

Green Banking and Adaptation of Financial Technology (Fintech): Influence on Sustainable Performance of Banks with Community Behavior as a Moderating Variable

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ABSTRACT: This study aims to analyze the influence of Green Banking and Financial Technology Adoption on Bank Sustainability Performance, with Public Behavior as a moderating variable. Data were collected through questionnaires distributed to 120 respondents and analyzed using the Structural Equation Modeling Partial Least Squares (SEM-PLS) approach.

The results show that Green Banking and Financial Technology Adoption positively and significantly affect Bank Sustainability Performance. Furthermore, Public Behavior significantly moderates the relationship between Green Banking and Bank Sustainability Performance.

However, Public Behavior does not significantly moderate the relationship between Financial Technology Adoption and Bank Sustainability Performance. These findings indicate that active public participation is essential to support the success of environmentally based sustainability initiatives. At the same time, adopting financial technology must be accompanied by improved digital literacy to enhance banking sustainability effectively.

KEYWORDS: Bank Sustainability Performance, Financial Technology, Green Banking, Public Behavior, SEM-PLS.

INTRODUCTION

Bank sustainability performance measures a bank's ability to operate sustainably by integrating economic, social, and environmental aspects into its business strategies and practices. This concept encompasses how banks can achieve stable economic growth while positively impacting society and minimizing negative environmental impacts (Olaf, 2018). In Indonesia, there has been an increase in the disclosure of sustainability reports by companies, including banks, from 77% in 2021 to 88% in 2022 (PwC Indonesia, 2023). This data demonstrates the growing number of companies, including banks, recognizing the importance of implementing sustainable performance.

According to Aslam & Jawaid (2023), the banking sector was initially not considered polluting. Increasing concern and the importance of environmental protection require companies to adopt environmentally friendly practices. Consequently, manufacturers widely adopt environmentally friendly practices to reduce their negative impacts. Studies on implementing environmentally friendly practices have been conducted mainly in manufacturing companies, with the service sector remaining underexplored. The direct impact manifests in operational activities, such as operating an extensive branch network that consumes significant energy and resources, including paper. Consequently, the direct impact arises from the use of resources for daily activities. However, the indirect impact is funding for industries that intentionally damage the environment. Banks are a crucial component of the financial sector in a country's economy (Nizam et al., 2019), impacting all forms of commercial operations through their financing activities (Nisha et al., 2020; Rehman et al., 2021). Therefore, to achieve overall sustainability, banks must have a long-term plan to track the impact of their clients or projects on the environment, as this tends to save costs and contribute to the establishment of new companies (Hossain, 2019).

According to Bank Indonesia, financial technology (fintech) combines financial services and technology that has transformed business models from conventional to modern. Initially, payments were made face-to-face using cash, but now, payments can be made remotely and in seconds.

The number of fintech companies in Indonesia continues to grow. Most recently, in 2019, 113 fintech companies were registered with the Financial Services Authority (OJK). This number increased by 29.9% from the 87 companies in 2018. The rapid

Green Banking and Adaptation of Financial Technology (Fintech): Influence on Sustainable Performance of Banks with Community Behavior as a Moderating Variable

growth of fintech has drawn serious attention from Bank Indonesia and the Financial Services Authority. Their focus is on ensuring the convenience and security of public transactions.

According to Amalia (2018), fintech in Indonesia is most commonly used for payments (42.22%), loans (17.78%), and aggregators (12.59%). It indicates that people prefer to use fintech applications for payment purposes. Researchers then observed that people in West Java use digital service products, including GoPay, OVO, ShopeePay, GrabPay, etc. Furthermore, various innovative products have emerged, supported by the increasing number of internet users in Indonesia. It indicates that Indonesia has great potential to develop into a financial technology platform.

The development of fintech is significantly linked to banks' sustainability performance. Financial technology is closely linked to bank sustainability. Fintech makes accessing financial services easier and encourages people to enter the financial world, especially for groups previously underserved by the conventional banking system. Banks in Indonesia face the challenge of adapting to changing customer behavior and improving their service quality as fintech adoption increases.

The advancement of fintech in Indonesia contributes to the growth of the digital economy and the overall digital economy. Banks that collaborate with fintech companies or adopt new technologies have the potential to improve operational efficiency and expand their service offerings. It aligns with efforts to achieve better sustainability performance, where banks can meet community needs while maintaining transaction security and convenience (Tsakila et al., 2024).

This research is supported by the results of several previous studies, one of which is the research of Hidayat-ur-Rehman & Hossain (2024). Based on the results of this study, there is a strong and positive relationship between the variables of green banking and financial technology adaptation on bank sustainability performance.

Hidayat and Nahin's (2024) research found that green banking and financial technology adaptation positively impact bank sustainability performance. It contrasts with the research by Siddik, Li Yong, and Sharif (2024) and Naiborhu (2023), which focused solely on green banking without considering fintech adaptation as a variable that could play a role in sustainability performance. However, in the research by Imdadullah Hidayat ur-Rehman (2024) and Kayed, Alta'any, Meqbel, N. Khatatbeh, and Mahafzah (2024), which focused on fintech adaptation without considering green banking aspects, the integration of financial technology with sustainability principles could be a crucial factor in improving bank sustainability performance.

Moderating public behavior further strengthens green banking and financial technology adaptation and bank sustainability performance. Increasing public awareness and acceptance of financial technology and the importance of environmental sustainability play a crucial role in optimizing the potential of green banking and fintech. Overall, the integration of green banking and fintech creates a synergy that supports banks in achieving better sustainability performance, both environmentally and operationally.

Based on the phenomena described above, and the research gap between researchers, the author intends to conduct further research on the previously studied variables. The variables used in this study are green banking, financial technology adaptation, bank sustainability performance, and community behavior.

LITERATURE REVIEW

According to Wicaksono (2022), the Theory of Technology Acceptance Model (TAM) is a framework to understand how users accept and adopt technology. TAM was developed in 1986 by Fred Davis. Initially, TAM was designed to explain how users accept new information technologies, such as management information systems or software.

(2021), TAM is a theory about the use of information technology systems, which is considered very influential and is generally used to explain individual acceptance of the use of information technology systems.

Harrison and Wicks (2021) said that stakeholder theory is a conceptual framework that emphasizes the importance of considering the interests of all stakeholders in organizational decision-making, focusing on creating shared value and long-term sustainability.

Likewise, Freeman (2023) said that stakeholder theory is a management approach recognizing that an organization's success depends on its ability to manage relationships with various stakeholder groups while integrating social, environmental, and economic aspects.

Ajzen (2020) argues that the theory of planned behavior includes beliefs about the consequences of a behavior, the value an individual will gain from performing that behavior, and the normative expectations of others (normative beliefs) or social norms that can influence an individual. Furthermore, this theory also recognizes the existence of factors that can hinder the performance of a behavior (control beliefs).

Conner, M., & Norman (2015), the theory of planned behavior, explains that the intention to perform a behavior results from a combination of three determinants: attitude toward the behavior, subjective norms, and perceived behavioral control.

Green Banking and Adaptation of Financial Technology (Fintech): Influence on Sustainable Performance of Banks with Community Behavior as a Moderating Variable

These three factors influence intention and directly or indirectly influence the implementation of the behavior itself.

Martinez (2021) argues that bank sustainable performance is the bank's ability to achieve financial targets while contributing positively to sustainable development through responsible financial products and environmentally friendly operational practices.

Likewise, Wibowo (2022) stated that a bank's sustainable performance is the result of implementing the bank's strategy to achieve sustainable growth by paying attention to aspects of good corporate governance (GCG) and the application of environmental, social, and governance (ESG) principles in bank operations.

According to Sulistyowati (2021), green banking refers to banks that operate according to environmentally friendly principles, demonstrate environmental responsibility and performance, and consider ecosystem protection in all their business activities. Eco-friendly banks strive to prevent environmental damage to maintain the earth's sustainability as a habitable place to live. It is realized by providing innovative green banking products to support various sustainable banking initiatives.

Aslam and Jawaid (2023) state that green banking is a strategic approach in the banking sector that integrates concern for ecological issues into all aspects of operations and financial services. This concept encompasses applying environmentally friendly principles in customer communications, marketing, service delivery, internal operational activities, and financing decision-making.

Suyanto & Kurniawan (2019) said that fintech is a company whose primary goal is to make the financial system more efficient by utilizing information technology on the internet.

Similarly, according to Alvin (2018), fintech is an information technology application in the financial sector. While there is no standard definition, fintech is essentially a segment of the startup world focused on maximizing the use of technology to transform, accelerate, or refine various aspects of currently available financial services, from payment methods and fund transfers to lending and fundraising, to asset management.

Meinarno (2018) stated that social behavior can be defined as an individual's response to emotional needs and interpersonal relationships formed during childhood. Fulfilling these social needs allows individuals to establish positive and adaptive interactions with others, both actively and passively. Satisfied individuals demonstrate flexibility in interacting and adapting to various social contexts.

Syapey (2019) argues that community behavior is a collective action influenced by social awareness and individual participation in issues that affect their daily lives. It emphasizes the importance of society in achieving common goals.

In the transformation era towards sustainable development, banks must focus on profitability and social and environmental aspects. One emerging strategic approach is green banking, which integrates environmentally friendly principles into business operations. Green banking is believed to improve an institution's reputation and operational efficiency and contribute to environmental sustainability. Previous research by Rehman and Hossain (2024) showed that implementing green banking positively impacts banks' sustainability performance.

Along with technological developments, fintech adoption has also become crucial in strengthening banking sustainability performance. Fintech enables banks to provide more efficient, faster, and inclusive services, while supporting better risk management. The integration of fintech into the banking system significantly contributes to the operational sustainability of financial institutions, as supported by the findings of Rehman (2024). However, the success of both approaches is strongly influenced by the behavior of the public as users and external stakeholders. Public behavior, reflecting awareness of environmental and technological issues, literacy levels, and collective attitudes toward change, can strengthen or weaken the influence of green banking and fintech on bank sustainability performance. In this regard, public behavior is a moderating variable that can strengthen the effectiveness of green banking and fintech implementation (Syapey, 2019; Soemardi, 2021).

Based on the explanation above, the framework of this research can be described as follows:

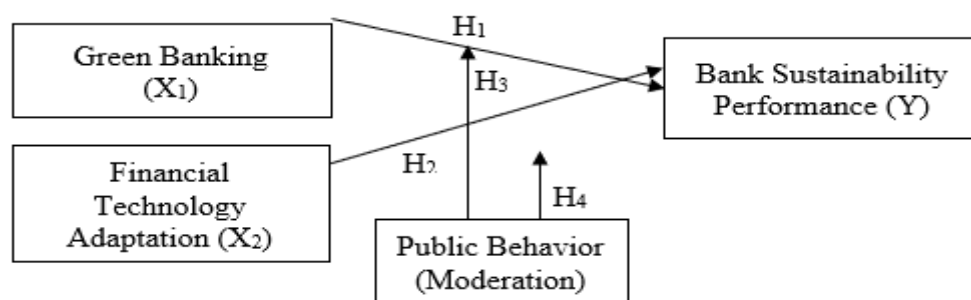


Figure 1 Research Framework

Green Banking and Adaptation of Financial Technology (Fintech): Influence on Sustainable Performance of Banks with Community Behavior as a Moderating Variable

Thus, the hypothesis in this study is as follows:

- H₁: Green banking has a positive influence on bank sustainability performance.
H₂: Adaptation of Financial Technology (fintech) positively influences bank sustainability performance.
H₃: Community behavior can moderate the influence of Green Banking on bank sustainability performance.
H: Community behavior can moderate the influence of Financial Technology Adaptation on bank sustainability performance.

RESEARCH METHODS

This research is a quantitative study that aims to examine the relationship between variables. The object of this research is conventional banks, and the research subjects are the community, which consists of conventional bank customers and users of financial technology. The population in this study is the community, which consists of conventional bank customers and users of financial technology. The sample determination in this study used the purposive sampling method, with specific considerations: a. Minimum age 25 years; b. Are conventional bank customers and fintech application users; c. Users of fintech applications such as mobile banking, Dana applications, Gopay, Ovo, LinkAja, ShopeePay, and Flip. Have a job and earn income ≥ Rp. 2,500,000.00; e. Domiciled in Bogor city, Bogor district, Jakarta, and Bandung.

The type of research used in this study is quantitative with a descriptive approach. The following are the operational variables in this study.

Table 1. Operational Variables

Variables	Variable Definition	Indicator	Indicator Code	Size Scale
Green Banking (GB)	According to Sulistyowati (2021), green banking refers to banks that operate on environmentally friendly principles, demonstrate responsibility and performance in environmental aspects, and consider ecosystem protection in all their business activities.	According to Sulistyowati (2021): 1. Green Building 2. Reuse/Recycle/Refurbished 3. Paperwork or Paperless 4. Green Investment	1. GB 1 2. GB 2 3. GB 3 4. GB 4	Likert
Adaptation of Financial Technology (AFT)	According to Wijaya (2023), Financial Technology Adaptation is the process of adjusting and integrating financial technology into the systems and operations of financial institutions to increase service efficiency, optimize customer experience, and maintain competitiveness in the digital era.	According to Pranay Gupta and T. Mandy Tham (2018): 1. Perceived usefulness 2. Perceived ease of use 3. Perceived risk	1. AFT 1 2. AFT 2 3. AFT 3	Likert
Bank Sustainability Performance (KKB)	According to Martinez (2021), a bank's sustainable performance is the bank's ability to achieve financial targets	According to Irham Fahmi (2015): 1. Environmental 2. Social 3. Governance	1. KKB 1 2. KKB 2 3. KKB 3	Likert

Green Banking and Adaptation of Financial Technology (Fintech): Influence on Sustainable Performance of Banks with Community Behavior as a Moderating Variable

Variables	Variable Definition	Indicator	Indicator Code	Size Scale
	while contributing positively to sustainable development through responsible financial products and environmentally friendly operational practices.			
Community Behavior (PM)	According to Ilham Syapey (2019), community behavior is a collective action influenced by social awareness and individual participation in issues that affect their daily lives, emphasizing the importance of the role of society in achieving common goals.	According to Afzaz Rahman (2016) : 1. Attitude towards Behavior 2. Subjective Norms 3. Perceived Behavioral Control 4. Behavioral Intention	1. PM 1 2. PM 2 3. PM 3 4. PM 4	Likert

This study used the Lemeshow formula through an online questionnaire distributed to residents of Bogor City, Bogor Regency, Bandung, and Jakarta who are customers of conventional banks and fintech users. The data will be collected and processed by the researchers themselves. The Lemeshow formula (Hosmer, 2020) is as follows:

$$n = \frac{Z\alpha^2 \times P \times Q}{L^2}$$

Information:

n = number of samples

Z α = Standard value of the distribution = 1.96

P = Estimated population proportion = 5%

Q = Interval and storage = 5%

L = Level of accuracy = 10%

Based on the formula above, then:

$$n = \frac{(1,96)^2 \times 0,5 \times 0,5}{(0,1)^2} = 96,04$$

Based on the data calculations, the number of samples determined in this study was 96 respondents, which rounded up to 100.

The data collection method was carried out using two methods, namely a questionnaire and a literature study. The data testing method in this study refers to the book by Sugiyono (2019), using statistical analysis techniques appropriate to the research objectives. Quantitative data testing was carried out through instrument validity and reliability tests to ensure that the questionnaire used can measure variables accurately and consistently. Furthermore, a multiple linear regression test was used to analyze the relationship between variables, which allows for testing the influence of independent variables on the dependent variable, and a moderation test to see the influence of community behavior as a moderating variable. In addition, the data obtained were analyzed using SmartPLS software.

RESULTS AND DISCUSSION

The characteristics of respondents in this study include several demographic aspects, such as age, gender, occupation, and income.

Green Banking and Adaptation of Financial Technology (Fintech): Influence on Sustainable Performance of Banks with Community Behavior as a Moderating Variable

Table 2. Frequency Distribution of Respondents Based on Respondent Age

No	Age	Frequency	%
1	25 - 30	81	67%
2	31 - 35	13	11%
3	36 - 40	12	10%
4	> 40 years	14	12%
Total		120	100%

Source: Primary Data, 2025 (processed)

Table 3. Frequency Distribution of Respondents Based on Domicile

No	Domicile	Frequency	%
1	Bogor City	41	34%
2	Bogor Regency	46	39%
3	Bandung	17	14%
4	Jakarta	16	13%
Total		120	100%

Source: Primary Data, 2025 (processed)

Table 4. Frequency Distribution of Respondents Based on Occupation

Work	Frequency	%
1 civil servant	26	22%
2 Private employees	58	48%
3 Entrepreneur/Businessman	36	30%
Total	120	100%

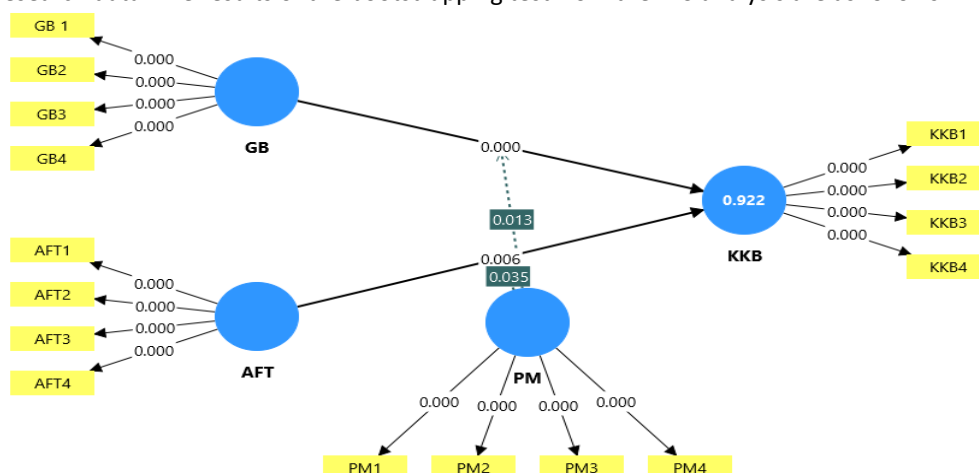
Source: Primary Data, 2025 (processed)

Table 5. Frequency Distribution of Respondents Based on Income

No	Income	Frequency	%
1	Rp. 2,500,000 – Rp. 5,000,000	55	46%
2	Rp. 5,000,000 – Rp. 10,000,000	50	42%
3	> Rp. 10,000,000	15	12%
Total		120	100%

Source: Primary Data, 2025 (processed)

Each relationship is tested in PLS using a bootstrapping simulation on a sample. This test aims to minimize the problem of abnormality in research data. The results of the bootstrapping test from the PLS analysis are as follows:



Green Banking and Adaptation of Financial Technology (Fintech): Influence on Sustainable Performance of Banks with Community Behavior as a Moderating Variable

To determine whether a hypothesis can be accepted or rejected, it can be done by paying attention to the significance value between constructs, t-statistics, and p-values. The hypothesis can be accepted if the significance value of the t-statistic is > 1.96 and/or p-values < 0.05 . Furthermore, the path coefficient (original sample) has a value that is in the range of -1 to 1 . If the value is in the range of 0 to 1 , it can be positive, while in the range of -1 to 0 , it is stated as negative (Ghozali, 2015).

Table 6. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
GB -> KKB	0.456	0.455	0.097	4,682	0.000
AFT -> KKB	0.222	0.234	0.089	2,489	0.006

Source: Smart-PLS data, 2025 (processed)

The table above shows that: (1) The green banking variable on bank sustainability performance has a t-statistic value of $4.682 > 1.96$, p-values of $0.000 < 0.05$, and the original sample value is 0.456 . Based on these values, it can be seen that there is a positive influence, so the first hypothesis is accepted and H_0 is rejected. These results are supported by the distribution data of respondents' answers, which show that most respondents gave answers on a scale of 4 (agree), 45.42% of the total respondents. (2) The financial technology (fintech) adaptation variable on bank sustainability performance has a t-statistic value of $2.489 > 1.96$ and p-values of $0.006 < 0.05$, and the value of the original sample is 0.222 . Based on these values, it can be seen that there is a positive influence, so the second hypothesis is accepted and H_0 is rejected. This result is supported by the distribution data of respondents' answers, which shows that most respondents gave answers on a scale of 4 (agree), namely 45% of the total respondents.

Moderation analysis was conducted to test whether moderating variables could strengthen or weaken the relationship between the independent and dependent variables. In this study, the variable of community behavior was tested as a moderator in the relationship between green banking and financial technology adaptation on bank sustainability performance. Statistical tests used included the original sample value, t-statistic, and p-value to determine the significance of the moderating effect. The test results are presented in the following table:

Table 7. Moderation Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
PM x GB -> KKB	0.142	0.137	0.064	2,233	0.013
PM x AFT -> KKB	-0.126	-0.116	0.070	1,814	0.035

Source: Smart-PLS data, 2025 (processed)

Based on the table above, the results show that: (1) The Community Behavior Variable moderates Green Banking on Bank Sustainability Performance, has a t-statistic value of $2.233 > 1.96$ and p-values of $0.013 < 0.05$, and the value of the original sample is 0.142 , so based on these values, the third hypothesis is accepted and H_0 is rejected. This result is supported by the distribution of respondents' answers, where most respondents assessed on a scale of 4 (agree), with 45.21% . It reflects that community behavior that supports Green Banking initiatives also strengthens the relationship between the implementation of Green Banking and the achievement of bank sustainability performance. (2) The Community Behavior Variable moderates the Adaptation of Financial Technology to Bank Sustainability Performance, has a t-statistic value of $1.814 < 1.96$ and p-values of $0.035 < 0.05$, and the value of the original sample is -0.126 , so based on these values, the fourth hypothesis is accepted and H_0 is rejected. Support for accepting this hypothesis is also seen from the distribution of respondents' answers, where most respondents chose a scale of 4 (agree), which is 46.46% . It reflects that community behavior shows a positive tendency towards using fintech, which also influences the relationship between financial technology adaptation and bank sustainability performance.

The analysis results in this section demonstrate the testing of the hypotheses formulated previously in the study. The testing was conducted using the Partial Least Squares (PLS) approach through the SmartPLS application, considering the original sample values, t-statistics, and p-values for each relationship between variables. This analysis aims to empirically test the direct

Green Banking and Adaptation of Financial Technology (Fintech): Influence on Sustainable Performance of Banks with Community Behavior as a Moderating Variable

and moderated relationships between the research variables, thus determining whether the proposed hypothesis can be accepted or rejected. A more detailed discussion of the hypotheses is as follows:

Discussion of Hypothesis 1

The test results of the Green Banking variable have a positive influence with a t-statistic value of 4.682 greater than 1.96 and p-values of 0.000 less than 0.05, as well as the value of the original sample of 0.456, which indicates positive influence. Therefore, the first hypothesis that Green Banking positively influences the bank's sustainability performance is proven true. This result is supported by the distribution data of respondents' answers, which show that most respondents gave answers on a scale of 4 (agree), 45.42% and a scale of 5 (strongly agree), as much as 28.33% of the total respondents. This result is supported by the distribution data of respondents' answers, which show that most respondents gave answers on a scale of 4 (agree), which is 45% and a scale of 5 (strongly agree), as much as 28.75% of the total respondents.

The implementation of Green Banking also has a positive impact on a bank's image and reputation. Amid growing attention to sustainability issues, banks that implement environmentally friendly practices tend to gain greater trust from customers, investors, regulators, and the public. This trust can foster customer loyalty and operational efficiency, reflecting a bank's strong sustainability performance. It is consistent with previous research by Hidayat-ur-Rehman & Hossain (2024), which found that banks implementing Green Banking experienced improved profitability and environmental sustainability performance.

Thus, Green Banking plays a role in driving bank sustainability performance. This study proves that banking efforts to protect the environment benefit nature and positively impact bank operations and reputation. From a managerial perspective, these results suggest that banks need to continue promoting Green Banking policies and programs in a planned and sustainable manner to ensure long-term benefits.

Discussion of Hypothesis 2

The test results of the Financial Technology (fintech) Adaptation variable have a positive influence with a t-statistic value of 2.489, which is greater than 1.96 and a p-value of 0.006. is smaller than 0.05, and the value of the original sample is 0.222, indicating a positive result. Therefore, the second hypothesis states that Financial Technology Adaptation positively affects Bank Sustainability Performance. It means that the higher a bank's adoption of financial technology, the higher its sustainability performance. This result is supported by the distribution data of respondents' answers, which shows that most respondents gave answers on a scale of 4 (agree), namely 45% and a scale of 5 (strongly agree), as many as 28.75% of the total respondents.

Adapting financial technology helps banks become more efficient, expand financial services, and accelerate transactions. It supports sustainability performance by reducing the use of physical resources and promoting environmentally friendly digital services. Furthermore, using fintech allows banks to respond more quickly to customer needs through easily accessible application services. It can increase customer satisfaction and loyalty, and create a more sustainable business model. It is consistent with previous research by Imdadullah Hidayat ur-Rehman (2024), which stated that fintech positively influences bank sustainability performance.

Thus, Financial Technology has been proven to help improve the sustainability performance of banks, so bank management needs to continue to innovate in technology and encourage the use of digital services so that banks can remain competitive and relevant in the increasingly digital financial era.

Discussion of Hypothesis 3

The test results of the Community Behavior variable have a positive influence with an original sample value of 0.142 in moderating Green Banking on Bank Sustainability Performance. With a t-statistic value of 2.233 greater than 1.96 and a p value of 0.013 smaller than 0.05. Based on these test results, the third hypothesis in this study can be accepted, which states that community behavior positively moderates the relationship between green banking and bank sustainability performance. It shows that the better the community's behavior in supporting and responding to green banking initiatives implemented by banking institutions is, the stronger the influence of green banking on improving sustainability performance. This result is supported by the distribution of respondents' answers, where most respondents were assessed on a scale of 4 (agree), 45.21%, and a scale of 5 (strongly agree), which was 29.79% of the total respondents. It reflects that community behavior that supports Green Banking initiatives also strengthens the relationship between the implementation of *Green Banking* and the achievement of bank sustainability performance.

Discussion of Hypothesis 4

The test results of the Community Behavior variable have a positive influence with an original sample value of -0.126 d in moderating Financial Technology Adaptation on Bank Sustainability Performance. With a t-statistic value of 1.814 smaller than

Green Banking and Adaptation of Financial Technology (Fintech): Influence on Sustainable Performance of Banks with Community Behavior as a Moderating Variable

1.96 and a p-value of 0.035 smaller than 0.05. Support for accepting this hypothesis is also seen from the distribution of respondents' answers, where most respondents chose a scale of 4 (agree), which is 46.46%. Moreover, a scale of 5 (strongly agree) as much as 28.13% of the total respondents. It reflects that people's behavior shows a positive tendency towards using fintech, which also influences the relationship between financial technology adaptation and bank sustainability performance.

Based on the analysis results, the fourth hypothesis in this study cannot be accepted because although the significance value is below the 0.05 significance level, the t-statistic value is not greater than 1.96. This result states that community behavior does not significantly affect the relationship between financial technology adaptation and bank sustainability performance. It means that community behavioral responses have not significantly influenced changes or advances in financial technology adopted by banks in the context of improving sustainability performance. This condition can be caused by several factors, such as the unequal level of digital literacy in society, a lack of understanding of the benefits of financial technology, or the lack of optimal socialization from banks regarding using this technology for sustainability purposes.

CONCLUSION

Based on the analysis and discussion presented, the following conclusions can be drawn: (a) Green Banking plays a role in driving bank sustainability performance. This study provides evidence that banking efforts to preserve the environment not only benefit nature but also have a positive impact on bank operations and reputation. (b) Adapting financial technology helps banks become more efficient, expand financial services, and accelerate transactions. It supports sustainability performance by reducing the use of physical resources and encouraging environmentally friendly digital services. (c) Community behavior is a moderating variable that strengthens the relationship between Green Banking and bank sustainability performance. The better the community's response and involvement in environmentally friendly initiatives implemented by banks, the greater the impact on the bank's sustainability performance. Furthermore, (d) Community behavior does not moderate the relationship between financial technology adaptation and bank sustainability performance. Banks' adoption of digital technology has not been significantly influenced by community behavior, possibly due to the low level of digital literacy or the lack of socialization regarding the benefits of fintech for sustainability. Therefore, efforts are needed to improve community digital literacy through training programs, counseling, or collaboration with educational institutions to encourage the optimal adoption and use of fintech services.

This study has several limitations, including: (a) for researchers who will develop the results of this study, it is recommended to develop a research model by adding other relevant variables, such as: digital financial literacy and the quality of financial technology (fintech) services to obtain more complete results regarding the determinants of bank sustainability performance. (b) The sample in this study is limited to only 120 respondents, and the scope is limited to 4 regions: Bogor City, Bogor Regency, Bandung, and Jakarta. For further researchers, it is hoped that they can expand the geographical scope and increase the number of respondents.

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