

# **Consumers Behavior and Its Impacts on Green Banking Practices in Banking in Sri Lanka**

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Banking system is absolutely essential in this modern world. When considering the economy of a country, an important role is played by the banking system for the growth of economy in a developing country and forms the core of the money market in an advanced country. The banking sector all over the world is going through vast changes owing to the decrease of rules and controls, technological innovations, globalization, increasing competitions, etc. at this present world. But the banking sector of Sri Lanka is very slow to adopt the changes taking place recently and tries to adjust their activities to be shown as world class bank. The purpose of this study is to understand the impacts of consumers' behavior on the adoption of green banking practices in banking industry in Sri Lanka. The research objective of this study is to understand the impacts of consumers' behavior on the adoption of green banking practices in banking industry in Sri Lanka. In order to achieve this objective the data were collected from 300 officers and clerical staff of commercial banks, by establishing variables to measure the consumers' behavior and its impacts on adoption of Green Banking Practices. Convenient sampling method is used for this study by issuing the questionnaires. The research framework of study consists of a variable – consumers' behaviors which were used to measure the level of the consumers' behaviors influencing the intention to adoption of green Banking practices in Commercial Banks in Sri Lanka. This study was quantitative in nature. Univariate, correlation and hypothesis methods are used to analyze the results of the data and Findings of the research shows that the consumers' behaviors and its impacts at moderate level in adopt of green banking practices. The results of the hypothesis testing shown there is positive relationship between consumers' behaviors and intention to adoption of green banking practices in commercial banks in Sri Lanka. Initially, this study provides empirical support to findings and observations relating to the factors that has indeed accelerated the adoption of green banking. This research will help managers to figure out the relevant factors that are required to adopt green banking.

*Keywords:* Consumer Behaviors, Green Banking, Intention to adoption.