JEBIS: Jurnal Ekonomi dan Bisnis Islam Volume11, No.2, July – December 2025
p-ISSN : 2442-6563 e-ISSN : 2525-3027 Page 555 – 578
**Available online at** https://e-journal.unair.ac.id/JEBIS doi: 10.20473/jebis.v11i2.73926

# ENVIRONMENTAL AND SOCIAL CONSCIOUSNESS IN SHAPING LOYALTY AMONG INDONESIAN ISLAMIC BANK CUSTOMERS

**Muhammad Hanif Ibrahim**[a]
**Fauziyah Fitri**[b]
**Akmalia Lutfiaturrosyida Agung Putri**[c]
**Afnani Rosyida**[d]
**Novri Andini Zahirah**[e]

[a,c,d, e] Department of Management, Faculty of Economics and Business, Universitas Gadjah Mada, Indonesia
[b] Foster School of Business, University of Washington, United States of America
Email: muhammadhanifibrahim@mail.ugm.ac.id[a]; fauziyah@uw.edu[b]; akmalialutfiaturrosyidaagungputri@mail.ugm.ac.id[c]; afnanirosyida@mail.ugm.ac.id[d]. novriandinizahirah@mail.ugm.ac.id[e]

**ARTICLE HISTORY**

**Received:**
06 Juni 2025
**Revised**
14 October 2025
**Accepted:**
29 October 2025
**Online available:**
30 November 2025

**Keywords:**
Environmental Consciousness,
Islamic Bank,
Social Consciousness,
Sustainability

*Correspondence:
Name: Muhammad Hanif Ibrahim
E-mail: muhammadhanifibrahim@mail.ugm.ac.id

**ABSTRACT**

Customer loyalty is important for sustainable development. This research focuses on customers' social and environmental consciousness and how it affects their loyalty to Islamic banking in Indonesia. This research applied a quantitative method. The data analysis used PLS-SEM. The data collecting period was between December 2024 and February 2025. During this period 260 responses were collected using an online questionnaire. The respondents were customers of Islamic banks in Indonesia. Purposive sampling was used to select respondents. Findings show that concern regarding social and environmental issues shapes positive attitudes. Furthermore, attitudes and bank perceptions were found to enhance satisfaction. Likewise, attitudes, perceptions and image of the bank were found to influence loyalty and trust. Self-efficacy moderate of satisfaction and loyalty. Customer satisfaction was found to influence trust and loyalty which is critical to Islamic banks. These findings show Islamic banks the sustainable practices they can undertake that can build loyalty.

**INTRODUCTION**

Part of the reason we are experiencing an environmental crisis is because of some unsustainable and inefficient business practices. Those practices include production and consumption, and operational functions within the business (Ruangkanjanases et. Al, 2020, Shabbir, 2025). Such actions and inefficiencies negatively impact the environment and this is the reason the world practices responsible consumption and environmentally sustainable practices (Boobalan & Nachimuthu, 2020, Mehraj & Qureshi, 2022). There has been a great deal of focus on shifting unsustainable practices of production and consumption within international forums (Shabbir, 2025). These forums aim to restore the ethical and moral values of the society, promote sustainable practices, and defend the environment (Carrero et al., 2025).

Like other industries, the banking sector is starting to adapt to the customers sustainable preferences (Nosratabadi et al., 2020). Banks have started to appreciate offering customers more sustainable products and services. According to Carrero et al. (2025), the green loan market in Islamic banking is expected to grow considerably and demand will likely increase from 22 trillion to 44.5 trillion USD. This suggests an increase in demand for sustainable Islamic banking and an opportunity for Islamic banks to improve their market competitiveness.

According to Akomea-Frimpong et al. (2022), Islamic banks focus on social and environmental sustainability. Islamic banks contribute to humanitarian aid as these institutions reflect social, humanitarian, and humanitarian values across the Islamic worldview. Liu and Lai (2021), however, comment on the approach of Islamic banks to adopt initiatives that respond to the institutional and market challenges relative to green investments. Within Islamic contexts, there is significant unaddressed nested challenges regarding the formalization of green finance. Akomea-Frimpong et al. (2022) cites research in Bangladesh on the limited benefits of green finance and other Islamic banking benefits on eco-sustainable practices due to customers unawareness and ignorance of the key principles of green banking. Indonesia, however, has received recognition for eco-sustainable banking practices. PT Bank Syariah Indonesia, Tbk has received accolades for its "Small Movement for Green Economy" campaign, which promotes the adoption of eco-friendly practices in all aspects of life as a part of green economy activities (Friana, 2022). Bank BCA Syariah has substantial reported engagement in sustainability initiatives at the national level, with KUB funded portfolios amounting to IDR 2.3 trillion, as of June 2022 (Walfajri, 2022).

With the increasing relevance of research in the field of Global Sustainability, one important area of research is regarding customer attitudes towards sustainable banking products and how this affects customer loyalty. Customer loyalty hinges on the bank's reputation for maintaining sustainability practices, considering the emotional assessment underlying all economic results, the intent and actions of the bank, and the product in question (Akhtar et al., 2022; Lucarelli et al., 2020; Ogiemwonyi et al., 2023; Rahman et al., 2020). A significant portion of the literature addressing sustainable behaviours in banking focuses on consumer behaviour (Aruna Shantha, 2019; Bouteraa et al., 2021; Ibe-Enwo et al., 2019; Iqbal et al., 2021; Solekah, 2019). The same applies to the literature on consumer behaviour concerning Islamic banking and its practices in various parts of the world (Fianto et al., 2020; Muflih, 2021). The lack of literature focusing on customer behaviour and sustainability in Islamic Banking in Indonesia illustrates this well (Amran et al., 2017; Taneja & Ali, 2021). This underscores the need for more research in this area (Andespa et al., 2024). For public engagement, actively promoting the banking plan is essential (Alam et al., 2025).

This research examines the behaviors toward Indonesia Islamic Banks in regard to the environment and social. This study examines the social and environmental dimensions with respect to customer loyalty and the building of relationships through attitudinal and relational constructs such as customer image, satisfaction, and trust. In addition, having self-efficacy in environment-related goals explains the moderating role of the research in regard to the relationship between satisfaction and loyalty. This research applies and adapts the Expectation-Confirmation Theory (ECT) within the context of Islamic banking for the first time. It repositions the theory on customer loyalty to new dimensions and highlights the importance of sustainable relationship and practices in building customer loyalty in Muslim-majority countries.

## LITERATURE REVIEW

### Expectation-Confirmation Theory (ECT)

Expectation confirmation theory (ECT) was used in this context. ECT mostly used to understand consumer satisfaction and consumer behavior and in service marketing as well. Particularly in consumer behavior, ECT has been used to understand factors that drive complaints and repeat purchases (Dabholkar et al., 2000; Gupta et al., 2021). ECT deals specifically with consumer satisfaction and has been instrumental in understanding customer retention and their future purchasing behavior. ECT has also been recognized as important in predicting banking products' repurchase intentions (Nguyen & Dao, 2024) and in various other areas of consumer behavior. ECT has also been extended to sustainability and adoption issues in other fields (Bhattacherjee, 2001). Bhattacherjee (2001) argued that experiences with a sustainable product influence consumers' repurchase intentions. He also pointed out that several factors, including perceived value, personal satisfaction, trust and brand image correlate strongly with the intention to repeat purchase. Liu & Li (2024) extended ECT by adding word of mouth (WOM) to the model and showed that perceived usefulness and perceived satisfaction predict users' continuance intentions, with satisfaction influencing WOM and loyalty. Research on ECT mostly shows that expectations drive satisfaction and loyalty. (AlSokkar et al., 2024; Gupta et al., 2021; Nguyen & Dao, 2024). Therefore, in this study, ECT is suitable for examining customer behavior in the context of Islamic banking.

**Environmental Consciousness, Attitude, and Image**

Some consumers have shown a tendency to act more environmentally friendly (Carrero et al., 2025), which could occur due to eco ethics and the awareness and anticipation of a sustainable future (Carrero et al., 2025; Ruangkanjanases et al., 2020; Sadiq et al., 2020). Concern for the environment and subsequent sustainable acting behavior is a behavior of a pattern that an individual can take and is anticipated as the concern for the seeking of the goods and services with positive and negative environmental impact (Sinha & Annamdevula, 2023). In contrast, and perhaps more so, eco consciousness involves even more intricate social and cultural dynamics (Liang et al., 2024). As Srisathan et al. (2024) argue, true eco consciousness extends to recognition of value and the significance of the environment. This leads to the following hypothesis:
H1: Environmental Consciousness has a positive effect on Attitude
H2: Environmental Consciousness has a positive effect on Image

**Social Consciousness, Attitude, and Image**

Attitude is the main factor driving one's purchasing behavior (Šostar & Ristanović, 2023). Offered products and services that consumers are more willing to buy are those that center on the social value of the product. Eslinger et al. (2021) explains social consciousness must entail an awareness of another and the ability to empathize, understand, and address their feelings and needs. The theory of sustainable consumerism and ecological citizenship, confirmed by evidence, states that most people are willing to support the economy and local communities (Shin et al., 2021). This study supports the research done by Binnuri (2024). This shows that some customers do change their purchasing behavior and buy products that are perceived to have social value. According to Ravi et al. (2022), consumers are more motivated to select and purchase products that have social value, especially when these products are part of their community and reinforce social ties and trust. Thus, we state the hypothesis as follows:
H3: Social Consciousness has a positive effect on Attitude
H4: Social Consciousness has a positive effect on Image

**Attitude and Satisfaction**

In this study, a positive attitude towards the environment is understood as a specific type of behaviour. These attitudes comprise the beliefs, values, and intents of

actions that promote a sustainable environment (Salmina et al., 2023; Ryantari & Giantari, 2020). An understanding of the environment and one's disposition towards harm mitigation may promote a sustainable attitude. Integrated concern for the environment acts as positive synergy for collaborative efforts to reduce the harm. While environmental literacy would enable to some extent a conscience of the environment, Rusyani et al. (2021) argues that it is the attitude that fundamentally drives the decision to purchase green products. Customer sustainable consumption is based on their level of concern on the environment. Shehawy & Ali (2024) conclude that a positive environmental attitude acts as a direct and primary driver of customer interest and of the desire to purchase eco-friendly products, a primary factor for marketers and policy makers on sustainable consumption. Greater interest in green products is a sign of heightened environmental concern (Salmina et al., 2023). Hence, we state the hypothesis:
H5: Attitude has a positive effect on Satisfaction

**Image, Attitude, and Satisfaction**

The reputation of the banking sector has certain challenges rising from high levels of reputation, the nature of competition, similarity of products, and ongoing structural changes (Saidi & Streitz, 2021). Continue-development of the corporate image requires a conceptual model and framework (company values). Service customers may add to a corporate image by providing some pertinent experiences (Phonthanukitithaworn et al., 2020). Muflih (2021) argues that integrating CSR practices in the banking sector positively impacts consumer confidence and loyalty. Glaveli (2021) cites CSR practices in banking institutions positively and significantly correlates to trust and consumer loyalty. On the other hand, Kim et al. (2020) argues that spending on CSR develops trust that customers are certain of and that the image a company has will primarily and largely affect its reputation and profitability. To this end, we state the hypothesis as follows:
H6: Image has a positive effect on Attitude
H7: Image has a positive effect on Satisfaction

**Satisfaction, Loyalty, and Trust**

According to Shi et al., 2022, a customer's experience spans beyond a single interaction, which includes acquiring, selecting, owning, using, maintaining, and ultimately disposing of a product. From a theoretical standpoint, fulfilling consumer needs is advocated to improve their emotional experiences. A customer's needs can be met and their satisfaction and trust obtained through products and services, be they material, social, emotional, or even a combination of all three (Alaoui et al., 2022). Businesses that meet their customers needs tend to surpass their competitors, as satisfied customers return for repeat purchases. Hence, we propose the following hypothesis:

H8: Satisfaction has a positive effect on Loyalty
H9: Satisfaction has a positive effect on trust

**Self-Efficacy as a Moderator**

Trusting an individual ability to achieve targets is referred to as self-efficacy (Ilyas et al., 2020). In a purely causal framework, self-efficacy is an individual's cognitive ability to create and sustain a belief in the positive transformation of a person's social and personal life to a preferred level (Hamann et al., 2024). As pointed out by Malureanu et al. (2021), an individual's confidence in the performance of a task within one's routines, is a function of one's perception of ease, moderation, and difficulty in relation to the task. In the context of self-efficacy in consumer behavior, self-efficacy is defined as a consumer's ability to make a decision in relation to a offered products and services (Henkens et al., 2021). Self-efficacy is positively correlated with the believing of achieving a desired outcome and is also correlated with the avoidance of an outcome that is perceived negatively (Rohde et al., 2024). Customer self-efficacy is a moderating factor in the relationship of customer satisfaction with customer loyalty as stated in (Zhang et al., 2024). It is from this that we propose the following hypothesis:
H10: Self-Efficacy Moderates the Effect of Satisfaction on Loyalty

**Trust and Loyalty**

When buyers acknowledge a business's investment in green efforts, trust increases. People appreciate the assurance that their purchase is a product that enhances their life (Bianchi et al., 2020). Trust, in itself, is related to the belief that customers will receive ethical treatment from Islamic banks. Trust is a significant element in buying behavior (Rosula et al., 2024) which is also crucial for the customer's repeat business. Prior research supports this. When customers appreciate a company's green products, as well as the work practices as sustainable, they develop habitual brand loyalty. Customers also become advocates for the products (Kim & Lee, 2023; Tran et al., 2022). This leads us to the following hypothesis.
H11: Trust has a positive effect on Loyalty

**RESEARCH METHODS**

Quantitative studies were used in this research, using online questionnaires distributed through WhatsApp, Instagram, LinkedIn, and Kudata groups from December 2024 to February 2025. Indonesian residents aged 17 and above and Islamic banking customers were the criteria for respondents in this study. This research model utilized 5-point Likert scale (1 = strongly disagree, 5 = strongly agree) with 8 latent variables and 24 manifest variables. Research by Robinson (2018), indicates that a 5-point Likert scale provides a more user-friendly interface for devices with constrained screen area, such as smartphones, in comparison to a 7-point rating scale. The general public favors the 5-point rating system due to its clarity for responses. This study incorporated questionnaire items from prior research that have undergone validation and reliability testing, including environmental consciousness from (Jaiswal & Kant, 2018; Kumar et al., 2017; Yadav & Pathak, 2016), social consciousness from (Guang-Wen & Siddik, 2022; Kraus et al., 2020; Suganthi, 2019), attitude adapted from (Oladapo et al., 2019), image and satisfaction from (Stauropoulou et al., 2023), self-efficacy adapted from (Compeau & Higgins, 1995), trust from (Chen, 2010; Chen & Chang, 2012), and loyalty from (Stauropoulou et al., 2023). PLS-SEM was employed to evaluate this research model because to its applicability for complex models with relatively limited sample sizes and its capability to identify the principal "driving" attributes (Hair et al., 2022). This research employs an online survey distributed through Google Forms. Thus, 260 samples were sufficient for this study.

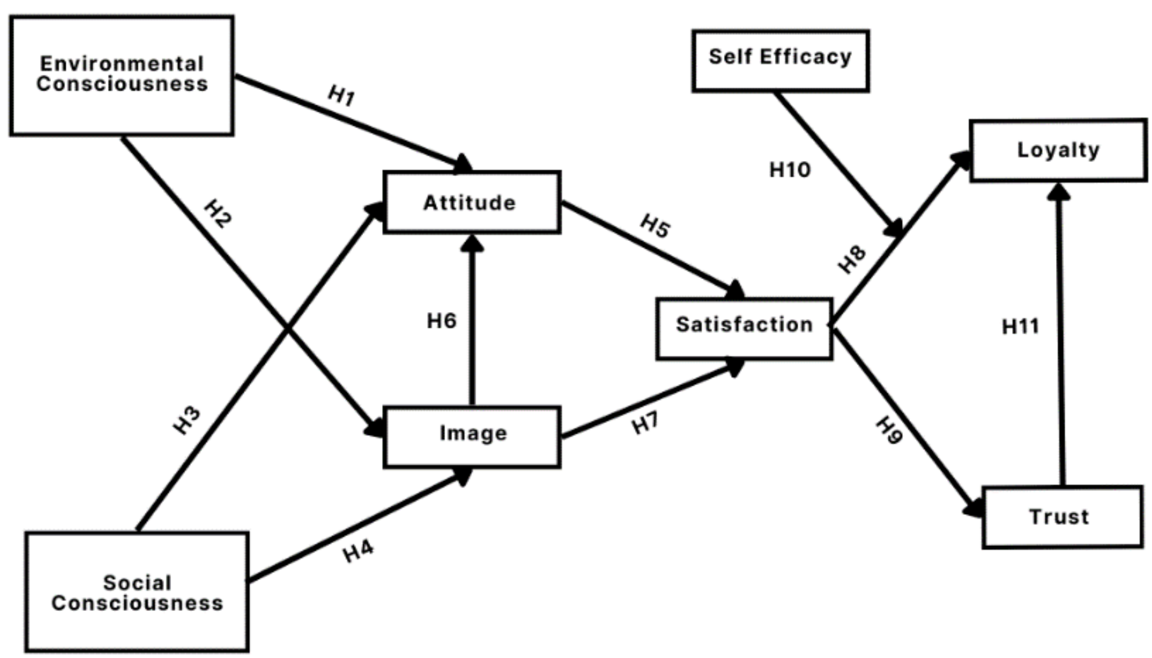


Figure 1
Research Construct

Table 1
Questionnaire Items and References

| Variable | Item | Statement | Reference |
|---|---|---|---|
| Environmental Consciousness | EC 1 | I know that Islamic bank services are environmentally friendly and sustainable | (Jaiswal & Kant, 2018; Kumar et al., 2017; Yadav & Pathak, 2016) |
| | EC 2 | The Islamic bank I use takes the necessary steps to implement environmental sustainability | |
| | EC 3 | Using environmentally friendly products and services is the main way to achieve the goal of protecting the environment | |
| Social Consciousness | SC 1 | The Islamic bank that I use applies corporate social responsibility (CSR) practices as a form of legal obligation | (Guang-Wen & Siddik, 2022; Kraus et al., 2020; Suganthi, 2019) |
| | SC 2 | The Islamic bank that I use applies corporate social responsibility (CSR) practices as the company's ethical duty | (Guang-Wen & Siddik, 2022; Kraus et al., 2020; Suganthi, 2019) |
| | SC 3 | The Islamic bank that I use applies corporate social responsibility (CSR) practices as a policy for company activities | |
| Attitude | GT 1 | It is a good idea for Islamic banks to implement sustainable banking services | (Oladapo et al., 2019) |
| | GT 2 | I like the idea of adopting sustainable banking services | |
| | GT 3 | I should have adopted a sustainable banking service | |
| Image | IM 1 | In general, my Islamic bank has a positive image in the eyes of its customers | (Stauropoulou et al., 2023) |
| | IM 2 | My Islamic bank has a positive image in the eyes of customers because of its services | |
| | IM 3 | My Islamic bank is stable and established | |
| Satisfaction | ST 1 | I am satisfied with the overall services provided by Islamic banks | (Stauropoulou et al., 2023) |
| | ST 2 | Overall, I am satisfied with the experience I got in Islamic banks | |
| | ST 3 | Islamic banks meet all my needs | |
| Self Efficacy | GSE 1 | . I am confident in using sustainable Islamic bank services even though I have never used it before | (Compeau & Higgins, 1995) |
| | GSE 2 | I am confident using sustainable Islamic bank services even though no one around me uses sustainable services | |
| | GSE 3 | I would be confident using sustainable Islamic banking services if I had seen others use them before I tried it myself | |
| Trust | GT 1 | I believe that sustainable banking services can be trusted | (Chen & Chang, 2012) |
| | GT 2 | I believe that continuous banking services are reliable | |

| | | | |
|---|---|---|---|
| | GT 3 | The environmental impact of sustainable banking services is in line with my expectations | |
| Loyalty | LO 1 | I will be loyal and not switch to other Islamic banks | (Stauropoulou et al., 2023) |
| | LO 2 | I will encourage my friends and relatives to become customers of Islamic banks | |
| | LO 3 | I convey positive things about my Islamic bank to others | |

Source: Data Processed

## RESULT

### Characteristic Respondent

The final sample analyzed in this study was 260 respondents, representing diverse demographics including gender, age, residence, education, occupation, income, Islamic bank type, and usage. The respondent demographic was predominantly characterized by gender (60% female), age (75.0% aged 17 - 25 years), domicile (70.8% from Java), education (68.8% getting a bachelor's degree), occupation (42.3% students), income (49.2% earning Rp. 1,000,001 – 3,000,000), Islamic banks type (72.3% using Indonesian Islamic banks), and usage (36.2% for 1 – 2 years). See table 2.

Table 2
Respondent's Characteristics

| User Characteristics | Description | Frequency | Percentage (%) |
|---|---|---|---|
| Gender | Male | 104 | 40.0 |
| | Female | 156 | 60.0 |
| Age | 17 - 25 years | 195 | 75.0 |
| | 26 - 35 years | 46 | 17.7 |
| | 36 - 45 years | 10 | 3.8 |
| | 46 - 55 years | 7 | 2.7 |
| | >55 years | 2 | 0.8 |
| Domicile | Sumatera | 52 | 20.0 |
| | Java | 184 | 70.8 |
| | Kalimantan | 8 | 3.1 |
| | Sulawesi and Maluku | 6 | 2.3 |
| | Nusa Tenggara dan Bali | 8 | 3.1 |
| | Papua | 2 | 0.8 |
| Education | Elementary School | 0 | 0 |
| | Junior High School | 4 | 1.5 |
| | Senior High School | 63 | 24.2 |
| | Bachelor | 179 | 68.8 |
| | Master | 14 | 5.4 |
| | Doctor | 0 | 0 |
| Occupation | Student | 110 | 42.3 |
| | Private Employee | 86 | 33.1 |
| | Entrepreneur | 8 | 3.1 |

| | | | |
|---|---|---|---|
| | Professional (Athlete, lawyer, consultant, artist, etc) | 6 | 2.3 |
| | Housewife | 14 | 5.4 |
| | Others | 36 | 13.9 |
| Income | Rp. 0 – 500.000 | 70 | 26.9 |
| | Rp. 500.001 –1.000.000 | 39 | 15.0 |
| | Rp. 1.000.001 – 3.000.000 | 76 | 29.2 |
| | Rp. 3.000.001 – 5.000.000 | 42 | 16.2 |
| | Rp. 5.000.000 > 10.000.000 | 22 | 8.5 |
| | Rp. > 10.000.000 | 11 | 4.2 |
| Islamic Bank Type | Indonesian islamic bank (BSI) | 188 | 72.3 |
| | Muamalat Bank | 10 | 3.8 |
| | BCA islamic bank | 23 | 8.8 |
| | BTPN islamic bank | 4 | 1.5 |
| | Mega islamic bank | 4 | 1.5 |
| | Permata islamic bank | 4 | 1.5 |
| | Others | 27 | 10.5 |
| Usage | < 1 years | 65 | 25.0 |
| | 1 – 2 years | 94 | 36.2 |
| | 3 – 5 years | 75 | 28.8 |
| | >5 years | 26 | 10.0 |

Source: Data Processed

**Measurement model assessment (outer model)**

Internal reliability has been measured using Cronbach's Alpha, which gauges the outer loadings of variable indicators, and when above 0.7 is considered reliable (Hair et al., 2022). These factor loading scores of the indicator will then be used to measure the Convergent validity. Because all outer loading is above 0.5, no indicators need to be removed (Hair et al., 2021). Additionally, the average variance extracted (AVE) was used to determine convergent validity again. Regarding Hair et al. (2022), the AVE values for this study above 0.5, which is therefore acceptable. To determine discriminant validity, cross-loading was performed and each item recorded its highest loading to its associated construct and was not reliant on any other pertinent constructs (Benitez et al., 2020). The constructs determined show the highest factor loadings as indicated in Table 3, therefore distinguishing them from each other. This study then used the Heterotrait-Monotrait Rasio (HTMT), see table 4, on each construct of the HTMT ratio. The results were HTMT values under the 0.9 which means each construct is different from the other (Henseler et al., 2015).

Table 3
Construct and measure items

| Variable | Measurement Items | Loadings | CR | AVE |
|---|---|---|---|---|
| Environmental Consciousness | EC1 | 0.879 | 0.887 | 0.724 |
| | EC2 | 0.862 | | |
| | EC3 | 0.810 | | |
| Social Consciousness | SC1 | 0.910 | 0.934 | 0.825 |
| | SC2 | 0.908 | | |
| | SC3 | 0.907 | | |
| Attitude | AT1 | 0.875 | 0.909 | 0.770 |
| | AT2 | 0.904 | | |
| | AT3 | 0.853 | | |
| Image | IM1 | 0.856 | 0.883 | 0.715 |
| | IM2 | 0.875 | | |
| | IM3 | 0.805 | | |
| Satisfaction | ST1 | 0.900 | 0.906 | 0.762 |
| | ST2 | 0.893 | | |
| | ST3 | 0.824 | | |
| Self Efficacy | SE1 | 0.881 | 0.900 | 0.750 |
| | SE2 | 0.899 | | |
| | SE3 | 0.816 | | |
| Trust | TR1 | 0.914 | 0.926 | 0.807 |
| | TR2 | 0.918 | | |
| | TR3 | 0.861 | | |
| Loyalty | LO1 | 0.877 | 0.904 | 0.759 |
| | LO2 | 0.890 | | |
| | LO3 | 0.846 | | |

Source: Data Processed

Table 5.
Heterotrait-monotrait ration

| | AT | EC | IM | LO | SC | SE | ST | TR |
|---|---|---|---|---|---|---|---|---|
| AT | | | | | | | | |
| EC | 0.735 | | | | | | | |
| IM | 0.690 | 0.845 | | | | | | |
| LO | 0.585 | 0.743 | 0.786 | | | | | |
| SC | 0.661 | 0.733 | 0.652 | 0.515 | | | | |
| SE | 0.767 | 0.683 | 0.761 | 0.681 | 0.684 | | | |
| ST | 0.617 | 0.773 | 0.620 | 0.737 | 0.634 | 0.757 | | |
| TR | 0.819 | 0.713 | 0.810 | 0.690 | 0.704 | 0.883 | 0.725 | |

Source: Data Processed

Note : AT = Attitude; EC = Environmental Consciousness; IM = Image; LO = Loyalty; SC = Social Consciousness; SE = Self Efficacy; ST = Satisfaction; TR = Trust

### Structural model assessment (inner model)

The VIF values, which ranged from 1.000 to 2.173, demonstrated the anticipated outcomes. Following the guidelines of (Hair et al., 2019), the structural model is tested using the t and p values (t < 1.96 and p ≤ 0.05) once all assumptions have been satisfied. Tables 6 show the findings using paths analysis. As a result, all hypothesis are supported

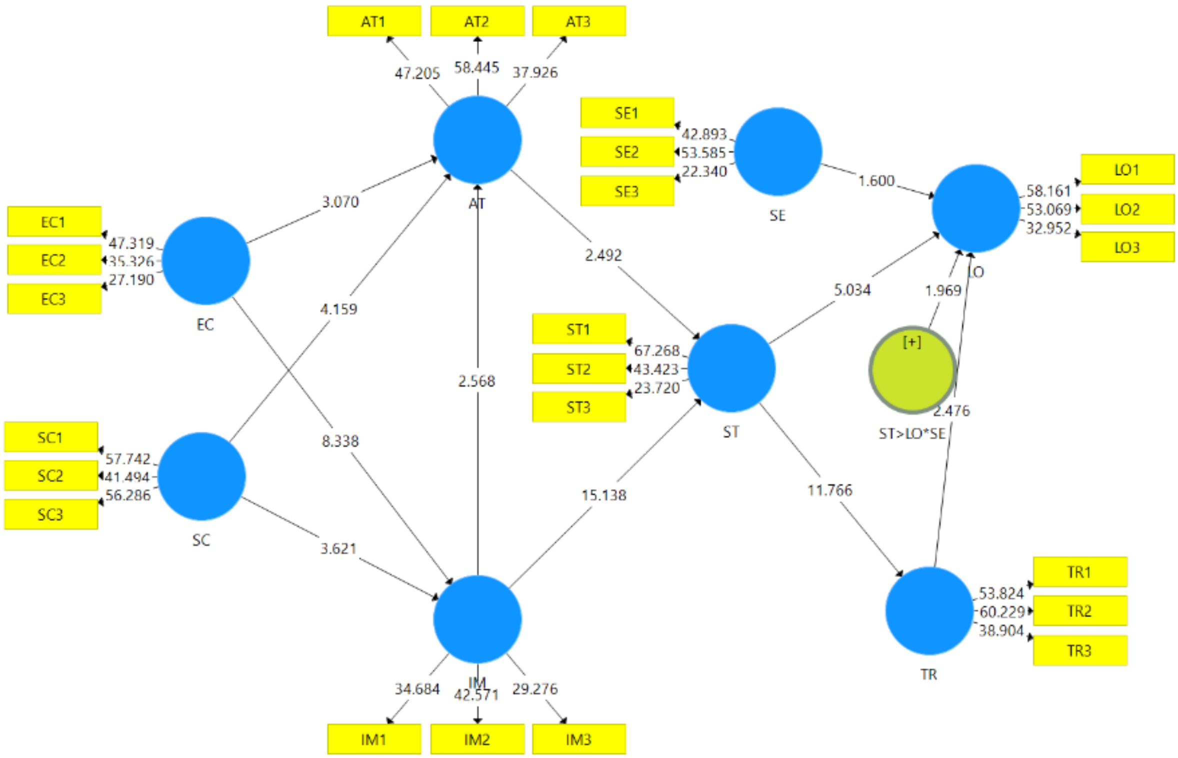


Figure 2.
PLS-SEM Output

Table 6
Direct Effect

| Hypothesis | β | t-value | P-Values | 95% BCCI | Supported? |
|---|---|---|---|---|---|
| H1. Environmental Consciousness -> Attitude | 0.286 | 3.096 | 0.002 | (0.095; 0.456) | Supported |
| H2. Environmental Consciousness -> Image | 0.547 | 8.259 | 0.000 | (0.405; 0.663) | Supported |
| H3. Social Consciousness -> Attitude | 0.278 | 4.225 | 0.000 | (0.158; 0.416) | Supported |
| H4. Social Consciousness -> Image | 0.210 | 3.576 | 0.000 | (0.104; 0.334) | Supported |
| H5. Attitude -> Satisfaction | 0.137 | 2.460 | 0.014 | (0.023; 0.240) | Supported |

| | | | | | |
|---|---|---|---|---|---|
| H6. Image -> Attitude | 0.222 | 0.224 | 0.010 | (0.058; 0.395) | Supported |
| H7. Image -> Satisfaction | 0.683 | 15.064 | 0.000 | (0.598; 0.773) | Supported |
| H8. Satisfaction -> Loyalty | 0.413 | 4.897 | 0.000 | (0.245; 0.574) | Supported |
| H9. Satisfaction -> Trust | 0.627 | 11.762 | 0.000 | (0.517; 0.721) | Supported |
| H10. Satisfaction x Self-Efficacy -> Loyalty | 0.130 | 1.969 | 0.049 | (0.014; 0.262) | Supported |
| H11. Trust -> Loyalty | 0.290 | 2.463 | 0.014 | (0.049; 0.509) | Supported |

Source: Data Processed

The coefficient of determination for the LO construct is moderate ($R^2$ = 0.494, Adjusted $R^2$ = 0.486). LO variance is 49.4% due to EC, SC, GA, IM, ST, GSE, and GT. However, the R2 value only provides in-sample explanations. Next, predictive PLS was used (Shmueli et al., 2019). This technique follows (Shmueli et al., 2019), yet the PLS-SEM linear naïve model (benchmark) has moderate predictive power for the minority/same indicator. Predictive relevance analysis uses Stone-Geisser's $Q^2$. The $Q^2$ value of the IM variable was 0.477, over the minimum of 0. The model has high predicted accuracy (Hair et al., 2019). Cohen's $f^2$ tells us how model variables affect $R^2$ when an external construct is removed. Cohen's $f^2$ values of 0.02 (little), 0.15 (medium), and 0.35 (large) indicate predictor influence (Hair et al., 2022). This study found $f^2$ between 0.031 and 0.771.

**DISCUSSION**

This study aims to understand consumer behavior related to sustainability across some Islamic banks in Indonesia. For this study, a consumer behavior framework that combines psychological customer loyalty, along with environmental and social factors, is used to gauge loyalty towards sustainability about Islamic banks in Indonesia. The results show that environmental and social factors positively impact attitude. As a result, Islamic banks with a stronger focus on environmental and social factors are likely to form a positive reputation. Customers are likely to perceive Islamic banks more positively if their bank's commercial activities focus on the environment and social factors. These findings correlate with research by Srisathan et al. (2024) and Sinha & Annamdevula (2023) by stating that knowledge and attitude and social and environmental issues are likely to result in a positive attitude towards practice sustainability.

In addition, promoting sustainable development will enhance a firm's reputation and goodwill with customers. Customers will choose environmentally friendly and sustainable development products over those with a negative environmental footprint. Customers positively choose products and services with less environmental debt, and this preferential treatment drives sustainable development consumption. Furthermore, customers will adopt sustainable development buying behaviors (Liang et al., 2024) as the demand for green and sustainable attributes grows in society (Fang et al., 2023).

The image of Islamic banks is important for customer satisfaction, which is a key component for Islamic banks to thrive. As customers feel that the Islamic banking services offered to them meets their expectations, customer satisfaction is attained. This is a function of the customer’s belief, value system, and their willingness to be involved in eco-friendly initiatives. A positive reputation is gained from customers when a business is ecologically and socially responsible, which correlates with the work of Kamalanon et al. (2022) and Glaveli (2021), which shows that a company's value will increase if it has a sustainability framework in its business. There is a greater focus on customer satisfaction on the part of the business when social and environmental sustainability is prioritized. As a result, businesses are encouraged to make the best of their resources to create positive changes for their customers.

To deepen the understanding of customer satisfaction in Islamic banking, it is essential to explore the satisfaction associated with Islamic banking and banking toward full customer satisfaction. Customers appreciate Islamic banks that prioritize sustainability in their offerings. Sustainable banking enhances customer satisfaction and fosters trust. Customers form emotional attachments to these banks, as Islamic banks meet their sustainable expectations. To these customers, Islamic banks become indispensable partners in their green banking aspirations. Islamic customers' emotional attachments account for the exceptional loyalty they display toward Islamic banks. This loyalty reinforces the findings of Rosula et al. (2024), Suhartanto et al. (2022), and Wong & Haque (2022) that trust and satisfaction with the bank's offerings correlates with increased loyalty to the bank.

Self-efficacy has shown to enhance satisfaction and loyalty. This study operationalizes self-efficacy as customers’ confidence in using Islamic banking products and services to obtain goals in a sustainable manner. Survey results reveal that customers understand Islamic finance sustainability. With high self-efficacy, customers increase satisfaction-loyalty connection, and thereby, sustain loyalty in the long run. This aligns with the findings of Musyaffi et al. (2021) and Nguyen & Dao (2024) that self-efficacy as a psychological trait is capable of functioning as a moderator in the customer satisfaction-loyalty relationship.

This study also support the ECT theory with customer loyalty the direct outcome of satisfaction and trust regarding the Islamic banking products customers utilize (Sundjaja et al., 2025). This study shows the products used do satisfy their expectations. Specifically, Islamic banking products and services do consider the social and environmental aspects of issues. This perception fosters loyalty.

## CONCLUSION AND IMPLICATIONS

Forming an attitude based on an Islamic bank's sustainability principles based on an environment and social impact is fundamental. Satisfaction and trust perceptions naturally leads to loyalty. Self-efficacy gives individuals a feeling of helping sustainability. This, in turn, leads to loyalty. Besides the theoretical contribution, this study also addressed more practical aspects. Improving customer loyalty and improving reputation is a priority in the practice of Islamic Banking. This can be achieved by communicating and integrating more sustainable development goals. Islamic banks that understand the importance of customer self-efficacy will engage customers in more sustainable CSR initiatives, which will in turn strengthen loyalty. Thus, this study, while outlining some practical implications, is considerably limited in important respects as well. For while the study's findings relate only to Islamic banks based in Indonesia, it would be important to access more literature on this topic. By also not incorporating the religious aspect and innovative adoption to some extent the study limits long-term loyalty constructs. Thus, it would be important to incorporate these variables to increase the study's scope.

## ACKNOWLEDGEMENT

We appreciate everyone who responded to our study, and also thank the reviewers who assessed our paper.

## AUTHOR CONTRIBUTION

All authors contributed equally to this research. Author 1 designed the research. Author 2 conducted the data analysis. Author 3 assisted with the literature review and the interpretation of the findings. Author 4 documented the review. Author 5 aided in the final editing of the manuscript.

## FUNDING

There is no funding for this research

## REFERENCES

Akhtar, S., Khan, K. U., Atlas, F., & Irfan, M. (2022). Stimulating student's pro-environmental behavior in higher education institutions: an ability–motivation–opportunity perspective. *Environment, Development and Sustainability*, *24*(3), 4128–4149. https://doi.org/10.1007/s10668-021-01609-4

Akomea-Frimpong, I., Adeabah, D., Ofosu, D., & Tenakwah, E. J. (2022). A review of studies on green finance of banks, research gaps and future directions. *Journal of Sustainable Finance & Investment*, *12*(4), 1241–1264. https://doi.org/10.1080/20430795.2020.1870202

Alam, A., Dewi Mashitoh, D., El Ashfahany, A., Hassan, F., & Yousuf Javed, M. (2025). Examining the impact of religiosity and environmental concern on switching behavior of Islamic digital-only bank users. *Banks and Bank Systems*, *20*(1), 109–121. https://doi.org/10.21511/bbs.20(1).2025.10

Alaoui, Y. L., ELFAKIR, A., & TKIOUAT, M. (2022). Prioritization of Customers' Preferences in Islamic banking system: An Artificial Intelligence Approach using Kano Analysis. *Journal of Islamic Business and Management (JIBM)*, *12*(01), 18–31. https://doi.org/10.26501/jibm/2022.1201-003

AlSokkar, A. A. M., Law, E. L.-C., AlMajali, D. A., Al-Gasawneh, J. A., & Alshinwan, M. (2024). An Indexed Approach for Expectation-Confirmation Theory: A Trust-based model. *Electronic Markets*, *34*(1), 12. https://doi.org/10.1007/s12525-024-00694-3

Amran, A., Fauzi, H., Purwanto, Y., Darus, F., Yusoff, H., Zain, M. M., Naim, D. M. A., & Nejati, M. (2017). Social responsibility disclosure in Islamic banks: a comparative study of Indonesia and Malaysia. *Journal of Financial Reporting and Accounting*, *15*(1), 99–115. https://doi.org/10.1108/JFRA-01-2015-0016

Andespa, R., Yeni, Y. H., Fernando, Y., & Sari, D. K. (2024). A systematic review of customer Sharia compliance behaviour in Islamic banks: determinants and behavioural intention. *Journal of Islamic Marketing*, *15*(4), 1013–1034. https://doi.org/10.1108/JIMA-06-2023-0181

Aruna Shantha, A. (2019). Customer's Intention to Use Green Banking Products: Evidence from Sri Lanka. *International Journal of Scientific and Research Publications (IJSRP)*, *9*(6), p9029. https://doi.org/10.29322/IJSRP.9.06.2019.p9029

Benitez, J., Henseler, J., Castillo, A., & Schuberth, F. (2020). How to perform and report an impactful analysis using partial least squares: Guidelines for confirmatory and explanatory IS research. *Information & Management*, *57*(2), 103168. https://doi.org/10.1016/j.im.2019.05.003

Bhattacherjee, A. (2001). Understanding Information Systems Continuance: An Expectation-Confirmation Model. *MIS Quarterly*, *25*(3), 351. https://doi.org/10.2307/3250921

Bianchi, C., Reyes, V., & Devenin, V. (2020). Consumer motivations to purchase from benefit corporations (B Corps). *Corporate Social Responsibility and Environmental Management*, *27*(3), 1445–1453. https://doi.org/10.1002/csr.1897

Binnuri, A., & M, R. (2024). Consumerism, sustainable consumption, and consumer citizenship in the Indian context. *Cogent Business & Management*, *11*(1). https://doi.org/10.1080/23311975.2024.2428777

Boobalan, K., & Nachimuthu, G. S. (2020). Organic consumerism: A comparison between India and the USA. *Journal of Retailing and Consumer Services*, *53*, 101988.

https://doi.org/10.1016/j.jretconser.2019.101988

BOUTERAA, M., RAJA HISHAM, R. R. I., & ZAINOL, Z. (2021). Exploring Determinants Of Customers' Intention to Adopt Green Banking: Qualitative Investigation. *Journal Of Sustainability Science and ManagemenT*, *16*(3), 187–203. https://doi.org/10.46754/jssm.2021.04.014

Carrero, I., Valor, C., Redondo, R., & Vilà, I. (2025). A meta-analysis of the effectiveness of implementation intentions for pro-environmental behavior adoption. *Sustainable Production and Consumption*, *55*, 63–75. https://doi.org/10.1016/j.spc.2025.02.004

Chen, Y., & Chang, C. (2012). Enhance green purchase intentions. *Management Decision*, *50*(3), 502–520. https://doi.org/10.1108/00251741211216250

Compeau, D. R., & Higgins, C. A. (1995). Computer Self-Efficacy: Development of a Measure and Initial Test. *MIS Quarterly*, *19*(2), 189. https://doi.org/10.2307/249688

Dabholkar, P. A., Shepherd, C. D., & Thorpe, D. I. (2000). A comprehensive framework for service quality: an investigation of critical conceptual and measurement issues through a longitudinal study. *Journal of Retailing*, *76*(2), 139–173. https://doi.org/10.1016/S0022-4359(00)00029-4

Eslinger, P. J., Anders, S., Ballarini, T., Boutros, S., Krach, S., Mayer, A. V., Moll, J., Newton, T. L., Schroeter, M. L., de Oliveira-Souza, R., Raber, J., Sullivan, G. B., Swain, J. E., Lowe, L., & Zahn, R. (2021). The neuroscience of social feelings: mechanisms of adaptive social functioning. *Neuroscience & Biobehavioral Reviews*, *128*, 592–620. https://doi.org/10.1016/j.neubiorev.2021.05.028

Fang, W., Xin, Y., & Zhang, Z. (2023). Eco-label knowledge versus environmental concern toward consumer's switching intentions for electric vehicles: A roadmap toward green innovation and environmental sustainability. *Energy and Environment*. https://doi.org/10.1177/0958305X231177735

Fianto, B. A., Gan, C., Widiastuti, T., & Sukmana, R. (2020). Customer loyalty to Islamic banks: Evidence from Indonesia. *Cogent Business & Management*, *7*(1), 1859849. https://doi.org/10.1080/23311975.2020.1859849

Friana. (n.d.). *Bank Sustainable dan Syariah Indonesia*. 2022. Retrieved February 14, 2024, from https://news.detik.com/kolom/d-6484856/bank-sustainable-dan-syariah-indonesia

Glaveli, N. (2021). Corporate social responsibility toward stakeholders and customer loyalty: investigating the roles of trust and customer identification with the company. *Social Responsibility Journal*, *17*(3), 367–383. https://doi.org/10.1108/SRJ-07-2019-0257

Guang-Wen, Z., & Siddik, A. B. (2022). Do Corporate Social Responsibility Practices and Green Finance Dimensions Determine Environmental Performance? An Empirical Study on Bangladeshi Banking Institutions. *Frontiers in Environmental Science*, *10*.

https://doi.org/10.3389/fenvs.2022.890096

Gupta, A., Dhiman, N., Yousaf, A., & Arora, N. (2021). Social comparison and continuance intention of smart fitness wearables: an extended expectation confirmation theory perspective. *Behaviour & Information Technology*, *40*(13), 1341–1354. https://doi.org/10.1080/0144929X.2020.1748715

Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Springer International Publishing. https://doi.org/10.1007/978-3-030-80519-7

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, *31*(1), 2–24. https://doi.org/10.1108/EBR-11-2018-0203

Hair, J., Hult, G. T. M., Ringle, C., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*.

Hamann, K. R. S., Wullenkord, M. C., Reese, G., & van Zomeren, M. (2024). Believing That We Can Change Our World for the Better: A Triple-A (Agent-Action-Aim) Framework of Self-Efficacy Beliefs in the Context of Collective Social and Ecological Aims. *Personality and Social Psychology Review*, *28*(1), 11–53. https://doi.org/10.1177/10888683231178056

Henkens, B., Verleye, K., & Larivière, B. (2021). The smarter, the better?! Customer well-being, engagement, and perceptions in smart service systems. *International Journal of Research in Marketing*, *38*(2), 425–447. https://doi.org/10.1016/j.ijresmar.2020.09.006

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, *43*(1), 115–135. https://doi.org/10.1007/s11747-014-0403-8

Ibe-Enwo, Igbudu, Garanti, & Popoola. (2019). Assessing the Relevance of Green Banking Practice on Bank Loyalty: The Mediating Effect of Green Image and Bank Trust. *Sustainability*, *11*(17), 4651. https://doi.org/10.3390/su11174651

Ilyas, S., Abid, G., & Ashfaq, F. (2020). Ethical leadership in sustainable organizations: The moderating role of general self-efficacy and the mediating role of organizational trust. *Sustainable Production and Consumption*, *22*, 195–204. https://doi.org/10.1016/j.spc.2020.03.003

Iqbal, M., Rifat, A., & Nisha, N. (2021). Evaluating Attractiveness and Perceived Risks. *International Journal of Asian Business and Information Management*, *12*(1), 1–23. https://doi.org/10.4018/IJABIM.20210101.oa1

Jaiswal, D., & Kant, R. (2018). Green purchasing behaviour: A conceptual framework and empirical investigation of Indian consumers. *Journal of Retailing and Consumer*

*Services*, *41*, 60–69. https://doi.org/10.1016/j.jretconser.2017.11.008

Kamalanon, P., Chen, J.-S., & Le, T.-T.-Y. (2022). "Why Do We Buy Green Products?" An Extended Theory of the Planned Behavior Model for Green Product Purchase Behavior. *Sustainability*, *14*(2), 689. https://doi.org/10.3390/su14020689

Khalid, B., Shahzad, K., & Baig, M. U. A. (2024). Analyzing employees' green behavioral intention in the hospitality industry: a multilevel model. *Environment, Development and Sustainability*, *27*(6), 12971–12983. https://doi.org/10.1007/s10668-023-04423-2

Kim, M., Yin, X., & Lee, G. (2020). The effect of CSR on corporate image, customer citizenship behaviors, and customers' long-term relationship orientation. *International Journal of Hospitality Management*, *88*, 102520. https://doi.org/10.1016/j.ijhm.2020.102520

Kim, N., & Lee, K. (2023). Environmental Consciousness, Purchase Intention, and Actual Purchase Behavior of Eco-Friendly Products: The Moderating Impact of Situational Context. *International Journal of Environmental Research and Public Health*, *20*(7), 5312. https://doi.org/10.3390/ijerph20075312

Kraus, S., Rehman, S. U., & García, F. J. S. (2020). Corporate social responsibility and environmental performance: The mediating role of environmental strategy and green innovation. *Technological Forecasting and Social Change*, *160*, 120262. https://doi.org/10.1016/j.techfore.2020.120262

Kumar, B., Manrai, A. K., & Manrai, L. A. (2017). Purchasing behaviour for environmentally sustainable products: A conceptual framework and empirical study. *Journal of Retailing and Consumer Services*, *34*, 1–9. https://doi.org/10.1016/j.jretconser.2016.09.004

Li, R., & Liu, Y. (2024). Mobile Payment and Service Interaction: Change and Chance for Delivering Service in Mobile Payment Checkout. *Services Marketing Quarterly*, *45*(1), 128–152. https://doi.org/10.1080/15332969.2023.2299593

Liang, H., Wu, Z., & Du, S. (2024). Study on the impact of environmental awareness, health consciousness, and individual basic conditions on the consumption intention of green furniture. *Sustainable Futures*, *8*, 100245. https://doi.org/10.1016/j.sftr.2024.100245

Lucarelli, C., Mazzoli, C., & Severini, S. (2020). Applying the Theory of Planned Behavior to Examine Pro-Environmental Behavior: The Moderating Effect of COVID-19 Beliefs. *Sustainability*, *12*(24), 10556. https://doi.org/10.3390/su122410556

Luo, X., Lu, X., & Li, J. (2019). When and How to Leverage E-commerce Cart Targeting: The relative and moderated effects of scarcity and price incentives with a two-stage field experiment and causal forest optimization. *Information Systems Research*, *30*(4), 1203–1227. https://doi.org/10.1287/isre.2019.0859

Malureanu, A., Panisoara, G., & Lazar, I. (2021). The Relationship between Self-Confidence, Self-Efficacy, Grit, Usefulness, and Ease of Use of eLearning Platforms in Corporate Training during the COVID-19 Pandemic. *Sustainability*, *13*(12), 6633. https://doi.org/10.3390/su13126633

Mehraj, D., & Qureshi, I. H. (2022). Evaluating the emerging opportunities and challenges from green marketing practices among Indian manufacturing industries. *Business Strategy & Development*, *5*(3), 142–152. https://doi.org/10.1002/bsd2.186

Memon, M. A., Ting, H., Cheah, J.-H., Thurasamy, R., Chuah, F., & Cham, T. H. (2020). Sample Size for Survey Research: Review and Recommendations. *Journal of Applied Structural Equation Modeling*, *4*(2), i–xx. https://doi.org/10.47263/JASEM.4(2)01

Molinillo, S., Vidal-Branco, M., & Japutra, A. (2020). Understanding the drivers of organic foods purchasing of millennials: Evidence from Brazil and Spain. *Journal of Retailing and Consumer Services*, *52*, 101926. https://doi.org/10.1016/j.jretconser.2019.101926

Muflih, M. (2021). The link between corporate social responsibility and customer loyalty: Empirical evidence from the Islamic banking industry. *Journal of Retailing and Consumer Services*, *61*, 102558. https://doi.org/10.1016/j.jretconser.2021.102558

Musyaffi, A. M., Mulyani, S., Suraida, I., & Sukmadilaga, C. (2021). Lack of readiness of digital banking channel acceptance: Study on TAM 3 and technology readiness. *Academy of Strategic Management Journal*, *20*(Special Issue 4), 1–18.

Nguyen, G.-D., & Dao, T.-H. T. (2024). Factors influencing continuance intention to use mobile banking: an extended expectation-confirmation model with moderating role of trust. *Humanities and Social Sciences Communications*, *11*(1), 276. https://doi.org/10.1057/s41599-024-02778-z

Nitzl, C., Roldan, J. L., & Cepeda, G. (2016). Mediation analysis in partial least squares path modeling. *Industrial Management & Data Systems*, *116*(9), 1849–1864. https://doi.org/10.1108/IMDS-07-2015-0302

Nosratabadi, S., Pinter, G., Mosavi, A., & Semperger, S. (2020). Sustainable Banking; Evaluation of the European Business Models. *Sustainability*, *12*(6), 2314. https://doi.org/10.3390/su12062314

Ogiemwonyi, O., Alam, M. N., Alshareef, R., Alsolamy, M., Azizan, N. A., & Mat, N. (2023). Environmental factors affecting green purchase behaviors of the consumers: Mediating role of environmental attitude. *Cleaner Environmental Systems*, *10*, 100130. https://doi.org/10.1016/j.cesys.2023.100130

Oladapo, I. A., Omar, N., Muda, R., & Abdurraheem, A. A. (2019). The Mediating Effect of Attitude on Customers’ Behavioural Intention to Participate in Islamic Banking: Empirical Evidence. *International Journal of Financial Research*, *10*(5), 167.

https://doi.org/10.5430/ijfr.v10n5p167

Phonthanukitithaworn, C., Naruetharadhol, P., Gebsombut, N., Chanavirut, R., Onsa-ard, W., Joomwanta, P., Chanyuan, Z., & Ketkaew, C. (2020). An Investigation of the Relationship Among Medical Center's Image, Service Quality, and Patient Loyalty. *Sage Open*, *10*(4). https://doi.org/10.1177/2158244020982304

Picón, A., Castro, I., & Roldán, J. L. (2014). The relationship between satisfaction and loyalty: A mediator analysis. *Journal of Business Research*, *67*(5), 746–751. https://doi.org/10.1016/j.jbusres.2013.11.038

Rahman, M., Aziz, S., & Hughes, M. (2020). The product-market performance benefits of environmental policy: Why customer awareness and firm innovativeness matter. *Business Strategy and the Environment*, *29*(5), 2001–2018. https://doi.org/10.1002/bse.2484

Robinson, M. A. (2018). Using multi-item psychometric scales for research and practice in human resource management. *Human Resource Management*, *57*(3), 739–750. https://doi.org/10.1002/hrm.21852

Rohde, J., Marciniak, M. A., Henninger, M., Homan, S., Ries, A., Paersch, C., Friedman, O., Brown, A. D., & Kleim, B. (2024). Effects of a digital self-efficacy training in stressed university students: A randomized controlled trial. *PLOS ONE*, *19*(10), e0305103. https://doi.org/10.1371/journal.pone.0305103

Rosula, V., Sudiro, A., Mugiono, & Rohman, F. (2024). Trust, religiosity commitment, and nisbah perception in shaping customer loyalty. *Asian Economic and Financial Review*, *14*(8), 618–631. https://doi.org/10.55493/5002.v14i8.5151

Ruangkanjanases, A., You, J.-J., Chien, S.-W., Ma, Y., Chen, S.-C., & Chao, L.-C. (2020). Elucidating the Effect of Antecedents on Consumers' Green Purchase Intention: An Extension of the Theory of Planned Behavior. *Frontiers in Psychology*, *11*. https://doi.org/10.3389/fpsyg.2020.01433

Rusyani, E., Lavuri, R., & Gunardi, A. (2021). Purchasing Eco-Sustainable Products: Interrelationship between Environmental Knowledge, Environmental Concern, Green Attitude, and Perceived Behavior. *Sustainability*, *13*(9), 4601. https://doi.org/10.3390/su13094601

Sadiq, M., Paul, J., & Bharti, K. (2020). Dispositional traits and organic food consumption. *Journal of Cleaner Production*, *266*, 121961. https://doi.org/10.1016/j.jclepro.2020.121961

Saidi, F., & Streitz, D. (2021). Bank Concentration and Product Market Competition. *The Review of Financial Studies*, *34*(10), 4999–5035. https://doi.org/10.1093/rfs/hhab005

Salmina, Lubis, A. R., & DM, B. S. (2023). Pengaruh Environmental Attitude Terhadap Green Purchasing Behavior Yang Dimediasi Oleh Green Marketing Perceptions Dan

Green Purchasing Willingness. *Jurnal Manajemen, Inovasi Bisnis Dan Strategi*, *1*(1), 85.

Shabbir, M. S. (2025). Exploring consumer behavioral intentions toward energy-efficient vehicles: an empirical study for advancing sustainable development goals. *International Journal of Energy Sector Management*, *19*(4), 940–959. https://doi.org/10.1108/IJESM-04-2024-0014

Shehawy, Y. M., & Ali Khan, S. M. F. (2024). Consumer readiness for green consumption: The role of green awareness as a moderator of the relationship between green attitudes and purchase intentions. *Journal of Retailing and Consumer Services*, *78*, 103739. https://doi.org/10.1016/j.jretconser.2024.103739

Shi, T., Huang, R., & Sarigöllü, E. (2022). Consumer product use behavior throughout the product lifespan: A literature review and research agenda. *Journal of Environmental Management*, *302*, 114114. https://doi.org/10.1016/j.jenvman.2021.114114

Shin, L. W., Tan, J. D., & Rasool, S. (2021). Religiosity and sustainable consumption: Exploring the moderating role of materialism. *Journal of Cleaner Production*.

Shmueli, G., Sarstedt, M., Hair, J. F., Cheah, J.-H., Ting, H., Vaithilingam, S., & Ringle, C. M. (2019). Predictive model assessment in PLS-SEM: guidelines for using PLSpredict. *European Journal of Marketing*, *53*(11), 2322–2347. https://doi.org/10.1108/EJM-02-2019-0189

Sinha, R., & Annamdevula, S. (2023). Is scepticism a barrier to green purchase behaviour? Testing a comprehensive model in the Indian context. *Society and Business Review*, *18*(4), 668–690. https://doi.org/10.1108/SBR-09-2022-0251

Solekah, N. A. (2019). The effect of green banking product and green corporate image on green customer loyality mediated by green customers satisfaction in Syariah banking. *Management and Economics Journal (MEC-J)*, *3*(1), 81. https://doi.org/10.18860/mec-j.v0i2.5837

Šostar, M., & Ristanović, V. (2023). Assessment of Influencing Factors on Consumer Behavior Using the AHP Model. *Sustainability*, *15*(13), 10341. https://doi.org/10.3390/su151310341

Srisathan, W. A., Malai, K., Narathawaranan, N., Coochampoo, K., & Naruetharadhol, P. (2024). The impact of citizen science on environmental attitudes, environmental knowledge, environmental awareness to pro–environmental citizenship behaviour. *International Journal of Sustainable Engineering*, *17*(1), 360–378. https://doi.org/10.1080/19397038.2024.2354269

Stauropoulou, A., Sardianou, E., Malindretos, G., Evangelinos, K., & Nikolaou, I. (2023). The effects of economic, environmentally and socially related SDGs strategies of banking institutions on their customers' behavior. *World Development Sustainability*, *2*, 100051. https://doi.org/10.1016/j.wds.2023.100051

Suganthi, L. (2019). Examining the relationship between corporate social responsibility, performance, employees' pro-environmental behavior at work with green practices as mediator. *Journal of Cleaner Production*, *232*, 739–750. https://doi.org/10.1016/j.jclepro.2019.05.295

Suhartanto, D., Syarief, M. E., Chandra Nugraha, A., Suhaeni, T., Masthura, A., & Amin, H. (2022). Millennial loyalty towards artificial intelligence-enabled mobile banking: evidence from Indonesian Islamic banks. *Journal of Islamic Marketing*, *13*(9), 1958–1972. https://doi.org/10.1108/JIMA-12-2020-0380

Sundjaja, A. M., Utomo, P., & Colline, F. (2025). The determinant factors of continuance use of customer service chatbot in Indonesia e-commerce: extended expectation confirmation theory. *Journal of Science and Technology Policy Management*, *16*(1), 182–203. https://doi.org/10.1108/JSTPM-04-2024-0137

Taneja, S., & Ali, L. (2021). Determinants of customers' intentions towards environmentally sustainable banking: Testing the structural model. *Journal of Retailing and Consumer Services*, *59*, 102418. https://doi.org/10.1016/j.jretconser.2020.102418

Tian, H., Siddik, A. B., & Masukujjaman, M. (2022). Factors Affecting the Repurchase Intention of Organic Tea among Millennial Consumers: An Empirical Study. *Behavioral Sciences*, *12*(2), 50. https://doi.org/10.3390/bs12020050

Tran, K., Nguyen, T., Tran, Y., Nguyen, A., Luu, K., & Nguyen, Y. (2022). Eco-friendly fashion among generation Z: Mixed-methods study on price value image, customer fulfillment, and pro-environmental behavior. *PLOS ONE*, *17*(8), e0272789. https://doi.org/10.1371/journal.pone.0272789

Walfajri. (n.d.). *BCA Syariah Telah Salurkan Pembiayaan ke Sektor Berkelanjutan (ESG) Capai Rp 2,34 T*. Retrieved February 14, 2024, from https://keuangan.kontan.co.id/news/bca-syariah-telah-salurkan-pembiayaan-ke-sektor-berkelanjutan-esg-capai-rp-234-t

Winda Ryantari, G. A., & Ketut Giantari, I. G. A. (2020). Green Knowledge, Green Attitude, Dan Environmental Concern Berpengaruh Terhadap Niat Beli. *E-Jurnal Manajemen Universitas Udayana*, *9*(7), 2556. https://doi.org/10.24843/ejmunud.2020.v09.i07.p05

Wong, A., & Haque, M. (2022). Understanding the brand and website effects of online loyalty: a mediation perspective. *Journal of Marketing Management*, *38*(3–4), 333–368. https://doi.org/10.1080/0267257X.2021.1949378

Yadav, R., & Pathak, G. S. (2016). Young consumers' intention towards buying green products in a developing nation: Extending the theory of planned behavior. *Journal of Cleaner Production*, *135*, 732–739. https://doi.org/10.1016/j.jclepro.2016.06.120

Zhang, X., Park, Y., Park, J., & Zhang, H. (2024). Demonstrating the influencing factors and outcomes of customer experience in omnichannel retail. *Journal of Retailing and Consumer Services*, *77*, 103622. https://doi.org/10.1016/j.jretconser.2023.103622

Zhao, X., Lynch, J. G., & Chen, Q. (2010). Reconsidering Baron and Kenny: Myths and Truths about Mediation Analysis. *Journal of Consumer Research*, *37*(2), 197–206. https://doi.org/10.1086/651257