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Going Green: Theory of Reasoned Action Application to Examine the Consumer Intention Through Mediating Role of Green Technology Beliefs

^a Atif Ali Gill, ^b Riaz Hussain Ansari, ^c Muhammad Waseem Tufail

^a Faculty Department of Business Administration, University of Sahiwal, Pakistan

Email: atifali@uosahiwal.edu.pk

^b Faculty Department of Business Administration, University of Sahiwal, Pakistan

Email: riazhussain@uosahiwal.edu.pk

^c Assistant Professor, Department of Applied Psychology, University of Sahiwal, Pakistan

Email: waseemtufail@uosahiwal.edu.pk

ARTICLE DETAILS	ABSTRACT
History: Accepted 02 March 2021 Available Online March 2021	<i>Technology usage has increased enormously in recent decades by different organizations to meet the consumers' growing demands. Technology growth has contributed to high energy consumption and overutilization of natural resources, which caused environmental deterioration. The awareness of eco-efficiency and sustainable environment has accelerated worldwide. Industries in developed countries have implemented green technologies to meet their environmental objectives. Developing countries also follow the same footprints and endorse different organizations, including the banking sector, to adopt green technology. Therefore, the present study focused on analyzing the determinants that lead to the successful adoption of green technology in the Pakistani banking sector. A survey has conducted amongst branch managers working in Pakistani banks. Findings revealed that subjective norm, green technology belief, green technology knowledge, and green technology attitude plays a significant role in positively influencing the intentions towards the usage of green technology.</i>
Keywords: Green Technology, The Theory of Reasoned Action, Green Technology Beliefs, Intentions to Use Green Technology, Banking Sector	
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Corresponding author's email address: atifali@uosahiwal.edu.pk

1. Introduction

These days, awareness about environmental protection has increased globally and reshaped the economy's policies and laws about all spheres of life (Mishra, Akman, & Mishra, 2014; Ramayah, Lee, & Mohamad, 2010). Organizations are following the environmental laws by deploying green technology at their workplaces. Development in technology provides numerous economic benefits in everyday life. However, it also harms the environment (Ojo, Raman, & Downe, 2019). Hence, everyone is concerned about the environmental issues, including emission of carbon, high energy

consumption, and unnecessary usage of scarce resources (Hedwig, Malkowski, & Neumann, 2009; Perkins, Drisse, Nxele, & Sly, 2014).

Gazzola, Del Campo and Onyango (2019) stated green technology (GT) as initiatives “to enhance performance and productivity through sustainable consumption and production of organizational and societal resources.” GT can help to reduce carbon wastage through efficient business processes (Melville, 2010). Moreover, GT plays a vital role in minimizing energy consumption by providing efficient energy-saving solutions to the industry through innovative eco-friendly products and optimizing energy efficiency (Mishra et al., 2014). Intensive use of technology leads to carbon emission in the air, which accounts 2% equivalent to the aviation industry's emission. Technology waste and heat generated through computer servers and super systems have been emerging as a severe issue (Malmodin, Moberg, Lundén, Finnveden, & Lövehagen, 2010). In Australia, 1.6 Million computer waste is dumped in landfills, increasing over the years (Molla & Abareshi, 2011). Similarly, the latest technologies such as the internet alone consumed 10% of energy in the US. Technological firms are emitting greenhouse gases which contribute 1.3% of pollution in the air (Malmodin et al., 2010). For these reasons, the interest in GT has been increased among practitioners (Berthon & Donnellan, 2011; Mishra et al., 2014).

However, in developing countries, the adoption of GT is at the infancy stage which is due to a lack of GT knowledge, lethargic attitude, irrelevant intentions to use GT, and practice gaps (Mishra et al., 2014; Ojo et al., 2019; Ojo, Raman, & Vijayakumar, 2018; Ramayah et al., 2010). Environmental orientation comprises three factors: attitude towards environmental concerns, cognitions that lead to an individual's behaviors or an organization to respond to environmental issues (Jenkin, Webster, & McShane, 2011). Green technology research has been evolved recently, and organizations are at an early stage of green technology adoption. Therefore, limited studies are available on this discipline (Bose & Luo, 2011; Mishra et al., 2014). Some researchers have evaluated the adoption of environmental technologies at the individual level by analyzing cognition and attitude. However, organization-level studies are scarce (Molla & Abareshi, 2011; Ojo et al., 2019). The researcher pursued the earlier mentioned gap and determined the elements that positively influence the intention to use green technology at the organization level.

Similarly, Pakistan is a developing country, and ecological inequality is easily visible due to the large population, industrialization growth, and massive technology implementation in different corporate sectors (Iimi, 2004). Banking is one of the growing financial industries in Pakistan. Thirty-five different commercial banks operating in Pakistan have thousands of branches spread across the country under the governing body of the State bank of Pakistan (SBP). Stakeholders and the government are urging the banking sector to adopt GT for environmental protection. SBP issued guidelines in October 2017 to adopt green banking. In these guidelines, SBP's main concern is to guide banks about their social responsibilities, develop resilient climate financing, and build resource-efficient branches that reduce carbon footprints in the workplace to mitigate the harmful impacts on the environment.

Hence, the objectives of the present study are as follows:

- To examine the factors that influence the intentions to use green technology in the Pakistani banking sector.

- To analyze the mediating impact of green technology beliefs in the relationship between green technology knowledge and intentions to use green technology in the Pakistani banking sector.

Theory of reasoned action (TRA) provides a theoretical lens to analyze the human behavioral intentions to use green technology (Conner, Kirk, Cade, & Barrett, 2001). TRA delivers a suitable conceptual framework to analyze the relationship of factors that lead to behavioural intentions in different industries such as banking and education to predict the human intentions toward particular phenomena (Teo & Van Schaik, 2012). The present research is a pioneer study to examine a conceptual model that predicts human intentions to use green technology based on TRA. The current study's findings can help practitioners and policymakers identify the determinants that lead to an eco-friendly work environment using green technology.

Further, sections of the article include the theoretical background, followed by the research model and hypotheses. Section 4 describes the research methods involving the measurement of variables, data collection, and statistical tools. While section 5 elaborates the data analysis and results. Finally, the last section comprises a discussion and implications of the present study.

2. Theoretical Background

The impact of eco-friendly technologies and initiatives on ecological sustainability can be classified into three aspects: (1) The primary aspect, which involves the direct impact on production methods, safe disposal of IT equipment and physical hardware; (2) The Secondary aspect, which depicts the indirect impact on logistics, and consumption procedures; and (3) the tertiary aspect, which consists the environmental impact of technology long-term usage pattern behavior (Koo & Chung, 2014). The present study considers the environmental aspect of technology. Literature reported the environmental concept with different terms such as “environmental technology,” some have coined as “sustainable technology,” whereas others referred to as “green technology” (Lee, Jin, & Kwon, 2013).

Awareness of green technology (GT) has increased, and practitioners have begun to focus on GT at the organization level. However, there is still little research in this area (Mishra et al., 2014). Jenkin et al. (2011) exhibited a framework that examined the motivating forces and impact of environmental initiatives on organization employees. Molla and Abareshi (2012) stated that cost-efficient technology, eco-sustainability value, and belief significantly influence the adoption of GT in organizational settings. Moreover, government pressure and corporate social responsibility are other catalysts of green technology adoption (Dedrick, 2010) at organization level. Eco-friendly organizational environment helps to build a strong bond with employees which in turn lower the turnover ratio. However, employee's engagement in building a sustainable and eco-friendly work environment is very crucial. Beliefs and perceptions of employees towards green technology adoption increase the intention to use green technology in an organization.

Environmental issues and the impact of technology involve individual behavior and organizational and environmental context, which require effective actions to mitigate the effect of the hazard on society, including top-down and bottom-up approaches (Hasan & Dwyer, 2010). The top-down approach involves actions from the top level that impact a large scale, such as the national level. While the bottom-up approach includes local-level technological activities that impact individual behaviors, managers can play a vital role in both approaches by gaining information at a

bottom-up approach through employees under his supervision and contributing to a top-down approach experience, knowledge, and innovative ideas. Therefore, both approaches are necessary to tackle the environmental issues at the organization level effectively. Hence, the current study focuses on individual beliefs and actions working at a management position to develop the framework at an organizational level.

The present study's framework is based on reasoned action (TRA) theory, an improvised information integration theory. TRA is referred to as “predict behavioral intent by attitudes and subjective norms”(Fishbein, Jaccard, Davidson, Ajzen, & Loken, 1980). TRA has been validated in many studies in information system literature for predicting the behaviors towards IT use. It comprises four constructs as” attitude towards behavior, subjective norms, behavioral intention, and actual behaviors”(Mishra et al., 2014; Teo & Van Schaik, 2012). It has also been used in environmental studies as Bang, Ellinger, Hadjimarcou, and Traichal (2000) conducted a study based on TRA to analyze the relationship between renewable energy awareness and beliefs. Marandu, Moeti, and Joseph (2010) used TRA to analyze water use conservation in a residential area. Fishbein et al. (1980) suggested including external variables in TRA that improve the generalizability and perdution power of TRA. Knowledge, beliefs, experience, and awareness levels have been used as external variables in different studies.

Researchers utilized TRA to evaluate human behavior psychology about a particular phenomenon. Shih and Fang (2006) used TRA to analyze attitude and subjective norm in internet banking adoption. Lam, Cho, and Qu (2007) analyzed the links of IT beliefs, attitude and subjective norm self-efficacy, and behavioral intention towards the adoption of technology in China hotel industry. Attitude refers to the “set of beliefs about a certain object or an act which may translate into the intention to carry out the act.” While subjective norm related to “normative belief that a person complies with other people's expectations such as family, colleagues, supervisor, friends, or society at large.” Intentions show the “attitude-behavior relationship is the level of effort to exercise the behavior (Mishra et al., 2014).

Figure 1: Theory of reasons action (TRA) Source: (Fishbein et al., 1980)

Existing environmental studies show inconclusive results in evaluating the human behavioral intentions to use green technology at the organization level(Molla & Abareshi, 2011, 2012; Molla, Abareshi, & Cooper, 2014; Ojo et al., 2019, 2018). Due to the diversity of results, attitudes and individual beliefs concerning environmental issues are often incongruent with intentions. Therefore, there is a gap to study the relationship of GT knowledge, GT beliefs, GT attitude, subjective norm, and behavioral intention to use GT in the banking sector of Pakistan.

3. Research Model and Hypotheses development

To investigate the research objectives following research model has been developed based on TRA comprising the GT knowledge, GT beliefs, GT attitude and subjective norm as exogenous variables while the intention to use green technology as an endogenous variable (See Figure 2)

Figure 2: Research Model

3.1 Theory of reasoned action constructs and intention to use green technology

Technology adoption always remains prime focused on information system studies (Mishra et al., 2014; Venkatesh & Davis, 2000). TRA has been applied in many studies to where human behavior intentions to utilize new technology are concerned, and their intent to use new technology is under investigation (Fishbein & Ajzen, 1977; Fishbein et al., 1980; Mishra et al., 2014). GT refers to IT resources' energy-efficient usage utilizing minimum cost (Bose & Luo, 2011).

Hence, TRA seems indispensable to analyze the factors influencing the intentions to use green technology in developing economies, and the following hypotheses have been postulated as:

H1: Green technology attitude has a significant positive influence on intentions to use green technology.

H2: Subjective norm has a significant positive influence on intentions to use green technology.

H3: Green technology beliefs have a significant positive influence on intentions to use green technology.

3.2 Green Technology Belief and Green Technology Attitude

Employees' GT beliefs reflect employees' cognitive perceptions about the ability of GT to reduce the environmental issues the belief of certain person lead to a change in attitude about a certain phenomenon (Ojo et al., 2019). Attitude is the psychological disposition that a person expresses through his liking or disliking about an entity (Fishbein et al., 1980). Employees' beliefs about a friendly environment workplace lead to their preference to adopt the practices which lead to the eco-friendly environment (Stern, 2000). Above mentioned arguments lead to the development of the following hypothesis:

H4: Green technology beliefs have a significant positive influence on green technology attitude

3.3 GT knowledge and GT Attitude

knowledge regarding the green environment has been defined by Fryxell and Lo (2003) as “general knowledge of facts, concepts, and relationships concerning the natural environment and its major ecosystems.” Eco-technological knowledge provides the basis for beliefs about the things that work in different contexts (Koo & Chung, 2014). Bicchieri and Mercier (2014) stated belief as a “cognitive state, which individuals accept regarding a given phenomenon.” Moreover, Ojo et al. (2019) have found green information technology knowledge has a strong positive effect on green information technology attitude. Hence following hypothesis has been postulated from the literature as mentioned earlier:

H5: Green technology knowledge has a significant positive influence on green technology attitude.

3.4 Green Technology knowledge and Green Technology beliefs

Molla, Abareshi, and Cooper (2014) stated green information technology belief as to users' perception regarding the adverse environmental impact of technological waste and their roles to mitigate these effects. With the education, training, and experience, users learn about green technology and strengthen their beliefs. From stated above, a hypothesis has been postulated as follows:

H6: Green technology knowledge has a significant positive influence on green technology beliefs.

3.5 Mediating impact of GT beliefs on the relationship between GT Knowledge and intentions to use GT

Numerous studies regarding green technology literature have supported the effect of environmental knowledge on the beliefs of green technology individuals (Molla et al., 2014; Ojo et al., 2019, 2018; Subramanian, Abdulrahman, Wu, & Nath, 2016). While, Jenkin, Webster, and McShane (2011) supported that GT belief has a significant positive impact on using green technology. Hence literature mentioned above derived the postulation of the following hypothesis: Following hypothesis has been postulated from the literature mentioned above:

H7: Green technology beliefs mediate the relationship between green technology knowledge and intentions to use green technology.

4. Research Methods

4.1 Measurement of variables

The questionnaire was developed in the present study based on valid and reliable items adopted from past studies (see table 1). The items of all constructs were measured using seven-point Likert scale “(1 = strongly disagree; 2 = Disagree; 3 = somewhat disagree; 4 = Neutral; 5 = somewhat agree; 6 = Agree; 7 = strongly agree)”.

Table 1: Operationalization of constructs

Variables	No. of Items	Source	Alpha
Intentions to use green technology (IGT)	5	(Mishra et al., 2014)	0.870
Green technology attitude (GTA)	3	(Mishra et al., 2014)	0.850
Green technology belief (GTB)	5	(Molla et al., 2014)	0.890
Green technology knowledge (GTK)	6	(Ojo et al., 2019)	0.860
Subjective Norm (SN)	3	(Mishra et al., 2014)	0.872

4.2 Data Collection

The data were collected from the branch managers working in the top five private commercial banks in Pakistan: Habib Bank Ltd, Muslim Commercial Bank Ltd, United Bank Ltd, Allied Bank Ltd, and Bank Alfiah Ltd. List of branches has been obtained from their respective websites. The total branches 6209, which accumulated the total population of the present study. The study's sample size has been decided using Gpower considering medium effect size of 0.15 and 0.95 confidence interval (Faul, Erdfelder, Lang, & Buchner, 2007). Results and distribution plot through GPower (see figure 2) total 129 sample size is enough (Faul et al., 2007). Moreover, Krejcie and Morgan (1970) sample size calculation method depicted that 361-sample size is adequate for the population mentioned above. A total of 600 branches have been selected randomly due to the low response rate in Pakistan. The questionnaires have been distributed using postal service and a covering letter, and one stamped return envelop so that respondents can send back the completed questionnaire. The branches of the banks are the units of analysis, and the managers of the branches are the respondents of the study. Out of 600 distributed questionnaires, 237 have been received. Moreover, twenty three responses have been excluded due to incomplete and missing values. The response rate has been 35.6% that is adequate in case of survey data collection method (Sekaran & Bougie, 2016).

4.3 Statistical Tool

The Partial Least Squares structural equation modeling (PLS-SEM) technique has been deployed using a two-step approach shown in Figure 3 using SmartPLS ver3.0 statistical software for the analysis. The PLS-SEM has been used because the study intends to analyze the prediction level of factors determining the intentions to use Green Technology. Moreover, the small sample size of the study is another reason to use this technique.

Figure 3: Two-Step PLS-SEM Sources

5. Data Analysis and Results

5.1 Descriptive Results

The demographic profile of respondents of the current study is mentioned in Table 2. Out of 214 respondents, 82.2% are male, while 17.8% are female. This fact indicates the traditional

dominance of males in Pakistan society. The age profile indicates that 53.7% of the respondents are between 30-40-year age bracket, 17% are between 41-50 years, 26.6% are below 30 years, and 2.3% are above than 50 years maybe because their managerial position took time to obtain that level. The education profile reveals that 75.2% of the respondents have a master's degree, 24.8% are graduates, and none have a Ph.D. level qualification. It is maybe due to the fact The technical nature of the job doesn't require higher qualification than masters.,

Table-2 Characteristics of Respondents

Measure	Items	#Responses (%)
Gender	Male, Female	176 (82.2%), 38(17.8%)
Age	<30, 30-40, 41-50, >50	57(26.6%), 115(53.7%), 37(17.3%), 5(2.3%)
Education	Graduation, Masters, PhD	53(24.8%), 161(75.2%), 0

5.2 Assessment of Measurement Model

The study has employed Partial Least Squares-Structural Equation Modeling (PLS-SEM) technique to analyze the instrument's reliability and validity. The model for path analysis is shown in Figure 4. The loadings of all the items are above the cut-off value consistent with reliability criteria (Hair, Hult, Ringle, & Sarstedt, 2014). All items, therefore, have been retained for further analysis. Two types of validity have been examined in the measurement model, i.e., convergent validity and composite reliability (Hair et al., 2014). The PLS algorithm shown in Table 3 confirms the convergent validity of the variables measured through average variance extracted (AVE). AVE is higher than the 0.5 cut-off value, while composite reliability is higher than 0.7 as suggested (Hair et al., 2014).

Figure 4: Measurement Model

Table 3: Results of Measurement Model

Construct	Item	Loading	AVE	CR
GT_Attitude	GTA1	0.797	0.697	0.873
	GTA2	0.844		
	GTA3	0.862		
GT_Beliefs	GTB1	0.728	0.507	0.836
	GTB2	0.761		
	GTB3	0.721		
	GTB4	0.746		
	GTB5	0.590		
GT_Intentions	GTI1	0.763	0.609	0.886
	GTI2	0.814		
	GTI3	0.818		
	GTI4	0.768		
	GTI5	0.735		
GT_Knowledge	GTK1	0.737	0.516	0.841
	GTK2	0.784		
	GTK3	0.634		
	GTK4	0.782		
	GTK5	0.638		
Subjective Norm	SN1	0.770	0.598	0.816
	SN2	0.851		
	SN3	0.689		

Fornell and Larcker's (1981) criterion has been used to establish the discriminant validity (see Table 4). The results demonstrate that all diagonal values are higher than other corresponding correlational values. Therefore, discriminant validity has been ascertained through Fornell and Larcker method (1981) method.

Table 4: Discriminant Validity (Fornell-Larcker Criterion)

Construct	1	2	3	4	5
1.GT_Attitude	0.835				
2.GT_Beliefs	0.501	0.712			
3.GT_Knowledge	0.500	0.572	0.718		
4.GT_Intentions	0.517	0.544	0.519	0.780	
5.Subjective Norm	0.546	0.509	0.513	0.637	0.773

Discriminant validity also has been confirmed through Hetetrotrait -Monotrait ratio (HTMT) method developed by Hair et al. (2014), (see table 5). The HTMT method also established that measurements have discriminant validity. Hence, validity and reliability present study's all constructs have been ascertained.

Table 5: Discriminant Validity (Heterotrait-Monotrait Ratio)

	1	2	3	4	5
1. GT_Attitude					
2. GT_Beliefs	0.636 CI.90 (.480,.761)				
3. GT_Knowledge	0.629 CI.90 (.466,.756)	0.725 CI.90 (.557,.852)			
4. GT_intentions	0.632 CI.90 (.469,.755)	0.681 CI.90 (.530,.800)	0.651 CI.90 (.496,.772)		
5. Subjective Norm	0.761 CI.90 (.614,.872)	0.716 CI.90 (.560,.836)	0.718 CI.90 (.557,.84)	0.849 CI.90 (.718,.946)	

5.3 Assessment of Structural Model

The structural model assessment has been initiated with lateral collinearity assessment using smart pls 3.0 software, as shown in Figure 5. Before proceeding structural model's assessment, the collinearity test is necessary to analyze possible collinearity issues among the constructs. Table 6 reflects all inner VIF values of independent variables are less than 5; thus, collinearity is not a concern in this structural model (Hair, Hult, Ringle, & Sarstedt, 2017).

Table 6: Lateral Collinearity Assessment

Construct	1	2	3	4	5
1. GT_Attitude				1.575	
2. GT_Beliefs	1.487			1.491	
3. GT_Knowledge	1.487	1.000			
4. GT_intentions					
5. Subjective Norm			1.592

Figure 5: Structural Model

Looking at the importance of exogenous variables: GT_Attitude, GT_beliefs, GT knowledge, and Subjective Norm towards predicting the endogenous variable, (GT_Intentions), it is evident that subjective Norm (Std. beta value=0.422) is the most important predictors, followed by the GT_belief (Std. beta value=0.249) as shown in table 7. The direct hypotheses H1, H2, H3, H4, H5, and H6, were supported. while R^2 value for endogenous variables GT_intentions (0.488) and GT_attitude (0.318) and GT_beliefs (0.328) are considered substantial (Cohen, 1989). While f^2 value of GT_intentions (0.218), GT_beliefs (0.081) and GT_attitude (0.033) has medium effect size in predicting organizational performance. Moreover, Q^2 values (0.199) and (0.149) and (0.270) stated that endogenous constructs GT_intentions, GT_attitude, and GT_beliefs have predictive relevance for exogenous constructs (Hair et al., 2017; Stone, 1974).

Table 7: Hypothesis Testing (Direct Relationships)

Hypothesis	Relationship	Std. Beta	Std. Error	t-value	Decision	R ²	f ²	Q ²
H1	GTA->GTI	0.162	0.066	2.440**	Supported	0.318	0.033	0.199
H2	SN->GTI	0.422	0.070	6.052**	Supported	0.488	0.218	
H3	GTB->GTI	0.249	0.063	3.931	Supported	0.328	0.081	
H4	GTB->GTA	0.319	0.072	4.432**	Supported		0.100	0.149
H5	GTK->GTA	0.317	0.068	4.685	Supported		0.099	
H6	GTK->GTB	0.572	0.070	6.052**	Supported		0.478	0.270

Note: GTA=Green technology attitude, GTI=intention to use green technology, SN=Subjective Norm, GTB=Green technology beliefs, GTK=Green technology knowledge

Results in table 8 are demonstrating that mediating hypothesis H7 has been supported. It means that GT_belief has a significant and positive mediating impact on the relationship between

GT_knowledge and GT_intentions.

Table 8: Hypotheses Testing on Mediation

Hypothesis	Relationship	Std. Beta	Std. Error	t-value	Confidence Interval (BC)		Decision
					LL	UL	
H7	GTK->GTB->GTI	0.142	0.043	3.305**	0.067	0.236	Supported

Note: **P<0.01, *P<0.05, BC=Bias Corrected, UL=Upper Limit, LL= Lower Limit, GTI=intention to use green technology, GTB=Green technology beliefs, GTK=Green technology knowledge

Figure 6: Importance-performance Map

As shown in Figure 6, the Importance-performance Map depicts the GT attitude has high performance and less importance in predicting the intentions to use GT in the Pakistani banking sector. Hence, managers need to focus on effective Subjective Norm, GT knowledge, and GT beliefs to increase GT's intentions as IPMA results show that subjective norm has high performance and essential factor in predicting GT's intention. Manager should also pay attention to enhancing the GT knowledge and GT beliefs variables as they have high performance but less importance to intention to use GT in the Pakistani banking sector.

6. Discussion and Conclusion

The study found that TRA factors GT_beliefs, GT_attitude, and subjective norm have a significantly positive influence on intentions to use GT. The findings are also in line with other studies in the literature. Lam et al. (2007) conducted their study in the hotel industry using TRA and confirmed that technology beliefs positively affect hotel employees' attitude to use Technology. Similarly, Cordano, Frieze, and Ellis (2004) found the human beliefs play a significant role in environmental sustainability. Hence, findings suggested that individual believing in GT tends to use GT positively. Attitude and subjective norms have a strong positive effect on GT's intentions in Pakistan's banking sector. However, Subjective Norm (path-coeff=0.422) has slightly more influence

than attitude (path-coeff=0.162). These results are supported by the findings of Chow and Chen (2009) that found the attitude and subjective norms are dominant factors in predicting the intention towards the use of green computing. Moreover, Lien, Huang, and Chang (2012) also observed the impact of attitude and subjective norm on green consumption of consumers intentions in the restaurant industry. The present study found the mediating impact of GT_belief on the relationship between GT_knowledge and GT_intentions that is a contribution to existing literature and provide insights for researcher and practitioners in the field of technology and environmental studies that beliefs play a significant role to mobilize individual knowledge to do some action so organizations especially banking sector should arrange training and seminars to increase the awareness about environmental issues and then strengthen the beliefs of employees to use that knowledge to do green technology practices at the workplace to a safe environment.

7. Limitations and Future Research Predictions

The current study also has certain limitations, first the generalizability issue as only the banking industry has been selected and only private commercial banks were considered for the survey. Future studies by including other industries such as the manufacturing and retail industry can increase the study's generalizability. Second, only the survey method was used by selecting a close-ended questionnaire as a data collection tool. Nevertheless, other data collection techniques such as an interview can produce more in-depth results.

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