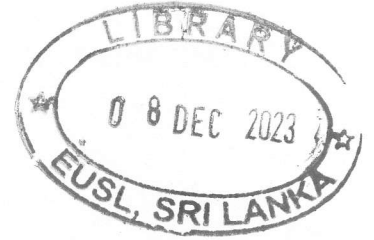


**DETERMINANTS OF CUSTOMER'S INTENTIONS TOWARDS
ENVIROMENTALLY SUSTAINABLE BANKING
(SPECIAL REFERENCE OF BANKING SECTOR IN
TRINCOMALEE DISTRICT)**



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ABSTRACT

The increasing urbanization and changing consumption patterns are putting great strain on environmental sustainability. The consumption patterns need to be reformed due to the great contribution to rising carbon emissions. The customers are also becoming aware of the various environmental issues. The current research developed and tested a conceptual framework to scrutinize the antecedents of customers' intentions to adopt environmentally sustainable banking services and activities. Following the theory of planned behavior (TPB), this study incorporated the constructs namely trust, environmental consciousness, and perceived behavioral outcome, attitude, subjective norms, perceived behavioral control and behavioral intention. The data were gathered from a cross-sectional sample of 285 in Trincomalee district bank customers using a survey method. The results indicated that TPB constructs exert significant influence on customers' behavioral intention. The environmental consciousness was marked as a highly significant predictor of perceived behavioral outcomes which in turn was found to be a significant determinant of trust as well as behavioral intention. Moreover, the attitude was found to be a significant outcome of trust and environmental consciousness. This research puts forth the theoretical as well as managerial implications and provides directions for further research in the concerned thrust area.

Key words: *Sustainable Banking, Behavioral Intention, Perceived Behavioral Control, Subjective Norms, Attitude, Trust, Environmental Consciousness, Perceived Environmental Outcome*

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