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**Examining the impact of Green empower of banking employees for their Citizen's behavior towards environment. What is the Moderating role of Green values of working individuals?  
An exploratory study of banking sector of Pakistan based on SEM**

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**Abstract**

The present study was aimed at investigating the impact of green employee empowerment on the eco-friendly citizen's behavior of working employees in the banking sector of Pakistan with the moderating impact of green values of these individual employees. The data was successfully collected from 387 bankers from different regions of Punjab through online means using self-administrative questionnaire. The initial estimation indicated that the convergent and discriminant validity and reliability estimates like factor loading, Cronbach Alpha, composite reliability and average variance extracted indicated that all factors including their constructs are internally and externally being valid and reliable for further analysis. The SEM estimations reported that green employee empowerment and well as the green values individually can strongly enhance the eco-friendly citizen's behavior in the banking sector of Pakistan, however, the moderation of green value cannot statistically influence the relationship between Green employee empowerment and eco-friendly citizen's behavior. The policymakers in the banking sector of Pakistan should carefully consider the green empowerment and green values in their banking employees especially in middle management to promote the eco-friendly behavior of employees in the banking industry of Pakistan. The findings of the study are applicable and generalized in the banking sectors only. It cannot be generalized to other sectors due to unique

nature of banking business. The future studies can include some other factors of that may enhance the eco-friendly citizen's behavior.

**Keywords:** *Green Employee Empowerment, Green Value, Eco-Friendly Citizen's Behavior, Banking Sector, Pakistan.*

## **1. Introduction**

### **1.1 Background of the study**

Environmental degradation seems to be a worldwide problem, because it is often worse in emerging regions, where understanding is smaller than the conventional countries. As a result, there may be a pressing need to enhance pro-environmental habits and perceptions, particularly in developing regions (Karpudewan, Ismail, & Roth, 2012). In recent decades, arguments on how and where to promote green/environmental culture have dominated environmental politics science (Hobson, 2013). While research shows a connection between environmentally focused transformational leaders as well as green behavior among employees, the significance of environmental issue in this relationship is less clear (Kura, 2016). As a part of society, it's indeed obvious that the organization must work as a team; hence, the introduction including its green management principle (Tariq, Jan, & Ahmad, 2016). Environmental concerns have emerged as a hot topic in management approaches, especially in terms of improving employee ecological conduct at work. Mostly as result, academics in management are currently interested in organizational commitment action against the climate (T. N. Pham, Phan, Tučková, Vo, & Nguyen, 2018). According to recent studies, business communities are more conscious of the implications of environmental issues. Since human resource professionals may play a significant role in heading "sustainable," green management of human resources seems to have become a critical business practice for organizations (Hameed, Islam, Ullah Khan, Sheikh, & Liang, 2019). Green Banking is indeed a concept that refers towards support of environmentally sustainable activities that help Banks as well as their customers in detecting and handling environmental risks while also reducing their environmental footprint including related socially detrimental behavior (Sarma & Roy, 2021). Banking sectors are criticized for being one of the most significant associated contributors to global warming and climate change. A green banking idea originated in the last decade to draw attention to the negative effects banks have on the climate. However, there is a scarcity of research mostly on development of environmental banking practices in emerging markets, especially throughout Pakistan (Rehman et al., 2021).

### **1.2 Research Problem**

Several banking activities have the serious impact on the environment including both positive and negative ways. As a result, several countries have begun to focus on greening their financial systems. Pakistan is one of the most prone to natural disasters, environmental degradation, as well as resource scarcity. The nation is present in the early stages of implementing Green Banking.

### **1.3 Research Objectives**

The present research investigation was meant to explore the effect of green empowerment of banking employees towards their environment friendly citizen's behavior with the moderating role of their green values in Pakistan. Keeping in view the general objectives of the study, the following are the specifics aims and objectives for this research examinations.

- To examine the role of green empowerment in explaining the eco-friendly citizen's behavior of banking employees in Pakistan.
- To determine the impact of green empowerment for green values of banking employees in Pakistan.

- To explore the role of green values in determining the eco-friendly citizen's behavior of banking employees in Pakistan.
- To investigate the moderating impact of green values in relation to green empowerment and eco-friendly citizen's behavior of banking employees in Pakistan.

#### **1.4 Research Questions**

The prevailing study requires to achieve its research objectives by way of answering the following research questions systematically through a statistical procedure of testing the required set of hypothesis.

- What is the role of green empowerment in explaining the eco-friendly citizen's behavior of banking employees in Pakistan?
- How does the green empowerment of banking employees determine the green values in Pakistan?
- Do the green values of banking employees also determine the eco-friendly behavior of banking employees in Pakistan?
- How the green values play a moderating role in explaining the relationship between green empowerment and eco-friendly citizen's behavior of banking employees in Pakistan?

#### **1.5 Significance of the study**

The aim of the environmentally responsible banking is to decrease banks' and other financial organization is their vulnerability to environmental risks, to satisfy their environmental obligations, as well as provide investment to turn this country into a source of energy and environmentally one. In this case, the green environmental concerns in the banking industry of Pakistan are the real issues that may not only affect the employees in this sector but also can influence the customers and other related parties. Therefore, the present research can enhance the importance for adopting the green environment in the banking industry of Pakistan.

### **2. Literature Review**

The current study was aimed at investigating the impact of green empowerment on eco-friendly citizen's behavior of banking employees with the moderating impact of green values in Pakistan. The past literature evidence in support of these relationship is summarized below:

Lahiri (2011) found that more empowered employees with green behavior can promote the eco-friendly environment in a society. Similarly, an optimistic behavior of green empowerment can strongly influence the promotion of eco-friendly behavior of employees in an organization as per the study of (Rahbar & Wahid, 2011). Another study as examined by Leino and Peltomaa (2012), argued that for the purpose of promoting a green environment in an organization, an empowerment culture of employees would be a pre-requisite. Additionally, Cleveland, Kalamas, and Laroche (2012) suggested that responsible and empowered employees within an organization can take a strong role in enhancing the eco-friendly environment in an organization. Likewise, it an integral part as the CSR of an organization to promote the eco-friendly environment by empowering employees as per (Fieseler & Fleck, 2013). However, Lin (2013) suggested that an organization should train their employees to not only focus on the productivity and profit objective but also adopt a behavior to promote green environment and citizenship in and outside of the organization. Similar suggestions, findings and arguments could be discovered from the studies of (Bester, Stander, & Van Zyl, 2015; Dagher, Kassas, & Itani, 2015; Erdogan, Bauer, & Taylor, 2015; Kalamas, Cleveland, & Laroche, 2014; Lee & Nie, 2014).

Yoon, Jang, and Lee (2016) found an optimistic behavior of commitment and trust of an organizational employees to strongly enhance the citizenship behavior for promoting an eco-friendly environment within an organization. Similarly, Tariq et al. (2016) concluded that employee empowerment enhances the motivation of employees to perform green and eco-

friendly environmental tasks more strongly. Additionally, more empowered employees in terms of green environmental promotion can strongly play their role in establishing an environment of eco-friendly green behavior in an organization (Tuan Trong Luu, 2017). However, the study conducted by Li, Chiaburu, and Kirkman (2017) inferred that achieving the highest level of eco-friendly green environment would require to provide and promote an environment of green empowerment within the organizational employees. Tosti-Kharas, Lamm, and Thomas (2017) suggested that empowering employees in an organization is the pre-requisite for promoting the green and eco-friendly culture in an organization. Similar, positive link between employee empowerment in the green promotion to enhance the eco-friendly environment in organization were evidenced by (Jiang, Zhao, & Ni, 2017).

Tuan (2018) inferred from his research study that employee citizen's behavior towards eco-friendly environment can possibly and strongly enhanced from the inclusion of CSR as the compulsory duty of the employee within an organization. Similarly, another piece of research concluded that employee commitment towards green environment strongly mediates the link between green practices of HR and green performance of recovery employees as per the study of (Trong Tuan Luu, 2018). Likewise, the study conducted by Zientara and Zamojska (2018) concluded that employee's citizen's behavior towards eco-friendly environment in an organizational setting can be strongly achieved with the mediation of personal values of employees towards green environment. Roscoe, Subramanian, Jabbour, and Chong (2019) suggested after their findings that green culture within an organization is strongly supported with the inclusion of environmental practices of HRM. Similarly, N. T. Pham, Tučková, and Jabbour (2019) concluded that organizational green citizen's behavior can be enhanced with the strong influence of green practices of HRM and employee's involvement into green activities within an organization. Similar links with strong influence in relations to green empowerment of employees, eco-friendly citizen's behavior of employees and green values were noted in the studies of (Ahmad et al., 2021; Al-Ghazali & Afsar, 2021; Anwar et al., 2020; Hameed, Khan, Islam, Sheikh, & Naeem, 2020; Liu, Mei, & Guo, 2020; Malik et al., 2021; Neessen, de Jong, Caniëls, & Vos, 2021; Tahir, Safwan, Usman, & Adnan, 2020).

### **2.1 Research Gap**

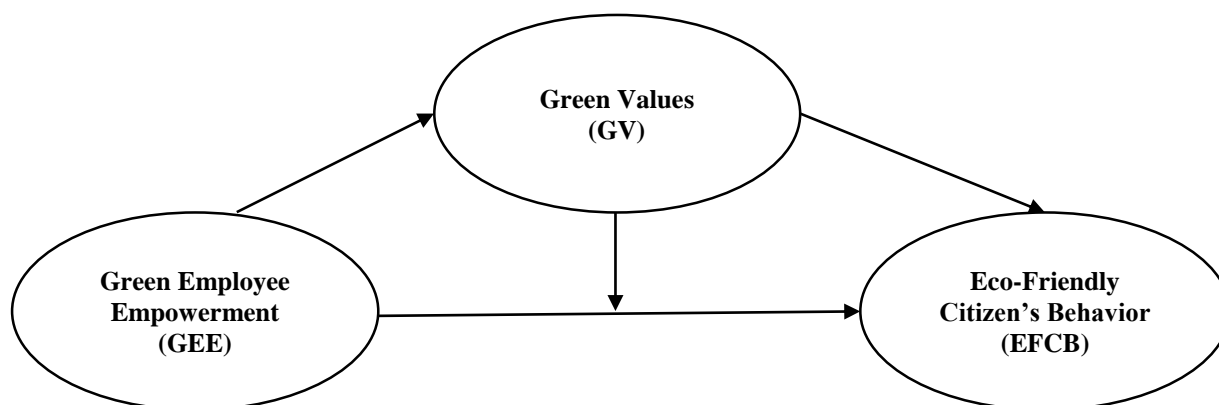
The past literature indicated that employee green empowerment and their eco-friendly citizen's behavior were studied around the world with the focus of different sectors except banking sector in Pakistan. For example, N. T. Pham et al. (2019) examined their research in the hotel industry. Similarly, Anwar et al. (2020) examined their research on higher education sector. Additionally, Hameed et al. (2020) also examined their research study on the higher education sector of Pakistan. Likewise, Neessen et al. (2021) considered their research for the purchasers in Belgium and other European countries for the similar domain of research.

The historical evidence indicated that studies related to the present domain does not provide evidence in the banking sector of Pakistan. Therefore, the present research is aimed to investigate the influence of green employee empowerment for determining the eco-friendly citizen's behavior in the banking sector of Pakistan with the moderating impact of green values of individual employees working in different banks in Pakistan.

### **2.2 Theoretical Framework**

The historical studies provide the basis of the present research for linking the relationship between green employee empowerment and eco-friendly citizen's behavior. The moderation impact of green values was included for testing in the banking sector for the present domain of research. There are four relational path were developed in the form of theoretical framework;

GEE and EFCB, GEE and GV, GV and EFCB, and finally, the moderating impact of GV in relation to GEE and EFCB in the following figure 1.



**Figure 1: Theoretical Framework**

### 2.3 Research Hypothesis

The study requires to achieve its general as well specific objectives including its research questions through a statistical procedure of testing the hypothesis as follows.

**H<sub>1</sub>:** Green empowerment of employees strongly determine the eco-friendly citizen's behavior of banking employees in Pakistan.

**H<sub>2</sub>:** Green Employee empowerment strongly impact the green values of banking employees in Pakistan.

**H<sub>3</sub>:** Green values of banking sector employees strongly determine their eco-friendly citizen's behavior in Pakistan.

**H<sub>4</sub>:** Green values of banking employees significantly moderate the relationship between green empowerment and eco-friendly citizen's behavior in Pakistan.

### 3. Research Methodology

The present study was meant to explore the impact of green employee empowerment on eco-friendly citizen's behavior of banking employees in Pakistan with the moderation impact of green values. The study applied the quantitative techniques using primary data analysis procedure. The detailed research design is elaborated in the relevant headings as follows.

#### 3.1 Population and Sampling

The study uses banking sector as the target population due to fact that present domain lacks the evidence in this sector specially in case of Pakistan. The sampling framework includes all the scheduled banks and their branches operating in the province of Punjab, Pakistan. The unit of analysis includes the individual bank branches while the unit of observations includes the managerial staff of banks (first line, middle, top). Convenience sampling technique was used for drawing the sample due to the fact of lessor cost and time involved.

#### 3.2 Data Collection and Research Instrument

The data was collected using online sources like email, what's app, Facebook, Instagram, LinkedIn, etc. The online procedure was adopted due to the prevailing condition of pandemic globally where physical touch was avoided by following SOPs. A self-administrative survey based questionnaire was adopted for the collection of data as the research instrument. The questionnaire had four parts. The first part contains the demographic & socio-economic features; gender, age, qualification, working position, and job-experience. The 2<sup>nd</sup> part contains the statements related to eco-friendly citizen's behavior. The 3<sup>rd</sup> part contains the statements

related to green employee empowerment and the final part contains the statements related to green values of all the individual banks in Pakistan. More than 500 questionnaires were online shared with the targeted respondents, however, the researchers were successful in collecting online responses from 387 bankers from first line, middle and top management of the banking sector in Pakistan.

### **3.3 Variable Measurements**

The present study is meant to explore the impact of green employee empowerment on eco-friendly citizen's behavior in the banking industry of Pakistan with the moderation impact of green values. The dependent variable of the study is eco-friendly citizen's behavior (EFCB) which is measured using 7-items and adopted from the study of (Malik et al., 2021). Similarly, the green employee empowerment (GEE) as the independent variable of the study was measured using 5-items and adopted from the study of (Roscoe et al., 2019). Finally, the green values (GV) of individual banking employees was used as the moderating variable which was measured using 4-items adopted from the study of (Al-Ghazali & Afsar, 2021). All the three variables; eco-friendly citizen's behavior, green employee empowerment, and green values were measured with a five point Likert type scale for the collection of responses.

### **3.4 Estimation Methods**

For achieving the research objectives and testing the relevant set of hypothesis, the present study requires to analyzed the collected data using SPSS and Smart PLS with the application of Structural equation modelling procedure. The estimation includes the summarization of demographic features, measurement model, convergent and discriminant validity & reliability, and SEM estimations.

## **4. Data Analysis and Discussion**

The present study was executed to analyze the effect of green employee empowerment on the eco-friendly citizen's behavior of working employees in the banking sector of Pakistan with the moderating impact of green values of these individual employees. For achieving this purpose, the data was collected using primary data procedure of quantitative technique with survey research technique. The data was successfully collected from 387 bankers from different regions of Punjab through online means. The data was then analyzed using SPSS and Smart PLS for testing the hypothesis. The detail interpretation of each statistical procedure was explained under their specific headings as follows.

### **4.1 Demographic Summery**

The summary of demographic & Socio-economic features like gender, age, qualification, working position and job-experience is reported in table 1. It indicates that there were 279 males and 108 female participated in the research survey which concludes that banking sector of Pakistan is male dominating sector at managerial level. The age of respondents was categorizing into 4 categories where majority of the respondents were from 31-40 years of age. Similarly, the qualification feature reported that majority of the respondents were graduated/ having at least 16 years of education from a university recognized by higher education commission of Pakistan. Likewise, majority of the respondents were from middle management groups in banking sector having an experience of 5-10 years in most of the cases.

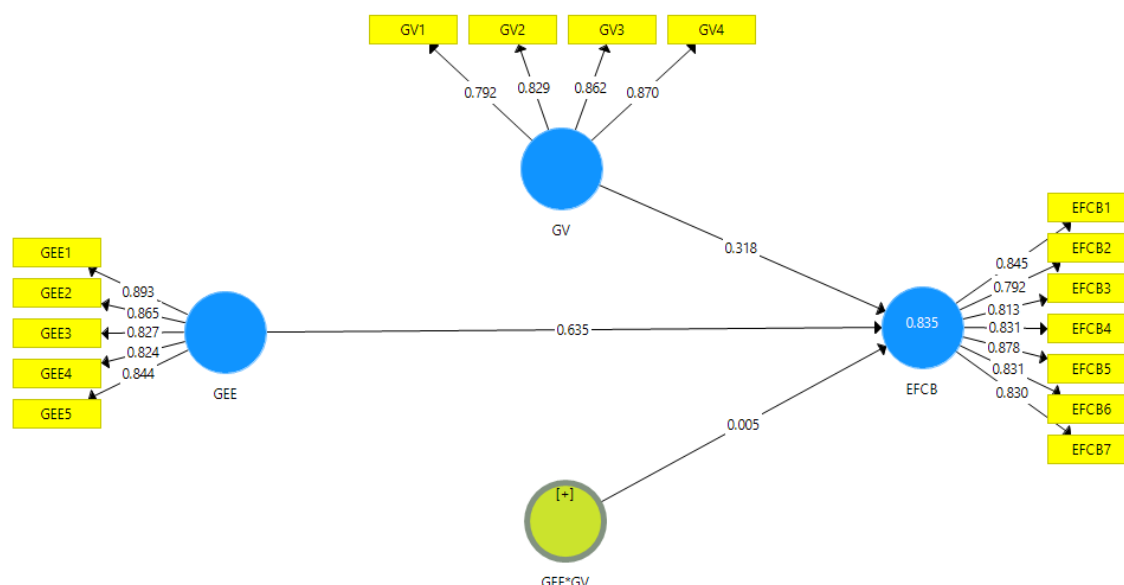
**Table 1: Demographic Features**

	Min	Max	Mean	STD	N	%
<b>Gender</b>	0.00	1.00	0.50	0.50	387	
• Female					108	28
• Male					279	72
<b>Age</b>	1.00	4.00	2.40	1.03	387	
• 20-30 Years					81	20.9
• 31-40 Years					149	38.5
• 41-50 Years					79	20.4
• > 50 Years					78	20.2
<b>Qualification</b>	1.00	3.00	1.99	0.81	387.00	
• Undergraduate					127	32.8
• Graduate					136	35.1
• Postgraduate					124	32
<b>Position</b>	1.00	3.00	2.01	0.80	387.00	
• First Line Manager					124	32
• Middle Manager	•				137	35.4
• Top Manager	•				126	32.6
<b>Experience</b>	1.00	3.00	1.89	0.74	387.00	
• < 5 Years					131	33.9
• 5-10 Years					169	43.7
• > 10 Years					87	22.5

The demographic & Socio economic features were summarized and reported with the estimation provided using SPSS software. The remaining estimations were performed using Smart PLS.

#### 4.2 Measurement Model

The measurement model as reported in figure 2 indicates the factors that are strongly determining their constructs as well as the path coefficients indicating the structural path impact between the relationships of constructs including the r-square for the dependent variable. The independent variable as indicated by green employee empowerment (GEE) was strongly determined by five factors GEE1-GEE5 with the loading value greater than 0.70 (minimum threshold). Similarly, the dependent variable as indicated by eco-friendly citizen's behavior (EFCB) was strongly determined by seven factors EFCB1-EFCB7 with loading value greater than 0.70. Finally, the moderating variable as indicated by green value (GV) was significantly measured by four factors GV1-GV4 with the loading value greater than 0.70. The path coefficient between GEE and EFCB indicated as 0.635 value. Similarly, the path coefficient between GV and EFCB indicated as 0.318 value. Finally, the path coefficient between moderating variable (GEE\*GV) indicates a 0.005 value. The r-square value for the dependent variable is 0.839 which infers that almost 84% variation in the eco-friendly citizen's behavior in the banking sector of Pakistan is explained by the variation in green employee empowerment (GEE), green value (GV) and moderating variable (GEE\*GV). The remaining 16% variation is explained by the unobserved factors that were not included in the running model.



**Figure 2: Measurement Model**

Figure 2 stated above was executed with the help of Smart PLS 3 software as the first step of structural equation modelling procedure using Algorithm function of this software.

#### 4.3 Convergent Reliability and Validity

Table 2 reports the factor loading values as well as the Cronbach alpha values as a measure of convergent reliability and validity of constructs of the study. For a factor to be valid and reliable as per the criterion set for convergent validity is 0.70 value at minimum (Hair, Anderson, Babin, & Black, 2010; John & Benet-Martínez, 2014). All the factors measuring their constructs like green employee empowerment, eco-friendly citizen's behavior, and green values shows their values greater than minimum criteria, therefore, all the constructs including their individual items/factors are reliable and valid as per convergent validity. The convergent validity of the constructs is estimated with help of Smart PLS 3.0 software. The analysis confirms the estimation and further analysis of the variables towards the estimation of structural equation model for testing the required set of hypothesis.

**Table 2: Convergent reliability and validity of constructs**

Item Statements	Factors	Factor Loadings	Cronbach Alpha
<b>Eco-Friendly Citizen's Behavior (EFCB)</b>			0.926
I impulsively assist my banking colleagues for taking eco-friendly environmental concerns more seriously on daily basis at work.	EFCB1	0.845	
I motivate my banking colleagues for adopting a behavior of having eco-friendly environment at work.	EFCB2	0.792	
I motivate my banking colleagues to share their views and ideas for promoting the eco-friendly environment at workplace.	EFCB3	0.813	
I impulsively assist my banking colleagues for understanding eco-friendly concerns at the workplace.	EFCB4	0.831	



I happily share the information related to eco-friendly environmental concerns with my banking colleagues even I am busy.	EFCB5	0.878	
I have the active participation on all eco-friendly environment related events as arranged by my bank.	EFCB6	0.831	
I actively participate in all those eco-friendly environmental activities that brings a positive image to my bank.	EFCB7	0.830	
<b>Green Employee Empowerment (GEE)</b>			0.904
I evidently have the knowledge of green operating procedure applicable with my job in the banking industry.	GEE1	0.893	
I have the feeling of sharing green environmental sense of obligation at my workplace.	GEE2	0.865	
I feel free for making green environmental decision at my workplace.	GEE3	0.827	
I have strongest level of independence for making decisions about green environmental concerns at my workplace.	GEE4	0.824	
I tend raise voice against the violations of green environment.	GEE5	0.844	
<b>Green Values (GV)</b>			0.859
I personally feel obliged to play my role for maintain eco-friendly environment in this bank.	GV1	0.792	
I personally feel obliged to promote eco-friendly green environment in my bank without any external motivation.	GV2	0.829	
I personal feel guilty if I have caused any degradation in the green environment in my bank.	GV3	0.862	
I used to follow the guidelines requires to maintain the balance between green environment and culture of my bank.	GV4	0.870	

#### 4.4 Discriminant Reliability and Validity

Table 3 reports the discriminant validity and reliability in the form of composite reliability, average variance extracted and composite coefficient values including the mean and standard deviations of the constructs like GEE, EFCB, and GV. The minimum criteria for a factor to be reliable using these measures is 0.70 for composite reliability, 0.50 for average variance extracted and coefficient values should be less than the composite values below highlighted values (Fornell & Larcker, 1981; Hair et al., 2010; John & Benet-Martínez, 2014). All the values indicating that the constructs are reliable and valid according to these measures.

**Table 3: Discriminant reliability and Validity of Constructs**

	Mean	S.D	CR	AVE	EFCB	GEE	GV
<b>EFCB</b>	3.54	1.11	0.940	0.692	<b>0.832</b>		
<b>GEE</b>	3.44	1.18	0.929	0.724	0.797	<b>0.851</b>	
<b>GV</b>	3.81	0.99	0.904	0.703	0.743	0.831	<b>0.839</b>

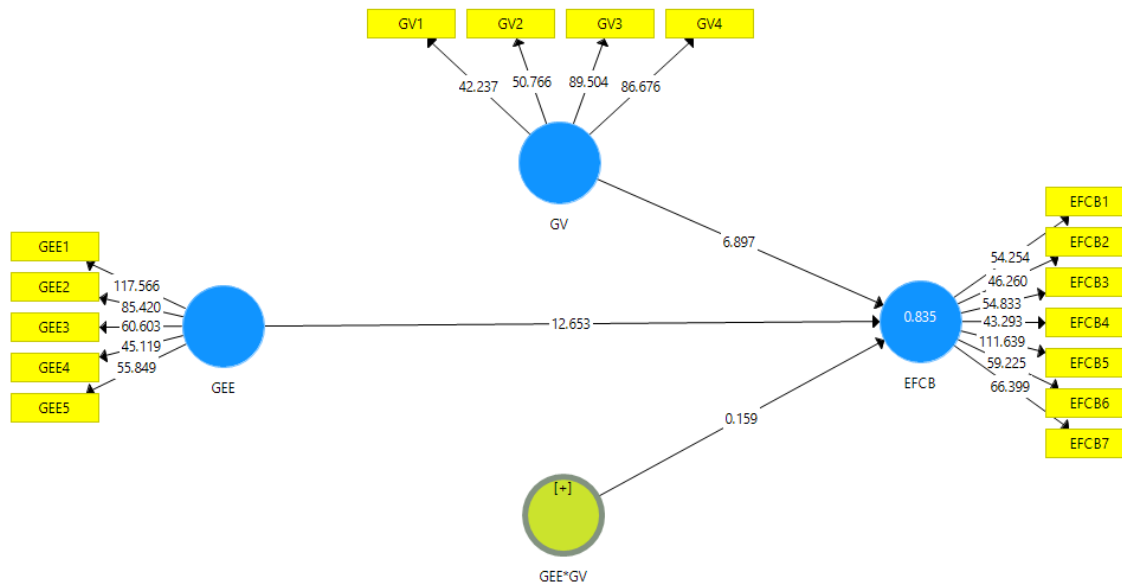
Additionally, the estimation procedure using Smart PLS also indicated the model fit summery for which the minimum criteria is SRMR < 0.08, NFI > 0.90 as per (Hair et al., 2010). Accordingly, the model is statistically fit for saturated as well as for estimated statistics.

**Table 4: Model Fit Summery**

	Saturated Model	Estimated Model
SRMR	0.066	0.066
d_ ULS	0.590	0.590
d_ G	0.683	0.683
Chi-Square	1497.491	1497.262
NFI	0.983	0.983
rms Theta	0.203	

#### 4.5 SEM Model

The SEM model is estimated and shown in the figure 3 which indicates the t-values for different path as the relationships between GEE and EFCB, GV and EFCB, and GEE\*GV and EFCB. A significant path relationship is confirmed by a t-value of at least 1.96 (Hair et al., 2010). The relationship between GEE and EFCB indicates a statistically strong link with a t-value of 12.653. It conforms the acceptance of first hypothesis. Similarly, the relationship between GV and EFCB indicated a statistically strong link with a t-value of 6.897. It also confirms the acceptance of 2<sup>nd</sup> hypothesis. However, the relationship between moderating construct GEE\*GV and EFCB was not statistically strong with a t-value of 0.159 (less than 1.96). It rejects the required hypothesis and concludes that green value does not significantly moderate the link between GEE and EFCB.



**Figure 3: SEM Model**

#### 4.6 SEM Estimations

The final estimation of structural equation model was reported in Table 5. It indicates that there is a positive and statistically strong link between GEE and EFCB with a coefficient value of 0.635. It infers that a one-unit increase in the level of GEE can strongly boost the EFCB by 0.635. It accepts the first hypothesis and is consistent with the studies of (Al-Ghazali & Afsar, 2021; Roscoe et al., 2019; Tahir et al., 2020). Similarly, a positive and strong statistical link was estimated between GV and EFCB with a coefficient of 0.318. It infers that a one-unit increase in the level of

GV can strongly enhance the EFCB by 0.318. It accepted the 2<sup>nd</sup> hypothesis and is consistent with the studies of (Anwar et al., 2020; Hameed et al., 2019). Finally, the moderating factor (GEE\*GV) does not strongly impact the EFCB with the coefficient value of 0.005. It rejects the required set of hypothesis and concludes that green values do not play any important role for moderating the impact of Green employee empowerment and eco-friendly citizen behavior in the banking sector of Pakistan.

The conclusive discussion indicates that green employee empowerment and well as the green values individually can strongly enhance the eco-friendly citizen's behavior in the banking sector of Pakistan, however, the moderation of green value cannot statistically influence the relationship between Green employee empowerment and eco-friendly citizen's behavior.

**Table 5: SEM estimations**

	Original Sample (O)	Sample Mean (M)	STD	T Values	P Values
<b>GEE -&gt; EFCB</b>	0.635	0.635	0.050	12.653	<b>0.000</b>
<b>GEE*GV -&gt; EFCB</b>	0.005	0.002	0.029	0.159	<b>0.874</b>
<b>GV -&gt; EFCB</b>	0.318	0.317	0.046	6.897	<b>0.000</b>
<b>R<sup>2</sup></b>	0.835	0.838	0.014	60.837	<b>0.000</b>
<b>Adj-R<sup>2</sup></b>	0.834	0.837	0.014	60.356	<b>0.000</b>

## 5. Conclusions

The study was mean to explore the impact of green employee empowerment on the eco-friendly citizen's behavior of working employees in the banking sector of Pakistan with the moderating impact of green values of these individual employees. For achieving this purpose, the data was collected using primary data procedure of quantitative technique with survey research technique. The data was successfully collected from 387 bankers from different regions of Punjab through online means using self-administrative questionnaire. The data was then analyzed using SPSS and Smart PLS for testing the hypothesis. The initial estimation indicated that majority of the respondents of the study were male having an age of 31-40 years with qualification of graduate in most cases with the middle management as the working position and having a job experience of 5-10 years. Similarly, the convergent and discriminant validity and reliability estimates like factor loading, Cronbach Alpha, composite reliability and average variance extracted indicated that all factors including their constructs are internally and externally being valid and reliable for further analysis. The conclusive discussion indicates that green employee empowerment and well as the green values individually can strongly enhance the eco-friendly citizen's behavior in the banking sector of Pakistan, however, the moderation of green value cannot statistically influence the relationship between Green employee empowerment and eco-friendly citizen's behavior. The policymakers in the banking sector of Pakistan should carefully consider the green empowerment and green values in their banking employees especially in middle management to promote the eco-friendly behavior of employees in the banking industry of Pakistan. The findings of the study are applicable and generalized in the banking sectors only. It cannot be generalized to other sectors due to unique nature of banking business. The future studies can include some other factors of that may enhance the eco-friendly citizen's behavior.

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