# The Effect of Environmental Knowledge and Awareness on Green Behavior of BTN Syariah Employees in Medan City

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### ABSTRACT

This study aims to determine the effect of Environmental Knowledge and Awareness on the Green Behavior of BTN Syariah Employees in Medan City. This research is motivated because the level of paper use is increasing, followed by an increase in continuous cutting of trees which can lead to disasters in the future and have an impact on the continuity of the company's work. environment in each activity. The population in this study were all employees at BTN Syariah in Medan city with a total of 80 employees. And the number of samples is also 80 samples. This study uses a quantitative associative approach and data collection techniques using a questionnaire with a saturated sampling technique and analyzed using multiple linear regression methods. The results of this study partially show that all independent variables (Knowledge and Environmental Awareness) affect the Green Behavior of Employees. And simultaneously Knowledge and Environmental Awareness also affect the Green Behavior of Employees. It is concluded that all independent variables (Knowledge and Environmental Awareness) affect the Green Behavior of BTN Syariah Employees in Medan City

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## INTRODUCTION

Humans need an environment in which to live and carry out their activities such as business activities, preservation and utilization of the environment is absolutely necessary for the realization of a sustainable environmental system so that a good environment will provide benefits to humans and future generations (Taufiq, 2016).

The Triple Bottom Line theory was put forward by John Elkington in his book "Cannibals with Forks, the Triple Bottom Line of Twentieth Century Business". Elkington gives the view that if a company wants to survive, it must pay attention to the "3Ps". In addition to pursuing profit (profit), companies must also pay attention to and be involved in fulfilling community welfare (people) and actively contribute to preserving the environment (planet) (Salim Agus, 2017). So, the contribution of employees to environmentally friendly behavior is one of the efforts to continue to maintain the survival of the company.

The United Nations Environmental Assembly (UNEA), which is an environmental assembly of the United Nations, makes global environmental policies and develops international law by discussing issues such as air quality, environmental law, green economy financing, sustainable development with the theme towards a pollution-free planet that is free from pollution. related to water pollution, soil pollution, marine pollution, air pollution, good chemical management by calling for action by fighting plastic and microplastic waste, promoting environmentally friendly management, improving air quality globally, controlling pollution by

mainstreaming biodiversity into sectors The main sectors, tackle water pollution to protect and restore water-related ecosystems, manage soil pollution to achieve sustainable development (Vaira, 2019).

Environmental preservation is also widely discussed in the Qur'an. One of the Islamic concepts of environmental preservation is the maintenance of every living creature from destruction and extinction (Ibrahim, 2016). in several ways which include

: 1) reforestation, 2) maintaining cleanliness, 3) avoiding destruction and maintaining the balance of nature.

Humans are ordered to preserve the environment, but a lot of environmental damage is caused by human actions. This is also stated in Surah Ar-Rum (30): 41 which means: "Corruption has appeared on land and in the sea due to the actions of human hands, so that Allah may feel for them some of the (results of) their deeds, so that they return ( to the right path)" (Religion of the Republic of Indonesia, 2016).

The argument above shows that the phenomenon of global warming or environmental damage is a very important issue every year. These various issues are directly and indirectly caused by various activities of individuals or groups of people who exploit resources excessively. Activities in the company's workflow are included in the causes of these issues. The company's excessive use of paper has led to continuous deforestation. The average deforestation reached 2.83 million hectares/year between 1997 and 2010 (Suparmoko et al., 2018).

Based on the Environmental Performance Index (EPI), Indonesia's environmental quality in 2020 is ranked 116th out of 180 countries with a score of 37.8. In comparison, Indonesia's two closest neighbors are in a much better position, namely Malaysia at 68th with an index of 47.9 and Singapore at 39th with an index of 58.1. To minimize these environmental issues and damage requires employee participation, the environmental management system is just a symbolic action taken by the company to comply with government regulations. Environmentally friendly behavior of employees is one form of strategy that must be determined by the company to improve its environmental sustainability performance and reduce environmental damage (Iqbal et al., 2018).

Regulations regarding environmentally friendly behavior of employees have been regulated in POJK Number 51/POJK.03/2017 concerning the implementation of sustainable finance for Financial Service Institutions (LJK), Issuers, and Public Companies. Which includes several activities including Human Resources Development to carry out sustainable finance programs. And other activities including environmentally friendly internal environmental management, namely the Bank issues internal guidelines that support environmentally friendly practices in the Bank's daily operations, including the 'Green Office' practice, including saving water consumption, electricity, paper usage, and managing waste both at the head office and at each branch office (old or new) (OJK Guidelines, 2018).

Green Office practices can work with the environmentally friendly behavior of employees who have environmental knowledge and awareness. Afsar et al.'s research found that employees who have good knowledge and awareness about environmental issues such as ecological degradation and the importance of environmentally friendly practices, they will actually show environmentally friendly behavior or Green Behavior (Safari et al., 2018).

Green Behavior is a reflection of responsibility and concern for the environment that must exist and be owned by every human being. The formation of human behavior towards the environment is related to values that come from knowledge, feelings, tendencies to act. From this, human actions towards the environment are carried out based on decisions that come from environmental information and from background experiences and attitudes towards the environment (Putri & Nikawanti, 2017)

Employee Green Behavior is defined as the actual behavior of employees in the organization that contributes to reducing harmful effects or increasing constructive actions on the natural environment (S. & Arulrajah, 2021). Employee Green Behavior can be in the form of activities such as saving energy, using resources efficiently, avoiding waste, recycling, and saving water (Nawangsari & Trimono, 2019).

There are several efforts that a person can do as a form of environmental behavior, namely the 3R (Reduce, Reuse, Recycle), namely:

**1) Reduce**

Reduce or reduce or use less. Employees who use fewer products that pollute the environment, is an effort to reduce waste in the source environment.

**2) Reuse**

Reuse or reuse materials or materials so that they do not become waste (Helmi et al., 2018). Employees who can reduce consumerism of new products such as new paper can help reduce waste or waste that can pollute the environment.

### 3) Recycle

Recycle or recycling a material that is no longer useful into another material after going through a processing process (Helmi et al., 2018). The results of the recycling of these items can produce useful goods.

The interesting thing about green behavior in human or employee relations with the surrounding environment is the identity of the place and environmental awareness. Place identity is a substructure of a person's self-identity which contains knowledge about the physical environment in which he lives. This is related to a place that has meaning in life for him. Green behavior is expected to become a lifestyle owned by individuals in the 21st century. Green behavior as a lifestyle will create a balance in the ecosystem so that nature and the living things in it can live in prosperity. Of course, the hat is not something that can be created or aspired to without effort (Auliaty, 2020).

According to Kollmus and Agyemen there are several internal factors that influence pro-environmental behavior including knowledge and environmental awareness. (Dimas Muammar, 2015).

Someone who has high environmental knowledge will be more aware of preserving the environment, according to Creech's statement, that high environmental knowledge can increase environmental awareness, which leads to changes in one's behavior (Munawar et al., 2019).

Environmental knowledge is defined as everything that is known about a natural environment, which is a biotic or abiotic environment. Environmental knowledge possessed by a person can serve to determine which behaviors are good and which are bad for their environment. Through environmental knowledge can raise one's awareness of the environment (Sarkawi, 2017). Zsoka also defines that environmental knowledge has the meaning of knowledge and has awareness about problems in the environment and knows how to overcome them. In general, the most important dimension of each individual's environmental awareness is environmental knowledge based on values, a person's willingness to act and behave in an actual environmentally friendly manner (Indriani, 2019).

According to Muhaimin, there are cognitive competencies that are used in environmental knowledge which are used as methods or ways to replace someone's bad behavior towards the environment, namely:

a)    In the first stage, the motivation to increase the level of knowledge and expertise is usually based on health concerns. A person's knowledge of the environment they know is still limited. Individuals have not realized the effect of the choices or actions they take on the environment and individuals feel that other people must take care of the environment. For example, Islamic bank employees throw trash in its place so that they don't get sick and expect cleaners to keep the streets clean.

b)    In the second stage, decision makers from all walks of life begin to realize that it is possible for them to influence the environment. At this stage individuals begin to become aware of the facts about environmental problems and increase their sense of responsibility and their motivation to take action, although the hope for outside help is still strong. External stimuli or even pressure often arise to hasten favorable change. Environmental awareness begins to change the character of a person in particular and gradually becomes a more natural part of the public and professional level. For example, an employee began to realize the importance of saving paper, throwing trash in its place but starting with his fear of being reprimanded by his superiors if he was caught not saving paper and littering.

c)    In the third stage, there is a holistic view of the individual. namely the view of an awareness and responsibility towards the professional environment. This happens based on the understanding that the welfare of the community depends on the condition or damage to the environment. As a result, there is a need in the individual to support his environment in environmental activities. Environmental awareness and concerns are also increasingly socially expected from an individual as an important aspect that shapes his personality.

d)    In the final stage, environmental awareness becomes an integral part of professional skills and in every choice of daily life. Individual or community values are no longer based on consumption use of natural resources, but they have begun to direct them towards individual welfare in general. Dependence on the natural environment is no longer accepted as a view of the relationship between humans and the environment anymore, but the relationship between the two. Life begins to run in balance and human beings realize that they have the environment as a whole (Kokkinen, 2013).

From the description above, it appears that awareness of environmental sustainability requires great attention from all circles. Awareness of environmental sustainability is followed by the implementation of environmentally friendly behavior in every activity of the entire community, including the implementation of environmentally friendly behavior within the company (Salim Agus, 2017). Compared to other industrial sectors, although the banking industry is not too detrimental, the increasing number of banks also has a significant impact on the environment.

The rapid increase in the number of BUS, UUS and BPRS offices will increase the use of paper in their activities and the use of electrical energy such as air conditioning which can thin the ozone layer, the use of a lot of paper in the banking sector can lead to continuous deforestation, resulting in other disasters.

One of the Islamic banks in Medan City is the State Savings Bank Syariah (BTN Syariah) which has more than two buildings with a total of 80 employees. Employee participation in environmental friendliness is very important, such as saving paper by being more digital than print out or printing. 2 sides of paper to reduce paper use and employees' conservation of water and electricity resources (Pangestu Ciayadi, 2019) such as turning off air conditioning, lights, water and so on when not needed, choosing to bring drinking bottles instead of buying plastic-wrapped drinks so as to reduce the amount waste that can damage the environment.

Based on a survey of researchers, BTN sharia in Medan City has not implemented Green Banking, namely a banking strategy in responding to challenges to environmental problems such as paper that should be printed out in digital form to reduce the use of paper every day that can be done by employees.

Banking employees have the lowest education, namely middle to upper level (SMA) or the equivalent and that only amounts to 1 person who serves as a Teller and the other employees are a bachelor, master or doctoral degree who have carried out knowledge for a long time, should have sufficient knowledge of the benefits environmentally friendly behavior and the effects of environmental pollution so as to reduce the use of electrical energy and paper.

## RESEARCH METHODS

This type of research uses associative research, namely research conducted to analyze the relationship or influence between two or more variables. (Timotious, 2017) Researchers use an associative approach because the questions in this study contain questions about the relationship between three variables, then the method used in this study is to use a quantitative method approach.

Quantitative research is a research that emphasizes on aspects of objective measurement of social phenomena. To be able to make measurements, each social phenomenon is translated into several problem components, variables, and indicators. Each determined variable is measured by giving different numerical symbols according to the category of information related to the variable. By using these number symbols, quantitative mathematical calculation techniques can be carried out so that they can produce a generally accepted conclusion in a parameter (Bi Rahmani, 2016). The source of data obtained in this study is primary data. Primary data is data obtained directly from the original source or the first party (Ikhsan, 2018).

The technique of collecting data used in this study is to use a questionnaire or questionnaire distributed to all employees of BTN Syariah in Medan City. And analyzed the data used in this study is multiple regression analysis.

This research was conducted at BTN Syariah in Medan city. This research was conducted from 12 November 2021 to 15 February 2022.

## RESULTS AND DISCUSSION

The Effect of Knowledge and Environmental Awareness on the Green Behavior of BTN Syariah Employees in Medan City obtained through multiple regression analysis.

**Table 1. t test results**

**Coefficients^a**

| | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | Tolerance | V I F |
| (Constant) | 13,166 | 2,714 | | 4,851 | ,000 | | |
| P | ,440 | ,146 | ,362 | 3,026 | ,003 | ,584 | 1,712 |
| KL | ,372 | ,149 | ,298 | 2,490 | ,015 | ,584 | 1,712 |
| a. Dependent Variable: Green Behavior | | | | | | | |

Based on the results of the t-test above, it is known that the value of $t_{count} > t_{table}$ is (3.026 > 1.99125) and the significance value of Knowledge X1 <0.05 is (0.003), so from this value it can be concluded that the Knowledge variable partially affects the Green Behavior of Employees, so that Ha1 is accepted and Ho1 is rejected.

And the results of Hypothesis 2 on the Environmental Awareness Variable, it can be concluded that the value of $t_{count} > t_{table}$ is (2.490 > 1.99125) and the significance value of Knowledge X2 < 0.05 is (0.015), so from this value it can be concluded that the Environmental Awareness variable has a significant effect on Green Behavior of Employees, so that Ha2 is accepted and Ho2 is rejected.

**Table 2. F Test Results**

**ANOVA$^a$**

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Regression | 263,273 | 2 | 131,637 | 21,462 | ,000b |
| Residual | 472,277 | 77 | 6,133 | | |
| Total | 735,550 | 79 | | | |

a. Dependent Variable: Green Behavior
b. Predictors: (Constant), Environmental Awareness, Knowledge

From the table above, it can be seen that the calculation results produce an F value of 21.462 with a significant 0.000. So this value produces results which state that all independent variables (knowledge and environmental awareness) have a significant effect on the dependent variable (Employee Green Behavior). This decision is said to be influential because 0.000 <0.05 (significant value). Which means Ha3 is accepted and Ho3 is rejected. And for the value of $F_{count}$ in the results of this equation is (21.462) and the value of $F_{table}$ is (3.12), then $F_{count} > F_{table}$ (21.462> 3.12) and the decision is Ha3 is accepted and Ho3 is rejected.

**a. Effect of Knowledge on**
Green Behavior of Employees

Based on the results of the analysis carried out, it shows that the knowledge variable has an effect on the green behavior of employees, this is because $t_{count} > t_{table}$, namely (3.026> 1.99125). This is in line with the research conducted by Kezia Thedora Satyaputra with the title The Effect of Environmental Knowledge on Employee Green Behavior at Primebiz Hotel Surabaya, where the research results show that Knowledge or Knowledge has a positive effect on Employee Green Behavior. And also in accordance with Chan.et.al's statement which states that a person's environmental knowledge is very important in encouraging the individual's environmentally friendly behavior. When someone has the right or sufficient completeness of environmental knowledge, the more environmentally friendly behavior he does.

So this shows that when employee knowledge increases, employee green behavior also increases. And if employee knowledge is low or decreased, the green behavior of BTN Syariah employees in the city of Medan also decreases, this will affect the amount of paper use and the magnitude of the concern for the environment.

**b. The Effect of Environmental Awareness on Employees' Green Behavior**

Based on the results of the analysis carried out, it shows that the environmental awareness variable affects the green behavior of employees, this is because $t_{count} > t_{table}$, namely (2,490 > 1.99125) this is in line with research conducted by Chairunnisa with the title The Effect of Environmental Awareness on Environmentally Friendly Attitudes in Slum Residents in DKI Jakarta. And also in line with Ika Retnaningsih's statement which states that awareness within the individual of the environment can provide a change in individual behavior in a more positive direction, namely being more concerned about the environment and trying to continue to protect the environment.

So this shows that when the employee's environmental awareness increases, the employee's green behavior also increases. And if the employee's environmental awareness is low or decreasing, the green behavior of BTN Syariah employees in the city of Medan also decreases, this will affect the cost of operating expenses (paper and electricity will also increase if the employee's green behavior is low due to low or decreased employee environmental awareness.

**c. The Effect of Environmental Knowledge and Awareness on Employees' Green Behavior**

Based on the results of the analysis carried out, namely the simultaneous test, it shows that the independent variables (knowledge and environmental awareness) jointly affect the green behavior of employees, this is because $t_{count} > t_{table}$ ((21,462 > 3.12)) This is in line with research conducted by Neruja S and Anton Arulrajah 2021 with the title Impact of Knowledge and Environmental Awareness on organizational sustainability performance: the mediating role of employee green behavior where the research results show that there is a positive relationship between Knowledge, Environmental Awareness and Employee Green Behavior.

So this shows that when employee knowledge increases, employee environmental awareness increases, employee green behavior also increases.

**CONCLUSION**

This research was conducted with the aim of knowing the effect of knowledge and environmental awareness on the green behavior of BTN Syariah employees in Medan City. And conclusions can be drawn from the results of research that has been done previously, namely:

a. Variable X1 (Knowledge) has an effect on the Green Behavior of BTN Syariah Employees in Medan City. This shows that employees' knowledge about the environment, both knowledge from education received, mass media and so on will affect employees' environmentally friendly behavior.
b. Variable X2 (Environmental Awareness) affects the Green Behavior of Sharia BTN Employees in Medan City. This proves that environmental awareness in employees will make someone behave environmentally friendly, so the higher the awareness that employees have, the higher the employee's environmentally friendly behavior.
c. Variables X1 and X2 (Knowledge and Environmental Awareness) together have an effect on the Green Behavior of Sharia BTN Employees in Medan City. This proves that one's knowledge of the environment will make a person aware of the environment and then apply it to environmentally friendly behavior.

From the results of research obtained by researchers with several limitations, the researchers provide some suggestions as follows:

a. Employees are expected to continue to improve their knowledge and continue to maintain environmental awareness to maintain environmentally friendly behavior.
b. For Bank BTN Syariah in Medan City, it is expected to make a policy so that employees continue to behave in an environmentally friendly manner towards all facilities and in all activities.
c. For further researchers, it is expected to be able to expand the research by adding variables related to the Green Behavior of Employees who have not been included in this study.

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