

# FACTORS AFFECTING EMPLOYEES' INTENTION FOR IMPLEMENTING GREEN PRACTICES WITH SPECIAL REFERENCE TO PEOPLE'S BANK IN RATHNAPURA DISTRICT

Jasinghe, G.K.<sup>1\*</sup> and Kalyani, L.D.<sup>2</sup>

<sup>1,2</sup> Faculty of Management Studies, Sabaragamuwa University of Sri Lanka, Belihuloya, Sri Lanka

\*[kalmagj@gmail.com](mailto:kalmagj@gmail.com)

## Abstract

Green banking is the green management practice in the banking industry which helps the banks to enjoy cost-effectiveness while positively contributing to the sustainability of the environment. Predicting behaviors is particularly important in the field of environmental management because the environment is greatly influenced by human behavior. The purpose of this research is to identify the factors affecting employees' willingness to embrace green practices at People's Bank in the Rathnapura district. The preliminary study of the current context has proved that there is less attention to implementing green practices among the employees who are currently working at People's Bank in the Rathnapura district. Therefore, the researcher decided to reveal the factors that impact on the intention to implement green practices among the employees in the present context. The researcher has selected four factors based on the Extended Theory of Planned Behavior Model (ETPB) and the findings of empirical studies. Current study followed a deductive approach with the positivist paradigm, and selected factors were tested with the support of the survey questionnaire. The data was collected from 291 employees working in People's Bank in Rathnapura district by applying the census method, and mainly regression analysis was used as the analytical tool to analyze the collected data. Results indicated that the three factors, such as perceived behavior control, subjective norm, and environmental knowledge positively impact on employees' intention to implement green practices except for employees' attitudes in the present context. Based on these results, the researcher recommends that the People's Bank to take appropriate strategies to improve the employees' positive attitudes towards behavior, which is the major construct of pro-environmental behavior.

**Keywords:** living behavior, environmental knowledge, green banking, intention to implement green practices, theory of planned behavior.

## 1. Introduction

Green practices require the joint effort of every worker and unit in a firm, all of whom must be committed to achieving improved environmental performance (Yuriev et al., 2018). The process of 'greening' is human capital intensive and depends on employees' development of tacit skills. Ones and Dilchert (2012) defined employee green behaviors as "scalable actions and behaviors that employees engage in or bring about that is linked with, and contribute to, environmental sustainability". This definition involves both involuntary (required by the company) and voluntary employee green behaviors. Norton et al. (2015) define required employee green behaviors as "green behavior performed within the context of employees' required job duties. This includes adhering to organizational policies, changing work methods, including choosing responsible alternatives, and creating sustainable products and processes".

Since green banking is emerging rapidly in developing countries, their dire need now is to adopt green banking practices that would ultimately result in saving the environment and its resources, and that would bring about several benefits such as reduced carbon footprints, reduced cost, and time resources and creating new opportunities for innovations to their business/investment (Shaumya & Arulrajah, 2016). These benefits are that Sri Lankan banks have more opportunities to enter global markets.

Sometimes government organizations are less effective in adopting dynamic changes in both internal and external environments compared to private organizations, which is a myth in the present society in Sri Lanka. Shaumya and Arulrajah (2016) explored the green banking practices followed by private banks in Sri Lanka to develop an instrument to measure the green banking concept/practices. Thus, the researcher thinks it is worthy of conducting this study at a government bank rather than a private bank in Sri Lanka. Further, People's Bank implements sound green management practices that help to measure, manage and mitigate environmental footprints and achieve their aspirations for a greener future. Moreover, the Researcher has given 35 questionnaires to randomly selected employees who are working in People's Bank in Rathnapura district to identify their willingness to implement the established green practices in People's Bank in Rathnapura district. The researcher used the scale of intention to implement the green practice developed by Bouarar (2021). This scale is 5-point Likert-type scale ranging from 1 (strongly disagree) to 5 (strongly agree). The results of the preliminary survey indicated that there was less willingness to implement the established green banking practices in People's Bank. Survey results indicated that a mean value of 2.25 is in the range of disagree (Preliminary Survey, 2022). Therefore,

it provides empirical evidence that there's a problem of willingness to implement the established green practices in People's Bank in Rathnapura district.

In addition, the researcher conducted two preliminary interviews with People's Bank Branch Managers in Rathnapura district. A Manager who worked in Super Grade Branch in Rathnapura district shared his experience willingly with the researcher, which is given below.

*"Most of the employees in my branch were not voluntarily engaging with green policies and practices initiated by the bank because of their poor knowledge of those policies and practices. Further, sometimes with their busy schedules, they missed following those practices purposefully."*

Another Manager who worked in a Pawning Center in Rathnapura district shared his experience with the researcher, which is given below.

*"Since the banking sector is not directly involved in negative environmental impact, the employees give less attention to the environmental practices in the banking sector. So, with that mindset even though the bank implemented good environmental-friendly practices, it is very difficult to follow those practices."*

In sum, the aforementioned knowledge, the preliminary results, and the comments encouraged the present researcher to investigate why People's Bank employees have less intention to implement green practices. (With special reference to People's Bank in Rathnapura district).

The researchers provide several frameworks based on the Theory of Planned Behavior (TPB) for identifying employees' behavioral intention to implement green practices in the workplace. The Planned Behavior Theory directly considered 3 independent variables, such as attitude toward behavior, subjective norm, perceived behavior control, and behavioral intention as a dependent variable. Bouarar and Mouloudj (2021) used the Extended Theory of Planned Behavior (ETPB) to explore factors influencing the employees' intention to implement green practices. Chan and Hon (2020) investigate the ecological behavior intentions of employees in the food and beverage industry based on the extended TPB model.

The original TPB does not include the environmental knowledge variable used to determine the behavioral intention of people. Knowledge is a precondition of any attitude formation and decision-making (Kim et al., 2018; Chan et al., 2014). Therefore, when lacking environmental knowledge, it is difficult for individuals to be conscious of the environmental issues and the environmental

consequences of their behaviors. The findings showed environmental knowledge significantly affected the ecological behavior of employees' intention to implement green practices (Liobikiene & Poškus, 2019; Kim et al., 2018). Therefore, the researcher adds environmental knowledge to the framework as an independent variable and integrates it with TPB constructs to identify employees' intention to implement green practices in People's Bank in Rathnapura district.

## **2. Literature Review and Hypotheses**

### **2.1 Intention to Implement Green Practices in the Banking Sector**

Chan and Hon (2020) defined ecological behavior intention as "the intention to act in an environmentally responsible way to contribute toward environmental preservation and/or conservation." Green banking practices are described as the means of reducing the carbon footprint arising from banking activities and promoting environmentally friendly practices (Wijethunga, 2018).

### **2.2 Theoretical Background of the Research Study**

Theory of Planned Behavior (TPB) since its development some 30 years ago, shown to be an effective approach to explaining human behavior (Yuriev et al., 2020), and it is one of the most outstanding approaches for explaining environmental behavior within work context (Unsworth et al., 2013). The application of the TPB to determine factors associated with intentions to implement green practices has been demonstrated in many studies using empirical research methods. For example, Greaves et al. (2013) used the theory to study environmental behavioral intentions in a workplace setting. Dixon et al. (2015) applied the TPB as the theoretical research framework to investigate the determinants of behavioral intentions toward energy conservation behavior among faculty, staff, and graduate students working at a university. Gao et al. (2017) used the extended TPB to understand employees' intention to save energy in workplaces. Yuriev et al. (2020) applied the TPB to identify the importance of psychosocial and organizational factors influencing employees' intentions to engage in pro-environmental behaviors in the workplace. Chan and Hon (2020) used the TPB model to establish the relationship between environmental concern, the constructs of TPB, two extended constructs (psychological ownership of the company and sense of responsibility), and employee behavioral intention to implement environmental measures. Moreover, Weerarathna et al. (2017) stated that the planned behavior model is an effective tool to impose green and sustainable practices among Sri Lankan service sector employees, and the effectiveness of the innovation adoption model in the diffusion of green and sustainable practices among employees was

not evident in Sri Lankan context. Thus, a model of the theory of planned behavior (TPB) has been applied to investigate the factors that have affected employees' intention to implement green practices in People's Bank in Rathnapura district.

### **2.3 Factors (Attitude towards Behavior, Subjective Norm, Perceived Behavioral Control, Environmental Knowledge) Affecting Employees' Behavioral Intention to Implement the Green Practices**

Some previous studies have investigated the factors affecting employees' pro-environmental behavioral intentions (Bouarar, 2021; Chan & Hon., 2020; Norton et al., 2015; Shafique et al., 2020), such as the influence of Theory of Planned Behavior constructs (Greaves et al., 2013; Sawitri et al., 2015), knowledge, awareness, and concern (Chan et al., 2014), psychosocial and organizational factors (Yuriev et al., 2020). Customer pressure (Hartmann & Vachon., 2018), social competition (Hartmann & Vachon., 2018), and central bank regulations (Hartmann & Vachon., 2018) can also influence the individual's behavior to implement green practices successfully. The researcher adopts the framework developed by Bouarar (2021) to integrate attitude toward behavior, subjective norms, perceived behavior control, and environmental knowledge as dimensions to fulfill the above purpose.

Attitude is a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor (Tian et al., 2020). Subjective norms are regarded as the social pressures on an individual to decide whether or not to perform a particular behavior (Chan & Hon, 2020). Individuals' behavioral intentions have been proven to be significantly and positively affected by their perceived behavioral control (Tang et al., 2019). According to Michelsen and Fischer (2017), environmental education is a key requirement to encourage sustainable consumption and pro-environmental behavior. Some studies have measured the environmental knowledge of specific environmental issues, such as the respondents' understanding of energy applications (Trotta, 2018), waste disposal (Saratale, 2018), and automotive environmental impacts (Flamm, 2009).

### **2.4 Relationships between Attitude towards Behavior, Subjective Norm, Perceived Behavior Control, Environmental Knowledge, and Intention to Implement Green Practices**

The role of attitude in explaining intentions to implement green practices has been considered in several studies. Polonsky et al. (2012) affirmed that environmental attitudes trigger pro-environmental behaviors participation

decisions. Howell (2011) finds that raising people's positive perception regarding the repercussions of global warming has also been found as a factor that stimulates intentions to behave more pro-environmentally. Tian et al. (2020) indicated that pro-environmental attitude predicted required employee green behavior and voluntary employee green behavior. Banwo and Du (2019) found that environmental attitude had a significant direct effect on workplace pro-environmental behavior.

Banwo and Du (2019) found that social norms had a significant effect on workplace pro-environmental behavior. Recently, Wang et al. (2019) found that employee norms, subjective norms, descriptive norms, and electricity conservation habits have a significant effect on employees' intention to conserve electricity in the workplace. Chan and Hon (2020) indicated that subjective norms have a positive effect on employees' intention to practice environmental measures.

Banwo and Du (2019) found that PBC had a significant effect on workplace pro-environmental behavior. Besides, Greaves et al. (2013) showed that PBC significantly predicted the intentions to engage in environmental behavioral intentions in the workplace. Chan and Hon (2020) found that PBC affected employees' intention to practice environmental measures. However, Bouarar and Mouloudj (2021) found that PBC has no significant effect on employees' intentions to implement green practices.

Many scholars give different answers about whether environmental knowledge influences the intention to implement ecological practices. Levine et al. (2012) claimed that general ecological knowledge could significantly predict pro-environmental behaviors. The findings of the study by Aragón et al. (2013) indicate positive and significant relationships between information sharing practices with employees, encouraging employee cooperation, and the establishment of a proactive natural environmental strategy for a firm. However, managers' environmental knowledge and values are of little avail if they fail to bring about actions or behaviors that alleviate their organization's impact on the environment (Kim et al. (2018). Liu et al. (2020) show that environmental knowledge has an impact on environmental attitudes. On the contrary, Oğuz et al. (2010) concluded that environmental knowledge does not always influence awareness and behavioral intentions. Duarte et al. (2017) argued there is no obvious relationship between ecological knowledge and intention to implement green practices. Moreover, Bartiaux (2008) demonstrated that although some people are knowledgeable of environmental issues, their knowledge does not correspond with their environmental actions.

In the light of the above literature, the following hypotheses are deduced.

**H<sub>1A</sub>:** Attitude towards behavior impact on employees' intention to implement green practices in People's Bank in Rathnapura district

**H<sub>1B</sub>:** Subjective norm impact on employees' intention to implement green practices in People's Bank in Rathnapura district

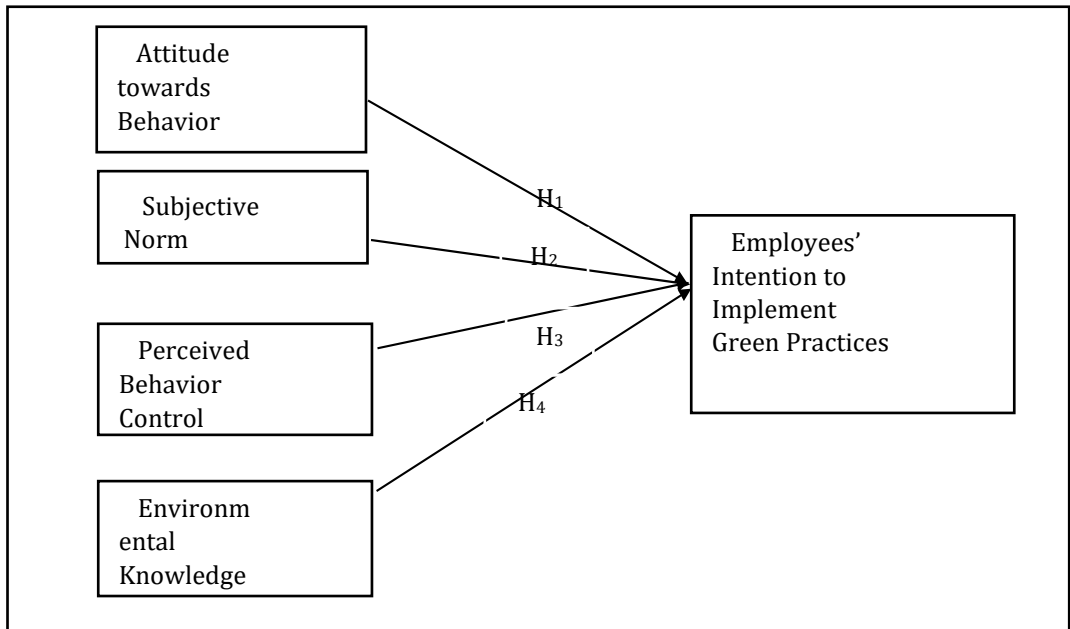
**H<sub>1C</sub>:** Perceived behavior control impact on employees' intention to implement green practices in People's Bank in Rathnapura district

**H<sub>1D</sub>:** Environmental Knowledge impact on employees' intention to implement green practices in People's Bank in Rathnapura district

## **2.5 Research Model**

With the existing researchers' findings, the researcher has developed the conceptual framework. Here researcher has selected independent variables such as attitude towards behavior (Bouarar, 2021; Vinojini & Arulrajah, 2017), subjective norm (Bouarar, 2021; Hartmann & Vachon., 2018), perceived behavior control (Bouarar, 2021; Chan & Hon., 2020), and environmental knowledge (Bouarar, 2021; Kim et al., 2018) based on existing empirical evidence. The above-mentioned factors are identified as more significant determinants for the intention to implement green practices among all other determinants. Then, the researcher will test how these independent variables affect the intention to implement green practices in People's Bank in the Rathnapura district.

**Figure 1: Conceptual Framework**



Source: Researcher Compilation (2022)

### 3. Methodology

The research philosophy of this study is positivistic, and the research approach was deductive. The research design was a causal relationship, and the research type was explanatory. This study establishes a causal relationship between four factors such as attitude towards behavior, subjective norm, perceived behavior control and environmental knowledge and employees' intention to implement green practices. The research tested a set of hypotheses based on the quantitative data collected through a structured survey to verify the hypotheses. Therefore, the research mainly adopts a quantitative approach. The population of the study is the employees who are working in People's Bank in Rathnapura district. There are 303 employees (254 permanent employees and 49 school leavers) currently working in 28 branches of People's Bank across Rathnapura district. Since the population of the study is relatively small and easily surveyed, the researcher considered the census method for the present study.

The data for this study was collected at a single point in time between August – September 2021. Thus, the study was a single cross sectional in its time horizon. The research setting for the study was the People's Bank in Sri Lanka, and the



researcher has used primary data to address the research question in the current study.

A well-established standard questionnaire was used to measure each construct of the study. They intended to implement green practices (Bouarar & Mouloudj, 2021) and comprised four indicators. A sample item for “I intend to encourage my co-workers to implement green practices”. A sample item for assessing attitude towards behavior is “implementing green practices in the workplace is important to me”. A sample item for assessing subjective norms is “My supervisor expects me to implement green practices”. A sample item for perceived behavior control is “implementing green practices in the workplace is easy”. A sample item from environmental knowledge is “Carbon dioxide contributes to the creation of the greenhouse effect”.

The unit of analysis was employees of People’s Bank in Rathnapura district in Sri Lanka. The analysis was conducted in three steps; as the first step, reliability of the questionnaire was evaluated through reliability analysis. Confirmatory Factor Analysis was conducted to verify the already developed factor structure of a set of observed variables (Saunders et al., 2015). In the second step, descriptive statistical measures such as mean, frequencies and categorical table were used, further, to identify the relationship between the dependent and independent variables, cross tabulations were employed. In the next step, correlation and regression analyses were used to explain the relationship among variables.

#### **4. Data Analysis**

The proposed model presented in Figure I was tested using correlation and regression analysis through SPSS version 21.0. Confirmatory factor analysis (CFA) was applied on all scales to determine the factor structure of the data set.

##### **4.1 Reliability and Validity Analysis**

The overall Cronbach’s Alpha values of all variables are greater than the acceptable level of Cronbach’s Alpha (0.7). They are attitude towards behavior (0.703), subjective norm (0.894), perceived behavior control(0.811) and environmental knowledge(0.878) and employees’ intention to implement green practices(0.927). It can be concluded that the scale is reliable in this context. In addition, all the AVE and CR values were greater than 0.5, and all the variables were at the acceptable level. Therefore, it can be concluded that measuring instruments are validated in the present context.

**Table 1: Validity through AVE and CR Values**

Dimensions	Average variance extracted (AVE)	Composite Reliability (CR)
Attitude towards Behavior	0.5	0.8
Subjective Norm	0.5	0.9
Perceived Behavior Control	0.7	0.9
Environmental Knowledge	0.5	0.8
Employees' intention to implement green practices	0.5	0.7

Source: Survey Data on Factors Affecting Employees' Intention to Implement Green Practices in People's Bank in Rathnapura District, 2021

The researcher used Skewness and Kurtosis to check the normal distribution of the data population. As a result, Skewness values (0.843) are within the range of +1 to -1, and Kurtosis (0.958) values are within +3 to -3. Therefore, the researcher can conclude that the dependent variable follows a normal distribution.

In the next step, the relationship of four factors of attitude towards behavior, subjective norm, perceived behavior control and environmental knowledge and employees' intention to implement green practices determined the significant relationship between the variables.

#### 4.2 Correlation Analysis

The researcher used Pearson's Correlation Coefficient (r) to measure the correlation. Table 2 represents the results of the correlation analysis.

**Table 2: Results of Correlation Analysis**

Dependent Variable	Independent Variable	Correlation Coefficient (r)	P-Value
Employees' intention to	Attitude towards Behavior	0.399	0.000

implement green practices	Subjective Norm	0.503	0.000
	Perceived Behavior Control	0.440	0.000
	Environmental Knowledge	0.434	0.000

Source: Survey Data on Factors Affecting Employees' Intention to Implement Green Practices in People's Bank in Rathnapura District, 2021

According to the correlation analysis, it can be seen that the moderate positive correlation between Subjective Norm (0.503), Perceived Behavior Control (0.440), and Environmental Knowledge (0.434) and the employees' intention to implement green practices in the People's Bank in Rathnapura district is at a 95% confidence level. Moreover, a low positive correlation between Attitude towards Behavior (0.399) and the employees' intention to implement green practices in the People's Bank in Rathnapura district is at a 95% confidence level.

**3. Regression Analysis**  
Table 3 shows the multiple regression results with the backward elimination method. Here, model 02 generates subjective norm, perceived behavior control, and environmental knowledge as the most significant variables while removing the other variable of attitude towards behavior because of its insignificance.

**Table 3: Regression Output**

Model	Variable	P-Value	Regression coefficient
01	Constant	0.000	1.593
	Attitude towards Behavior	0.539	0.035
	Subjective Norm	0.000	0.201
	Perceived Behavior Control	0.000	0.245
	Environmental Knowledge	0.000	0.206
02	Constant	0.000	1.650
	Subjective Norm	0.000	0.210

	Perceived Behavior Control	0.000	0.252
	Environmental Knowledge	0.000	0.213

Source: Survey Data on Factors Affecting Employees' Intention to Implement Green Practices in People's Bank in Rathnapura District, 2021

As per the regression equation, the constant ( $\beta_0$ ) is 1.650, which means that the employees' intention to implement green practices in People's Bank in Rathnapura district is increased by 1.650, while all the other independent variables (Subjective Norm, Perceived Behavior Control, Environmental Knowledge) are kept as constants. Furthermore, when the Subjective Norm is increased by 1 unit, it is expected to increase employees' intention to implement green practices in People's Bank in Rathnapura district by 0.210 units while keeping other variables as constants. Moreover, when Perceived Behavior Control is increased by 1 unit, it is expected to increase the employees' intention to implement green practices in People's Bank in Rathnapura district by 0.252 units keeping other variables as constants. Simultaneously, the employees' intention to implement green practices in People's Bank in Rathnapura district can be increased by 0.213 units if Environmental Knowledge increases by 1 unit while keeping other variables as constants.

### 4.3 Results of the Hypotheses Testing

**H<sub>1A</sub>:** Attitude towards behavior impact on employees' intention to implement green practices in People's Bank in Rathnapura district

As per model 2 of Table 3, the P-value related to the variable Attitude towards behavior is 0.539, which indicates a value greater than the critical p-value (0.05). Therefore, it can be concluded with a 95% confidence level that Attitude towards behavior does not impact employees' intention to implement green practices in People's Bank in Rathnapura district. These findings are supported by Vinogini and Arulrajah., (2017), and they also found that attitude towards behavior and personal norms do not have a significant impact on employees' intention to implement green practices in the apparel industry of the Nuwara Eliya district in Sri Lanka. Typically, employees working attached to Asian cultures have to adhere to the organizational rules and regulations rather than doing anything without their consent. In such situations, attitude is not a considerable factor in determining behavioral intention regarding green practices implementation.

**H<sub>1B</sub>:** Subjective norm impact on employees' intention to implement green practices in People's Bank in Rathnapura district

As per model 2 of Table 3, the p-value relates to the subjective norm (0.000) is less than a critical P-value (0.05). Therefore, it can be concluded that the subjective norm with a 95% confidence level impact on employees' intention to implement green practices in People's Bank in Rathnapura district. The previous studies (Bouarar, 2021; Banwo and Du, 2019; Wang et al., 2019) confirmed that the subjective norm could impact the employees' intention to implement green practices.

**H<sub>1c</sub>:** Perceived behavior control impact on employees' intention to implement green practices in People's Bank in Rathnapura district

As per model 2 of Table 3, the p-value related to the Perceived behavior control (0.000) is less than a critical P-value (0.05). Therefore, it can be concluded that perceived behavior control with a 95% confidence level impacts employees' intention to implement green practices in People's Bank in Rathnapura district. The following research finding is aligned with current research findings; Banwo and Du (2019) and Chan and Hon (2020) found that perceived behavior control had a significant effect on the intention of employees to practice environmental measures. However, Bouarar (2021) have identified that perceived behavior control does not impact employees' intention to implement green practices.

**H<sub>1d</sub>:** Environmental Knowledge impact on employees' intention to implement green practices in People's Bank in Rathnapura district

As per model 2 of Table 3, the p-value of environmental Knowledge (0.000) is less than the critical p-value (0.05). Therefore, it can be concluded that environmental knowledge with a 95% confidence level impacts employees' intention to implement green practices in People's Bank in Rathnapura district. Bouarar (2021), Kim et al. (2018), and Liu et al. (2020) have identified that environmental knowledge impacts employees' intention to implement green practices.

## 5. Conclusion

For the present study, the researcher strived to find the employees' intention to implement green practices in the People's Bank in Rathnapura district, and the researcher has selected four factors (attitude towards behavior, subjective norm, perceived behavior control, and environmental knowledge) based on empirical studies and tried to identify whether they have an impact on employees' intention to implement green practices in the People's Bank in Rathnapura district. The final results of the survey have proved that among four factors, only three factors have an impact on employees' intention to implement green practices in the People's Bank in Rathnapura district.

As per the results of the Regression analysis, it can be seen that the employees' intention to implement green practices is positively impacted by the perceived behavior control, subjective norm, and environmental knowledge of the selected respondents in the current context. However, attitude towards behavior does not impact employees' intention to implement green practices in People's Bank in Rathnapura district.

## **6. Implications of the Study**

The researcher exhibits the implications of the present study in both a theoretical and practical way. Considering the Sri Lankan context, the studies based on the implementation of green banking practices are very limited; only a few scholars have focused in developing theories for the particular concept. Similarly, in relation to the People's Bank, no research studies have been found on the concept of employees' intention to implement green practices. Therefore, this study will assist future researchers in finding more factors that impact the employees' intention to implement green practices in the Sri Lankan banking sector. Moreover, the researcher added a new factor environmental knowledge, which impacts the employees' intention to implement green practices in an organizational context in addition to the Extended Theory of Planned Behavior developed by Bouarar (2021).

Managerial implications might be suggested based on the findings regarding the best possible ways of encouraging employees to implement green practices in People's Bank in Rathnapura district. First and foremost, it is essential to recognize the employees' voluntary role in the success of environmental initiatives. Besides, it is vital to establish and increase self-efficacy feelings, and foster feelings of the ability to perform the greater intentions to implement green practices in People's Bank. Moreover, it is highly recommended to help employees overcome any hurdles that may hinder their contribution to implementing green practices, like providing a comprehensive guide of environmental practices implemented by the bank and organizing training programs regarding green practices. Further, incentives such as awards, promotions, and certificates can be offered to employees who integrate green practices to achieve the sustainable goals of the People's Bank.

## **7. Future Research Directions**

First, the researcher suggests future scholars to explore factors affecting employees' intention to implement green practices based on other district branches of People's Bank as well as the other banks in Sri Lanka to improve the generalization of the present study. Second, in the present study, since the researcher used questionnaires to gather data in the present study, future

scholars can use the interview method to take ideas qualitatively about employees' intention to implement green practices in the banking sector. Third, this research is based on the extended Planned Behavior Theory Model, and future researchers can extend the model by finding other factors that are not considered in the present study, which will impact employees' intention to implement green practices in Sri Lanka.

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