among all variables.

## 6. Conclusions and Recommendations

The findings of this study showed all the two dimensions which are perceived usefulness and safety can be used to predict the consumer's acceptance towards the green banking practices. However, the findings also suggest the perceived usefulness is the most significant factors in influencing the consumer's acceptance of green banking practices. Several implications can be derived from this study. Firstly, it can assist the banking institutions to strategize their marketing to develop new innovative banking product that suit with the green banking concept. To meet with the consumer's demand, the banking institutions must bear in mind that consumer's acceptance is very important, a comprehensive system and consumer guidelines must be aggressively conducted on promoting the consumer to use the green banking practices. One of the recommendations is the bank's top management should prepare a demonstration video at their own websites on how to register and use the internet banking so that consumer or users can get knowledge from it. It is also essential for the consumers to practice it as the go green or paperless concepts is into the trend nowadays.

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