

THE ROLE OF GREEN MARKETING AND CONSUMER PSYCHOLOGY ON BRAND TRUST AND PURCHASE INTENTIONS OF MSME PRODUCTS

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ABSTRACT

The purpose of this study was to determine the effect of green marketing on brand trust; to determine consumer psychology on brand trust; to find out about green marketing on purchase intention; to determine consumer psychology on purchase intentions; and to determine brand trust on purchase intentions. The data collection method was obtained by using a questionnaire on consumers of MSMEs in the Special Region of Yogyakarta and Central Java. The research sample used was 209 MSME consumers in the Special Region of Yogyakarta and Central Java, Indonesia. The data analysis tool uses the AMOS Structural Equation Modelling (SEM) technique. The results show that green marketing affects brand trust; consumer psychology influences brand trust; green marketing affects purchase intention; Brand trust affects purchase intention. However, consumer psychology does not affect purchase intention

Keywords: Green Marketing, Consumer Psychology, Brand Trust and Purchase Intention

1. INTRODUCTION

Every company continues to survive to compete in meeting consumer preferences. In distributing products, marketing activities are needed. According to Kotler & Keller (2012), marketing is a value creation process to build strong relationships between companies and customers. Marketing is a company's main activity to compete (Fernandes & Solimun, 2018).

In the last few decades, companies have considered improving and developing better values in carrying out their business processes. The company markets its products with the tagline "green" so that all activities can maintain a green and clean environment. In recent years, green marketing has become an interesting issue in the industry. According to Polonsky (1994), green marketing can be defined as all activities designed to generate and facilitate any trade for consumer satisfaction without affecting the environment. Every company tries to apply the concept of green marketing. According to Dangelico & Vocalelli (2017), two things must be resolved to improve the company's product development: green marketing mix and green marketing strategy. The green marketing mix includes green products, green prices, green promotions and a green environment. At the same time, the green marketing strategy includes positioning, segmentation, targeting and differentiation.

Consumers will receive green marketing products well if they have the right and superior "Brand Trust". Efforts to maintain "Brand Trust" are carried out to maintain the correlation between variables and indicators. Therefore, the achievement of the Brand Trust value is always considered significant. Issues arise about identifying the relationship between variables and indicators to direct variables or vice versa. A new issue that then arises is how the value of "Brand Trust" will be achieved in a good and stable manner. One of the strategies is to simulate the correlation results between variables and indicators in achieving the "Brand Trust" value.

Trust is a major factor influencing long-term relationships with consumers (Atkinson, L., & Rosenthal, 2003). According to Crane (2000), brand trust as a concept of consumer preferences, on average, depends on the brand's ability to express its function. Brand trust is revealed after consumers assess the company's offerings. Brand trust is often expressed as a concept used as the main factor to determine consumer decision making, especially in brand choice and consumer relations (Srivastava et al., 2015). This situation shows that when a customer trusts a brand, they will continuously make repeat purchases and recommend the brand they like to others.

Baker (2003) explains that conventional marketing is said to be successful if it implements a marketing mix; then, green marketing is considered successful if the company can implement an environmentally friendly marketing mix or a green marketing mix. Green marketing is the right strategy for companies to attract consumers' attention to determine purchase intentions. Research conducted by Silvia (2014) showed that green marketing in a company could help encourage consumers to make purchase intentions. Kalafatis et al. (1999) said that marketers view the phenomenon in the marketing environment as a business opportunity in the company's efforts to develop and implement its long-term plans proactively in the company's environmental strategy. Byrne (2003) revealed that environmental or green marketing is a new focus in business ventures, namely a strategic marketing approach that emerged and became the attention of many parties from the end of the 20th century. This condition requires marketers to be more careful in making decisions involving the environment. In addition, companies use the term green marketing to get opportunities to achieve company goals and improve purchasing decisions.

The progress of development, especially MSME products, must be orderly and provide comfort for the community. However, the distribution of environmentally friendly products is difficult because many factors must be considered. The first factor is distrust of the company's seriousness in implementing green marketing. Second, there is an industry that is claimed to be an environmental pollutant that impacts health. Third, promotions are only carried out to highlight benefits and cover weaknesses. Fourth, the promotion is considered to make false claims. Fifth, communication between companies and consumers does not guarantee the existence of green results in the future because the environmental benefits are intangible. Therefore, consumers have difficulty identifying tangible benefits. Sixth, environmental benefits are considered long-term, so it is difficult to measure whether they are good for the environment. Seventh is the limited knowledge of consumers about the

environment; therefore, it is easy for companies to control consumer intentions for their purposes.

This research is very significant to be carried out because MSMEs often experience delays in their development due to various conventional problems that are not completely resolved. Most small and medium businesses are businesses where the owner also doubles as the management. This study aims to determine the effect of green marketing on brand trust and purchasing decisions, determine the influence of consumer psychology on brand trust and purchasing decisions, and determine brand trust on purchasing decisions.

2. LITERATURE REVIEW

Marketing

Every human being has needs that are always increasing and different from one another; they will also fulfil their needs in any way and effort. Therefore, humans as consumers will choose products that suit their needs and provide value and satisfaction for themselves. Marketing plays a very important role in influencing consumers to choose products that suit their needs.

According to Grönroos (1989), marketing is the process of planning and implementing the conception, pricing, promotion and distribution of ideas, goods and services to exchange and fulfil individual and organizational goals. Marketing is an organizational function and a set of processes for creating, communicating and delivering value to customers and managing customer relationships while benefiting the organization and its stakeholders. Marketing is not only done by the marketing department. It needs to influence every aspect of the customer experience (Kotler & Keller, 2012). Although the definition does not directly define society or the environment, the reflection will clarify that marketing cannot exist without society or the environment. The implicit belief in the importance of society and the environment has led to new developments in marketing that have culminated in the concepts of sustainable marketing and green marketing (Kumar, 2013). Marketing is one of the main activities that companies must carry out to survive in this era. Marketing has more contact with consumers than any other function in a company. Companies need to know how to market a product or service appropriately to meet customer needs and provide satisfaction to customers (Fernandes & Solimun, 2018).

Green Marketing

In recent years, environmental sustainability has driven the company's innovation to develop green products. Thus, to understand the main characteristics of green products, it is necessary to identify the factors that influence prices and consumers' willingness to pay more, sales and promotion tools which are the 4Ps of green marketing (Dangelico & Vocalelli, 2017). Green marketing is a holistic management process used to identify, anticipate, and meet the needs of customers and society in a useful and sustainable way (Papadas et al., 2018).

In other words, green marketing is practical for companies to gain customer trust. Besides gaining customers' trust as an environmentally friendly company, companies can also benefit

from reduced operating costs, increased profits inherent in recycling and reuse of residues, improved manufacturing processes due to cleaner and more efficient technology, and improved company performance: image, brand value, and brand awareness (Simão & Lisboa, 2017). Currently, the issue of green marketing is strengthening. The market for green products and green services is growing very fast. This makes green marketing have limitations in the business sector, green consumerism and government (Wymer & Polonsky, 2015).

In a study conducted by Kumar (2016), there is a review of previous studies on the classification of green marketing. There are four groups in green marketing classification: eco-orientation, green marketing strategy, consequences of green marketing, and green marketing functions. The following is a brief explanation of the three groups in green marketing.

Consumer Psychology

Consumer factors strongly influence consumer decision making as an individual. Solomon (2009) says that the individual's internal dynamics, although "invisible" to others are important to everyone. Included in it is the perception process, namely, how individuals absorb and interpret information about products and other people; the learning process is how individuals store information and how the information complements previously owned knowledge, personal reasons or motivations for absorbing certain information and how cultural values influence what a person does, and how attitudes are formed and change and influence consumer behaviour. Schiffman and Kanuk (2007) say that consumer psychology contains the basic concepts of psychology that determine individual behaviour and influence consumer behaviour. The factors of consumer psychology in question are motivation, perception, learning, and consumer attitudes.

Brand Trust

Lau & Lee (1999) define brand trust as a customer's willingness to rely on a brand in the face of risks caused by the expectation that the brand will lead to positive outcomes. The proposed definition of brand trust reflects two distinct components: (1) brand reliability and (2) brand intention. Brand reliability is very important to trust the brand because the fulfilment of the promise of value that the brand represents to the market makes consumers confident about the occurrence of satisfaction in the future. The brand intention is based on the consumer's belief that the brand will attract consumer interest when unexpected problems with product consumption arise (Yague-Guillen et al., 2003).

According to Ahmed (2014), brand trust is the level of trust that customers have to buy products from a particular brand. Brand trust is an important element that can affect customer trust in the brand. In a certain company brand is an important thing as a tool to be introduced to customers or to become an identity for the company itself. Brand trust can be used as a parameter for companies in determining the success of product or service marketing. Brand trust can be explained as a customer's feeling of security in brand interactions based on the belief that the brand is reliable and responsible for the interests and well-being of customers

(Upamanyu et al., 2014). As it is known that the purpose of marketing is to attract the willingness of consumers to buy products or services offered by a company, then when consumers put their trust in the brand, it will increase the company's profits. In their research, Alan & Kabaday (2014) conceptualized that in brand trust, the main important predictor is service quality, which strongly influences merchandise quality, and customer behavioural intentions are influenced by the brand trust. Thus, companies must treat customers well to build brand trust between customers and the company.

When customers have high brand trust, customers will seek information to the extent that they confirm or re-inform the brand evaluation. The definition of brand trust is expressed by the six necessary and sufficient conditions collectively included in this one sentence, namely, "brand trust is a partial behavioural response expressed over time by some decision-making unit concerning one or more alternative brands from a set of the brand, and is a function of psychological processes (decision making, evaluative) (Jacoby, 1971); Zhao, Huang, & Su (2019).

H1: Green Marketing affects brand trust

H2: Consumer Psychology affects brand trust

Consumer Purchase Intention

Consumer purchase intention is a broad, subjective field in consumer behaviour and part of purchasing decision making. People worldwide tend to give different responses to the many determinants that are believed to stimulate a person's purchase intention (Chekima et al., 2015). In addition, purchase intention refers to the tendency to buy a certain brand or product or how likely an individual is to buy a product (Belch & Belch, 2015). The probability that a consumer will buy a certain product results from the interaction of his needs, attitudes towards it, perceptions and the company that produces it (Bradmore, 2004).

Following the above definition, Lee (2008) defines green buying as the "purchase of procurement efforts that preference products or services that are least harmful to the environment and human health". At the same time, Chan (2001) defines green buying as a certain type of environmentally friendly behaviour that consumers do to express their concern for the environment.

H3: Green Marketing affects purchase intention

H4: Consumer Psychology affects purchase intention

H5: Brand trust affects purchase intention

3. METHODOLOGY

This research approach uses a survey method with a cross-sectional design to collect data from MSME consumers in the Special Region of Yogyakarta and Central Java. The sample size for the study was determined by the "rule of thumb" under the guidelines for requirements for data analysis techniques. A sample size of 120 subjects was considered

adequate for factor loadings of ± 0.5 or more (Hair et al., 2013). Structural equation modelling requires 15-20 observations for each independent variable or predictor (Hair et al., 2013). This study uses the construct of green marketing and consumer psychology as predictors of brand trust and purchase intention of MSME products.

Green Marketing has six items, Consumer Psychology has six items, Brand Trust has seven items, and Purchase Intention has seven items. So, the highest number of items in the model is 7. Multiplying seven items by the minimum number of observations (subjects), 26, produces a minimum sample size of 182 subjects. The structural equation modelling technique uses chi-square statistics to assess the model's suitability. The chi-square statistic for the high sample size, i.e. the larger the sample size, the higher the probability that the model will fail (Barrett, 2007). Thus, a sample size of 100 to 400 subjects is suggested for models that require structural equation modelling (Hair et al., 2013). Using the rule of thumb, a sample size of 200 subjects was considered adequate for it to be used in this study. The research sample used was 209 MSME consumers in the Special Region of Yogyakarta and Central Java, Indonesia. The questionnaire will be distributed to MSME consumers in the Special Region of Yogyakarta. Measurement of the assessment of this questionnaire uses a Likert scale with five choices: 1 (Strongly Disagree), 2 (Disagree), 3 (Disagree), 4 (Agree) and 5 (Strongly Agree).

The data analysis technique used in this research is the Structural Equation Model (SEM) method using AMOS software. SEM is an analytical technique that enables complex and complex relationships simultaneously. In a simple sense, SEM provides a good and most efficient estimation technique for a series of multiple regression equations and separates and is estimated simultaneously (Ghozali, 2013).

In carrying out data analysis techniques, the Microsoft excel program, Statistical Package for Social Science (SPSS), and AMOS version 24 Analysis of Moment Structure program is used. This research will be analyzed using the Structural Equation Model (SEM). Data analysis is an interpretation for research aimed at answering research questions to reveal certain social phenomena.

4. RESULTS AND FINDINGS

The Results Of The Validity Test Based On Calculations Can Be Seen In The Following Table:

Table 1 Validity and Reliability Results

Variable	Indicator	Pearson Correlation	Significance	Conclusion	Cronbach's Alpha
Green Marketing	Item 1	0.872	0.000	Valid	0.898
	Item 2	0.783	0.000	Valid	
	Item 3	0.810	0.000	Valid	
	Item 4	0.859	0.000	Valid	
	Item 5	0.796	0.000	Valid	
	Item 6	0.860	0.000	Valid	
Consumer Psychology	Item 1	0.899	0.000	Valid	0.793
	Item 2	0.854	0.000	Valid	
	Item 3	0.863	0.000	Valid	
	Item 4	0.445	0.014	Valid	
	Item 5	0.484	0.007	Valid	
	Item 6	0.506	0.004	Valid	
Brand Trust	Item 1	0.651	0.000	Valid	0.900
	Item 2	0.708	0.000	Valid	
	Item 3	0.834	0.000	Valid	
	Item 4	0.871	0.000	Valid	
	Item 5	0.913	0.000	Valid	
	Item 6	0.776	0.000	Valid	
	Item 7	0.783	0.000	Valid	
Purchase Intention	Item 1	0.513	0.004	Valid	0.804
	Item 2	0.864	0.000	Valid	
	Item 3	0.891	0.000	Valid	
	Item 4	0.820	0.000	Valid	
	Item 5	0.872	0.000	Valid	
	Item 6	0.385	0.036	Valid	
	Item 7	0.398	0.029	Valid	

*significance at 5% level

Based on the table above, the calculated value of all questionnaire items including research variables shows a probability value (sig) <0.05. So the questionnaires from the research variables are all valid, and the cronbach alpha value is obtained from all the results including the research variables which show a value greater than 0.6 and that means reliable. Furthermore, the results of the Structural Equation Model (sem) on the structural equations are shown in the following figure:

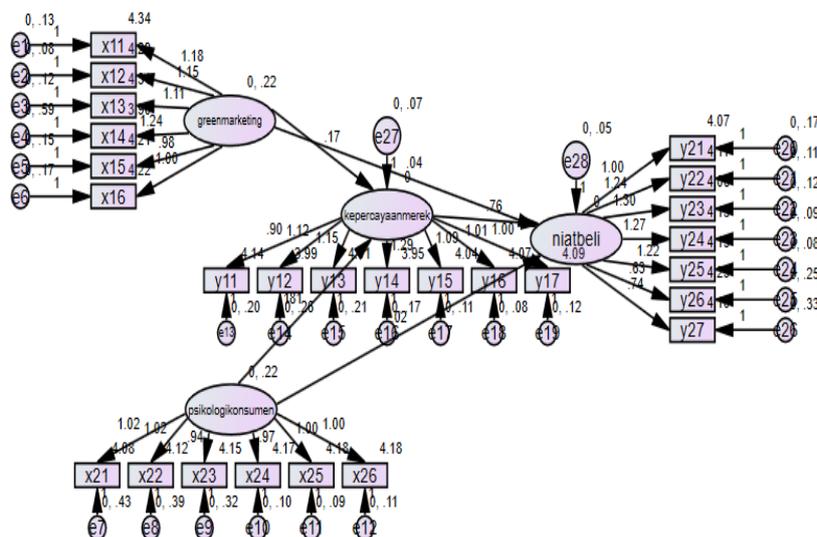


Figure 1: Structural Equation Model Test Results

Furthermore, the model that has been presented in the form of a path diagram is then expressed in structural equations and equations that state the specification of the measurement model. The model testing in the Structural Equation Model is carried out with two tests, namely the model suitability test and the causality significance test through the regression coefficient test. Testing the fit model using various criteria, namely Chi-square/degree of freedom (CMIN/DF), Adjusted Goodness-Of-Fit Index (AGFI), Goodness-Of-Fit Index (GFI), Comparative Fit Index (CFI), Tucker Lewis Index (TLI) and Root Mean Square Error Approximation (RMSEA).

Table 2: Model Feasibility Test Results

Type of Goodness of Fit Indices	Cut of Value	Model Result	Category
Chi-Square	37.65	194.955	Good Fit
Probability	≥ 0.05	0.078	Good Fit
CMIN/DF	≤ 2.00	1.126	Good Fit
GFI	≥ 0.90	0.931	Good Fit
AGFI	≥ 0.90	0.903	Good Fit
TLI	≥ 0.95	0.993	Good Fit
CFI	≥ 0.95	0.995	Good Fit
RMSEA	≤ 0.08	0.025	Good Fit

The results of the feasibility test of the research model show that all goodness of fit criteria is acceptable. It also illustrates that almost all of the instructions in the model have met the

recommended value. Thus, the final model developed follows the data. Overall the model is acceptable, and the next step is to analyse the parameter estimate.

HYPOTHESIS ANALYSIS MODEL

The next step is hypothesis testing. Data analysis in the hypothesis can be adopted from the regression weight value based on the value of the critical ratio of more than 1.96, and the probability value is less than 0.05. If the hypotheses results meet critical conditions, assume that the hypothesis is accepted or has a significant effect. The estimation results for each exogenous variable with endogenous variables will be disclosed in Table 3. Based on the results of the regression weight analysis above.

Table 3 Estimation Result

			Estimate	S.E.	C.R.	P	Label
Brand Trust	<---	Green Marketing	.169	.051	3.285	.001	
Brand Trust	<---	Consumer Psychology	.808	.075	10.759	***	
Purchase Intention	<---	Brand Trust	.819	.111	6.873	***	
Purchase Intention	<---	Green Marketing	.044	.102	9.236	***	
Purchase Intention	<---	Consumer Psychology	.019	.091	.195	.846	

Note: * a significant is level 5

The variables and indicators will be process using Structural Equation Modeling (SEM) within the AMOS Software as the statistical tools to calculate the SEM calculation and provide the result.

GREEN MARKETING TOWARDS BRAND TRUST

Green marketing is a holistic management process used to identify, anticipate, and meet the needs of customers and society in a useful and sustainable way (Papadas et al., 2018). In other words, green marketing is practical for companies to gain customer trust. Besides gaining customers' trust as an environmentally friendly company, companies can also benefit from reduced operating costs, increased profits inherent in recycling and reuse of residues, improved manufacturing processes due to cleaner and more efficient technology, and improved company performance: image, brand value, and brand awareness (Simão & Lisboa, 2017). Green Marketing variables comprise six indicators; We examine the indicators to see if they are valid and consistent with one another. When the test was completed, the C.R (construct reliability) value was 0.6, lower than 0.7, indicating a successful outcome. This result confirmed that the indicators are unreliable, but it also demonstrated validity. Green Marketing towards Brand Trust has a C.R (critical ratio) of 3,285, which is greater than the consistent value (1.96) and a p-value less than 0.05, according to the results of the hypothesis testing process. It demonstrates that Green Marketing towards Brand Trust (H1).

CONSUMER PSYCHOLOGY TOWARDS BRAND TRUST

Consumer factors strongly influence consumer decision making as an individual. Solomon (2009) says that the individual's internal dynamics, although "invisible" to others are important to everyone. Included in it is the perception process, namely, how individuals absorb and interpret information about products and other people; the learning process is how individuals store information and how the information complements previously owned knowledge, personal reasons or motivations for absorbing certain information and how cultural values influence what a person does, and how attitudes are formed and change and influence consumer behaviour. Schiffman and Kanuk (2007) say that consumer psychology contains the basic concepts of psychology that determine individual behaviour and influence consumer behaviour. The factors of consumer psychology in question are motivation, perception, learning, and consumer attitudes. Consumer Psychology variables comprise six indicators; we examine the indicators to see if they are valid and consistent with one another. When the test was completed, the C.R (construct reliability) value was 0.6, lower than 0.7, indicating a successful outcome. This result confirmed that the indicators are unreliable, but it also demonstrated validity. Consumer Psychology towards Brand Trust has a C.R (critical ratio) of 10,759, which is greater than the consistent value (1.96) and a p-value less than 0.05, according to the results of the hypothesis testing process. It demonstrates that Consumer Psychology towards Brand Trust (H2).

GREEN MARKETING TOWARDS PURCHASE INTENTION

Lee (2008) defines green buying as the "purchase of procurement efforts that give preference to products or services that are least harmful to the environment and human health". In contrast, Chan (2001) defines green buying as a certain type of environmentally friendly behaviour that consumers do to express their concern for the environment. The purpose of marketing is to attract consumers' willingness to buy products or services offered by a company; then, when consumers trust the brand, it will increase its profits. In their research, Alan & Kabaday (2014) conceptualized that in brand trust, the main important predictor is service quality, which strongly influences merchandise quality, and customer behavioural intentions are influenced by the brand trust. Thus, companies must treat customers well to build brand trust between customers and the company. We examine the indicators to see if they are valid and consistent with one another. When the test was completed, the C.R (construct reliability) value was 0.6, lower than 0.7, indicating a successful outcome. This result confirmed that the indicators are unreliable, but it also demonstrated validity. Green Marketing towards Purchase Intention has a C.R (critical ratio) of 9,236, which is greater than the consistent value (1.96) and a p-value less than 0.05, according to the results of the hypothesis testing process. It demonstrates that Green Marketing towards Purchase Intention (H3).

CONSUMER PSYCHOLOGY TOWARDS PURCHASE INTENTION

Consumer purchase intention is a broad, subjective field in consumer behaviour and part of purchasing decision making. People worldwide tend to give different responses to the many

determinants that are believed to stimulate a person's purchase intention (Chekima et al., 2015). In addition, purchase intention refers to the tendency to buy a certain brand or product or how likely an individual is to buy a product (Belch & Belch, 2015). The probability that a consumer will buy certain product results from the interaction of his needs, attitudes towards it, perceptions and the company that produces it (Bradmore, 2004). We examine the indicators to see if they are valid and consistent with one another. When the test was completed, the C.R (construct reliability) value was 0.6, lower than 0.7, indicating a successful outcome. This result confirmed that the indicators are unreliable, but it also demonstrated validity. Consumer Psychology Towards purchase intention has a C.R (critical ratio) of 0,195, which is lower than the consistent value (1.96) and a p-value more than 0.05, according to the results of the hypothesis testing process. It demonstrates that Consumer Psychology Toward purchase intention rejected (H4).

BRAND TRUST TOWARDS PURCHASE INTENTION

When customers have high brand trust, customers will seek information to the extent that they confirm or re-inform the brand evaluation. The definition of brand trust is expressed by the six necessary and sufficient conditions collectively included in this one sentence, namely, "brand trust is a partial behavioural response expressed over time by some decision-making unit concerning one or more alternative brands from a set of the brand, and is a function of psychological processes (decision making, evaluative) (Jacoby, 1971); Zhao, Huang, & Su (2019). Consumer purchase intention is a broad, subjective field in consumer behaviour and part of purchasing decision making. People worldwide tend to give different responses to the many determinants that are believed to stimulate a person's purchase intention (Chekima et al., 2015). In addition, purchase intention refers to the tendency to buy a certain brand or product or how likely an individual is to buy a product (Belch & Belch, 2015). The probability that a consumer will buy certain product results from the interaction of his needs, attitudes towards it, perceptions and the company that produces it (Brad more, 2004). Following the above definition, Lee (2008) defines green buying as the "purchase of procurement efforts that preference products or services that are least harmful to the environment and human health". While Chan (2001) defines green buying as a certain type of environmentally friendly behaviour that consumers do to express their concern for the environment, we examine the indicators to see if they are valid and consistent with one another. When the test was completed, the C.R (construct reliability) value was 0.6, lower than 0.7, indicating a successful outcome. This result confirmed that the indicators are unreliable, but it also demonstrated validity. Brand Trust

Towards Purchase Intention has a C.R (critical ratio) of 6,873, which is greater than the consistent value (1.96) and a p-value less than 0.05, according to the results of the hypothesis testing process. It demonstrates that Brand Trust towards Purchase Intention (H5).

5. CONCLUSION

The results show that green marketing affects brand trust; consumer psychology influences brand trust; green marketing affects purchase intention; Brand trust affects purchase intention.

However, consumer psychology does not affect purchase intention. For further research, it is necessary to simulate the correlation results between variables and indicators to achieve a stable value; according to the findings of this study, the variables advertising, direct marketing, personal selling, and interactive marketing are used in green marketing. In particular, in green marketing technology and structural equation modeling, which are concerned with communication tools that promote brand trust, the research can advance scientific understanding. Additionally, this research can recommend businesses that use green marketing to raise consumer awareness of the environment.

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