

## Examining the Behavioural and Attitudinal Purchase Intentions of Youth Toward Green Products

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**Abstract:** This paper studied the relationship between attitude towards green products, green purchase intentions and green purchase behavior of young Indian consumers through a model based on the theory of planned behavior. 1110 questionnaires were distributed among the students of three north Indian Universities for the data collection. The various anticipated relationships among the variables in the proposed model were tested via structural equation modeling in AMOS 24. The various anticipated relationships among the study variables were by and large supported. The study will prop up the green consumption by offering valuable insights to the companies and government for devising strategic green marketing mix and framing the suitable legal green policies.

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### 1. Introduction

Green product consumption has developed into a new-fangled global movement among consumers due to its pro-health benefits and pro-sustainable development features (Leonidou *et al.*, 2013). Over the past decades, green consumption started getting progressive attention in the academic and business world (Junior *et al.*, 2015). Green initiatives have emerged in almost every sector of the marketplace including automotive, electronics, durable goods, energy, healthcare, food products. Global companies have also been able to capitalise on the green philosophy by adopting an attractive brand image and using it as a competitive weapon for an expanded market (Moravcikova, *et al.*, 2017). Companies have rethought their product mixing strategies in various forms ranging from recycled products to the products with natural or plant based ingredients (Uddin and Khan, 2018). For instance, companies such as Apple, Himalaya, Godrej, Dabur, Classmate, Maruti, Nutrilite, Samsung, HCL, LG, etc. have started to manufacture green labels products, organic products, recycled products and certified products that meet the environmental accountability criteria for magnetising green consumers (Iyagi, 2013).

As the youngest country in the world, with a labour force of one billion by 2027, India can make a significant contribution to environmental improvement and protection (Jain and Kaur, 2011). For

the intensive promotion of green products among the Indian youth, marketing experts have consistently framed strategies to evaluate their attitude and behaviour towards green products (Sujith, 2017). As a consequence of this green wave, attitude and behaviour of Indian consumers towards green products have come out as a force to consider as a part of the accelerating green marketing expansion and have become a focus of marketing research. Therefore, an extensive study is being conducted on the attitude and purchasing behaviour of Indian youth towards green products to secure India's economic, industrial and infrastructure development in a green and sustainable manner.

## **2. Review of Literature**

Earlier research studies on green products consumption confirmed that due to the positive level of attitude towards ecological safety among the consumers, there is a upsurge in the green products demand (Paul *et al.*, 2016; Yadav and Pathak, 2016; Schmeltz, 2012). But, In spite of this enhanced attitude and willingness of people to buy green products, the green products market share often stayed very little in comparison to the conventional products' share (Bray, Johns and Killburn, 2011; Moser, 2015). During the last few decades, a number of studies have explored the green purchase behaviour and reported a "gap" between the optimistic attitude of consumers regarding green products and tangible purchasing of green products, nevertheless no authoritative justification has yet been found (Carrington *et al.*, 2010; Nilson, 2016; Nguyen *et al.*, 2019). It implied that the positive attitude of consumers towards green products does not frequently decode into the ultimate purchase of green products. Regardless of significant extant literature on green consumption attitude, intention and behavior, the number of theoretical model-based researches to analyse the influence of the potential factors on the relationship between attitude towards green products (AGP), green purchase intentions (GPI) and Green Purchase Behavior (GPB) are still minute. The present study is an effort to determine these factors to make possible for the marketers to push consumers to purchase green products in reality. Based on the theory of planned behavior (TPB) given by Ajzen in 1991, this study tried to comprehend the green purchase behavior of young Indian consumers. Theory of planned behaviour is the one of the most prominent and frequently cited model in explaining the multifaceted and unpredictable human behaviour. This theory put forwarded that the attitude, Subjective Norms (SN) and Perceived Behavioural Control (PBC) control intention, and subsequently this intention predicts the actual behaviour.

In the past, TPB has been used in different research contexts, like, exploring sustainable tourism (Antimova *et al.*, 2012), knowledge sharing (Nguyen *et al.*, 2019), participation of union workers in employee involvement (Dawkins and Frass, 2005), fan involvement behaviour in baseball (Cheng *et al.*, 2012) and effectiveness of higher education institution (Lertpratchya, 2017). Moreover, TPB is also being applied and confirmed in perspective of green purchase behavior or environmental behavior in several studies (Tenkasi and Zhang, 2018; Paul *et al.*, 2016; Liu and Liu, 2020; Sharma and Foropon, 2019). The present study extended the TPB model by incorporating seven additional variables found in literature, namely, perceived benefits, green advertising, perceived consumer effectiveness, environmental concern, green washing, green satisfaction and green loyalty in the model. These factors are further discussed as under:

### **2.1. Environmental Concern (EC)**

EC denotes the upbeat concern of an individual for the environmental problems (Kim and Choi, 2005). In the past, various studies on green purchase behavior such as, Paul *et al.*, (2016), Diamantopoulos *et al.*, (2003), Chen and Tung (2014), and Prakash and Pathak (2016) reported the positive impact of EC on AGP.

### **2.2. Perceived Benefits (PB)**

Apart from environment shielding criteria, people are also in the hunt for personal returns from the usage of green products and these personal benefits, personal concern or self-interest includes reasonable prices, quality, healthy features, easy availability etc. (Drennan *et al.*, 2006). Researchers like Ahmad and Thyagaraj (2018) and Davis (2012) confirmed that self expressive benefits availed from the green products had positive impact on the AGP.

### **2.3. Green Advertising (GA)**

Green advertising is a advertising strategy used for the promotion of green products for the environmental and human health protection. Green advertisements infuse positive attitude among consumer towards green products and eventually transform this constructive attitude into the green purchase behavior (Davis, 1994; Rahbar and Wahid, 2011; Chase and Smith, 1992; Chan, 2004).

### **2.4. Perceived Consumer Effectiveness (PCE)**

In general sense, PCE refers to a belief of a human being that his/her efforts can contribute towards the resolution of a certain crisis (Gonzalez *et al.*, 2015; Gleim *et al.*, 2013). Some studies on green product consumption have established a noteworthy impact of PCE on the attitude of consumers towards green products (Emeck, 2019)

### **2.5. Greenwashing (GW)**

Greenwashing refers to the action of making overstated or deceptive green claims by the company in order to capture more market share (Dahl, 2010; Laufer, 2003). Chen and Chang (2013) found that the embracing of greenwashing by the companies to make the most of the new green consumption wave usually resulted in the zero sales of the product due to the negative connection with attitude.

### **2.6. Attitude towards Green Products (AGP) and Green Purchase Intentions (GPI)**

Attitude as a key predictor of behavioral intentions refers to extent of positive or negative people's reactions arising out of the evaluation of the behaviour (Kotchen and Reiling 2000). Various research studies on green consumer psychology found that the optimistic AGP results in the stronger GPI (Thi Tuyet Mai, N. 2019; Sukhi, 2016).

### **2.7. Subjective Norms (SN)**

Subjective norm (SN) signifies the views or motivation to comply of an individual about the expectations of his/her referent groups such as family, friends, coworkers etc. (Ajzen, 1991; Baker *et al.*, 2007). Several studies have recognised the SN as a key predictor of GPI (Teng *et al.*, 2014; Thi Tuyet Mai, N. 2019; Yadav and Pathak, 2017; Ko and Jin, 2017). But the researchers like Paul *et al.* (2016) and Khare (2015) found no influence of SN on GPI.

### **2.8. Perceived Behavioural Control (PBC)**

PBC refer to the perception of people about the barriers or self-efficacy to execute a certain performance and it emphasises the significance of situational constraints (Ajzen, 2002; Bamberg and Möser, 2007). In the existing literature, constructive rapport between PBC and GPI has been established in different perspective (Nguyen *et al.*, 2019).

### **2.9. Green Purchase Intentions (GPI) and Green Purchase Behavior (GPB)**

As a general canon, attitude and intentions are perceptible responses and the behaviour is considered as some concrete action by the people (Kim and Choi, 2005). In conformity with the theory of planned behaviour, behavior can be estimated from intentions with significant precision (Ajzen, 1991; Moisander, 2007).

### **2.10. Green Satisfaction (GS) and Green Loyalty (GL)**

Asgharian *et al.* (2012) described the green satisfaction as a pleasing experience resulted from the comparison of expected performance the real perceived performance of green products. Oliver (1999) termed green loyalty as a keenness to frequently rebuy a product or service regardless of the supremacy of conditions and strong marketing promotional efforts by firms' competitors. Furthermore, the academic literature related to green consumption has supported the positive relationship among GS and GL (Chen, 2010; Asgharian, 2012; Chang and Fong 2010; Martenson, 2007).

## **3. Hypotheses of the Study**

Recent studies on green product consumption (Ahmed and Zhang, 2020; Marvi *et al.*, 2020; Chairy and Syahrivar, 2020; Zhang and Dong, 2020) are not so comprehensive and normally constrained to only one aspect of green consumer psychology i.e. AGP, GPI or GPB. Moreover, very few studies have focused on youth segment (15-29 years) which is rapid growing, moderniser, choosy and interested in innovative product configuration etc.

On the basis of review of literature, following hypotheses are developed:

- H<sub>1</sub>: EC significantly affects the AGP.
- H<sub>2</sub>: PB significantly affects the AGP.
- H<sub>3</sub>: GA significantly affects the AGP.
- H<sub>4</sub>: PCE significantly affects the AGP.
- H<sub>5</sub>: GW negatively affects the AGP.

- H<sub>6</sub>: AGP directly leads to GPI.
- H<sub>7</sub>: GPI is significantly predicted by SN and PBC.
- H<sub>8</sub>: GPI directly leads to GPB.
- H<sub>9</sub>: GPB is significantly predicted by GS and GL.
- H<sub>10</sub>: GS leads to the GL.

#### 4. Research Methodology

##### 4.1. Research Techniques

The data were collected from the post graduate students of three north Indian Universities namely, University of Jammu (Jammu and Kashmir), Himachal Pradesh University (Himachal Pradesh) and Guru Nanak Dev University (Punjab) through questionnaire survey. A total of 1110 questionnaire were distributed for final survey using purposive sampling criteria being usage of green products in the last one year (2019) and willingness to fill the questionnaire. Out of the 1110 distributed questionnaires, 947 questionnaires are returned which account for approximately 85% of the response rate which is considered adequate for analysis (Hair *et al.* 2010). Out of 947 returned questionnaires, about 42 questionnaires are found to be ineffective because of either incomplete response or similar response patterns to each item. Finally, 905 questionnaires (81%) are found to be useable for further analysis. In order to further normalize the data, 41 respondents were detected as outliers on the basis of box plot, which reduced the sample to 864. Table 1 presents a brief profile of the respondents with respect to gender, department, annual family income and region.

**Table 1: Descriptive Profile of the Respondents**

S. No	Variables	Classification	Frequency	Percentage (%)
1	State	University of Jammu, Jammu, Jammu and Kashmir	298	35
		Guru Nanak Dev University, Amritsar, Punjab	296	34
		Himachal Pradesh University, Shimla, Himachal Pradesh	270	31
2	Gender	Male	390	45
		Female	474	55
3	Annual family income	Below ₹100000	187	22
		₹100000-₹300000	242	28
		₹300000-₹500000	258	30
		Above ₹500000	177	20

Source: Primary Survey

##### 4.2. Generation of Scale

After appraising the related literature, five dimensions of AGP, two dimensions of GPI and two dimensions of GPB were elicited and these dimensions were measured with 38 item-scale. The study

used already validated scales with 5-point Likert scale items arraying from 1=strongly disagree to 5=strongly agree. EC was assessed via a five-item scale adopted from Straughan and Roberts (1999). For measuring PB, four-items were adopted from Wu and Chen (2014). Further GA was measured using Chan's (2006) four-item scale. In order to measure the PCE, 4 items were taken from Straughan and Roberts (1999). Three-items for measuring SN and four items for measuring PBC were adapted from Paul, Modi and Patel (2016). To measure the greenwashing, green satisfaction and green loyalty fourteen items were taken from Braga *et al.* (2016) and Correa *et al.* (2017).

## **5. Data Analysis**

Initially, confirmatory factor analysis (CFA) was conducted to check the validity and to validate the goodness of fit of all the scales in the current framework. Subsequently, proposed model fitness was evaluated using structural equation modeling (SEM) through various standard indicators such as comparative fit index (CFI), root mean square residual (RMR), goodness-of-fit index (GFI), adjusted GFI (AGFI), and root mean square error of approximation (RMSEA), chi-square to degree of freedom ratio ( $\chi^2/df$ ).

### **5.1. Measurement Model**

Single order models have been generated for the nine latent constructs tested using CFA (Table 2). Four items (EC5, PCE4, GW1 and PBC3) were deleted due to low factor loading. In an attempt to estimate the discriminant validity, comparison has been made among the average variance extracted (AVE) and squared correlation between the constructs used in this study (Hair *et al.*, 2010). AVE of all constructs is larger than the squared correlations, which too confirmed the discriminant validity (Table 3). Table 2 demonstrated that standardised estimate (SE) and AVE are larger than 0.5 and thereby established convergent validity (Anderson and Gerbing, 1988). Besides this, Cronbach's alpha and composite reliability (CR) has been calculated to confirm the reliability. Table 2 showed that the value of Cronbach's alpha and the value of CR for all the constructs is above is greater than 0.70.

### **5.2. Structural Model**

The structural liaison between the various latent constructs (Table 4) was examined through SEM (AMOS 24). The results of SEM (Figure 1) analysis revealed the highest contribution of EC (SRW=.71,  $p < .001$ ) in the formation of positive AGP virtually followed by PCE (SRW=.70,  $p < .001$ ), PB (SRW=.64,  $p < .05$ ) and GA (SRW=.58,  $p < .001$ ). But the negative impact of GW (SRW= -.38,  $p < .005$ ) was reported on AGP. The model also traced a significant impact of SN (SRW= .55,  $p < .005$ ) and PBC (SRW= .63,  $p < .005$ ) on IGP. The results also specified that GS (SRW= .76,  $p < .001$ ) and GL (SRW= .64,  $p < .005$ ) are positively related to GPB and moreover GL is reported to have positive impact on GS (SRW= .56,  $p < .005$ ). Further the relationships between AGP and IGP (SRW= .75,  $P < 0.05$ ) and IGP and GPB (SRW= .66,  $p < 0.05$ ) are also found to be significant. In spite of the poor model fitness, the result confirmed the significant relationships between all the constructs and latent constructs. So, to improve the model fitness modification indices (MI) have been inspected. The modification values from EC to GL (MI = 155.33) and GW to GPB (MI = 223.11) are very high ( $> 90$ ) has been introduced

**Table 2: Results of Confirmatory Factor Analysis, Reliability and Validity of Latent Constructs**

Latent Construct	Items	SE	Cronbach <i>alpha</i>	AVE	CR
Environmental Concern (EC)	EC1: There are boundaries to development beyond which our industrialized civilization cannot expand	0.58	0.71	0.740	0.834
	EC2: Human beings must live in accord with natural environment to survive.	0.75			
	EC3: Human beings are harshly misusing the environment.	0.62			
	EC4: People have the right to change the natural atmosphere to meet their needs	0.90			
Perceived Benefits (PB)	PB 1: Green products are trustworthy	0.67	0.77	0.667	0.956
	PB2: Green products have a constant superior value	0.62			
	PB3: Green products are extra long-lasting	0.88			
	PB4: Green products are healthier	0.70			
Green Advertising (GA)	GA1: Green advertisement augment my awareness about green products	0.87	0.81	0.620	0.876
	GA2: I take pleasure in watching broadcast green advertisements	0.59			
	GA3: Green advertisements direct customers to make an fine green purchasing decision	0.77			
	GA4: Green advertisements are attractive.	0.92			
Perceived Consumer Effectiveness (PCE)	PCE1: It is insignificant for an individual to do something about rising pollution	0.88	0.74	0.844	0.993
	PCE2: When I purchase products, I seek to think about how my use of them will influence the atmosphere and other people	0.56			
	PCE3: One individual cannot control the environmental problems	0.64			
Greenwashing (GW)	GW2: Green products are only eco-friendly on their labels	0.82	0.76	0.897	0.951
	GW3: Green marketers always inflate the green characteristics of their products	0.66			
	GW4: Green products always misinform consumers	0.74			
	GW5: Companies selling products are strictly ethical	0.75			
	SN1: Nearly everyone who is close to me believe I should buy green products	0.88	0.75	0.734	0.854

*contd. table 2*

contd. table 2

Latent Construct	Items	SE	Cronbach alpha	AVE	CR
	SN2: All those people whose suggestions I value would wish that I should acquire green products	0.83			
	SN3: My companions' optimistic attitude persuade me to buy green product	0.70			
Perceived Behavioural Control (PBC)	PBC1: I think I have the capability to buy green products	0.82	0.80	0.719	0.885
	PBC2: If it were completely up to me, I am sure that I will buy green products	0.56			
	PBC4: I have the required income, time and motivation to purchase green products	0.52			
Green Satisfaction (GS)	GS1: Green products results exceed my expectations	0.60	0.82	0.922	0.925
	GS2: I feel proud to use green products	0.90			
	GS3: Green product prices are to some extent higher than their worth	0.84			
	GS4: In general, I am pleased with the green brands	0.56			
Green Loyalty (GL)	GL1: I buy green products regularly	0.65	0.72	0.665	0.823
	GL2: I am always ready to rebuy the green products	0.78			
	GL3: I am always eager to propose my family and friends to use green products	0.80			
	GL4: I will continue to purchase green products for sustainable consumption	0.91			
	GL5: Purchasing green products make me believe that I have added towards environment protection.	0.75			

Source: CFA



**Table 3: Discriminant Validity Analysis**

Dimensions	EA	PB	GA	PC	GPA	SN	PBC	GS	GL
EA	0.74								
PB	(0.17) 0.41**	0.66							
GA	(0.11) 0.32**	(0.25) 0.50**	0.62						
PC	(0.46) 0.68**	(0.19) 0.44**	(0.11) 0.33**	0.84					
GW	(0.20) 0.45**	(0.06) 0.25**	(0.10) 0.32**	(0.17) 0.42**	0.89				
SN	(0.16) 0.41**	(0.07) 0.28**	(0.12) 0.36**	(0.04) 0.22**	(0.09) 0.30**	0.73			
PBC	(0.09) 0.31**	(0.18) 0.43**	(0.16) 0.30**	(0.07) 0.27**	(0.13) 0.36**	(0.26) 0.51**	0.71		
GS	(0.22) 0.47**	(0.23) 0.48**	(0.30) 0.55**	(0.20) 0.45**	(0.04) 0.22**	(0.14) 0.38**	(0.64) 0.80**	0.92	
GL	(0.01) 0.10**	(0.08) 0.20**	(0.00) 0.32**	(0.18) 0.43**	(0.21) 0.46**	(0.12) 0.36**	(0.00) 0.23**	(0.28) 0.53**	0.66

Source: CFA

which improved the model fitness (CMIN/DF = 4.813, RMR = 0.047, GFI = .723, AGFI = .849, CFI = .911, RMSEA = 0.064). So, all the hypotheses H<sub>1</sub> (relationship between AGP and EC), H<sub>2</sub> (relationship between AGP and PB), H<sub>3</sub> (relationship between AGP and GA), H<sub>4</sub> (relationship between AGP and PCE), H<sub>5</sub> (negative relationship between AGP and GW), H<sub>6</sub> (relationship between AGP and IGP), H<sub>7</sub> (relationship of SN and PBC with IGP), H<sub>8</sub> (relationship between IGP and GPB), H<sub>9</sub> (relationship between GPB and GS and GL) and H<sub>10</sub> (relationship between GS and GL) stand accepted at the integrated level.

**Table 4: Structural Model Results**

<i>Latent Constructs</i>	<i>Fit Indices</i>
EA	$\chi^2/df = 4.265$ RMR = 0.034 GFI = 0.961 AGFI = 0.929 CFI = 0.959 RMSEA = 0.066
PB	$\chi^2/df = 3.812$ RMR = 0.017 GFI = 0.983 AGFI = 0.969 CFI = 0.987 RMSEA = 0.056
GA	$\chi^2/df = 3.644$ RMR = 0.033 GFI = 0.954 AGFI = 0.917 CFI = 0.944 RMSEA = 0.069
PCE	$\chi^2/df = 4.087$ RMR = 0.050 GFI = 0.986 AGFI = 0.939 CFI = 0.977 RMSEA = 0.075
GW	$\chi^2/df = 2.538$ RMR = 0.025 GFI = 0.977 AGFI = 0.935 CFI = 0.974 RMSEA = 0.071

<i>Latent Constructs</i>	<i>Fit Indices</i>
SN	$\chi^2/df = 4.226$ RMR= 0.046 GFI= 0.983 AGFI= 0.955 CFI= 0.986 RMSEA=0.060
PBC	$\chi^2/df = 3.010$ RMR= 0.018 GFI= 0.990 AGFI= 0.966 CFI= 0.992 RMSEA=0.047
GS	$\chi^2/df = 3.469$ RMR= 0.018 GFI= 0.983 AGFI= 0.955 CFI= 0.984 RMSEA=0.044
GL	$\chi^2/df = 4.613$ RMR= 0.045 GFI= 0.972 AGFI= 0.925 CFI= 0.972 RMSEA=0.072
Integrated Relationship between All Constructs	$\chi^2/df = 4.813$ RMR= 0.047 GFI= 0.723 AGFI= 0.849 CFI= 0.911 RMSEA=0.064

*Source:* CFA and SEM

## 6. Findings

The study further extended the relevance of TPB structure in understanding the integrated relationship between AGP, IGP and GPB of Indian consumers. The outcomes are similar to the established conventions in the GPB literature that AGP is directly or indirectly impacted by the EC (Prakash and Pathak, 2016; Junior *et al.* 2015), the personal benefits from the usage of green products (Junior *et al.*,

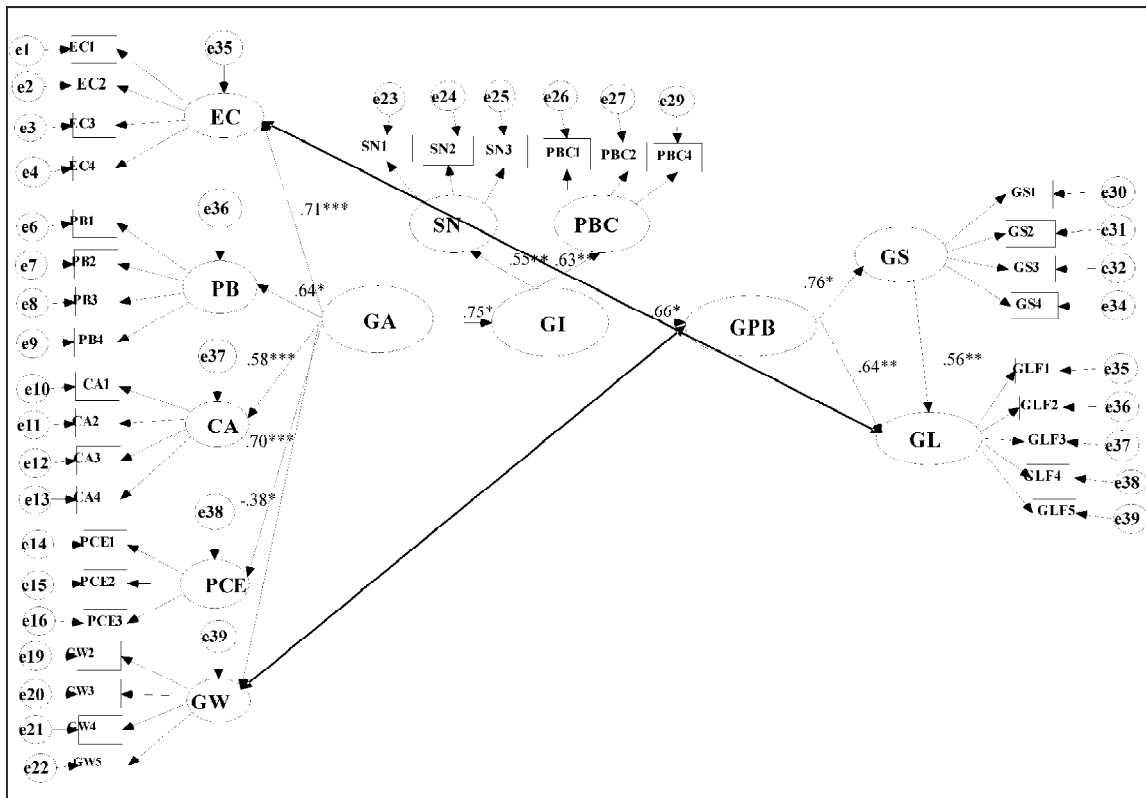


Figure 1: Structural Relationship between AGP, GPI and GPB

Source: Author's Calculation

2019), GA (Sarkar *et al.*, 2019) and PCE (Mishal *et al.*, 2017). Due to the prevailing pessimistic AGP, companies have started using GW as a tool to take benefit of this green consumption wave (Chen and Chang, 2013; Junior *et al.* 2019). The study also confirmed the negative impact of GW on AGP (Leonidou *et al.*, 2011). For that reason, government should scan the promotional strategies of the companies and punish the companies applying greenwashing as a weapon to attract green consumers (Nguyen *et al.* 2019). These insights accentuated that green drives should be organised at schools, colleges and universities to boost the environment concern of the youth. The marketers should start campaigns about the personal benefits of the green products like cost-savings, quality, non-exposure to toxic chemicals, use of natural ingredients etc. In order to reckon the firm trust of respondents on green advertising, the green marketers should use innovative advertisements with green messages through television media, radio, digital media, print media, celebrity advertising etc.

Furthermore, the study like some previous studies (Yadav and Pathak, 2017; Paul *et al.*, 2016) established SN and PBC as the important forecaster of GPI. Marketers should organise campaigns to guide the parents to develop green habits among children like switch off the lights and appliances

while not in use, taking the bus to work, recycle the paper, glass and metals etc. to inculcate the regular habits of green consumption among upcoming consumers. Furthermore, the present study has established the positive connection between IGP and GPB (Mishal *et al.* 2017; Junior *et al.* 2015; Nguyen, Le, *et al.*, 2017). Under the latent construct PBC, the study found that consumers are worried about the lack of availability and high prices of green products. So, the green marketers should adopt intensive distribution strategy in conjunction with apt pricing strategy. Online green product companies like other prominent online shopping companies viz Flipkart, Amazon, Snapdeal etc. can make possible for the consumers to avail green products at the door steps without losing much time.

The findings related to the positive influence of GS and GL on GPB are also analogous to the previous studies like Chang and Fong (2010) and Saeednia *et al.* (2012). The study like some previous studies (Saeednia *et al.*, 2012; Chang and Fong, 2010; Gountas and Gountas, 2007) also established a substantial association between GS and GL. In this regard, upbeat views of regular and trusted users of green products should be exhibited in print and digital media to exert a pull on new customers and appreciate the loyal customers. Even the companies can publish the photo and positive reviews of green committed consumers in the monthly company magazines to boost the future green purchases.

## 7. Conclusion

With the moderate level of environmental concern among the consumers, high demand for personal benefits, rising popularity of green advertising, altruistic philosophy of the consumers and negative connection with GW, the AGP is proved to be a vital predictor of GPI and GPB. Hence, it is propelling the marketers to introduce new green products with authentic pro-environmental claims to fulfill the basic needs of the consumers along with the environmental benefits. To create the stronger GPI, the marketers should adopt extensive logistics policies, rigorously disseminate the green product information and set reasonable price for the green products. To make the consumers more satisfied and loyal toward green products the manufacturers should add more healthy green ingredients to the products, introduce new range of green products with more eco-friendly features and contents, add more varieties to the choice of green products and appreciate the green commitments of consumers.

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