

BAB V PENUTUP

5.1 Kesimpulan

Pada bagian ini, peneliti akan memaparkan kesimpulan yang dibuat berdasarkan hasil analisis data dan pembahasan yang telah dilakukan pada bab sebelumnya. Total jumlah responden dalam penelitian ini sebanyak 191 orang dan mayoritas responden adalah pria. Sebagian besar responden berusia 24-28 tahun dan sebagian besar responden juga berasal dari Jawa Tengah. Selain itu, metode analisis data yang digunakan dalam penelitian ini yaitu SEM-PLS dan pengujian hipotesis melalui *path coefficient* serta pengujian mediasi melalui *specific indirect effect* yang terdapat di SmartPLS. Oleh karena itu, peneliti akan menjelaskan lebih lanjut terkait hasil analisis data penelitian ini sebagai berikut:

1. *Green brand image* memiliki pengaruh positif terhadap *green word of mouth*, *green satisfaction*, dan *green loyalty*. Pengaruh ini mencerminkan bagaimana *green brand image* dapat mendorong konsumen untuk berbicara positif tentang produk (*green word of mouth*), meningkatkan *green satisfaction* konsumen terhadap produk, serta memperkuat *green loyalty* konsumen. Di dalam penelitian ini, *green brand image* memiliki pengaruh paling besar terhadap *green satisfaction*.
2. *Green satisfaction* berpengaruh positif terhadap *green loyalty* dan *green word of mouth*. Hal ini menunjukkan bahwa *green satisfaction* tidak hanya memperkuat *green loyalty* konsumen terhadap merek tersebut, tetapi juga mendorong konsumen untuk berbicara positif tentang pengalaman konsumen kepada orang lain (*green word of mouth*). Di dalam penelitian ini, *green satisfaction* memiliki pengaruh paling besar terhadap *green word of mouth*.
3. *Green loyalty* berpengaruh positif terhadap *green word of mouth*. *Green loyalty* dapat meningkatkan kemungkinan konsumen untuk berbagi pengalaman positif tersebut dengan orang lain (*green word of mouth*).

4. *Green satisfaction* dapat memediasi pengaruh antara *green brand image* terhadap *green word of mouth*. Ini berarti *green satisfaction* memainkan peran penting dalam memperkuat hubungan antara *green brand image* terhadap keinginan konsumen untuk berbicara tentang merek tersebut (*green word of mouth*).
5. *Green loyalty* tidak dapat memediasi pengaruh antara *green brand image* terhadap *green word of mouth*. Ini berarti bahwa meskipun *green loyalty* tinggi, hal tersebut tidak secara langsung mempengaruhi seberapa banyak mereka akan berbicara tentang merek tersebut berdasarkan *green brand image* yang positif.
6. *Green satisfaction* dapat memediasi pengaruh antara *green brand image* terhadap *green loyalty*. Ini menunjukkan bahwa *green satisfaction* berperan penting dalam memperkuat hubungan antara *green brand image* terhadap *green loyalty*.
7. *Green loyalty* dapat memediasi pengaruh antara *green satisfaction* terhadap *green word of mouth*. Ini menunjukkan bahwa *green satisfaction* dapat meningkatkan *green loyalty*, yang pada gilirannya mendorong konsumen untuk berbicara positif tentang merek tersebut kepada orang lain (*green word of mouth*).

5.2 Implikasi Manajerial

Pada bagian ini, peneliti akan memaparkan implikasi manajerial yang ditujukan kepada Teh Kotak. Implikasi manajerial mengacu pada strategi yang harus dilakukan oleh Teh Kotak dalam meningkatkan bisnisnya agar lebih baik. Oleh karena itu, peneliti akan menjelaskan lebih lanjut terkait implikasi manajerial dalam penelitian ini sebagai berikut:

1. Teh Kotak perlu memiliki strategi pemasaran yang tepat dengan cara meningkatkan dan mempertahankan *green brand image* di tengah persaingan yang semakin ketat pada bisnis minuman kemasan. Teh Kotak harus menjadi

perusahaan yang ramah lingkungan dan memiliki kemasan yang ramah lingkungan serta menjaga lingkungan yang berkelanjutan. Hal ini tidak hanya meningkatkan citra dan reputasi Teh Kotak sebagai perusahaan yang ramah lingkungan, tetapi juga berkontribusi dalam membangun *green word of mouth* yang kuat. Dengan demikian, semakin tinggi *green brand image* yang dimiliki oleh Teh Kotak, maka *green word of mouth* konsumennya pada Teh Kotak mencakup hal-hal yang positif.

2. Teh Kotak harus tetap konsisten dengan menggunakan bahan kemasan minuman yang ramah lingkungan dan standar produksi yang memperhatikan lingkungan. Hal ini dapat meningkatkan *green satisfaction* konsumen pada produk Teh Kotak yang dimana konsumen merasa senang telah memilih untuk membeli produk Teh Kotak yang ramah lingkungan dan menganggap pembelian produk dari Teh Kotak merupakan pilihan yang tepat untuk menjaga lingkungan. Selain itu, *green satisfaction* yang tinggi dapat mempengaruhi *green word of mouth* konsumen pada produk Teh Kotak.

3. Teh Kotak dapat menekankan nilai-nilai keberlanjutan pada bisnisnya sehingga mampu menciptakan *green loyalty* yang kuat pada produk Teh Kotak. Konsumen yang mencerminkan *green loyalty* pada produk Teh Kotak akan lebih memilih Teh Kotak dibanding merek lain karena kemasannya yang ramah lingkungan dan berencana terus membeli produk Teh Kotak sebagai produk yang ramah lingkungan. *Green loyalty* juga dapat mempengaruhi *green word of mouth* yang dimana semakin tinggi *green loyalty* konsumen pada produk Teh Kotak, maka *green word of mouth* konsumen terhadap produk Teh Kotak juga semakin baik. Dapat dikatakan bahwa konsumen akan menginspirasi orang lain untuk membeli produk Teh Kotak dan merekomendasikan produk Teh Kotak kepada orang lain karena memiliki kinerja lingkungannya yang baik.

4. Untuk perusahaan dalam industri minuman kemasan yang sejalan dengan produk seperti Teh Kotak, penting untuk fokus pada inovasi produk berkelanjutan dengan pengembangan produk yang ramah lingkungan. Hal ini melibatkan penggunaan bahan baku yang dapat didaur ulang serta strategi untuk mengurangi

jejak karbon selama proses produksi. Selain itu, menjaga komunikasi yang jelas dan transparan tentang komitmen perusahaan terhadap praktik lingkungan yang bertanggung jawab sangat penting. Ini dapat dilakukan melalui label produk yang informatif serta kampanye aktif di media sosial yang mengedukasi konsumen tentang nilai-nilai keberlanjutan yang dianut perusahaan. Dengan demikian, perusahaan dapat membangun *brand image* yang kuat sebagai pemimpin dalam inovasi dan tanggung jawab lingkungan di industri yang semakin peka terhadap isu-isu keberlanjutan.

5. Konsumen memiliki peran penting dalam mendukung keberlanjutan dengan memilih produk yang menunjukkan komitmen terhadap praktik lingkungan yang baik. Salah satu cara adalah dengan memilih produk yang menggunakan bahan baku yang dapat didaur ulang atau memiliki kemasan yang ramah lingkungan. Selain itu, memilih produk-produk yang memiliki sertifikasi keberlanjutan dapat membantu konsumen membuat keputusan yang lebih baik dalam memilih produk yang mendukung pelestarian lingkungan. Dengan memilih produk-produk ini, konsumen secara aktif berkontribusi terhadap upaya perlindungan lingkungan dan mendukung perusahaan-perusahaan yang berkomitmen pada praktik bisnis yang bertanggung jawab.

5.3 Keterbatasan Penelitian

Pada bagian ini, peneliti akan menyampaikan beberapa keterbatasan penelitian yang terdapat dalam penelitian ini. Keterbatasan penelitian dapat dijadikan sebagai panduan dan pertimbangan bagi penelitian penelitian selanjutnya berdasarkan hasil penelitian yang telah didapatkan. Oleh karena itu, peneliti akan menjelaskan lebih lanjut terkait keterbatasan penelitian ini sebagai berikut:

1. Pada penelitian ini kriteria sampel hanya berdasarkan pernah mengonsumsi Teh Kotak. Hal ini menyebabkan kurang mengetahui tingkat *loyalty* konsumen pada produk Teh Kotak.
2. Di dalam kriteria pemilihan responden, tidak menanyakan apakah responden pernah membagikan word of mouth ke orang lain secara langsung/online

3. Di dalam kuisisioner, peneliti belum menambahkan informasi mengenai kemasan FSC (*Forest Stewardship Council*) yang berhubungan dengan karakteristik keberlanjutan

5.4 Saran Penelitian Selanjutnya

Pada bagian ini, peneliti akan menyajikan beberapa saran bagi peneliti lain yang ingin meneliti atau mengembangkan penelitian serupa. Saran dalam penelitian ini bertujuan untuk memberikan masukan dan membantu peneliti lain untuk mendapatkan hasil penelitian yang lebih baik. Oleh karena itu, peneliti akan menjelaskan lebih lanjut terkait saran bagi penelitian selanjutnya sebagai berikut:

1. Untuk penelitian selanjutnya dapat menambahkan kriteria sampel yang mencakup *loyalty* konsumen pada produk Teh Kotak. Misalnya, pernah mengonsumsi produk Teh Kotak lebih dari 3 kali.
2. Untuk penelitian selanjutnya, disarankan untuk menambahkan dimensi baru dalam kriteria pemilihan responden, yaitu dengan memasukkan pertanyaan apakah responden pernah membagikan pengalaman atau informasi tentang produk kepada orang lain, baik secara langsung maupun melalui platform *online*.
3. Untuk penelitian selanjutnya perlu menambahkan informasi kepada responden dalam kuesioner tentang karakteristik keberlanjutan dari produk Teh Kotak atau kemasan FSC (*Forest Stewardship Council*).
4. Untuk penelitian selanjutnya perlu memperluas cakupan untuk meneliti pengaruh *green brand image*, *green satisfaction*, *green loyalty*, dan *green word of mouth* tidak hanya pada generasi milenial tetapi juga pada generasi lain, seperti generasi Z atau generasi X. Hal ini akan memberikan pemahaman yang lebih komprehensif tentang bagaimana faktor-faktor tersebut mempengaruhi perilaku konsumen dari berbagai kelompok usia, serta memungkinkan perbandingan yang lebih mendalam antara preferensi dan respons terhadap produk ramah lingkungan di antara generasi yang berbeda.

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LAMPIRAN

Lampiran 1 Kuisisioner

PENGARUH *GREEN BRAND IMAGE*, *GREEN SATISFACTION*, DAN *GREEN LOYALTY* TERHADAP *GREEN WORD OF MOUTH* PADA GENERASI MILENIAL (STUDI PADA PRODUK MINUMAN TEH KOTAK)

Halo, Perkenalkan
nama saya Yoshua Caesa Hantojo, mahasiswa S1 Program
Studi Manajemen, Fakultas Bisnis dan Ekonomika, Universitas Atma Jaya
Yogyakarta.

Saat
ini saya sedang melakukan penelitian untuk penyusunan skripsi dengan judul "**PENGARUH
GREEN BRAND IMAGE, *GREEN SATISFACTION*, DAN *GREEN LOYALTY* TERHADAP
GREEN WORD OF MOUTH PADA GENERASI MILENIAL (STUDI PADA PRODUK MINUMAN
TEH KOTAK)**".

Berkaitan dengan hal tersebut, saya memohon kesedian saudara/i untuk mengisi
kuisisioner di bawah ini dengan jujur dan objektif. Seluruh informasi yang
dibagikan akan digunakan untuk kebutuhan penelitian dan akan
dirahasiakan.

Terima

Terima

kasih atas ketersediaan dan partisipasi Anda dalam mengisi kuesioner ini. Jika anda memiliki pertanyaan, silakan hubungi saya di :

Email:

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Hormat

saya, Yoshua Caesa Hantojo.

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 Tidak dibagikan

* Menunjukkan pertanyaan yang wajib diisi

Email *

Jawaban Anda

Berikutnya

Kosongkan formulir

PENGARUH GREEN BRAND IMAGE, GREEN SATISFACTION, DAN GREEN LOYALTY TERHADAP GREEN WORD OF MOUTH PADA GENERASI MILENIAL (STUDI PADA PRODUK MINUMAN TEH KOTAK)

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Tidak dibagikan

* Menunjukkan pertanyaan yang wajib diisi

Pertanyaan Filter

Apakah anda termasuk Generasi Milenial (Kelahiran tahun 1980 – 2000) ? *

☐ Ya

☐ Tidak (jika tidak, tidak bisa melanjutkan kuesioner)

Kembali Berikutnya Kosongkan formulir

Jangan pernah mengirimkan sandi melalui Google Formulir.

PENGARUH GREEN BRAND IMAGE, GREEN SATISFACTION, DAN GREEN LOYALTY TERHADAP GREEN WORD OF MOUTH PADA GENERASI MILENIAL (STUDI PADA PRODUK MINUMAN TEH KOTAK)

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Tidak dibagikan

* Menunjukkan pertanyaan yang wajib diisi

Pertanyaan Filter

Apakah anda mengetahui Teh Kotak? *

- ☐ Ya
- ☐ Tidak (jika tidak, tidak bisa melanjutkan kuesioner)

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Tidak dibagikan

* Menunjukkan pertanyaan yang wajib diisi

Pertanyaan Filter

Apakah anda pernah mengonsumsi Teh Kotak? *

- ☐ Ya
- ☐ Tidak (jika tidak, tidak bisa melanjutkan kuesioner)

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Demografi Responden

Jenis Kelamin *

- ☐ Pria
- ☐ Wanita

Usia *

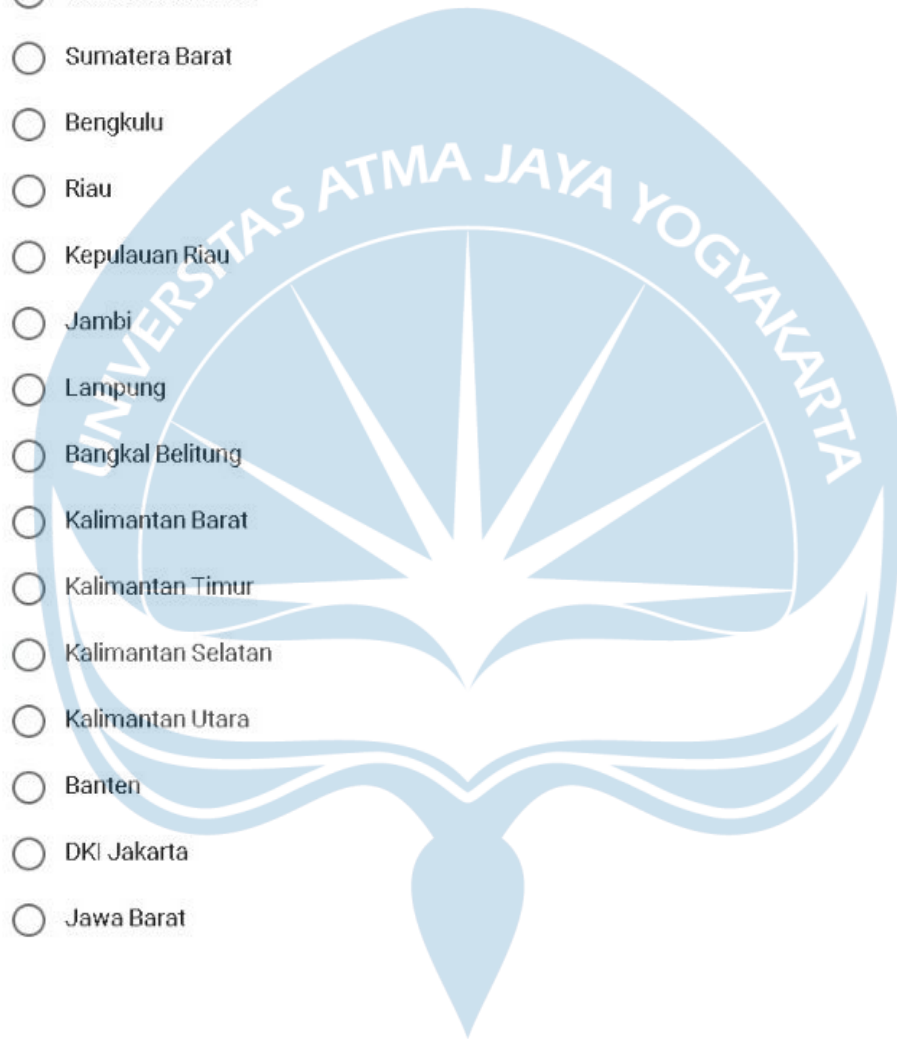
- ☐ 24-28 Tahun
- ☐ 28,1-33 Tahun
- ☐ 33,1-38 Tahun
- ☐ 38,1-43 Tahun

Asal Daerah *

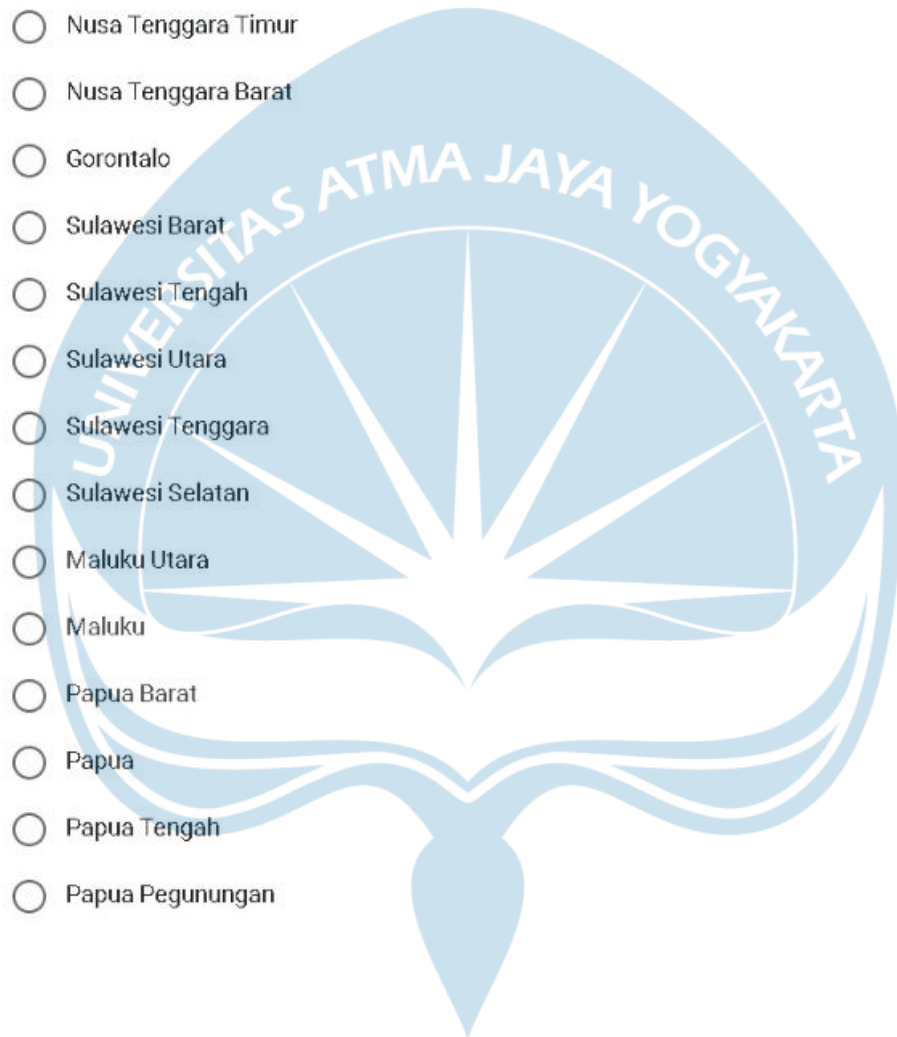
- ☐ Nanggroe Aceh Darussalam
- ☐ Sumatera Utara
- ☐ Sumatera Selatan
- ☐ Sumatera Barat

Asal Daerah *

- ☐ Nanggroe Aceh Darussalam
- ☐ Sumatera Utara
- ☐ Sumatera Selatan
- ☐ Sumatera Barat
- ☐ Bengkulu
- ☐ Riau
- ☐ Kepulauan Riau
- ☐ Jambi
- ☐ Lampung
- ☐ Bangka Belitung
- ☐ Kalimantan Barat
- ☐ Kalimantan Timur
- ☐ Kalimantan Selatan
- ☐ Kalimantan Utara
- ☐ Banten
- ☐ DKI Jakarta
- ☐ Jawa Barat



- ☐ Jawa Tengah
- ☐ Daerah Istimewa Yogyakarta
- ☐ Jawa Timur
- ☐ Bali
- ☐ Nusa Tenggara Timur
- ☐ Nusa Tenggara Barat
- ☐ Gorontalo
- ☐ Sulawesi Barat
- ☐ Sulawesi Tengah
- ☐ Sulawesi Utara
- ☐ Sulawesi Tenggara
- ☐ Sulawesi Selatan
- ☐ Maluku Utara
- ☐ Maluku
- ☐ Papua Barat
- ☐ Papua
- ☐ Papua Tengah
- ☐ Papua Pegunungan



☐ Papua Barat Daya

Status sosial *

☐ Mahasiswa/Pelajar

☐ Wiraswasta

☐ Karyawan Swasta

☐ Pegawai Negeri Sipil

☐ Yang lain:

Pendapatan per-bulan *

☐ <Rp 2.000.000

☐ Rp 2.000.000 - Rp 3.500.000

☐ Rp 3.500.001 - Rp 5.000.000

☐ Rp 5.000.001 - Rp 6.500.000

☐ >Rp 6.500.000

Kembali

Berikutnya

Kosongkan formulir

Green Brand Image

Responden dimohon menjawab pertanyaan yang diajukan dengan memilih salah satu jawaban yang relevan dengan opini responden. Jawaban akan diklasifikasikan menjadi beberapa pilihan, yaitu :

- 1 = Sangat Tidak Setuju (STS)
- 2 = Tidak Setuju (TS)
- 3 = Netral (N)
- 4 = Setuju (S)
- 5 = Sangat Setuju (SS)

Teh Kotak dikenal sebagai perusahaan yang ramah lingkungan.*

	1	2	3	4	5	
Sangat Tidak Setuju	☐	☐	☐	☐	☐	Sangat Setuju

Teh Kotak memiliki reputasi sebagai merek yang ramah lingkungan.*

	1	2	3	4	5	
Sangat Tidak Setuju	☐	☐	☐	☐	☐	Sangat Setuju

Teh Kotak memiliki reputasi sebagai merek yang memiliki kemasan ramah lingkungan *

	1	2	3	4	5	
Sangat Tidak Setuju	☐	☐	☐	☐	☐	Sangat Setuju

Merek Teh Kotak memiliki kinerja sebagai perusahaan yang ramah lingkungan. *

	1	2	3	4	5	
Sangat Tidak Setuju	☐	☐	☐	☐	☐	Sangat Setuju

Merek Teh Kotak memiliki reputasi dalam hal menjaga lingkungan yang berkelanjutan. *

	1	2	3	4	5	
Sangat Tidak Setuju	☐	☐	☐	☐	☐	Sangat Setuju

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Anda pernah mengirimkan sandi melalui Google Formulir.

Green Satisfaction

Responden dimohon menjawab pertanyaan yang diajukan dengan memilih salah satu jawaban yang relevan dengan opini responden. Jawaban akan diklasifikasikan menjadi beberapa pilihan, yaitu :

1 = Sangat Tidak Setuju (STS)

2 = Tidak Setuju (TS)

3 = Netral (N)

4 = Setuju (S)

5 = Sangat Setuju (SS)

Saya senang telah memilih untuk membeli produk Teh Kotak yang ramah lingkungan. *

	1	2	3	4	5	
Sangat Tidak Setuju	☐	☐	☐	☐	☐	Sangat Setuju

Saya menganggap pembelian produk dari Teh Kotak merupakan pilihan tepat untuk menjaga lingkungan. *

	1	2	3	4	5	
Sangat Tidak Setuju	☐	☐	☐	☐	☐	Sangat Setuju

1 2 3 4 5

Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Saya merasa puas dengan membeli Teh Kotak karena mendukung keberlanjutan lingkungan. *

1 2 3 4 5

Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Saya merasa puas dengan kinerja produk Teh Kotak yang ramah lingkungan. *

1 2 3 4 5

Sangat Tidak Setuju ☐ ☐ ☐ ☐ ☐ Sangat Setuju

Kembali **Berikutnya** **Kosongkan formulir**

Anda belum pernah mengirimkan sandi melalui Google Formulir.

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Google Formulir

Green Loyalty

Responden dimohon menjawab pertanyaan yang diajukan dengan memilih salah satu jawaban yang relevan dengan opini responden. Jawaban akan diklasifikasikan menjadi beberapa pilihan, yaitu :

1 = Sangat Tidak Setuju (STS)

2 = Tidak Setuju (TS)

3 = Netral (N)

4 = Setuju (S)

5 = Sangat Setuju (SS)

Saya mau membeli kembali Teh Kotak yang ramah lingkungan.*

	1	2	3	4	5	
Sangat Tidak Setuju	☐	☐	☐	☐	☐	Sangat Setuju

Saya lebih memilih Teh Kotak dibanding merek lain karena kemasannya yang ramah lingkungan.*

	1	2	3	4	5	
Sangat Tidak Setuju	☐	☐	☐	☐	☐	Sangat Setuju

Sangat Tidak Setuju

☐☐☐☐☐

Sangat Setuju

Saya tidak ingin mengganti merek Teh Kotak dengan merek lain, karena kualitas *
ramah lingkungan yang dimilikinya.

1

2

3

4

5

Sangat Tidak Setuju

☐☐☐☐☐

Sangat Setuju

Saya berencana terus membeli produk Teh Kotak sebagai produk yang ramah *
lingkungan.

1

2

3

4

5

Sangat Tidak Setuju

☐☐☐☐☐

Sangat Setuju

Kembali

Berikutnya

Kosongkan formulir

Jangan pernah mengirimkan sandi melalui Google Formulir.

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Google Formulir

Green Word Of Mouth

Responden dimohon menjawab pertanyaan yang diajukan dengan memilih salah satu jawaban yang relevan dengan opini responden. Jawaban akan diklasifikasikan menjadi beberapa pilihan, yaitu :

- 1 = Sangat Tidak Setuju (STS)
- 2 = Tidak Setuju (TS)
- 3 = Netral (N)
- 4 = Setuju (S)
- 5 = Sangat Setuju (SS)

Saya sangat menyarankan produk Teh Kotak karena reputasi baiknya dalam hal lingkungan. *

	1	2	3	4	5	
Sangat Tidak Setuju	☐	☐	☐	☐	☐	Sangat Setuju

Saya merekomendasikan produk Teh Kotak karena mendukung ramah lingkungan. *

	1	2	3	4	5	
Sangat Tidak Setuju	☐	☐	☐	☐	☐	Sangat Setuju

Sangat Tidak Setuju

☐☐☐☐☐

Sangat Setuju

Karena Teh Kotak ramah lingkungan, saya akan menginspirasi orang lain untuk membelinya. *

1

2

3

4

5

Sangat Tidak Setuju

☐☐☐☐☐

Sangat Setuju

Saya merekomendasikan produk Teh Kotak kepada orang lain karena memiliki kinerja lingkungannya yang baik. *

1

2

3

4

5

Sangat Tidak Setuju

☐☐☐☐☐

Sangat Setuju

Kembali

Kirim

Kosongkan formulir

Jangan pernah mengirimkan sandi melalui Google Formulir.

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Google Formulir

Lampiran 2 Kuisiener Asli

Variabel	indikator
Green Brand Image Chen et al (2020)	1. This bank brand is widely recognized as the benchmark for environmentally friendly development. 2. This bank brand has an impeccable ecological reputation. 3. The bank brand has exceptional features from an environmental point of view. 4. When it comes to the environment performance, this bank the brand does a remarkable job. 5. This bank brand is reliable in terms of sustainable development.

Variabel	indikator
Green satisfaction Chen (2010)	1. You are happy with your decision to purchase this product/service from this bank due to its favorable environmental image. 2. Due to the environmental functionality of this product/service from this bank, you consider purchasing this product/service is a wise option. 3. You are happy with your purchase of this product/service from this bank since it is environmentally friendly. 4. You are satisfied with this environmentally friendly product/service performance

Variabel	indikator
Green Loyalty Chen (2013)	1. I am willing to buy back the product/ services based on the company's environmental performance. 2. I like the brand over other brands when shopping because of its green functionality. 3. I rarely think about a brand change because of the environmental qualities inherent in that brand. 4. Due to the brand's environmental friendliness, I intend to keep buying this bank products/services.

Variabel	indikator
Green Word Of Mouth Molinari et al (2008)	1. We would strongly recommend this product/service due to its eco-friendly image. 2. We would recommend this product/ service because of its environmental functionality. 3. Since this product/service is environmentally friendly, We would inspire others to buy the product; 4. We would recommend this product/ service to others for its environmental performance

Lampiran 3 Profil Responden

Email	Apakah anda termasuk Generasi Milenial (Kelahiran tahun 1980 – 2000) ?	Apakah anda mengetahui Teh Kotak?	Apakah anda pernah mengonsumsi Teh Kotak?	Jenis Kelamin	Usia	Asal Daerah	Status sosial	Pendapatan per-bulan
Yosuacaesa2323@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
angeliachri@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Daerah Istimewa Yogyakarta	Mahasiswa/Pelajar	<Rp 2.000.000
200218001@students.uajy.ac.id	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
falahridhiawan@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Timur	Mahasiswa/Pelajar	<Rp 2.000.000
Elvarettarosabel@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Daerah Istimewa Yogyakarta	Wirausaha	Rp 2.000.000 - Rp 3.500.000
nauffalmuh@mail.ugm.ac.id	Ya	Ya	Ya	Pria	24-28 Tahun	Daerah Istimewa Yogyakarta	Mahasiswa/Pelajar	Rp 5.000.001 - Rp 6.500.000
232020015@student.uksw.edu	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	<Rp 2.000.000
yohanacaresa@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Banten	Karyawan Swasta	>Rp 6.500.000

thomasraditya64@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	<Rp 2.000.000
dion.advent@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	<Rp 2.000.000
gpadiel245@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Bali	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
luspriska@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Daerah Istimewa Yogyakarta	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
azarielalbert11@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	<Rp 2.000.000
eunike.chrysensia@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Bali	Mahasiswa/Pelajar	<Rp 2.000.000
alexannderjuann@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	<Rp 2.000.000
komangaditya999@yahoo.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Bali	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
budiprasetyodimas23@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Daerah Istimewa Yogyakarta	Mahasiswa/Pelajar	<Rp 2.000.000
sherlymelianag@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
Shelmer14612@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
sigithantojo@gmail.com	Ya	Ya	Ya	Pria	38,1-43 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
esthersusilowati12@gmail.com	Ya	Ya	Ya	Wanita	38,1-43 Tahun	Jawa Tengah	Wiraswasta	Rp 5.000.001 - Rp 6.500.000

hadiansyahrobie23@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Timur	Pegawai Negeri Sipil	Rp 5.000.001 - Rp 6.500.000
enrique.stephan22@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Jawa Barat	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
mariadaryanto@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Jawa Timur	Wiraswasta	>Rp 6.500.000
kelvinval1221@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	DKI Jakarta	Pegawai Negeri Sipil	>Rp 6.500.000
Evelyn.setiadi@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Barat	Mahasiswa/Pelajar	Rp 3.500.001 - Rp 5.000.000
Ignatiusanggoro12@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Jawa Timur	Mahasiswa/Pelajar	Rp 3.500.001 - Rp 5.000.000
Yonathan.ricky1@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Jawa Timur	Wiraswasta	>Rp 6.500.000
myraaslava@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	Rp 5.000.001 - Rp 6.500.000
yudha.saputra23@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Jawa Tengah	Wiraswasta	Rp 5.000.001 - Rp 6.500.000
dandiinugraha99@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
cahayanabila@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Sumatera Utara	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
chelcell88@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Barat	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000

natasyadamayanti@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Riau	Mahasiswa/Pelajar	<Rp 2.000.000
teguhhpriyono6@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	DKI Jakarta	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
arvianwahyudii@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Banten	Karyawan Swasta	<Rp 2.000.000
putrapratama63@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Jambi	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
vinaarahayu097@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Daerah Istimewa Yogyakarta	Pegawai Negeri Sipil	Rp 5.000.001 - Rp 6.500.000
ahmadnurdianayah@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	DKI Jakarta	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
iqbalfransiskus@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
dennyun91@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Timur	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
iwanirawaan@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Jawa Barat	Mahasiswa/Pelajar	Rp 3.500.001 - Rp 5.000.000
revanmaulana@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jambi	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
indrasaputtraa@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Jawa Tengah	Pegawai Negeri Sipil	Rp 5.000.001 - Rp 6.500.000
syafiraputrii98@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Bangkal Belitung	Wiraswasta	Rp 5.000.001 - Rp

								6.500.000
rechel.hel44@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Sumatera Barat	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
sintaauliia@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Bali	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
rismanurhariah34@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Sumatera Barat	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
sendyan.66@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	DKI Jakarta	Pegawai Negeri Sipil	Rp 5.000.001 - Rp 6.500.000
arienariantii@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Lampung	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
diandraputtrii@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Jambi	Pegawai Negeri Sipil	>Rp 6.500.000
zidan.da@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Banten	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
sekaradipeeni56@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Jawa Barat	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
destiaapriia123@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	DKI Jakarta	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
silviaoliviia@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Sumatera Utara	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
zefanyaput65@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Sumatera Selatan	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000

faniah571@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Sumatera Utara	Pegawai Negeri Sipil	Rp 3.500.001 - Rp 5.000.000
aryandika12@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Daerah Istimewa Yogyakarta	Pegawai Negeri Sipil	Rp 3.500.001 - Rp 5.000.000
tyalistia@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Riau	Pegawai Negeri Sipil	>Rp 6.500.000
tripramana@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Kalimantan Timur	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
andreantona@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Sulawesi Utara	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
yogisaputraa@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Jambi	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
fahrulrozi@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Bengkulu	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
meifitadmayanti76@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Sumatera Barat	Pegawai Negeri Sipil	Rp 3.500.001 - Rp 5.000.000
kiranafitri06@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Sumatera Selatan	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
vanimeitawanta02@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	DKI Jakarta	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
freyagenesya77@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Sumatera Utara	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
stevanpaulus60@g	Ya	Ya	Ya	Pria	24-28 Tahun	Maluku Utara	Mahasiswa/Pelajar	Rp 2.000.000

mail.com							ajar	- Rp 3.500.000
putriianna22@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Bali	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
kendricksanjaya@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Riau	Mahasiswa/Pelajar	Rp 3.500.001 - Rp 5.000.000
keenanalndy@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Bangkal Belitung	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
adeevasyllaa@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	DKI Jakarta	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
srilarassti@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Lampung	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
delisandrafesha@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	DKI Jakarta	Pegawai Negeri Sipil	Rp 3.500.001 - Rp 5.000.000
Mutianugraheni@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Maluku Utara	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
Julianapuspita@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Banten	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
sarikharisma@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Kalimantan Timur	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
Rezarajadian@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Sulawesi Selatan	Pegawai Negeri Sipil	Rp 3.500.001 - Rp 5.000.000
Vionavintiana@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Kepulauan	Karyawan	Rp 3.500.001

ail.com						Riau	Swasta	- Rp 5.000.000
gstabr1@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Barat	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
revalinayu@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	DKI Jakarta	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
erikasavit@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	DKI Jakarta	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
ryanaldafa@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Barat	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
ilhambirawan@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Sumatera Barat	Karyawan Swasta	Rp 2.000.000 - Rp 3.500.000
renatazahra@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Jawa Timur	Pegawai Negeri Sipil	Rp 3.500.001 - Rp 5.000.000
giselmaff65@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Sulawesi Selatan	Wiraswasta	>Rp 6.500.000
rizkyabib64@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Timur	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
yuanitavika173@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Jawa Barat	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
ferihariawan16@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Jawa Tengah	Pegawai Negeri Sipil	Rp 5.000.001 - Rp 6.500.000
itsnanad7@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Bengkulu	Mahasiswa/Pelajar	Rp 2.000.000 - Rp

								3.500.000
mal.malik27@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	DKI Jakarta	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
ak.baradhit@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Sumatera Barat	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
mas.ayuindrawati@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Lampung	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
farriednugroho@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Timur	Pegawai Negeri Sipil	Rp 3.500.001 - Rp 5.000.000
mutmutkhaerani@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Jawa Tengah	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
itsstev.en@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Kepulauan Riau	Karyawan Swasta	Rp 2.000.000 - Rp 3.500.000
ajiesantoso76@gmail.com	Ya	Ya	Ya	Pria	38,1-43 Tahun	Jawa Tengah	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
aboutmeisyahh23@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	DKI Jakarta	Pegawai Negeri Sipil	Rp 2.000.000 - Rp 3.500.000
clarasis.wati17@gmail.clm	Ya	Ya	Ya	Wanita	24-28 Tahun	Daerah Istimewa Yogyakarta	Mahasiswa/Pelajar	Rp 3.500.001 - Rp 5.000.000
nataliaputrihiy@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Jawa Barat	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
dellanurjanah1@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Lampung	Wiraswasta	Rp 2.000.000 - Rp

								3.500.000
Firaazahraanita@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Riau	Wiraswasta	Rp 2.000.000 - Rp 3.500.000
dewiia1@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jambi	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
Faradinaamelia@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Karyawan Swasta	Rp 2.000.000 - Rp 3.500.000
Ardinaazahra11@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Jawa Timur	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
Ferdiansyahsaputra@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Bengkulu	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
Ginasyafildah@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Lampung	Pegawai Negeri Sipil	>Rp 6.500.000
Putramahendra@gmail.com	Ya	Ya	Ya	Pria	38,1-43 Tahun	Kalimantan Selatan	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
elina1@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Timur	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
Rezanurfiansyah@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Kalimantan Barat	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
Dinalusiana11@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Riau	Pegawai Negeri Sipil	Rp 3.500.001 - Rp 5.000.000
Lauranadwisa@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	DKI Jakarta	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000

ziz432412@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Sumatera Barat	Pegawai Negeri Sipil	Rp 3.500.001 - Rp 5.000.000
cantikaa1@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Barat	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
agusanto@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Sumatera Utara	Karyawan Swasta	Rp 2.000.000 - Rp 3.500.000
aleasi1@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Lampung	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
indahlia1@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Daerah Istimewa Yogyakarta	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
adindamana637@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Sumatera Selatan	Mahasiswa/Pelajar	<Rp 2.000.000
claudio1@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Bengkulu	Pegawai Negeri Sipil	Rp 5.000.001 - Rp 6.500.000
asepta1@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Jawa Barat	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
nananinu637@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Bali	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
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karmila1@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
aenihsj@gmail.com	Ya	Ya	Ya	Pria	38,1-43 Tahun	Banten	Wiraswasta	>Rp

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ayuupratiwiiwi@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	DKI Jakarta	Karyawan Swasta	Rp 2.000.000 - Rp 3.500.000
firamaharani68@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Jawa Barat	Pegawai Negeri Sipil	Rp 3.500.001 - Rp 5.000.000
mariaulllfah82@gmail.com	Ya	Ya	Ya	Wanita	38,1-43 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
irmaazzahra@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Daerah Istimewa Yogyakarta	Wiraswasta	Rp 5.000.001 - Rp 6.500.000
aryamubarak65@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Sumatera Selatan	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
askaamaulnaaa@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Kalimantan Barat	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
yusufkirana24@gmail.com	Ya	Ya	Ya	Pria	38,1-43 Tahun	Sulawesi Barat	Wiraswasta	>Rp 6.500.000
ronysetiaawan649@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Maluku	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
ahmadasraff@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Sulawesi Selatan	Pegawai Negeri Sipil	Rp 3.500.001 - Rp 5.000.000
Farhan@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Sumatera Utara	Karyawan Swasta	<Rp 2.000.000
Aulia@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Sumatera Utara	Karyawan Swasta	<Rp 2.000.000
Akbar@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Sumatera	Karyawan	Rp 2.000.000

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Syahputra@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Kepulauan Riau	Wiraswasta	Rp 2.000.000 - Rp 3.500.000
Budi@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Bengkulu	Karyawan Swasta	Rp 2.000.000 - Rp 3.500.000
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Husni@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Nanggroe Aceh Darussalam	Karyawan Swasta	Rp 2.000.000 - Rp 3.500.000
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bungacintapriawan@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Banten	Mahasiswa/Pelajar	<Rp 2.000.000
oliveoile05@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	DKI Jakarta	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
alanisbinar19@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Lampung	Karyawan Swasta	>Rp 6.500.000
binarcahayapriawan@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Timur	Pegawai Negeri Sipil	>Rp 6.500.000
bunnythebunnies@	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Sumatera	Wiraswasta	>Rp

gmail.com						Barat		6.500.000
sucitamidewi01@gmail.com	Ya	Ya	Ya	Wanita	38,1-43 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
beryllattee00@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Sumatera Utara	Mahasiswa/Pelajar	<Rp 2.000.000
azzahra.bungaacp@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Daerah Istimewa Yogyakarta	Pegawai Negeri Sipil	>Rp 6.500.000
hafizzisaputra@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Bengkulu	freelance	Rp 3.500.001 - Rp 5.000.000
rionmahardikaa@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	DKI Jakarta	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
naylaaraniiii@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Barat	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
lalakamilaaaaaa@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Jawa Tengah	Pegawai Negeri Sipil	Rp 5.000.001 - Rp 6.500.000
abiannsatria@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Timur	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
salsabilabilaaaa000@gmail.com	Ya	Ya	Ya	Wanita	33,1-38 Tahun	Sulawesi Selatan	Pegawai Negeri Sipil	Rp 5.000.001 - Rp 6.500.000
aryadittyaa@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Kalimantan Timur	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
adzkiarayaaa@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Sumatera Selatan	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
sadenisabdullah@g	Ya	Ya	Ya	Pria	33,1-38 Tahun	Sulawesi Utara	Pegawai	>Rp

mail.com							Negeri Sipil	6.500.000
auliaaa.zhraaa@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Daerah Istimewa Yogyakarta	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000
rakaadriaann@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	DKI Jakarta	Mahasiswa/Pelajar	Rp 2.000.000 - Rp 3.500.000
AlexanderYuan@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
Setiawan.bagas17@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Jawa Tengah	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
Arifdwijaya@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Jawa Tengah	Wiraswasta	Rp 3.500.001 - Rp 5.000.000
Mariadaryanto12@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
Mtvlox66@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	>Rp 6.500.000
Rebecapatricia@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Wiraswasta	Rp 5.000.001 - Rp 6.500.000
Sherly1995@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
Bowoseptiadi68	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
aytieks@gmail.com	Ya	Ya	Ya	Wanita	38,1-43 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
Bernardsamuelwongso@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Wiraswasta	Rp 5.000.001 - Rp 6.500.000
Janiecepatricia@g	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Wiraswasta	>Rp

mail.com								6.500.000
Angelia-wahyudi@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Wiraswasta	Rp 5.000.001 - Rp 6.500.000
Graciayolanda88@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Daerah Istimewa Yogyakarta	Wiraswasta	Rp 5.000.001 - Rp 6.500.000
Zendyhimawan\$@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Timur	Wiraswasta	Rp 5.000.001 - Rp 6.500.000
Kelvinvalenthino@yahoo.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Barat	Karyawan Swasta	>Rp 6.500.000
Yonaalexandra@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
Mellyniskandar@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
Ihsanbesarik77@gmail.com	Ya	Ya	Ya	Pria	28,1-33 Tahun	Jawa Barat	Pegawai Negeri Sipil	>Rp 6.500.000
Anselmuscitra27@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
stefannycalista@yahoo.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Daerah Istimewa Yogyakarta	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
Jokosusanto12@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Jawa Timur	Karyawan Swasta	Rp 2.000.000 - Rp 3.500.000
teresamaudy@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
Sigit.setiawan@gmail.com	Ya	Ya	Ya	Pria	33,1-38 Tahun	Jawa Barat	Karyawan Swasta	Rp 3.500.001 - Rp 5.000.000
Kynenovanda@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Wiraswasta	Rp 5.000.001 - Rp

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Samuel12eko@gmail.com	Ya	Ya	Ya	Pria	24-28 Tahun	Jawa Tengah	Mahasiswa/Pelajar	Rp 5.000.001 - Rp 6.500.000
Fumi.funy@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
Dionaxmarshanda11@gmail.com	Ya	Ya	Ya	Wanita	24-28 Tahun	Jawa Tengah	Wiraswasta	>Rp 6.500.000
Tashya.susanti@gmail.com	Ya	Ya	Ya	Wanita	28,1-33 Tahun	Jawa Tengah	Karyawan Swasta	Rp 5.000.001 - Rp 6.500.000

Lampiran 4 Hasil Jawaban Responden

GBI 1	GBI2	GBI3	GBI4	GBI5	GS1	GS2	GS3	GS4	GL1	GL2	GL3	GL4	GWOM1	GWOM2	GWOM3	GWOM4
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Lampiran 5 Hasil Uji Validitas dan Reliabilitas 30 Responden

A. Hasil Uji Validitas

a. Green brand image

		Correlations					
		GBI1	GBI2	GBI3	GBI4	GBI5	GBI_Total
GBI1	Pearson Correlation	1	.478**	.383*	.088	.842**	.746**
	Sig. (2-tailed)		.007	.037	.642	.000	.000
	N	30	30	30	30	30	30
GBI2	Pearson Correlation	.478**	1	.601**	.375*	.518**	.815**
	Sig. (2-tailed)	.007		.000	.041	.003	.000
	N	30	30	30	30	30	30
GBI3	Pearson Correlation	.383*	.601**	1	.339	.434*	.770**
	Sig. (2-tailed)	.037	.000		.067	.017	.000
	N	30	30	30	30	30	30
GBI4	Pearson Correlation	.088	.375*	.339	1	-.031	.544**
	Sig. (2-tailed)	.642	.041	.067		.873	.002
	N	30	30	30	30	30	30
GBI5	Pearson Correlation	.842**	.518**	.434*	-.031	1	.730**
	Sig. (2-tailed)	.000	.003	.017	.873		.000
	N	30	30	30	30	30	30
GBI_Total	Pearson Correlation	.746**	.815**	.770**	.544**	.730**	1
	Sig. (2-tailed)	.000	.000	.000	.002	.000	
	N	30	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

b. Green satisfaction

		Correlations				
		GS1	GS2	GS3	GS4	GS_Total
GS1	Pearson Correlation	1	.401*	.223	.223	.644**
	Sig. (2-tailed)		.028	.236	.237	.000
	N	30	30	30	30	30
GS2	Pearson Correlation	.401*	1	-.095	.294	.533**
	Sig. (2-tailed)	.028		.616	.115	.002
	N	30	30	30	30	30
GS3	Pearson Correlation	.223	-.095	1	.374*	.650**
	Sig. (2-tailed)					
	N					

	Sig. (2-tailed)	.236	.616		.042	.000
	N	30	30	30	30	30
GS4	Pearson Correlation	.223	.294	.374*	1	.767**
	Sig. (2-tailed)	.237	.115	.042		.000
	N	30	30	30	30	30
GS_Total	Pearson Correlation	.644**	.533**	.650**	.767**	1
	Sig. (2-tailed)	.000	.002	.000	.000	
	N	30	30	30	30	30

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

c. Green loyaty

		Correlations				
		GL1	GL2	GL3	GL4	GL Total
GL1	Pearson Correlation	1	.296	.247	.237	.669**
	Sig. (2-tailed)		.112	.187	.206	.000
	N	30	30	30	30	30
GL2	Pearson Correlation	.296	1	.093	.668**	.708**
	Sig. (2-tailed)	.112		.626	.000	.000
	N	30	30	30	30	30
GL3	Pearson Correlation	.247	.093	1	.050	.617**
	Sig. (2-tailed)	.187	.626		.795	.000
	N	30	30	30	30	30
GL4	Pearson Correlation	.237	.668**	.050	1	.666**
	Sig. (2-tailed)	.206	.000	.795		.000
	N	30	30	30	30	30
GL_Total	Pearson Correlation	.669**	.708**	.617**	.666**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

**. Correlation is significant at the 0.01 level (2-tailed).

d. Green word of mouth

		Correlations				
		GWOM1	GWOM2	GWOM3	GWOM4	GWOM Total
GWOM1	Pearson Correlation	1	.355	.222	.355	.738**
	Sig. (2-tailed)		.055	.238	.055	.000

	N	30	30	30	30	30
GWOM2	Pearson Correlation	.355	1	.075	.167	.603**
	Sig. (2-tailed)	.055		.692	.379	.000
	N	30	30	30	30	30
GWOM3	Pearson Correlation	.222	.075	1	.201	.601**
	Sig. (2-tailed)	.238	.692		.287	.000
	N	30	30	30	30	30
GWOM4	Pearson Correlation	.355	.167	.201	1	.655**
	Sig. (2-tailed)	.055	.379	.287		.000
	N	30	30	30	30	30
GWOM_Total	Pearson Correlation	.738**	.603**	.601**	.655**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

B. Hasil Uji Reliabilitas

a. green brand image

Reliability Statistics

Cronbach's	
Alpha	N of Items
.751	5

b. green loyalty

Reliability Statistics

Cronbach's	
Alpha	N of Items
.873	4

c. green word of mouth

Reliability Statistics

Cronbach's	
Alpha	N of Items
.888	4

d. Green satisfaction

Reliability Statistics

Cronbach's	
Alpha	N of Items
.884	4

Lampiran 6 Hasil Olah Data Smart PLS

Construct reliability and validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Green Brand Image	0,749	0,755	0,833	0,501
Green Loyalty	0,739	0,740	0,836	0,561
Green Satisfaction	0,689	0,694	0,812	0,522
Green Word Of Mouth	0,694	0,702	0,814	0,525

Outer Loading

	Green Brand Image	Green Loyalty	Green Satisfaction	Green Word Of Mouth
GBI1	0,792			
GBI2	0,699			
GBI3	0,695			
GBI4	0,699			
GBI5	0,646			
GL1		0,744		
GL2		0,729		
GL3		0,738		
GL4		0,784		
GS1			0,789	
GS2			0,674	

GS3			0,621	
GS4			0,791	
GWOM1				0,784
GWOM2				0,682
GWOM3				0,628
GWOM4				0,791

Cross Loading

	Green Brand Image	Green Loyalty	Green Satisfaction	Green Word Of Mouth
GBI1	0,792	0,559	0,607	0,653
GBI2	0,699	0,504	0,550	0,532
GBI3	0,695	0,493	0,561	0,552
GBI4	0,699	0,507	0,564	0,527
GBI5	0,646	0,422	0,534	0,514
GL1	0,480	0,744	0,437	0,516
GL2	0,557	0,729	0,538	0,520
GL3	0,551	0,738	0,546	0,563
GL4	0,516	0,784	0,571	0,554
GS1	0,569	0,509	0,789	0,599
GS2	0,602	0,530	0,674	0,610
GS3	0,532	0,453	0,621	0,523
GS4	0,589	0,527	0,791	0,622
GWOM1	0,622	0,546	0,610	0,784
GWOM2	0,568	0,549	0,624	0,682

GWOM3	0,471	0,462	0,518	0,628
GWOM4	0,609	0,521	0,611	0,791

R-Square

	R Square	R Square Adjusted
Green Loyalty	0,550	0,545
Green Satisfaction	0,634	0,632
Green Word Of Mouth	0,739	0,735

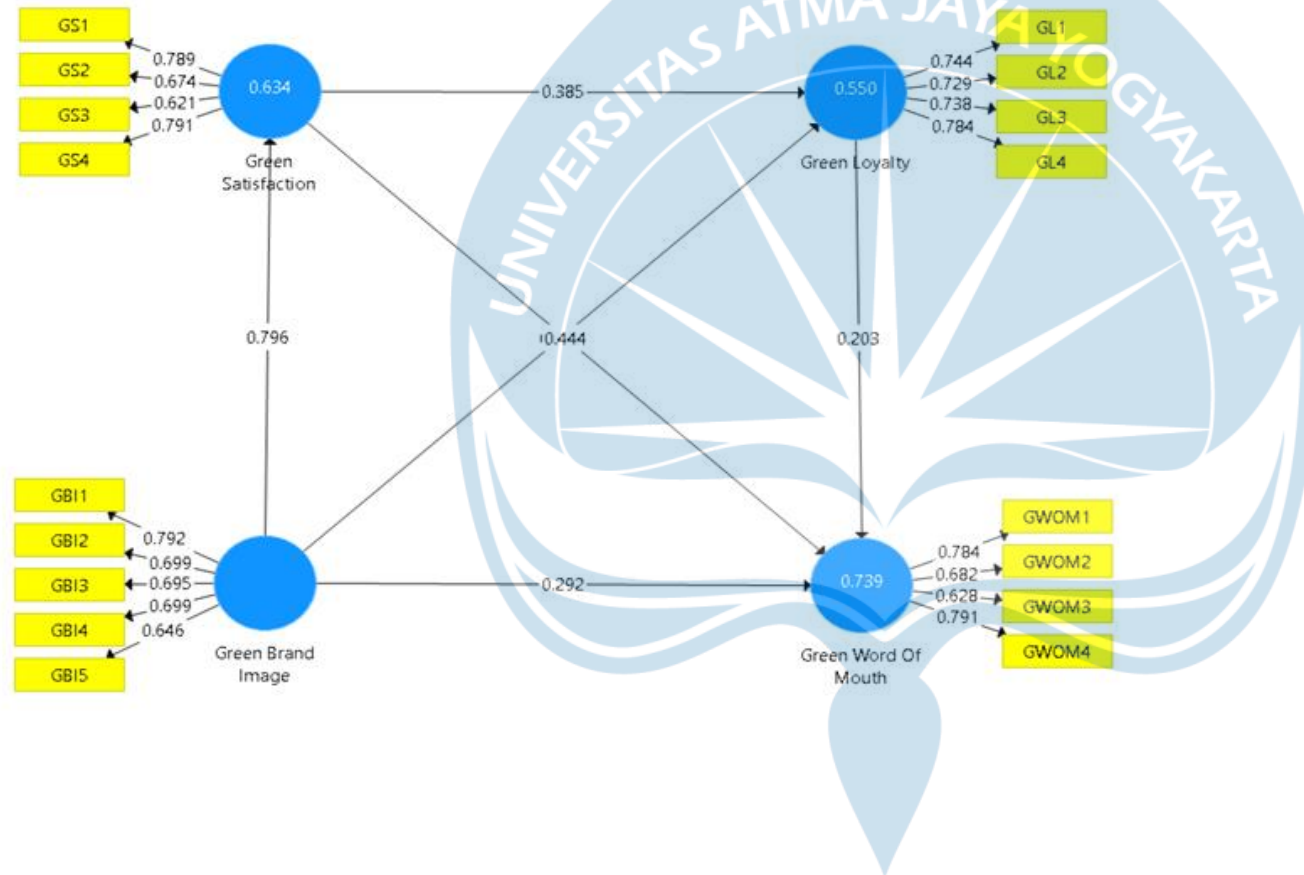
F-square

	Green Brand Image	Green Loyalty	Green Satisfaction	Green Word Of Mouth
Green Brand Image		0,129	1,733	0,106
Green Loyalty				0,071
Green Satisfaction		0,121		0,246
Green Word Of Mouth				

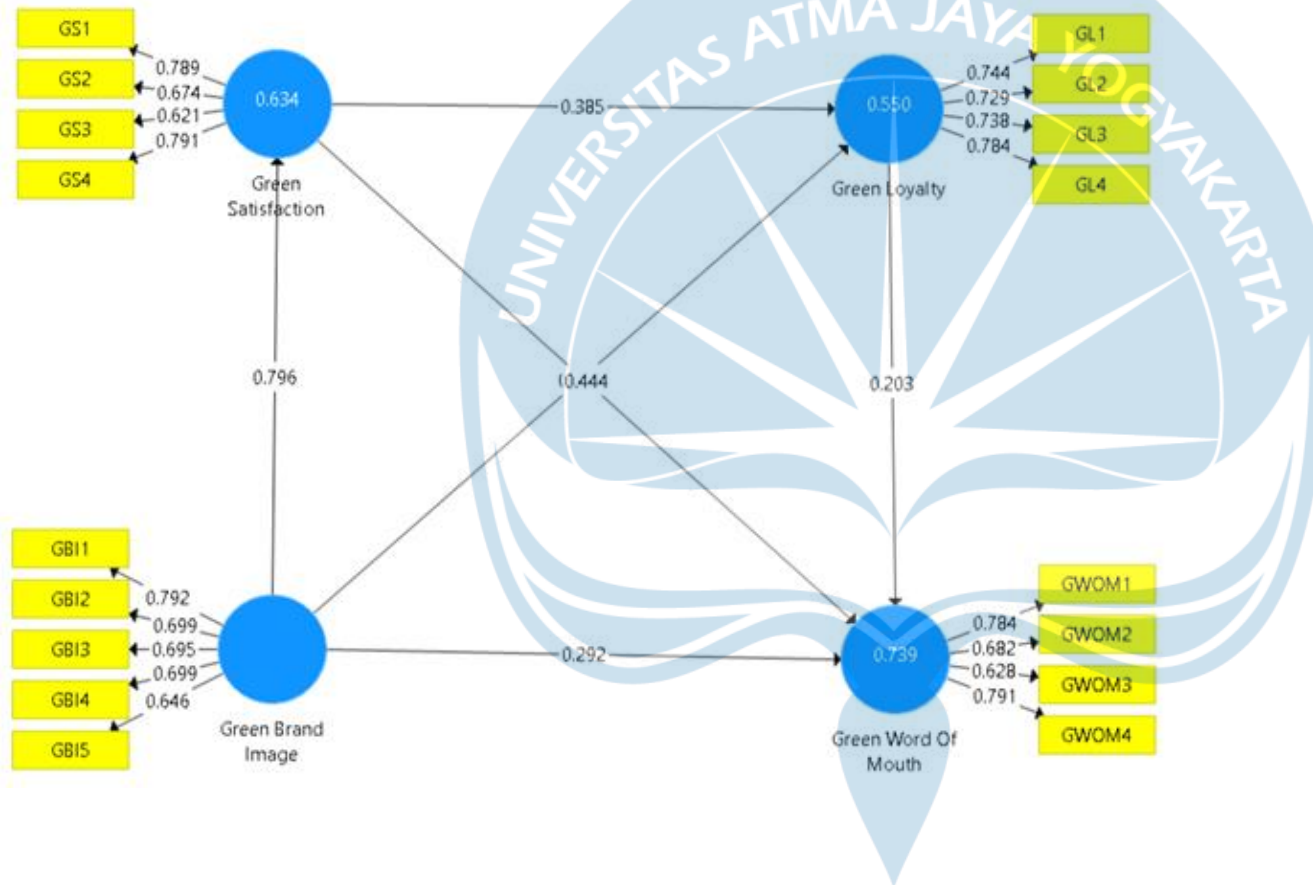
Hasil olah data Bootstrapping

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Green Brand Image -> Green Loyalty	0,397	0,402	0,169	2,351	0,019
Green Brand Image -> Green Satisfaction	0,796	0,788	0,067	11,842	0,000
Green Brand Image -> Green Word Of Mouth	0,292	0,274	0,104	2,795	0,005
Green Loyalty -> Green Word Of Mouth	0,203	0,217	0,084	2,421	0,016
Green Satisfaction -> Green Loyalty	0,385	0,374	0,132	2,909	0,004
Green Satisfaction -> Green Word Of Mouth	0,444	0,441	0,083	5,376	0,000

Model Struktural PLS Algorithm



Model Struktural Bootstrapping





Influence of the Green Brand Image on the Green Word of Mouth of Millennials: a Mediation Study on Banks

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Abstract

Millennials are considered fighters against climate change to reduce waste and promote environmentally friendly products worldwide. This study examines the relative importance of green awareness among millennials and green brand image impact on green word of mouth millennials. Complementing previous research, we propose an integrated model that includes variables such as Green Brand (GRB), Green Satisfaction (GRS), Green Loyalty (GRL), and Green Word of mouth (GRW). We find a significant relationship between these variables using structural equation modeling. Our research is the first to explicitly examine variables in branding and relationship marketing.

Keywords Green brand · Green satisfaction · Green loyalty · Green word of mouth

Introduction

Millennials care about the natural environment and recognize that the purchasing behavior of their production and consumption has a direct impact on the environment (Gan et al., 2008). With the introduction of green governance, a number of environmental ideas have emerged, including environmental protection, green marketing, eco-design and innovation (Kuo et al., 2015). Around the world, new laws (Montreal Convention or Kyoto Protocol) are increasing consumer environmental concerns and may affect banking operations in the future. In response to recent environmental regulations and customer concerns, a number of new business rules and strategies have emerged (Beamon, 1999). Therefore, banks around the world need to develop an environmental management plan to protect the environment. University researchers, on the other hand, are trying to research the impact of corporate green image and its impact on customers Green Word of Mouth (GRW), Green

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Satisfaction (GRS), and Green Loyalty (GRL) (Issock et al., 2019) However, many companies still underestimate the importance of corporate environmental awareness and its impact on consumers.

Therefore extensive research is needed to determine the impact of green brands on customers. This would improve banks' reliability in terms of environmental protection. In India, 34% of the Indian population is millennial (Anubha & Shome, 2021). Therefore, extensive research is required in India to analyze the impact of the green brand on customers. It can improve banks' environmental credibility. In addition, it can attract new millennial customers as they are more conscious to environment. Few studies have addressed the issues related to green image and green word of mouth (Wang et al., 2018; Mehdikhani & Valmohammadi, 2021; Krishnamurthy & Kumar, 2018). Wang et al. (2018) found that the green image of hotels has a strong influence on the satisfaction and trust of millennials. However, no similar study on green satisfaction, loyalty, and millennial word of mouth has been carried out that examined mediating variables such as green satisfaction and green loyalty in the Indian banking sector. In bank's customer relationship management, all interactions between the bank and customer contribute to the brand image. In addition, Lymperopoulos et al. (2012) carried out an exploratory study that served as the basis for developing a green banking marketing model. Green Marketing and Green Branding (GBI) have aroused great interest in the banking industry in recent years. Mehdikhani and Valmohammadi (2021) reviewed Green Equity and GRW in Iran and suggested that precautionary measures should be taken before generalizing the results. Krishnamurthy and Kumar (2018) also conducted moderating study using variable electronic word of mouth and found that it raises expectations for the brand in the hospitality and smartphone sectors. However, there are still gaps in the literature on green brand and green word of mouth from millennials perspective. Particularly, to understand the role of GRS and GRL between GRB and GRW in the banking sector. This study will complement existing banking knowledge. The aim of the study is therefore to find out whether Indian millennials are sensitive to green brands and how this green brand affects their banking behavior, especially the role of green satisfaction, loyalty and word of mouth.

Literature Review

Millennials are people born between 1981 and 1996. They grew up in a technical and digital world. The millennials are characterized by their ability and propensities for technology as well as non-traditional family values and customs that set them apart from previous generations. Millennials are aware of the environmental impact on their actions, their education, their motivation if they join the green movement (Naderi & van Steenburg, 2018). Millennials are a tech-savvy generation who can adapt to new technological developments (Koczanski & Rosen, 2019). Due to the environmental concerns of millennials, they prefer environmentally friendly products and are willing to pay extra for environmentally friendly services, products or brands (Lu et al., 2013).

When considering a green banking environment, it is important to consider the customer's attitude and perception of the environment. In particular, their concerns about the planet's well-being, their attitude towards the environment and whether green practices can help solve environmental problems. These issues have a significant impact on how banks manage their green environment. Creating a green brand takes a long time and different methods as it needs to cover the whole bank, not just a product or campaign (Joshi & Rahman, 2015). The green message can be used to measure the extent to which bank customers share information about the green features of the products and services (Chen et al., 2014). The customer's willingness to pay more for environmentally friendly products depends on how well the product achieves its goal (Gelderman et al., 2021). In addition, green loyalty takes into account the company's commitment to environmental protection and sustainability, as well as the willingness of consumers to buy back green products or services (Dabija et al., 2018). Through this study, future researchers can better understand how the image of a green brand affects customers' feelings (satisfaction and loyalty). This indicates that environmentally conscious consumers can have a greater influence on the bank's image and overall attitude towards the environment.

Theoretical Foundations

According to the Harvard Business Review, Keller defines branding as a set of information that consumers associate with brands in their memory (Keller, 1993). This research is led by Anderson and the Bower Associative Network Theory of Human Memory (Anderson & Bower, 1973). According to this theory, memory is a network of related concepts in which information is usually processed based on attributes and emotions. Keller's brand theory defines associative memory as the ability to learn and maintain a relationship between different parts. The customers also remember the brand experience, they link the brand's relationships with their behavioral aspects (satisfaction) and pass them on to others through word of mouth (WOM). It has already been established that WOM has a significant impact on brand building and brand equity (Ansary & Hashim, 2018). Several theories support this idea that consumer behavior is spread through word of mouth (Duhan et al., 1997; Riegner, 2007; Sandes & Urdan, 2013). It is a known fact that Millennial customers are ready to buy green products. Therefore, banks need to be sensitive to consumer needs and take their social responsibility seriously in order to offer environmentally friendly products that meet consumer needs (Lin & Niu, 2018). Some previous studies have also indicated that brand is a significant predictor of brand loyalty (Mabkhot et al., 2017; He et al., 2012). In predicting brand loyalty, the author found that the brand reflects the perspective of social identity and integrates the perspective of brand identity with value, trust, and satisfaction (He et al., 2012).

New national and international environmental regulations are constantly influencing the environmentally friendly behavior of companies and consumers to accept green products and services (White et al., 2019). In addition, the environmental awareness of consumers is now well known, companies are now forced to improve their green business. Nevertheless, research on the relationship between green

When considering a green banking environment, it is important to consider the customer's attitude and perception of the environment. In particular, their concerns about the planet's well-being, their attitude towards the environment and whether green practices can help solve environmental problems. These issues have a significant impact on how banks manage their green environment. Creating a green brand takes a long time and different methods as it needs to cover the whole bank, not just a product or campaign (Joshi & Rahman, 2015). The green message can be used to measure the extent to which bank customers share information about the green features of the products and services (Chen et al., 2014). The customer's willingness to pay more for environmentally friendly products depends on how well the product achieves its goal (Gelderman et al., 2021). In addition, green loyalty takes into account the company's commitment to environmental protection and sustainability, as well as the willingness of consumers to buy back green products or services (Dabija et al., 2018). Through this study, future researchers can better understand how the image of a green brand affects customers' feelings (satisfaction and loyalty). This indicates that environmentally conscious consumers can have a greater influence on the bank's image and overall attitude towards the environment.

Theoretical Foundations

According to the Harvard Business Review, Keller defines branding as a set of information that consumers associate with brands in their memory (Keller, 1993). This research is led by Anderson and the Bower Associative Network Theory of Human Memory (Anderson & Bower, 1973). According to this theory, memory is a network of related concepts in which information is usually processed based on attributes and emotions. Keller's brand theory defines associative memory as the ability to learn and maintain a relationship between different parts. The customers also remember the brand experience, they link the brand's relationships with their behavioral aspects (satisfaction) and pass them on to others through word of mouth (WOM). It has already been established that WOM has a significant impact on brand building and brand equity (Ansary & Hashim, 2018). Several theories support this idea that consumer behavior is spread through word of mouth (Duhan et al., 1997; Riegner, 2007; Sandes & Urdan, 2013). It is a known fact that Millennial customers are ready to buy green products. Therefore, banks need to be sensitive to consumer needs and take their social responsibility seriously in order to offer environmentally friendly products that meet consumer needs (Lin & Niu, 2018). Some previous studies have also indicated that brand is a significant predictor of brand loyalty (Mabkhot et al., 2017; He et al., 2012). In predicting brand loyalty, the author found that the brand reflects the perspective of social identity and integrates the perspective of brand identity with value, trust, and satisfaction (He et al., 2012).

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(Farris, 2021). Previous research has shown that customer satisfaction can be viewed in two ways: transactional and cumulative. The buyer's satisfaction with the transaction was the rating of the transaction after the purchase. On the other hand, the cumulative experience of a customer with goods and services becomes the basis for a comprehensive assessment of the cumulative customer satisfaction. In a cumulative experience, the customer tries more than one event related to experiencing the service, the enjoyment of each event contributes to complete satisfaction. However, each of the proposed definitions agrees that the concept of satisfaction encompasses the consumer's desire to achieve the objective of the product or service. Parviainen et al., 2018, said that environmental laws have forced many stakeholders to mitigate negative social and environmental impacts. Growing environmental concerns have not only increased consumers' willingness to purchase environmentally friendly services, but have also increased their interest in the environment.

In one study, the author proposed a new concept of environmental customer satisfaction, which is defined as the customer's perception that the service meets environmental needs, goals, or desires and is inexpensive (Chen, 2010). The service provision corresponds to the official sustainability requirements and the expectations of social sustainability. Satisfaction is a comfortable state of mind towards a service that satisfies the customer's needs.

When it comes to assessing the relationship between consumers and businesses, higher levels of satisfaction suggest that customers are more likely to remain loyal to the same brand for other products and services (Paul et al., 2009). Satisfaction is a general term that refers to the emotional impact which a service has on a consumer after evaluation. Consumer satisfaction can be used for various shopping habits such as complaints and positive word of mouth (Leung, 2020). Therefore, customer satisfaction is a decisive factor for the type of customer relationship. With these discussions in mind, the researcher proposes the following hypothesis.

H2: For millennials, GRB has a significant positive relationship with GRS.

Green Loyalty

Loyalty is the desire to buy back a preferred product / service in the future, resulting in buybacks of the same brand without marketing influence on behavior (Oliver, 1999). According to Dabeja, green loyalty is the extent to which a consumer determines their intention and obligation to buy a product or service with a view to environmental sustainability (Dabija et al., 2018). Similarly, a recent study argues that green loyalty is determined by the willingness of consumers to consider an organization's attitude and commitment to environmental sustainability (Gelderman et al., 2021). Loyalty can be defined in two ways: behavior-based and attitude-based (Saini & Singh, 2020). The behavioral approach refers to the behavior of consumers who regularly buy green products or services. This behavior enables customers to describe the performance of environmentally friendly products. In addition, this approach makes it difficult to distinguish loyal customers from green loyal customers

who buy environmentally friendly products. Consumer commitment to environmentally friendly products can therefore be called more than just loyalty. Additionally, an attitudes-based approach can be interpreted as an obligation to purchase a product or service that represents loyalty. Integrating loyalty is a mental state in which multiple passions come together to build loyalty to a particular product or service.

According to the attitude model, attitude consists of cognitive, affective and conative components (Bagozzi et al., 1979). Loyal customers tend to spend more money, spend much of their income on the same service providers, and are less price-conscious than average consumers (Reinartz & Kumar, 2002). The loyalty of green customers has been modeled and quantified through word of mouth (Marakanon & Panjakajornsak, 2017). In addition, when evaluating word of mouth (WOM) activities, managers must consider the level of increased customer loyalty through word of mouth in marketing (Garnefeld et al., 2011). Eelen et al. (2017) point out that marketing companies are increasingly trying to build their brand image not only through traditional marketing communication, but also by building strong customer loyalty. These results support the idea that online banking communication is more frequent and spontaneous than face-to-face communication. Online banking communication can help banks to spread the idea of the green environment.

With these discussions in mind, the researcher proposes the following hypothesis.

H3: For millennials, GRB has a significant positive relationship with GRL.

H4: For millennials, GRS has a significant positive relationship with GRL.

H5: For millennials, GRL has a significant positive relationship with GRW.

H6: For millennials, GRS has a significant positive relationship with GRW.

Green Word of Mouth

WOM refers to formal or informal interpersonal communication about a brand, product, organization or service and are widely regarded as an integral part of the consumer decision-making process (Kumar et al., 2007). WOM is the voluntary communication between consumers after the purchase (Yang et al., 2015). Consumer ratings of green products provide more objective information about green banking services, and their recommendations can help to reduce uncertainty and improve the image of the green brand (Burhanudin et al., 2021). Green brand experiences are often mentioned in conversations with family, friends and acquaintances. So, when ever customers want to get in touch with a green supplier, they are motivated to share their green buying feelings with others. Several studies have examined how green practices influence a customer's positive WOM (Moise et al., 2019; Zhang et al., 2018; Joen et al., 2015). Their findings suggest that certain environmental practices by organizations' affect brand satisfaction and fairness that can lead to a WOM. The concept of better environmental information also suggests that customers are willing to send their friends positive environmental messages about environmentally friendly products and services (Kronrod et al., 2012).

A good customer experience shows that green news can be an important indicator of regular purchase intent. Previous studies have shown that positive oral transmission affects consumer satisfaction (Anderson, 1983; Maxham III, 2001). In addition, environmental commitment and customer satisfaction represent a positive initiative of the organization's green banking intent (Hameed et al., 2021). The authors found a strong association between the hotel's green practices and the hotel's green image. In addition, the study showed that a hotel's green image has an impact on GRS and trust, and these two variables have a significant impact on WOM. Wangenheim and Bayón (2007) found that WOM is based on trust and it is difficult to quantify. Hogan et al. (2004) recommended more usage of WOM instead of advertising in marketing strategies. Using a simple approach to measure the effectiveness of post-purchase reviews, the authors showed how many companies underestimate the effectiveness of advertising through WOM.

With these discussions in mind, the researcher proposes the following hypothesis.

H7: For millennials, GRS significantly mediates the relationship between GRB and GRW.

H8: For millennials, GRL significantly mediates the relationship between GRB and GRW.

H9: For millennials, GRS significantly mediates the relationship between GRB and GRL.

H10: For millennials, GRL significantly mediates the relationship between GRS and GRW.

H11: For millennials, GRS and GRL significantly mediates the relationship between GRB and GRW.

The Mediating Effect of Millennials

More than a quarter of the world's population is millennial (Dawley, 2013). The millennial generation is defined as the most environmentally conscious generation, born between the 1980s and 1990s, passionate about their social responsibility and dedicating their lives to protecting the environment. Previous research has shown that millennia have valued an eco-friendly lifestyle and acted conscientiously in environmental practices (Gray et al., 2019). Nicolau et al. (2020) found that green restaurants have been preferred over traditional restaurants for millennia to protect the environment. Joshi and Rahman (2015) examined the factors that influence consumers' attitudes towards environmentally friendly products. According to the researcher, environmentally friendly products have been preferred by millennia. This research identified a number of common motivations and barriers to decision-making about green products and provided explanations for the gaps in green purchasing behavior.

Millennials pay a higher premium than previous generations for green customer satisfaction and green trust in products and services (Nicolau et al., 2020). Unlike

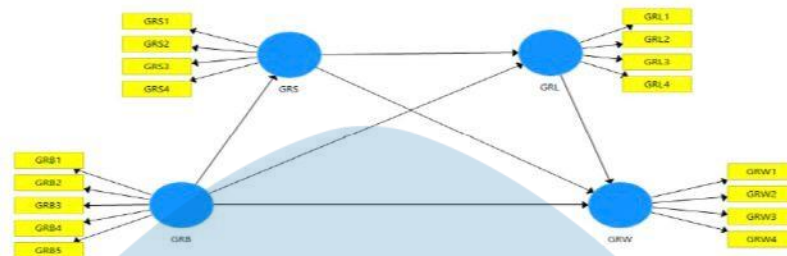


Fig. 1 Conceptual framework. Source: Developed by research based on Chen et al. (2020); Chen (2010) & Molinari et al. (2008) literature review

previous generations, the Millennial buyers share information about eco-friendly products and services with friends and family. According to Bonera et al. (2020), millennials differ from other generations in their acceptance and consumption of green products. In this way, we can better understand the WOM effects of the green brand for millennia. This study examines the mediating effect of green satisfaction and millennial green loyalty in their green service behavior (Fig. 1).

Sample and Data Collection

Between December 2020 and January 2021, a personal survey was conducted based on a standard questionnaire and the results were evaluated. In this study, we selected millennial customers who have had a bank account with a bank for more than three years. A sampling technique was used in this study (Moens & Vandepitte, 2005). In the pilot test the questionnaire was provided to 80 millennial customers and they were asked to identify ambiguous elements of the questionnaire. The results of the pilot study were reviewed and analyzed before the final questionnaires were distributed to the final respondents. The study participants appeared to be familiar with the phenomenon of green marking and its consequences. A possible explanation for this could be that Indian banks have expanded green services in various sectors in recent years. For example, money transfers between bank branches and other banks through NEFT and RTGS services, online gold sales, digital government bonds, gold bonds, insurance products, digital banking, digital currency transactions as an official reseller, the electronic wallet SBI Buddy. In addition, Netbank at ICICI BANK, i-Mobile Banking, Interactive Voice Response (IVR) Banking. ICICI Bank offers a 50% exemption in car loan processing fee, which is environmentally friendly.

Measures

The variables presented in the model have been measured using well established scale. On a 5-point Likert scale, each item was scored between 1 and 5, with

a score of 1 for “strongly agree” and a score of 5 for “strongly disagree”. We used 5-point scale for GRB (Chen et al., 2020) and a 4-point scale for GRL (Chen, 2013). GRW was measured on a 4-item scale (Molinari et al., 2008). The construct GRS is measured by Chen (2010), 4-item scale.

A total of 1490 valid answers were received from the 1500 questionnaires distributed. 99.33% of the questionnaires were returned. The researcher acted as an enumerator and tried to contact each respondent. Both the response rate and the data quality have improved due to the enumerator method of data collection. The results of the survey show that 53.69% of the respondents were men. Millennials are customers who are between 25 and 40 years old. The vast majority of the participants are qualified up to Intermediate, 40.93%, upto graduation 38.59% and post graduates are 20.46% and 49% of the respondents have monthly income upto 16,000 INR or 217 USD (Table 1).

Measurement of Model

In order to test the proposed theoretical model, we first examined psychometric properties of the measurement indicators. This was achieved through a confirmatory factor analysis. First, we determine the suitability of the model. As Table 1 shows, all adjusted indices were in a reasonable range. In our study, Cronbach's alpha is greater than 0.80 and the AVE is greater than 0.50 in all cases, both exceeding the recommended values (dos Santos et al., 2008). Each item was clearly highlighted by its own factor, and the standardized lambda coefficient exceeded 0.50, indicating convergent validity (Russell, 1978) (Table 2). The discriminant validity of the model was determined by comparing the square root of the AVE of each construct and determining the correlation between the constructs (Table 3). It was also found that the AVE values for the other constructs were greater than the quadratic correlation coefficient.

Table 1 Sample's demographic characteristics

Characteristics	Sub characteristics	Sample	Percentage %
Age (Years)	25–40	1490	100
Gender	Male	800	53.69
	Female	690	46.30
Education	Intermediate and below	610	40.93
	Graduation (GRD)	575	38.59
	Post-graduation (PG)	305	20.46
Income	<16,000/- (INR)	740	49.66
	16,000–40,000 (INR)	300	20.13
	40,000–55,000 (INR)	240	16.10
	56,000 (INR) - (Equal and Above)	210	14.09
	None	55	05.72

Table 2 Table 1: Reliability and Validity

Indicators	Factor loading	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
GRB1	0.705	0.708	0.878	0.590
GRB2	0.772			
GRB3	0.784			
GRB4	0.762			
GRB5	0.812			
GRS1	0.812	0.719	0.831	0.552
GRS2	0.716			
GRS3	0.722			
GRS4	0.718			
GRL1	0.695	0.707	0.828	0.546
GRL2	0.712			
GRL3	0.764			
GRL4	0.782			
GRW1	0.852	0.832	0.835	0.56
GRW2	0.645			
GRW3	0.751			
GRW4	0.732			

Table 3 Discriminant validity

	GRB	GRS	GRL	GRW
GRB	0.768			
GRS	0.466	0.743		
GRL	0.559	0.531	0.739	
GRW	0.534	0.491	0.612	0.748

Hypothesis Testing

All other fit indices (SRMR=0.078, chi-square=239.735 and NFI=0.753) were found to be acceptable in the context of the data set. The correlation was calculated with the constructs in SmartPLS. The strength of the effect (Q2 or Stone-Geisser coefficient) was 0.27 in our model. If the external constructs predict the endogenous constructs better than zero, the external constructs are considered predictive. If Q2 is 0 (low predictive significance), 0.15 (medium predictive significance), and 0.35 (high predictive significance) (Geisser, 1974). Based on our model, we estimate the effect size of our model is moderate. Therefore, we can assume that the dataset fits the model well.

In addition, For H1 we assumed that the GRB is associated to GRW and that the direct connection is statistically significant (T-Statistics =0.336; $p=0.001$). Our study thus confirms a priori knowledge (Chen, 2010).

H2 assumed a relationship between GRB and GRS; the direct relation turned out to be statistically significant (T-Statistics = 10.853; $p = 0.000$). Our study therefore confirms the results so far (Mehdikhani & Valmohammadi, 2021). H3 we assumed that GRL is influenced by GRB, and our study found that the direct correlation was statistically significant (T-Statistics = 3.886; $p = 0.000$). Our study thus confirms previous knowledge (Lin et al., 2017). H4, GRS proved to be statistically significant with GRL (T-Statistics = 4.869; $p = 0.000$). Our study confirms the results so far (Gelderman et al., 2021). H5, GRL proved to be statistically significant with GRW (T-Statistics = 2.630; $p = 0.000$). Our study confirms the results so far (Gelderman et al., 2021). H6, GRS proved to be statistically significant with GRW (T-Statistics = 2.630; $p = 0.000$). Our study confirms the results so far (Chen et al., 2014).

In addition, SEM was used for mediation analysis, which enables a comparison of different models with variance measurement. Using the database, this study accepts the H7-mediated hypothesis (GRB > GRS > GRW) which has an indirect effect ($p < 0.05$). This study accepts the H8 mediation hypothesis (GRB > GRL > GRW), which also has an indirect effect ($p < 0.05$). This study accepts the H9 mediation hypothesis (GRB > GRS > GRL), which also has an indirect effect ($p < 0.05$). This study accepts the H10 mediation hypothesis (GRS > GRL > GRW), which also has an indirect effect ($p < 0.05$). (See Table 4).

Further, in this study, H11 model mediated hypothesis was accepted for the entire model (GRB > GRS > GRL > GRW) with a significant direct effect ($p < 0.05$). In hypothesis H7 (model), the predictor variable (GRB) significantly influences the mediator variable (GRS and GRL) and the mediator variable

Table 4 Path analysis

Direct Affect	Sample Mean	Standard Deviation	T Statistics	P Values	Result
GRB -> GRL	0.376	0.095	3.886	0.000	Significant
GRB -> GRS	0.729	0.067	10.853	0.000	Significant
GRB -> GRW	0.036	0.157	0.336	0.737	Significant
GRL -> GRW	0.361	0.138	2.630	0.009	Significant
GRS -> GRL	0.419	0.086	4.869	0.000	Significant
GRS -> GRW	0.390	0.152	2.521	0.012	Significant
Indirect Effect	Sample Mean	Standard Deviation	T Statistics	P Values	Result
GRB -> GRS -> GRL-GRW	0.110	0.048	2.299	0.022	Supported
GRB -> GRL -> GRW	0.137	0.067	1.985	0.048	Supported
GRB -> GRS -> GRL	0.306	0.072	4.257	0.000	Supported
GRS -> GRL -> GRW	1.150	0.062	2.443	0.015	Supported
GRB -> GRS -> GRW	0.283	0.114	2.449	0.015	Supported
Model Fit					
SRMR					0.078
d_ULS					0.631
d_G					0.231
Chi-Square					239.735
NFI					0.753

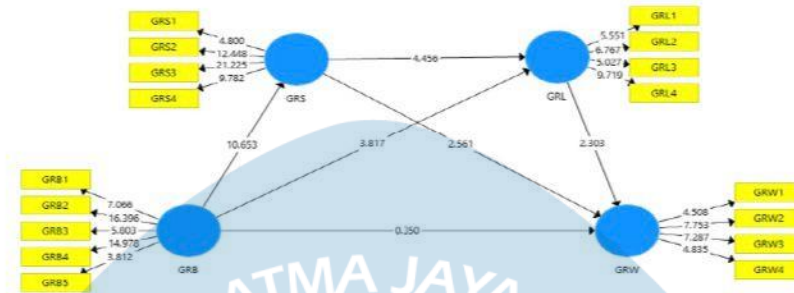


Fig. 2 Path analysis

significantly influences the dependent variable (GRW). (Table 4). At 0.665, the path coefficient has a stronger effect due to the interaction between latent variables in the model (Fig. 2). As a result, a new approach to the final banking sector model (GRB > GRS > GRL > GRW) with partial mediation is developed by the researcher that could be validated in other countries.

Discussions and Conclusion

With the inclusion of GRS and GRL as mediators, the study was completed using the theory of associative networks. Associative network theory has been used by several researchers in similar studies, but in different contexts (Jia et al., 2016; Ilicic & Webster, 2014; Ng et al., 2008). The correct path between Green Brand Image and the Green Word of Mouth of Millennials is GRB → GRS → GRL → GRW, which leads to the highest millennial GRW in the banking sector. This study shows that the millennial GRS is influenced by both GRB and GRL. In addition, GRS is a strong predictor of GRL (Gelderman et al., 2021). While the importance and popularity of the Green Brand Image (GRB) has been widespread for millennials, its impact on Green Satisfaction (GRS), Green Loyalty (GRL) and Green Work of Mouth (GWO) is largely ignored worldwide. Previous research also largely ignored the green word-of-mouth effects of environmental satisfaction and loyalty to millennials (Issock et al., 2019). Therefore, this study fills this gap by using variables that determine the impact of GRB on GRW of the millennials. This study complements existing empirical data by examining the direct impact of branding on satisfaction (Jamal & Goode, 2001), loyalty (Dwivedi, 2015) and WOM (Yasin & Shamim, 2013). In a way, this article also contribute to the work of Saleem et al. (2018), who built customer loyalty through word of mouth. Our results are somewhere similar to those of Moise et al. (2019), who found a significant relationship between environmental satisfaction, brand equity and WOM. However, the antecedent of satisfaction and loyalty in our research is a GRB. Hence, banks should put more emphasis on maintaining a green brand image to improve millennial customer

satisfaction and loyalty, which can enhance the millennial banking experience. In our study, we found that GRB has a direct impact on GRW. GRS and GRL were identified as mediating variables between GRB and GRW. The results of the study confirm all research hypotheses.

The need for environmental awareness among consumers has exploded in recent years and environmental protection is at the center of the global debate (Du et al., 2018; Suddenly, millennials worry about the environmental impact of their purchases. Indian banks need to adapt to new business models with more green services to meet the growing needs of green customers. Other countries have also started working on similar green technologies. This study examined the impact of green brands over millennial customers of Indian Banks. Indian millennials often use digital banking because they understand technology (Das, 2020). The green marketing has been widely recognized and in demand in recent years (Boztepe et al. In addition, banks that are constantly developing new green products would be in a position to expand their reach to more customers, thus it would increase their profits and their competitiveness.

As part of the ongoing research, a foundation has been established to explore millennial new traditions and inclination in the green banking market. Banks should aim to offer environmentally friendly services that can improve the sustainable banking of tomorrow. Green banking firms should strive to improve their organization's green image while maintaining customer satisfaction and loyalty. It is desirable that green finance companies need to implement more innovative waste management and recycling practices to improve their green image. This is how they could improve their green brand image among millennials. In addition, banks should support green plans to raise awareness of the importance of environmental issues, which will help improve the environmental image of their organization. In addition, green banks can develop additional technology-driven software or applications to disseminate information about digital banking to masses. Banks should also support environmental campaigns to promote this idea.

Theoretical Implications

In many industries, including banking, customer loyalty is considered essential. This study provides a theoretical contribution by showing how an institution's green brand can influence green customer satisfaction, loyalty and ultimately word of mouth through the green brand. This study contributes to the existing knowledge about the prospects of green services by including separately identified variables in branding and relationship marketing which are important variables for marketing results. Green satisfaction and loyalty are important variables in between the direct relationships between marketing literature variables as suggested in the study. This research contributes to the theory of associative network of human memory, with the introduction of novel Green brand image variable influencing human memory for millennials who are sensitive towards

green. As previously stated, there are a dearth of studies examining the impact of GRB, GRS and GRL on GRW of millennials. Focusing on green memory and commitment to green brand creation will help the bank to build green capital thus enhancing the green SAT and LOY of millennials. It is now known that the cause of green word of mouth is not just GRB, but also GRS and GRL, due to indirect association. These finding will help banks, because green branding plays a vital role in our society. The WOM of the millennials is expected to promote the bank's green brand advertisement campaign with other non banking millennials at local and international level. Millennials tend to believe that financially responsible banks are sensitive to their environmental issues, which may improve bank's credibility. In addition, this study has tried to understand green banking environment of millennials. Further, this research survey findings could serve as the basis for customer satisfaction. The results presented in the study can be transferred to similar green non banking financial institutions.

Management Aspects

This study underlines the important role of the green brand in attracting loyal millennials to environmentally friendly banking services. First, managers need to ensure that the quality of their environmentally friendly service is the same as that of non green service in order to retain their customers. Continuous green innovation of products and services is a key factor in ensuring that environmentally friendly products and services cause loyalty. To combat the cost of environmentally friendly products such as plastic cards, check books, savings books, deposit and withdrawal forms, we recommend that the governments support manufacturers of green banking products with tax benefit. Because these products contribute to a cleaner environment. Strategic managers can convince customers that green products or services are mandatory for a cleaner, greener, healthier environment even though they are more expensive than traditional ones. Banks should consider hiring environmental professionals to promote the green marketing campaign in the media, highlighting that green products and services are of high quality and make a positive contribution to environmental sustainability.

Limitations and Future Research Directions

Because the data in this study is a survey data, this study is based on the opinions of Millennials about green brand. In follow-up research, the researchers can capture the opinions of Generation X and Y customers. Further, Millennials risk aversion could also be a good area of research. This research was conducted

in India, so it can be extended to millennials of other countries to make more comparisons between Millennial Green awareness. With less literature available on green services, this study is limited to conceptual frameworks, but future research can work on to provide a strong theoretical basis. Therefore, future environmental research must address green transformations in the financial sector in more depth.

Appendix

Constructs	Items	Sources	Authors
Green Brand Image (GRB)	GRB1	This bank brand is widely recognized as the benchmark for environmentally friendly development.	Chen et al. (2020)
	GRB2	This bank brand has an impeccable ecological reputation.	Chen et al. (2020)
	GRB3	The bank brand has exceptional features from an environmental point of view.	Chen et al. (2020)
	GRB4	When it comes to the environment performance, this bank the brand does a remarkable job.	Chen et al. (2020)
	GRB5	This bank brand is reliable in terms of sustainable development.	Chen et al. (2020)
Green Satisfaction (GRS)	GRS1	You are happy with your decision to purchase this product/service from this bank due to its favorable environmental image.	Chen, 2010
	GRS2	Due to the environmental functionality of this product/service from this bank, you consider purchasing this product/service is a wise option.	Chen, 2010
	GRS3	You are happy with your purchase of this product/service from this bank since it is environmentally friendly.	Chen, 2010
	GRS4	You are satisfied with this environmentally friendly product/service performance	Chen, 2010
Green Loyalty (GRL)	GRL1	I am willing to buy back the product/services based on the company's environmental performance.	Chen (2013)
	GRL2	I like the brand over other brands when shopping because of its green functionality.	Chen (2013)
	GRL3	I rarely think about a brand change because of the environmental qualities inherent in that brand.	Chen (2013)
	GRL4	Due to the brand's environmental friendliness, I intend to keep buying this bank products/services.	Chen, 2013

Constructs	Items	Sources	Authors
Green Word of Mouth (GRW)	GRW1	We would strongly recommend this product/service due to its eco-friendly image.	Molinari et al. (2008)
	GRW2	We would recommend this product/service because of its environmental functionality.	Molinari et al. (2008)
	GRW3	Since this product/service is environmentally friendly, we would inspire others to buy the product;	Molinari et al. (2008)
	GRW4	We would recommend this product/service to others for its environmental performance	Molinari et al. (2008)

Declarations

Conflict of Interest On behalf of all authors, the corresponding author states that there is no conflict of interest.

Informed Consent None.

Ethical Approval None.

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