

**YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE**

**FACTORS AFFECTING CONSUMER PURCHASE
INTENTION OF GREEN PRODUCTS**

SU SANDI NAING

DECEMBER, 2020

**FACTORS AFFECTING CONSUMER PURCHASE
INTENTION OF GREEN PRODUCTS**

This thesis is submitted to Board of Examiners in partial fulfillment of the
requirements for the degree of Master of Commerce (M.com)

Supervised by:

Dr. Than Soe Oo
Lecturer
Department of Commerce
Yangon University of Economics

Submitted by:

Su Sandi Naing
M.Com II - 32
Master of Commerce
Yangon University of Economics

ABSTRACT

The objective of this study is to explore the purchase intention of consumers for green products and which factors influence on consumers' green product purchase intention. Systematic random sampling method is used to select 385 consumers who have purchase from 10 supermarkets under 10 retail firms. This study highlighted that the intention of consumers to purchase green products is high. As the results of multiple regression analysis, the study pointed out that environmental concern, social influence, eco-label and brand image had significant effect on customer's attitude toward intention to purchase green products, on the other hand, environmental attitude, environmental knowledge, environmental behavior and environmental advertising did not have significantly effect customer's intention to purchase green products. As the suggestion, more emphasis should be given for the "green word-of mouth" as a communication tool to increase the green purchasing intention and "Going Green" movement should be supported to increase the level of environmental awareness or environmental concern of Myanmar consumers.

ACKNOWLEDGEMENTS

I truly want to express my deep gratitude and appreciation to the following people for their kind guidance and support throughout the duration of the time until the completion of this research.

Firstly, I would like to express my tremendous thanks to Prof. Dr. Tin Win, Rector of Yangon University of Economics for giving the chance to me to attend the Master Degree.

Secondly, I would like to thank to Prof. Dr. Soe Thu, Head of Department of Commerce, for giving the valuable advice and instruction to me for accomplishing this thesis.

I would like to express my deep and sincere gratitude to my supervisor, Dr. Than Soe Oo, Lecturer of Department of Commerce, who had been guiding me patiently from the very beginning until the completion of this research.

I truly thank my family and friends who have given their support and encouragement throughout my study.

TALBLE OF CONTENTS

	Page
Abstract	i
Acknowledgements	ii
Table of Contents	iii
List of Tables	v
List of Figures	vi
List of Abbreviations	vii
Chapter 1 Introduction	1
1.1 Rationale of the Study	2
1.2 Objectives of the Study	4
1.3 Scope and Method of the Study	4
1.4 Organization of the Study	5
Chapter 2 Theoretical Background of the Study	7
2.1 Theory of Planned Behavior	7
2.2 Green Marketing	8
2.3 Previous Studies	13
2.4 Conceptual Framework of the Study	16
Chapter 3 Consumer Intention of Green Products in Myanmar	18
3.1 The Action Plan for Green Growth of Myanmar Government	18
3.2 Functions of Green Marketers in Myanmar	19
3.3 Consumer Purchase Intention of Green Products	20
Chapter 4 Analysis of the Factors Influencing Consumer Purchase Intention of Green Products	23
4.1 Research Design	23
4.2 Demographic Profile of the Respondents	24
4.3 Reliability Test	26
4.4 Descriptive Statistics	27
4.5 Analysis of the Factors Affecting Consumer Purchase Intention of Green Products	34

Chapter 5	Conclusion	37
	5.1 Findings and Discussion	37
	5.2 Suggestions and Recommendation	38
	5.3 Limitations and Need for Further Study	40

References

Appendices

LIST OF TABLES

Table No.	Title	Page
3.1	Consumer Purchase Intention of Green Products	21
4.1	Respondents by Gender	24
4.2	Respondents by Age	25
4.3	Respondents by Income Level	25
4.4	Reliability Test	26
4.5	Environmental Attitudes	27
4.6	Environmental Concern	28
4.7	Environmental Knowledge	29
4.8	Perceived Effectiveness of Environmental Behavior	30
4.9	Social Influences	31
4.10	Environmental Advertising	32
4.11	Eco-Label	33
4.12	Brand Image	34
4.13	Analysis of the Factors Affecting Consumer Purchase Intention of Green Products	35

LIST OF FIGURES

Figure No.	Title	Page
2.1	A Study on Factors Affecting Customer's Attitude towards Intention to Purchase Green Products in Bangkok, Thailand	14
2.2	Enhancing Purchase Intentions towards Sustainability: The Influence of Environmental Attitude, Perceived Consumer Effectiveness, Health Consciousness and Social Influence	15
2.3	The Influence of Consumers' Perception of Green Products on Green Purchase Intention	16
2.4	Conceptual Framework of the Study	17

LIST OF ABBREVIATIONS

ADB	Asian Development Bank
CMHL	City Mart Holding Limited
EPI	Environmental Performance Index
NGO	Non-Government Organization
TPB	Theory of Planned Behavior
US	United State
US\$	United State Dollar

CHAPTER 1

INTRODUCTION

Sustainable development is a powerful impulsion to achieve the coordination between economic advancement and environmental protection. Therefore, the promotion and adoption of green consumption has attracted increasing attention from academics. In the wake of negative impacts on the environment, consumers are concerned about their environment and become more conscious and aware of environmental deterioration, which has led to alter people's demands and purchase behavior.

The purchase behavior is based on purchase intention which is a kind of decision making and studies the reasons to buy a particular brand. Obviously, the negative impact of household sectors is worse than the industry sectors on the environment. Therefore, consumers should choose the products which have no negative impacts on the environment. From the perspective of businesses, they need to develop the products and processes that contribute to sustainable development. Organizations that emphasize on going green would have the opportunity of being successful in the green markets. Consequently, the industries need to know the factors that can force consumers' willingness to buy the eco-friendly products.

Purchase intention is a dependent variable, which depends on several external and internal factors. A consumer's stated purchase intention is one of the primary inputs, which is used by marketing managers to forecast future sales and to determine how the actions they take will impact consumers' purchasing behavior. If the businesses have a deep and true understanding of the effective factors on the behavioral intentions of green products, they can effectively persuade the customers to buy the green products by focusing on these factors.

Pollution, climate change and exhaustion of natural resources are environmental degradation signals that were serious worldwide issues encountered by all global people in recent years. These are mainly caused by industrialization, urbanization, technological development, deforestation resulted from clearing the forests for agricultural reasons and excessive or unnecessary use of resources which can give rise to the exhaustion of natural resources. Natural resources can either be renewable specifically solar radiation, or non-renewable such as minerals and fossil fuels: oil,

natural gas and coal. The top 3 natural resources of water, oil and forests are being depleted on earth at a faster rate. Unsurprisingly, only 2.5% of the world's total water volume is fresh water and the running out of water resources is more serious than the current depletion of oil because there are substitutes for oil but drinking water cannot be replaced. Also, nothing can be moved, manufactured, transported, built, planted, mined or harvested without the liquid fuels. Oil reserves are a non-renewable resource which lasts for several years to regenerate. Therefore, people will surely suffer from water shortage and food shortage, less transportation and high prices in nearly future if unless they change their lifestyle and the way of buying and using the products.

Apart from the shortage of natural resources, air pollution that can lead to environmental deterioration, especially, global warming is another environmental degradation signal. Consequences of global warming include melting glaciers, early snowmelt, and severe droughts making more dramatic water shortages, increasing the risk of wildfires and rising sea levels will lead to coastal flooding intruding of salt water to drinking water. In addition, global warming will make ozone layer deplete by allowing more ultraviolet radiation to reach the Earth's surface, which can cause human suffer from cancer.

Although the consumers are care about the environmental issues buy they did not buy the green products and services (Yam-Tang & Chan, 1998). This means that they do not perform in environmental friendly manner even if they realize the environmental degradation. Therefore, finding the reasons why consumers do not act in eco-friendly manner has become one of the most important topics for researchers. Today, firms are facing with challenges to penetrate the green market so that many researches for investigating the factors that impact on purchase intention of green products are necessary for them. Businesses that offer the products which are manufactured and designed with an environmental marketing mix have a competitive advantage for long term.

1.4 Rationale of the Study

Developing green products open the doors to an all-new market of green consumers who buy only green products and even pay more for the same. It's a proven fact that going green is a big competitive advantage in the market right now. It can improve the reputation of the business among staff, consumers and public. Green companies automatically gain a set of loyal green customers who prefer green products

over conventional non-environmental friendly products. When a brand does something for the society and the environment, it automatically enhances.

Sustainable procurement can help the business to save money and reduce the needed materials, equipment and running costs by reducing the volume of waste to landfill and by using energy and water efficient products and services. While at face value, the products that are considered “eco-friendly” may be more expensive in comparison to the traditional brand products, but they can actually be money-saving in the long run. This can mostly be seen in lightning or certain devices that save energy. This is because they typically last longer since they are made from recycled materials that tend to be more durable and better quality. Eco-friendly products and green buildings are safe to the health as the materials used are free of harmful chemicals and components. Eco-friendly products and green buildings do not use plastic by-products that release toxic materials.

According to the earlier studies, there are many different factors that can effect on green purchase intentions, including environmental concern, attitudes, eco-label, perceived consumer effectiveness, environmental knowledge, environmental advertising, social influence, product price, green packaging and brand image. Azizan & Suki (2013) revealed that environmental attitude was the most important predictor towards consumers’ purchase intention. This result is the same as Li (2017) who found the environmental attitude as the significant influencing factor on green purchase intention. The finding of insignificant impact of eco-label on the green purchase intention from the study of Mei Ooi, Choon, & Kay (2012) is in contrast with the finding of Li (2017) because both studies were carried out among Malaysian consumers. The findings of previous studies were not consistent. Hence, in this study, the influencing factors were chosen from the previous results that are different from each other in order to examine these factors whether they influence on the intention of purchasing the green products or not in Yangon, Myanmar.

In Myanmar, the use of eco-friendly products has not been popularity yet, which can result from the lack of knowledge of the advantages of eco-friendly products or that of not being familiarity with the eco-friendly products. Therefore, the businesses as well as the government must deliver the information about the significant deterioration of the environment and how to effectively protect the environment by purchasing the environmental friendly products in order to convince them to buy and use eco-friendly products. It is obviously clear that businesses need to know the key

factors that determine the intention to buy the products to prompt the consumers to purchase the green products. Blake (1999) defined value action gap was “the gap occurs when the values or attitudes of an individual do not correlate with their actions”. It means that consumers will only support and buy green products when their environmental awareness and consciousness align with their purchase behavior (Ajzen, 1991).

Previously, the intention to purchase the green products is addressed by several marketing scholars in the developed countries. Still, there is an absence of empirical research for buying intention of eco-friendly in the developing countries such as in Myanmar. Myanmar is at the early stages to do the research about the environmental issues, green products, and green purchasing decisions compared to other developing countries. The research for exploring the factors affecting on consumers’ purchase intention of green products has never been done in Myanmar. Consequently, this study will investigate about the influencing factors on the purchase intention of green products by applying the Theory of Planned Behavior (TPB). The present study is the empirical survey that explains to a comprehensive view of consumers’ green purchasing decisions focusing on the consumers who have purchased at the supermarkets in Yangon.

1.2 Objectives of the Study

The purpose of this study is to increase the understanding of information gap between marketers and consumers about the intention to purchase green products. To achieve this purpose, the following objectives will be generated.

1. To explore the consumer purchase intention of green products.
2. To analyze the factors affecting consumer purchase intention of green products.

1.3 Scope and Method of the Study

This study only focuses on consumers who have purchased at supermarkets in Yangon. There are 45 supermarkets operated under 16 retail firms in Yangon. Among them, only 10 supermarkets of 10 retail firms were randomly selected. Consequently, survey questionnaire was delivered to the consumers who have purchased from these supermarkets. Sample size was determined by applying the following equation proposed by Cochran (2007) at confidences level of 95% and precision levels of 0.05. The total of sample size is:

$$n = \frac{Z^2 p(1-p)}{E^2}$$

$$n = \frac{1.96^2 0.5(1-0.5)}{(0.05)^2}$$

$$n = 384.16 \text{ samples}$$

$$\approx 385 \text{ samples}$$

Systematic random sampling method was used to select 385 respondents of the population and respondents were requested to fill the predetermined questionnaires. The samples were selected by using one-in-five systematic at operating hour of supermarkets. Quantitative research method was employed in the current study. Both primary and secondary data were used in this study. Primary data collection was conducted with the help of predetermined closed ended questionnaires. The questionnaire used five-point Likert Scale (1=strongly disagree through 5=strongly agree) and was distributed to respondents in the sample through self-administered survey. Primary data was complemented with the help of secondary data sources such as publications on the topic from relevant journals, papers, theses and web-sites.

1.4 Organization of the Study

This study consists of five chapters; Chapter One is introduction that includes rationale of the study, objectives of the study, and scope and method of the study.

The study carries on with the literature review in Chapter Two. The segments of literature review are as following: theory of planned behavior, green marketing, and previous studies on consumers' purchase intention of green products. Then, conceptual framework is mentioned at the end of this chapter.

The action plan for green growth by Myanmar government, functions of green marketers in Myanmar and consumer purchase intention of green products are presented in Chapter Three.

Chapter Four describes research design, demographic profile of the respondents, reliability test, descriptive statistics, and analysis of the factors affecting consumer purchase intention of green products.

Findings and discussions, suggestions and recommendation, then, limitations and need for more studies are discussed in Chapter Five.

CHAPTER 2

THEORETICAL BACKGROUND OF THE STUDY

Chapter two states the theory of planned behavior and green marketing. Then, this chapter also covers relationship between consumers' purchase intention of green products and the factors that can effect on this, based on the previous studies. Moreover, the conceptual framework of this paper is concluded in this chapter.

2.1 Theory of Planned Behavior

TPB is a prevalent theory in psychology and behavior science. TPB was first developed and used by Ajzen (1991). It indicates that individual behavior is driven by behavioral intentions, which are a function of three independent constructs (i.e., attitude toward behavior, subjective norms, and perceived behavioral control). It has been widely used and extended in many studies, such as new system adoption behavior. Theory of Planned Behavior in Purchase Intention for Green Products Increasingly severe environmental problems has gradually aroused the environmental protection concern of society and it is believed that humans and human behaviors have an important impact on the environment. As indicated by Eagly & Chaiken (1993), individual behavior is driven by behavioral intentions, so research about purchase intention for green products has been developed to reflect green products purchase behavior and give implications to environmental protection. TPB is an extensively used theory in purchase intention for green products. Wu & Chen (2005) adopted six independent variables to measure their direct effect on three major constructs in TPB and their mediating effects on purchase intention for green products. Peng, Chen, & Hung (2014) combined TPB with three other constructs to predict customer intention to adopt green products. Yadav & Pathak (2016) extended TPB and found that environmental concern and environmental knowledge have a significant and positive effect on purchase intention for eco-friendly products. Sreen, Purbey, & Sadarangani (2018) included collectivism, long-term orientation, and man-nature orientation dimensions in the TPB and used gender as the moderating variable to investigate individual green purchase intentions. Green products are a comprehensive concept that contains various kinds of products, such as electric vehicles, energy efficient household appliances, and reusable shopping bags. By extending TPB theory, this study aimed at investigating whether behavioral intentions (environmental concern, environmental knowledge, environmental advertising, eco-label and brand image) and environmental attitude, perceived effectiveness of environmental behavior and social influence have the effect on the intention to purchase green products.

2.2 Green Marketing

Polonsky (1994) explained that “green or environmental marketing consists of all plans designed to generate and facilitate any exchanges intended to satisfy needs or wants of consumers, such that the satisfaction of these needs and wants must be with minimal detrimental impact on the natural environment”. In other words, green marketing was a path for companies to introduce and promote environmentally friendly or green products for customers in order to satisfy their customers’ needs and wants. Generally, companies or organizations that penetrated in green marketing will vigorously promote its environmental friendly policies and achievements to its target customers as well as potential target customers. It means that companies or organizations need to advertise and promote its products or services that composite with environmental or green characteristics like organic, environmental friendly and recycle applied in producing consumer products or goods. Besides, the difference between conventional marketing and green marketing lead to a variety of activities needed for green marketing which includes modification on the products, changes in the productions process, alteration of the products distribution, new style and decoration in products packaging, and change in the idea of marketing communications.

According to the Dagnoli (1991), there were a growing number of people who prefer to purchase environmental friendly products, which will lead to increase in the number of green customers. In other words, consumers are currently more concern to businesses serving to give the efforts for the environment and they will support companies that are excellent in and have the ability to master their green marketing. However, green consumers will not really buy green products although they have plenty of knowledge on green products (Rashid, Jusoff, & Kassim, 2009), possess high awareness of environmental issues or concerned their environment Mei Ooi, Choon & Kay (2012). Therefore, they will not necessarily behave in green manner or take responsibility to purchase environmental friendly or green products. This circumstance may be brought about by some wrong green marketing practices implemented by companies which led to the failure of green marketing.

2.2.1 Purchase Intention

Intention is defined as consumer’s specific purpose in deciding to perform an action Li (2017). Purchase intention is essential in evaluating the ability to perform the

behavior in the future. Further, purchase intention has been an important concept in marketing literature and most companies are using purchase intention as the predictor of the sales of new products and the repeat purchase of existing products (Ali, 2011). Therefore, marketers need to capture the intentions or motivational factors that influence a behavior of consumers in making purchase decision.

2.2.2 Green Purchase Intention

Green purchase intention can be defined as the desire of an individual to consider and prefer the eco-friendly product rather than conventional or traditional product in the decision making process (Rashid, 2009; Aman, Harun & Hussein 2012; Ali & Ahmad, 2016). According to Chan (2001), purchase intention has the great possibility to affect the purchase of green product and green purchase intention is the predictor of green purchase behavior. People are becoming conscious about the environmental problems, many consumers have environmental beliefs and they are willing to purchase green products that have less harmful impact on the environment (Peattie, 1995).

To achieve the consumers' environmental beliefs, the marketers and manufacturers need to change their manufacturing and business models (Chen & Chai, 2010; Rizwan, Ahmad & Mehboob, 2013). It is very important to have a trusted experience between seller and buyer because trusted experience can help the consumers possess a higher level of purchase intentions. The analysis of previous studies determined that there is a developing trend among the people to use such products that are less harmful to the environment.

2.2.3 Green Product

Green product is interchangeable with the term "eco-friendly product" Kawitkar (2013), "environmental-friendly product" and "ecological product" (Chen & Chai, 2010). According to the Communities & Division (2001), green product is a product that uses less resources, have minimum impacts and risks to the environment and prevents waste generation at the conception stage. Dangelico & Pontrandolfo (2010) defined green products are such products as having a positive impact in that they reduce the environmental impact on other products. Kawitkar (2013) explained that green product that would not bring any harmful effect to a healthy person. It is sure that all the products consumers buy, utilize and dispose will have some negative or harmful

effects and consequences on the environment at its lifestyle stage. Hence, Bake (2008) concluded that environmentally sustainable products were those products that have less or low impact to the environment.

Moreover, Schlegelmilch, Bohlen & Diamantopoulos (1996), Lee (2008) and Mishra & Sharma (2010) had classified green products into several categories which are contain natural ingredients, original grown, do not pollute environment, not test on animals, contain recycled content, recyclable and reusable, and contain approved chemical. Examples of green products include organic agricultures or food, green (lead-free) electronics products, alternative fuel vehicles and hybrids, eco-friendly garments, and other green products.

2.2.4 Environmental Attitude

Schultz (2004) defined environmental attitude as “the collection of beliefs, affect, and behavioral intentions a person holds regarding environmentally related activities or issues”. Lee (2008) stated that “environmental attitude refers to the individuals’ value judgment of environmental protection and it taps the individuals’ cognitive assessment of the value of environmental protection”. Rashid (2009) defined environmental attitude as “a learned predisposition to respond consistently favorable and unfavorable manner with respect to the environment”. It is necessary to make people know about environmental issues because this can evoke their positive feelings of the green products. Consumers with this set of attitude and beliefs will relate environmental issues in their daily lives, work and family.

2.2.5 Environmental Concern

Lee (2008) stated that “environmental concern refers to the degree of emotional involvement in environmental issues, and it taps the individuals’ affective response towards environmental protection whereas Chan & Yeung (2005) defined environmental concern as “an affective attribute that can represent a person’s worries, compassion, likes and dislikes about the environment”. According to Alibeli & Johnson (2009), environmental concern indicated the extent to which people are aware of the environmental issues and have the willingness to solve the environmental problems. Aman, Harun & Hussein (2012) defined environmental concern in his research as “the level of emotional and commitment towards the environmental issues”. Mostafa (2007) said that environmental concern is becoming a very important factor for marketers

because it eases in targeting the environmentally conscious consumer. Consumers who have high environmental concern will figure out how environmental quality can be improved and they will involve themselves with buying environmentally friendly products Sinnappan & Rahman (2011).

2.2.6 Environmental Knowledge

Mostafa (2007) defined environmental knowledge as “the knowledge on what people know about the environment, key relationships leading to environmental impacts, and appreciation of the whole system, and collective responsibilities necessary for sustainable development”. While Rashid (2009) defined environmental knowledge as “the state of an individual’s knowledge about an environmental issue that impact significantly upon a person decision making process”. When consumers have the knowledge of environmental issues, their level of awareness will increase and will potentially have a positive attitude towards the green product (Aman, Harun & Hussein, 2012).

2.2.7 Perceived Effectiveness of Environmental Behavior

Sinnappan & Rahman (2011) define perceived effectiveness of environmental behavior as “a person’s perception that if each individual involves himself in pro-environmental behaviors he would contribute a lot to the environment”. Perceived effectiveness of environmental behavior is also known as perceived consumer effectiveness (PCE). According to Kim & Choi (2005) , individual with a strong belief that environmental behavior will generate a positive outcomes, will be more interested in doing the behavior to support its care for the environment. Consumers who believe that they can make a difference by engaging in environmental protection, will buy green products to reduce the harm to the environment (Sinnappan & Rahman, 2011). As mentioned by Lee (2008), different perception of people will lead to different action and this also will influence the consumers whether to buy green products or not.

2.2.8 Social Influence

Social influence refers to the pressure experienced by the person psychologically when comparing its actions with other people (Cohan, 2009). A situation where someone shares values, thoughts and beliefs that are the same with those who influence them (Sinnappan & Rahman, 2011). Besides, peer influence was

one of the social influences which can drive consumer purchasing behavior towards green products (Tang, 2014). Social influence serves as an important role in making purchase decision for buying green product. Öhman (2011) supported that social influence has the influencing power on transforming the consumers' purchase intention of green products into the actual buying behavior. Klobas & Clyde (2001) stated that social influence includes friends, family, educators, employers, professional colleagues, experts and the media. Meanwhile, suggested that friends, family, associates, salespeople and even strangers.

2.2.9 Environmental Advertising

Li (2017) defined environmental advertising as an activity to influence consumers' behavior by encouraging them to buy products that are not harmful to the environment and to direct their attention to the positive consequences of their purchasing behavior. According to Davis (1994), corporate environmental advertisement typically contains three elements. First, the advertisement presents a general statement of corporate concern for the environment. Second, the advertisement describes how the corporation has initiated a number of activities to demonstrate its concern and commitment towards environmental improvement. Third, the advertisement provides a description of specific environmentally related activities, in which the corporation is engaged and / or outcomes for which the corporation takes credit. Whereas Chan (2004) defined green advertisement as claims that the attributes of the advertised product or associated production process contributed to environmental protection or with other positive effects to the environment. In the study, Chan (2004) developed a model that consisted of six dimensions in measuring the Chinese consumers' responses to green advertisement, i.e. attitudes toward the advertisement, attitudes toward the advertised product, intention to purchase the advertised product, relevance of the advertised product to the respondent' daily lives, usefulness of the advertisement in guiding respondents to purchase the product, and perceived credibility of the advertising claim.

2.2.10 Eco-Label

Rotherham (2000) defined eco-label as synonymous descriptors that refer to information on a product that provide about the environmental impacts associated with the production or use of the product. Eco-labels are information tools that aim to

internalize the external effects on the environment of the production, consumption and disposal of products Bougherara & Combris (2009). The environmental labels are increasingly being utilized by marketers to promote the identification of green products D'Souza, Taghian & Lamb (2006). Many of the studies on eco-labels look for the ways to make them effective in consumers' purchase behavior of environmental safe products D'Souza, Taghian & Lamb (2006). According to (Rashid et al. 2009), eco-labels were attractive instruments informing consumers about the environmental impact of their purchasing decisions.

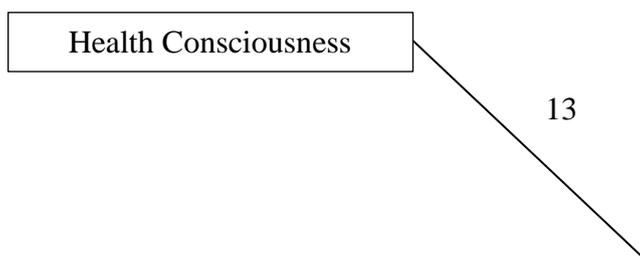
2.2.11 Brand Image

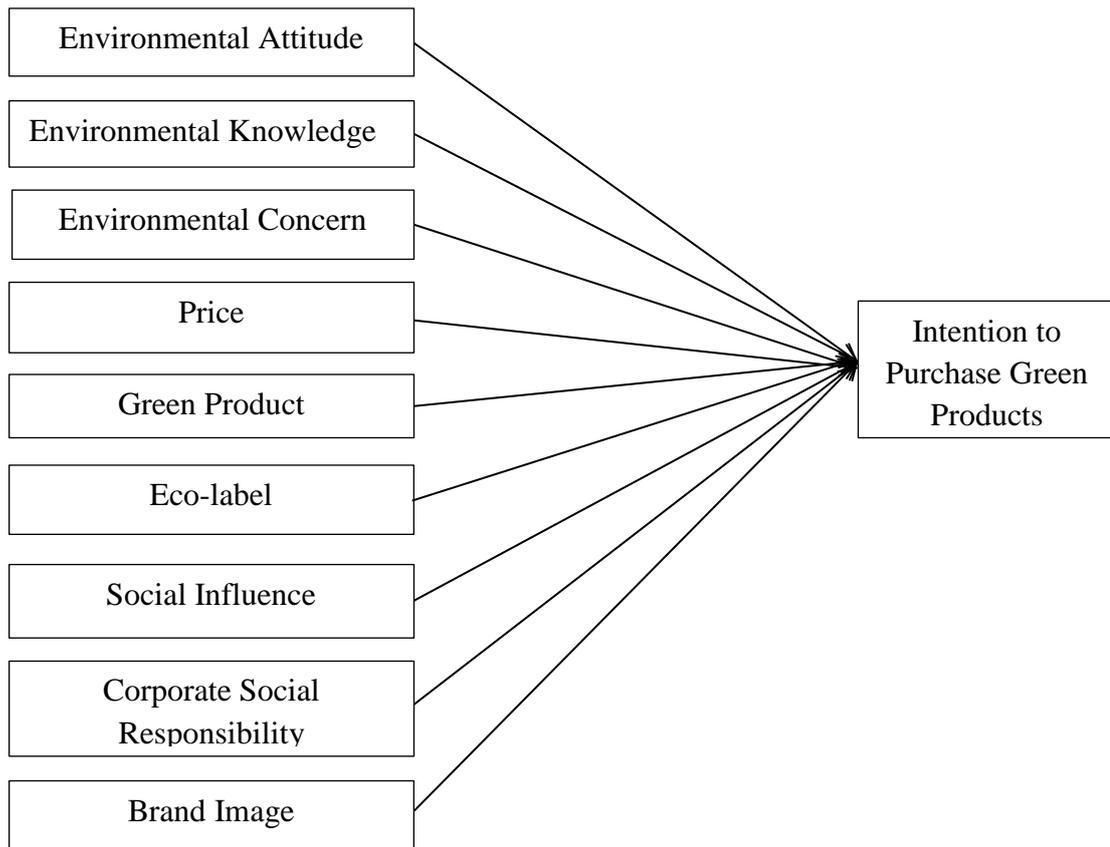
Brand image is the impression in the consumers' mind of a brand's total personality (real and imaginary qualities and shortcomings). Brand image is developed over time through advertising campaigns with a consistent theme, and is authenticated through the consumers' direct experience. The brand image refers to the way a market as a whole views a given company or product. Many companies attempt to create a strong brand that people identify with a given product. (Keller, 2009; Kotler, 2009) described brand image as the perceptions and beliefs held by consumers about the brand. In today's dense marketplace, consumers often decide to purchase brands based on their image or identity.

2.3 Previous Studies

Li, (2017) studied about factors affecting customer's attitude toward intention to purchase green products in Bangkok. The objective of this research was to determine the relationship between customer's attitude toward intention to purchase green products and the factors that may affect it. The factors include health consciousness, environmental attitude, environmental knowledge, environmental advertising, price, green product, eco-label, social influence, corporate social responsibility, brand image and customer's attitude toward intention to purchase green products. There are 400 questionnaires sent to target population in the Green Product market.

Figure 2.1 A Study on Factors Affecting Customer's Attitude towards Intention to Purchase Green Products in Bangkok, Thailand



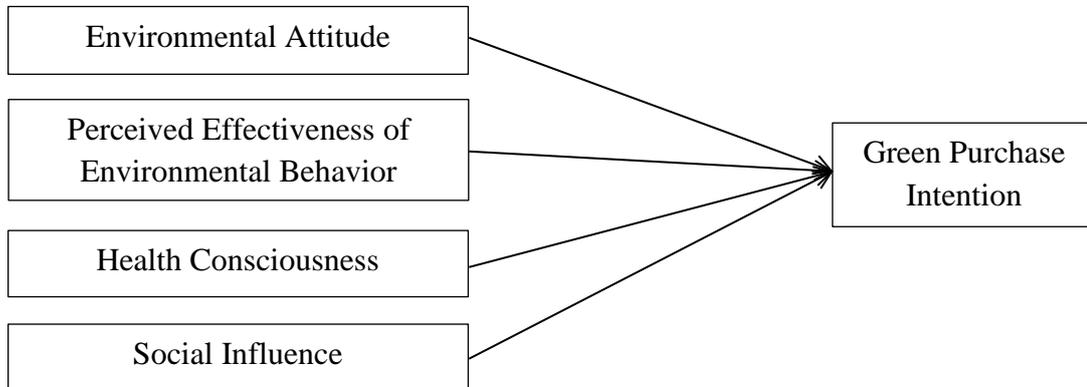


Source: (Li 2017)

The results of the study explained that health consciousness, environmental attitude, environmental knowledge, green product was significantly influencing on the green product purchase intention. On the other hand, environmental advertising, price, social influence, corporate social responsibility and brand image do not have the significant impact on the intention to purchase eco-friendly products.

Achchuthan & Thirunavukkarasu (2016) claimed that enhancing purchase intention towards sustainability. This study focused on examining the purchase intention under the concept of green consumerism among young consumers in the Sri Lankan stand point. Four antecedents as environmental attitude, perceived effectiveness of environmental behavior, health consciousness and social influence are incorporated in to the proposed model. The sample for this study covered 1325 management undergraduates in twelve Sri Lankan State Universities.

Figure 2.2 Enhancing Purchase Intentions towards Sustainability: The Influence of Environmental Attitude, Perceived Consumer Effectiveness, Health Consciousness and Social Influence

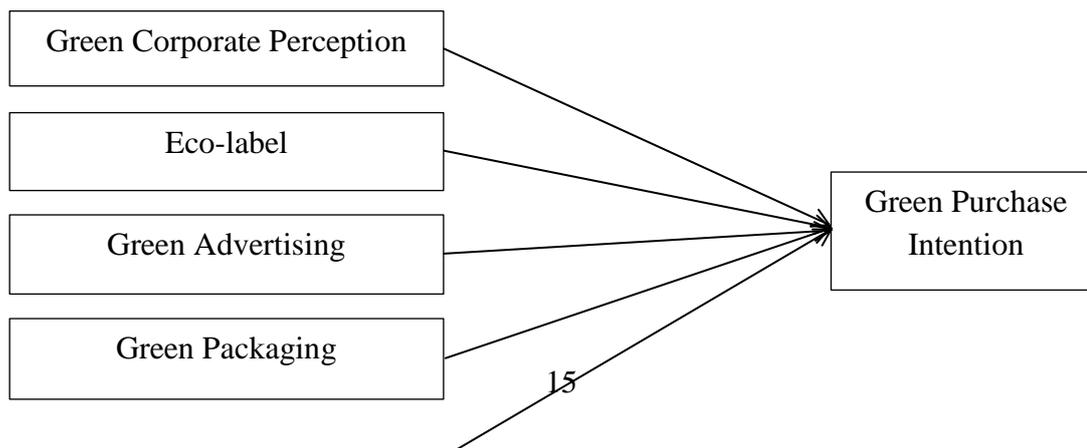


Source: Achchuthan & Thirunavukkarasu (2016)

This study found that environment attitude, perceived effectiveness of environmental behavior and health consciousness significantly influence the green purchase intention. In contrast, this study observed that social influence does not significantly influence the green purchase intention.

Kong (2014) studied that the influence of consumer’s perception of green products on green purchase intention. Green consumerism has increasingly received attention since the increased level of consumer awareness towards green products. Therefore, the aim of this paper had to examine the influence of consumer perception of green products on green purchase intention. In this study, perception of green products was conceptualized as a multidimensional variable comprised of green corporate perception, eco-label, green advertising, green packaging, and green product value. By using a survey, a total of 159 questionnaires from respondents aged above 18 in Sabah were collected.

Figure 2.3 The Influence of Consumers’ Perception of Green Products on Green Purchase Intention



Green Product Value

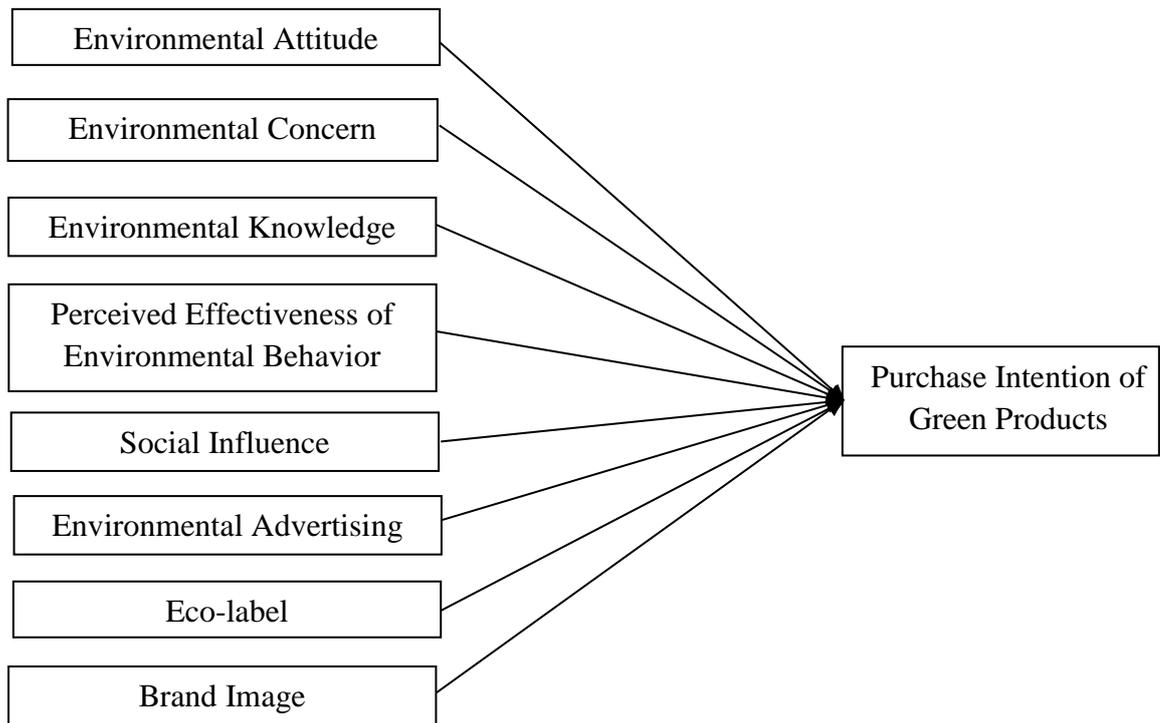
Source: Kong (2014)

The results demonstrated that within consumer perception; green corporate perception, eco-label, and green product value had positive significant influences on green purchase intention. The findings also revealed that eco-label and green product value made the largest contribution in influencing green purchase intention among consumers. In contrast, both green advertising and green packaging had no significant impact on consumer intention to purchase green products.

2.4 Conceptual Framework of the Study

The conceptual framework of this study is anchored in the theories explicitly espoused by previous researches what purpose of the study is for increasing the purchase intention of green products among consumers in order not to impact harmful effect on the environment anymore. In other context, it was confirmed through research that the intention to purchase green products leads the purchase decision of green products. Literature review pointed out that many variables are accountable for individual's purchase intention towards green products and purchase intention is the leading factor of the individual's purchase behavior of green products.

Figure 2.4 Conceptual Framework of the Study



Source: Own Compilation

As shown in Figure 2.4, this study analyzes whether the eight independent factors which are environmental attitude, environmental concern, environmental knowledge, perceived effectiveness of environmental behavior, social influence, environmental advertising, eco-label and brand image influence on one dependent variable, green purchase intention.

CHAPTER 3

CONSUMER INTENTION OF GREEN PRODUCTS IN MYANMAR

This chapter mentions about the action plan for green growth of Myanmar Government. Moreover, functions of green marketers in Myanmar and consumer purchase intention of green products are shown in this chapter.

3.1 The Action Plan for Green Growth of Myanmar Government

Myanmar has challenges such as climate change and waste management. The weakness in technology for waste management is due to the lack of awareness on sanitary practices and poor regulatory framework. According to the Asian Development Bank (ADB), Environmental Economics Working Paper, Myanmar ranks 164 out of 178 countries in 2014 Environmental Performance Index (EPI). This is among the world's least developed in environmental management and regulation.

The natural resources and environmental conditions of most country are at risk because of various seasons, deforestation, pollution, mangrove loss and air quality deterioration. The Government of Myanmar released the National Environmental Policy and the Myanmar Climate Change Policy in June 2019 to protect these environmental challenges. These new policies are in harmony with the Myanmar Sustainable Development Plan 2018-2030 and highlight the increasing risks of extreme climate change and its impacts to Myanmar's economic and social development. The policies' purpose is to transform the country into a sustainable and climate- resilient society.

Myanmar Government interests in foreign investment into the country's environmental sector. There are strong demands for advanced wastewater and water treatment technologies. U.S companies can also find business opportunities in Myanmar as they can provide technologies for water supply, sanitation, drainage, and wastewater management. Various foreign aid agencies give assistance and funding to improve the country's water supply, wastewater treatment and sanitation; to develop nationwide wastewater treatment standards and waste management strategies; to reduce pollution and improve air quality in the Hlaing River in Yangon and Dothtawady River

in Mandalay; and to conduct waste management awareness campaigns and activities in several communities.

The Government of Myanmar and private sector players are interested in U.S companies. They are focusing on recycling systems, environmental solutions and technologies to minimize the risk deficiencies in solid waste management system. The companies can also find trade and investment opportunities in Myanmar. Moreover, products and services related to microfiltration, iron and amp, manganese removal, ultrafiltration, water softening, pumps, valves, scrapers, sludge dewatering equipment and screening machines, magnetic flow meters, large chlorinators for water/wastewater systems, water recycling technologies, zero-discharge systems, ozonation and reverse osmosis are areas of business opportunities for U.S companies.

‘Smart city’ projects are expected to be completed in both Yangon and Mandalay by 2021.

3.2 Functions of Green Marketers in Myanmar

City Mart Holding Limited (CMHL) started City Love and Hope Foundation in 2013 to provide the supports to the communities. This foundation describes No Plastic Day in any branches of City Mart Supermarket once a month to the environment since 2014. Good performance and campaign to save the environment and educate about environment are increasing in Myanmar. Therefore, City Mart Supermarkets are now claiming to have No Plastic Bag Day twice a month from once in past.

The Mix by Su which produces skin care products, founded in 2018 in Myanmar, always considers the impact on the environment when it comes to product packaging. At the beginning of the business, plastic bottles were used, but later, due to the environmental impact, they were replaced by glass bottles.

“Green Myanmar” initiative is held by Ford Capital Automotive to make Myanmar a more eco-friendly and greener country. They offered one tree or flower plant as a free-of-charge gift to any customer who walks into the Ford Yangon and Mandalay service centers for a service, repairmen or purchase of parts during one month period of this initiative. They can choose one tree plant such as mango, guava and thanakha tree or one flower plant such as rose, jasmine or kiss me quick plant. Ford Capital Automotive crafted and funded this offer to make the environment green as much as they can. The Yangon service center sees an average of 30-40 customers per day while Mandalay receives 3-4 bringing the total number of potential trees or flowers

planted throughout the month to over 1,000. The customers are also able to make Myanmar green with their free-of-charge gift plant. They are delighted to take action for a healthier and greener Myanmar. Customers are also actively taking part in this event to make their climate change in their cities and boosting healthier urban community and eco-friendly products. To create a more sustainable Myanmar, this is one big step in Ford Myanmar Investment.

Zero Plastic business, a local brand that produces and distributes plastic free product was launched in September 2018. The brand name is 'Zero Plastic' and had only 10 items but they have over 70 items now. Although these items include a few plastic elements, they can be reused, e.g. our shopping bag, and reusable about 100 times. Zero Plastic sells bamboo, comb and cotton swab. They also sell reusable straws made of bamboo, steel, paper and other materials, as well as biodegrade spoons, forks, lunch boxes, take-away packaging and stationery.

Moreover, Zero Plastic Myanmar will soon introduce a new natural product, a simple carrying handle for takeaway cups, which is made from the by-product of jute production. This will eliminate the need for plastic bags for handles of takeaway cups. Jute is an incredible plant fiber which is used for the purpose of making twine, rope, matting and sacks, among other things. However, when the jute products are made, just two layers of the plant are used while the third is discarded. In this production of takeaway handles, Zero Plastic Myanmar will use the discarded fiber. The jute carrying handle will be soon distributed after the final testing of the product is completed. Eco-friendly products are more likely expensive than the traditional products. Therefore, Zero Plastic Myanmar is working to ensure that the price of jute takeaway handles is competitive with plastic alternative even though the product is made up of natural raw material, is durable and environmentally friendly. These handles will help reduce the use of plastic bags or plastic handles when many people buy takeaway drinks.

Myanmar Recycles Company is one of the recycling companies in Myanmar. This company makes plastic product by collecting and washing the used plastic and melting them down into small pellets. The company recently received funding from Myanmar-based investment firm Andaman Capital Partners to acquire more recycling equipment, which will help it to process more plastic. The investment sum has not been disclosed.

RecyGlo is one of only the recycling businesses featured on the Yangon Directory. This company sorts waste from more than 40 clients and recycle different

kinds of waste including plastic. It received US\$150,000 in seed funding last year from a Norwegian investment fund, Katapult Ocean. The company has recycled over one thousand tons of plastic waste since it began. However, this amount is only half the total waste of Yangon in a day.

Another one is ChuChu Design which is an eco-friendly startup lifting families out of poverty with an art of upcycling. ChuChu project collects waste and trash and transform into recycle crafts and environmental saving products. To promote their products and message, they built a workshop and showroom made largely of recycled materials. This trash-made shop shows off their bottle -embedded walls and beautiful products constructed of recycling materials. Behind the showroom, the workshop is filled with raw materials such as piles of motorbike inner tubes to enormous plastic bags of all colors. They mostly use plastic bag as raw material. The maker cuts the shape of different color bags and uses a machine to make plastic into sheet. Purses, pencil cases, laundry baskets and other products without the need for paint are produced from this. They sell these products to their regular shops, customers, and weekend bazaar in Yangon.

3.3 Consumer Purchase Intention of Green products

The deterioration of the environment led to the adoption and the development of consciousness of consumers' attitude towards eco-friendly products in order to save the planet. Therefore, they deem it expedient to take measures towards protecting the environment which has become their personal attitude towards eco-friendly foods (Solomon, 2010). Consumers patronize the products and their aims are to make sure the contribution is supporting sustainable environment and contribution the guiding of the climate change (Hartmann & Ibanez, 2006). However, it has become global struggling to achieve the purpose of the environmental protection so companies are using various means to persuade the consumers' segments who are environmentally conscious to change their attitudes from the conventional products towards green products and also satisfy their needs.

Green products are significantly better version related to traditional product offerings available in the market for its production, usage, and disposal Peattie (1995). These green products are environmentally safe and preferable products and services. The environmental labels are increasingly being utilized by marketers to promote the identification of green products D'Souza (2006).

Table 3.1 points out the consumer purchase intention of green products by analyzing the collected data. Four questions were included in the survey to examine the green product purchase intention.

The results of mean values for dependent variable of Green Purchase Intention which includes four items are shown in Table 3.1.

Table 3.1 Consumer Purchase Intention of Green Products

Items	Mean
1. When I want to buy a product, I look at the ingredients label to see if it contains things that are environmentally damaging.	3.72
2. I prefer green products over non-green products when the products qualities are similar.	4.12
3. I will choose to buy products that are environmentally friendly.	4.11
4. I will buy green products even if they are more expensive than the non-green products.	3.87
Overall Mean	3.96

Source: Survey Data (2020)

As mentioned in Table 3.1, item two had the highest mean value of 4.12 which means that the respondents prefer green products over non-green products when the products qualities are similar. And item one had the lowest mean value of 3.72 which mean when respondents want to buy a product, they look at the ingredients label to see if it contains things that are environmentally damaging. The overall mean of green purchase intention had the high value of 3.96 which means that consumers in Yangon are willing to purchase the green products.

CHAPTER 4

ANALYSIS OF THE FACTORS AFFECTING CONSUMER PURCHASE INTENTION OF GREEN PRODUCTS

This chapter includes research design, demographic profile of the respondents, reliability test, descriptive statistics and analysis of factors affecting consumer purchase intention of green products.

4.1 Research Design

Research design is set up to decide on how to collect data, analyze data, interpret data and find a solution to the problem. Appropriate research was needed to avoid error occurred in collecting relevant data. Descriptive research had been used to describe and interpret the research problems in detail.

The study had to use both primary and secondary data. For gathering the primary data, survey questionnaire is distributed to 385 customers who have shopping experience at 10 supermarkets beneath 10 retail firms in Yangon by using the systematic random sampling method. The question for each construct in the questionnaire were selected and modified from previous studies. The questionnaire consists of three main parts. In part 1, respondents were asked to provide some basic demographic information which is composed of gender, age and income level. Part 2 includes all the independent variables questions designed to identify the factors influencing levels of the respondents, which involves five-point Likert scale (1=strongly disagree through 5=strongly agree). Then, the questionnaires in the last part 3 are to test consumer purchase intention of green products.

The secondary data needed to be searched from published journals, published thesis and research paper and internet website to get more exact information to adapt with this study effectively. After the completion of data collection, data analyses were conducted by using SPSS software to test the reliability analysis and to analyze the results.

4.2 Demographic Profile of the Respondents

The description of demographic profile of the respondents is mentioned in this section. The demographic information including gender, age and monthly income were

included in the questionnaire. Besides that, it is a very useful way to describe demographic characteristic of the respondents such as gender and age.

Table 4.1 displays the demographic information of gender respondents participated in the survey. This includes two groups of respondents who are divided as male and female.

The following Table shows the result of respondents participated in the survey in relation with gender.

Table 4.1 Respondents by Gender

Gender	No. of Respondent	Percent
Male	133	34.5
Female	252	65.5
Total	385	100.0

Source: Survey Data (2020)

Among the 385 respondents who were participated in the survey for purchase intention, 65.5% of respondents were females and only 34.5% of the respondents were males. Because of the nature in purchase intention, females purchase more than male.

The information about the age of the respondents is displayed in Table 4.2. The respondents are divided into four groups: the group is the respondents who are 30 year and below. The second is the group of respondents who are between 31 and 40 years. The respondents who are between 41 and 50 years are in the third group. The last one is the group of respondents who are over 50 years old.

This table mentions the results of respondents according to their age.

Table 4.2 Respondents by Age

Age	No. of Respondent	Percent
30 and Below	328	85.2
31 – 40	32	8.3
41 -50	17	4.4
Over 50	8	2.1
Total	385	100.0

Source: Survey Data (2020)

In Table 4.2, the result shows that the first group was the consumers who were under 30 years old which was composed of 85.2%, followed by the second largest group who were between 31 years and 40 years which had 32 of consumers (8.3%). The third group was the respondents who were between 41 years and 50 years, found that 17 of respondents, accounting for 4.4%. The smallest group was the consumers who were over 50 years old, which found that 8 respondents participated in the survey, accounting for 2.1%. This study revealed that the age of the most of total respondents is under 30 years.

Table 4.3 states the results of income level of respondents.

Table 4.3 Respondents by Income Level

Income	No. of Respondent	Percent
Less than 300,000	129	33.5
310,000-600,000	123	31.9
600,000-900,000	46	11.9
Above 900,000	87	22.6
Total	385	100.0

Source: Survey Data (2020)

As mentioned in Table 4.3, the result shows that the number of respondents who had the income level of less than 300,000 was 129 (33.5%) which was the largest group, followed by the second largest group of respondents who had the income level between 310,000-600,000, which was composed of 123 (31.9%). The next group was the respondent's income level that was between 600,000 and 900,000, found that 46, accounting for 11.9%. After that, the smallest group had 87 (22.6%) of the respondents who were above 900,000. This study was explaining that the income level of the majority of total respondents was under 300,000.

4.3 Reliability Test

The researchers can generate consistent results for the reliability of the study by using Cronbach's Alpha Reliability test. According to Hair et al. (2003), Cronbach's Alpha can also be described as the coefficient alpha. The measurement of Cronbach's Alpha must be between 0 and 1. According to George and Mallery (2003), the closer

the Cronbach's Alpha coefficient value is to 1, the better the internal consistency of the items in the scale is.

The result of Cronbach's Alpha of variables include in this study is presented in table 4.4.

Table 4.4 Reliability Test

Variables	No. of Items	Cronbach's Alpha
Environmental Attitude	5	0.746
Environmental concern	5	0.806
Environmental Knowledge	5	0.747
Perceived Effectiveness of Environment Behavior	5	0.729
Social Influence	4	0.763
Environmental Advertising	5	0.840
Eco-Label	5	0.855
Brand Image	5	0.860
Purchase Intention	4	0.736

Source: Survey Data (2020)

According to Table 4.4, environmental attitude of purchase intention measured with five items to strengthen the reliability of the factor has got Cronbach's alpha value of 0.746. Environmental concern included five items to be measured the purchase intention to strengthen the reliability of the factor, which has Cronbach's alpha value of 0.806. Environmental knowledge was measured with five items to strengthen the reliability of the factor and has got Cronbach's alpha value of 0.747. Perceived effectiveness of environmental behavior was measured with five items in order to strengthen the reliability of the factor, which has resulted in Cronbach's alpha value of 0.729. Cronbach's alpha for social influence is 0.763 which means that the four items used for measuring the social influence factor can strengthen the reliability of the factor. Environmental advertising was measured with five items used to strengthen the reliability of the factor and Cronbach's alpha value of this factor has resulted in 0.840. Eco-label was measured with five items to support the assurance of the factor and Cronbach's alpha of which is 0.855. Brand image includes five items to build up the soundness of this factor and Cronbach's alpha of brand image is 0.860. Purchase

intention is measured with four items concerning the accuracy of the factor and has got Cronbach's alpha value of 0.736. The result shows that Cronbach's alpha values of all the variables are excellent reliability because Cronbach's alpha values range from 0.736 to 0.860.

4.4 Descriptive Statistics

Descriptive statistics are used to describe the basic features of the data in a study. They provide simple summaries about the sample and the measures. Table (4.5) to Table (4.12) are the results of descriptive statistics of independent variables.

4.4.1 Environmental Attitude

The results of descriptive statistics for Environmental Attitude variable which includes five items are shown in Table 4.5.

Table 4.5 Environmental Attitude

1. It is essential to promote green living in Myanmar	4.50
2. I strongly agree that more environmental protection works are needed in Myanmar	4.63
3. It is very important to raise environmental awareness among Myanmar people.	4.59
4. Environmental protection issues are my business.	3.92
5. It is wise for Myanmar people to spend a vast amount of money for promoting environmental protection.	3.88
Overall Mean	4.30

Source: Survey Data (2020)

As shown in Table 4.5, the highest mean was 4.63 in the statement of "I strongly agree that more environmental protection works are needed in Myanmar, by this result, consumers significantly agree on it. Then, the lowest mean was 3.88 in the statement of "It is wise for Myanmar people to spend a vast amount of money for promoting environmental protection" indicating that consumers do not significantly accept on this item. The overall mean of environmental attitude was 4.30, which means that consumers have positive feelings and beliefs related to environmental issues.

4.4.2 Environmental Concern

The results of descriptive statistics for Environmental Attitude variable which includes five items are shown in Table 4.6.

Table 4.6 Environmental Concern

Items	Mean
1. I am worried about the worsening quality of the environment.	4.30
2. The environmental issue is my major concern.	3.85
3. I am emotionally involved in environmental protection issues of Myanmar.	3.92
4. I often think about how the environmental quality can be improved.	3.96
5. I take into account environmental consequences while buying an household appliance.	3.77
Overall Mean	3.96

Source: Survey Data (2020)

Based on the results of Table 4.6, the highest mean was 4.30 in the statement of “I am worried about the worsening quality of the environment”, by this result, consumers significantly agree in relation with environmental quality. Then, the lowest mean was 3.77 in the statement of “I take into account environmental consequences while buying an household appliance” is implicit that consumers do not significantly accept on this item. The overall mean of environmental concern was 3.96, which means that consumers were aware and have emotional involvement of the environmental issues.

4.4.3 Environmental Knowledge

The results of descriptive statistics for Environmental Knowledge variable are shown in Table 4.7.

Table 4.7 Environmental Knowledge

Items	Mean
1. It is necessary to have knowledge about the environment.	4.51
2. Consumers with higher environmental knowledge have higher intention to purchase environmentally friendly products.	4.25
3. I have sufficient knowledge about energy-efficient product.	3.67
4. This knowledge is based on previous experience.	3.84
5. I have a positive impression about energy-efficient product.	4.06
Overall Mean	4.07

Source: Survey Data (2020)

As stated by Table 4.7, the highest mean was 4.51 in the statement of “It is necessary to have knowledge about the environment”, according to this result, consumers significantly agree upon this statement. Then, the lowest mean was 3.67 in the statement of “I have sufficient knowledge about energy-efficient product” is revealing that consumers do not have sufficient knowledge about energy saving appliances. The overall mean of environmental knowledge was 4.07, which mentioned that consumers have strong basic environmental knowledge, high ability to identify environmental problems.

4.4.4 Perceived Effectiveness of Environmental Behavior

The results of descriptive statistics for Perceived Effectiveness of Environmental Behavior variable are shown in Table 4.8.

Table 4.8 Perceived Effectiveness of Environmental Behavior

Items	Mean
1. I think if I carried out some pro-environmental behavior in my daily life, I would contribute a lot to our environment.	4.13
2. I think my participation in environmental protection would influence that of my family and friends too.	4.03
3. The environmental quality of Myanmar will stay the same even if I engage in some environmental behavior.	3.65
4. Even if I recycle and reuse things, the environmental quality of Myanmar will remain as it currently is.	3.56
5. What I purchase as a consumer has an effect on the nation's environmental problems.	3.90
Overall Mean	3.85

Source: Survey Data (2020)

According to Table 4.8, the highest mean was 4.13 in the statement of “I think if I carried out some pro-environmental behavior in my daily life, I would contribute a lot to our environment” according to this result. On the other hand, the lowest mean was 3.56 in the statement of “Even if I recycle and reuse things, the environmental quality of Myanmar will remain as it currently is” which means that consumers do not significantly agree upon this item. The overall mean of environmental knowledge was 3.85, which mentioned that consumers believe their contribution and actions for environment can lead to positive and great changes in the future

4.4.5 Social Influence

The results of descriptive statistics for Social Influence variable are shown in Table 4.9.

Table 4.9 Social Influence

Items	Mean
1. I learn from my friends, family and colleges about green products.	3.69
2. If they purchase environmentally friendly household appliances, I will buy them.	3.89
3. I will share to buy energy-efficient household appliances with my friends.	3.96
4. Most of my friends and family buy energy-efficient household appliances.	3.43
Overall Mean	3.74

Source: Survey Data (2020)

As shown in Table 4.9, the highest mean was 3.96 in the statement of “I will share to buy energy-efficient household appliances with my friends. The lowest mean was 3.43 in the statement of “Most of my friends and family buy energy-efficient household appliances”. The overall mean of Social Influence was 3.74, which pointed out that consumers fairly understand that their attitude or behavior would be affected by another person’s action or vice versa in terms of purchase decision.

4.4.6 Environmental Advertising

The results of descriptive statistics for Environmental Advertising variable are shown in Table 4.10.

Table 4.10 Environmental Advertising

Items	Mean
1. Environmental advertisements catch my attention.	3.89
2. I enjoy watching advertisements focusing on product's environmental values.	3.95
3. Attractive environmental advertisement will encourage me to buy energy-efficient appliances.	3.97
4. Environmental advertisements strengthen company image.	4.05
5. Companies use environmental advertisements to protect their reputation.	4.00
Overall Mean	3.97

Source: Survey Data (2020)

In accordance with Table 4.10, the highest mean was 4.05 in the statement of “Environmental advertisements strengthen company image”. The lowest mean was 3.89 in the statement of “Environmental advertisements catch my attention”. The overall mean of Social Influence was 3.97, which indicated that consumers were significantly more likely to respond positively to the environmental advertisement including the advertisement messages and corporate image.

4.4.7 Eco-Label

The results of descriptive statistics for Eco-Label variable are shown in Table 4.11.

Table 4.11 Eco-Label

Items	Mean
1. The information on the eco-labels is usually easy to understand.	3.67
2. I found eco-labels are very helpful in choosing the appliances.	3.83
3. Eco-labels influence me to purchase the appliances.	3.78
4. I believe that the eco-labels on the products are reliable, which means that they reach the environmental standard.	3.82
5. I believe the eco-labels certified by authority.	3.86
Overall Mean	3.79

Source: Survey Data (2020)

In accordance with Table 4.11, the highest mean was 3.86 in the statement of “I believe the eco-labels certified by authority”. The lowest mean was 3.67 in the statement of “The information on the eco-labels is usually easy to understand”. The overall mean of Social Influence was 3.79. From this result, eco-labels were merely effective in consumer purchase intention of environmental safe products.

4.4.8 Brand Image

The results of descriptive statistics for Brand Image variable are shown in Table 4.12.

Table 4.12 Brand Image

Items	Mean
1. I think brand of green products is the best standard in environmental commitments.	3.99
2. The brand's environmental reputation is handled in a professional manner.	3.94
3. Brand of green products is reliable for its environmental promises.	3.97
4. Green products' environmental performances meet my expectations.	3.78
5. Green product's environmental functions give very good value for me.	4.00
Overall Mean	3.93

Source: Survey Data (2020)

As stated by Table 4.12, the highest mean was 4.00 in the statement of "Green product's environmental functions give very good value for me". The lowest mean was 3.78 in the statement of "Green products' environmental performances meet my expectations". The overall mean of social influence was 3.93. In accordance with this result, corporate image could be an important factor in the overall evaluation of the service and the company.

4.5 Analysis of the Factors Affecting Consumer Purchase Intention of Green Products

Multiple regression analysis is used to analyze the relationship between a single dependent variable and several independent variables. In addition, multiple regression analysis is the most commonly used tool to reveal possible interactions among the independent and dependent variables.

In this study, the independent variables include environmental attitude, environmental concern, environmental knowledge, perceived effectiveness of environmental behavior, social influence, environmental advertising, eco-label, brand image. The adjusted R squared, F-value and t-value from SPSS output have been used to interpret the result of multiple regression analysis. Multiple regression analysis was conducted to analyze the factors affecting consumer purchase intention of green products.

Table 4.13 Analysis of the Factors Affecting Consumer Purchase Intention of Green Products

Variable	Unstandardized Coefficient		T	Sig
	B	Std. Error		
(Constant)	0.524	0.227	2.313	0.021
Environmental Attitude	-0.045	0.062	-0.733	0.464
Environmental Concern	0.348***	0.065	5.375	0.000
Environmental Knowledge	0.130	0.072	1.805	0.072
Environmental Behavior	0.077	0.060	1.281	0.201
Social Influence	0.105**	0.055	1.917	0.056
Environmental Advertising	0.011	0.061	0.174	0.862
Eco-label	0.126**	0.061	2.079	0.038
Brand Image	0.131**	0.063	2.093	0.037
R square	0.477			
Adjusted R square	0.466			
F-value	42.834***			
Sig.	0.000			

Source: Survey Data (2018)

Note:*** indicates that significant at 1 percent level and ** indicates that significant at 5 percent level.

In accordance with Table (4.13), regression analysis was conducted to examine the predictor variables that influence green purchase intention. R square value of 0.477 explained that variables affected the criterion value by 47.7%. F-value is 42.834 (p<0.01).

According to Table 4.13, there were four factors that had the significant influence on consumer purchase intention of green products. These influencing factors are environmental concern, social influence, eco-label and brand image. Consequently, environmental concern was the most significant influencing factor on purchase intention of green products, followed by brand image, eco-label and social influence.

The reasons of why the four have effect on purchase intention of green products are that, firstly, consumers become conscious of environmental deterioration and passionate to protect the worsening quality of the environment and consumers get interested in using the eco-friendly products for saving the environment. Secondly, brand image affected the intention to purchase green products because consumers take into account the reputation of company relating to their environmental activity and the promises given by that company not to include harmful effects for the environment in their products. Only if the customers trust this company, they will make purchase decision for green products from this company. After that, the third influencing factor on green purchase intention is eco-label. This is because consumers become interested in environmental labels in order to determine whether this product is harmful to the environment or not. Finally, consumers get the product information from their families, friends and colleagues. If their friends forced to buy environmentally friendly products, they will likely more choose these products other than the traditional products. Therefore, social influence has the impact on purchase intention of green products.

CHAPTER 5

CONCLUSION

This chapter describes the conclusion that includes findings and discussion, suggestions and recommendation and limitations and need for further study.

5.1 Findings and Discussion

The purpose of this study is to determine the factors affecting consumer purchase intention of green products. There are 385 questionnaires were sent to the consumers who have the experience of shopping at 10 supermarkets which are under 10 retail firms in Yangon and systematic random sampling was applied.

According to gender, the results found that female respondents participated in the survey than the number of male respondents. For the demographic factor of age, the number of respondents of under 30 years old were the highest in participants of the survey. Then, the majority of respondents had the income level of 300,000 and below.

The results pointed out that environmental concern, social influence, eco-label and brand image had significant effect on consumer purchase intention of green products. In contrast, environmental attitude, environmental knowledge, perceived effectiveness of environmental behavior and environmental advertising had insignificant effect on customer's intention to purchase green products in Myanmar.

The results indicated that the top predictor for green purchase intention was environmental concern. It is because consumers are becoming aware of and worrying about the quality of the environment. Therefore, they get emotionally involved to solve the environmental problems and to protect it from further deterioration. Knowledge about emerging environmental issues such as climate changes, hazardous waste problems, water and air pollution, ecological damage that have been endangered protected living species etc. are useful to facilitate consumers with a clear awareness of its social responsibility as a human to the nature. Besides, consumers who have high consciousness and concern to the environmental problems are more like to pay more and have the desire to buy green products. Therefore, the level of people's concern towards the environment is directly related with their interest and preference to purchase green products.

The findings of the study highlighted that purchase intention for green products was significantly influenced by eco-label. It implicates that green labels can guide consumers to have certain cognition, understanding, and trust on green products. Therefore, in the process of green marketing, the enterprises should pay more attention on how to increase the awareness of the green labels, and fully understand and utilize green labels' positive role in promoting consumer buying intention. The environmental labels are increasingly being utilized by marketers for the purpose of promoting the identification of green products. However, it is not necessarily able to produce green purchasing behavior. Because the buying intention of consumers is connected with many other factors, such as consumers' own environmental awareness, the price of products, product category, and so on.

This study found that brand image had significantly effect on consumers purchase intention to green products. Therefore, organizations should focus on green brand image of their products. By doing so, they can get more trust in the mind of green consumers and buying behavior of green eco-friendly products will become more spread. If buyers have a trust experience with the seller, they would possess a higher level of purchase intentions. Therefore, organization should have the ability to create trust about their products in order to encourage customers to buy them.

It also found that green purchase intention was significantly influenced by social influence. It implies that, interestingly, respondents in this study collect the information related to environmental protection and issues from the social context.

5.2 Suggestions and Recommendation

Environmental concern can consider as an important factor in influencing consumers' green purchase intention because concern to environmental issues can improve environmental quality. Marketers have to create a new green product by using wastage material. Besides, marketers need to promote their green products based on cause-related marketing method.

As environmental concern is the top predictor for green purchase intention, green purchasing may be most effectively delivered through increased of environmental concern among Myanmar consumers. For the politicians, business organization or other NGO organization, various environmental campaigns such as "Going Green" movement should be supported to increase the level of environmental awareness or

environmental concern of Myanmar consumers. Hence, the willingness of Myanmar consumers to purchase green product may increase.

The stronger peer influence, a kind of social influence, is suggested to be a reason environmental behavior. Green consumers investigate for green products and they search intensively for all information available from any possible source in their society. More emphasis should be given for the “green word-of-mouth” as a communication tool to increase the green purchasing intention, given that such tool is one of the ways that shape social influences. Clearly, social influence will continue to affect green purchasing behavior positively.

The consumers put efforts for collecting the knowledge about green products from their surroundings and belongings to react positively towards environmental concerns. For this purpose, the consumers also try to access whether brands have positive green image or not. This study will help professional marketers and managers to understand attitude and behavior of general consumers in relation with the environment and green purchase decisions. Marketers will get the chance to know about the procedure of environmentally friendly consumers to build a green friendly brand image.

Green products would compete with non-green products only if the prices of green products become cheaper than the prices of non-green products. As this would enhance the long-run interest of environmental protection and support sustainability, government subsidy could be a medium of making green products more affordable. Such subsidy would also encourage people with less income to purchase such products. Once people become habituated with the benefits, subsidies can be perhaps withdrawn from products of private manufacturers.

Marketers can get the deep insights and the factors needed to be emphasized from the findings of this research so that they can overcome a lot of challenges which are facing with when they plan the marketing strategy to persuade consumers to use and buy eco-friendly products.

For being successful green marketing plan, it is essential for the marketers to completely understand the changing environmental factors and needs and wants of green consumers. By doing this, they become able to create the environmental advertising to give the product information by connecting the environment.

5.3 Limitations and Need for Further Study

There are some limitations in the study. This study may have bias because of using systematic random sampling. The research uses the 385 consumers who have purchased at 10 supermarkets which are below 10 retail firms among of total retail firms in Yangon as the respondents so that the sample is not large enough to adequately represent the full population. The findings in this study cannot conclude for the views of whole consumers.

Especially, this study may only be able to cover the pattern of consumers' purchase intention at one point of time. It may be brought about by changing the minds of the customer influenced by other interchangeable factors.

This study would like to provide some suggestions for other studies who like to conduct a related research topic. The other researchers can investigate the other remaining unknown factors. They can also investigate which other factors are the most influential or important in determining the consumers' green purchase intention.

Besides, environmental advertising is the least influential that contributes to the consumers' green purchase intention. Therefore, the future study can investigate what are the reasons that lead environmental advertising become the least influential. In addition, future researchers can test the demographic profile such as age group and education level as the other aspects in order to determine whether there is a significant different between demographic and consumers' green purchasing intention or not. Therefore, it is worth to demonstrate in the future to determine whether a significant or insignificant relationship between demographics and green purchasing intention.

REFERENCES

- Achchuthan, S., & Thirunavukkarasu, V. (2016). Enhancing purchase intentions towards sustainability: The influence of Environmental Attitude, Perceived Consumer effectiveness, health consciousness and social influence. *Health Consciousness and Social Influence*.
- Aggarwal, Y. P. (2008). Meaning of the term-descriptive survey research method. *International Journal of Transformations in Business Management, 1*.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes, 50*(2), 179–211.
- Ali, A., & Ahmad, I. (2016). Environment friendly products: Factors that influence the green purchase intentions of Pakistani consumers. *Pakistan Journal of Engineering, Technology & Science, 2*(1).
- Ali, I. (2011). *Influence of corporate social responsibility on development of corporate reputation and customer purchase intentions*.
- Alibeli, M. A., & Johnson, C. (2009). Environmental concern: A cross national analysis. *Journal of International and Cross-Cultural Studies, 3*(1), 1–10.
- Aman, A. L., Harun, A., & Hussein, Z. (2012). The influence of environmental knowledge and concern on green purchase intention the role of attitude as a mediating variable. *British Journal of Arts and Social Sciences, 7*(2), 145–167.
- Azizan, S. A. M., & Suki, N. M. (2013). Consumers' intention to purchase green product: Insights from Malaysia. *World Applied Sciences Journal, 22*(8), 1129–1134.
- Baker, N. J. (2008). Sustainable wetland resource utilization of Sango Bay through eco-tourism development. *African Journal of Environmental Science and Technology, 2*(10), 326–335.
- Bang, H.-K., Ellinger, A. E., Hadjimarcou, J., & Traichal, P. A. (2000). Consumer concern, knowledge, belief, and attitude toward renewable energy: An application of the reasoned action theory. *Psychology & Marketing, 17*(6), 449–468.
- Blake, J. (1999). Overcoming the 'value-action gap' in environmental policy: Tensions between national policy and local experience. *Local Environment, 4*(3), 257–278.

- Bougherara, D., & Combris, P. (2009). Eco-labelled food products: What are consumers paying for? *European Review of Agricultural Economics*, 36(3), 321–341.
- Chan, A. T., & Yeung, V. C. (2005). Implementing building energy codes in Hong Kong: Energy savings, environmental impacts and cost. *Energy and Buildings*, 37(6), 631–642.
- Chan, R. Y. (2001). Determinants of Chinese consumers' green purchase behavior. *Psychology & Marketing*, 18(4), 389–413.
- Chan, R. Y. (2004). Consumer responses to environmental advertising in China. *Marketing Intelligence & Planning*.
- Chen, T. B., & Chai, L. T. (2010). Attitude towards the environment and green products: Consumers' perspective. *Management Science and Engineering*, 4(2), 27–39.
- Cohan, M. (2009). Adolescent heterosexual males talk about the role of male peer groups in their sexual decision-making. *Sexuality & Culture*, 13(3), 152–177.
- Communities, S. O. of the E., & Division, U. N. S. (2001). *Tourism satellite account: Recommended methodological framework* (Vol. 80). Commission of European Communities.
- Dagnoli, J. (1991). Consciously green. *Advertising Age*, 62(38), 14–14.
- Dangelico, R. M., & Pontrandolfo, P. (2010). From green product definitions and classifications to the Green Option Matrix. *Journal of Cleaner Production*, 18(16–17), 1608–1628.
- Davis, J. J. (1994). Consumer response to corporate environmental advertising. *Journal of Consumer Marketing*.
- Desmet, P., & Hekkert, P. (2007). Framework of product experience. *International Journal of Design*, 1(1), 57–66.
- D'Souza, C., Taghian, M., & Lamb, P. (2006). An empirical study on the influence of environmental labels on consumers. *Corporate Communications: An International Journal*.
- Eagly, A. H., & Chaiken, S. (1993). *The psychology of attitudes*. Harcourt brace Jovanovich college publishers.
- Hamilton, D. L., & Sherman, S. J. (1996). Perceiving persons and groups. *Psychological Review*, 103(2), 336.

- Hartmann, P., & Ibanez, V. A. (2006). Green value added. *Marketing Intelligence & Planning*, 24(7), 673–680.
- Joshi, Y., & Rahman, Z. (2015). Factors affecting green purchase behaviour and future research directions. *International Strategic Management Review*, 3(1–2), 128–143.
- Kawitkar, S. S. (2013). Impact of eco-friendly products on consumer behavior. *International Indexed & Refereed Research Journal*, 40, 42–44.
- Keller, K. L. (2009). Building strong brands in a modern marketing communications environment. *Journal of Marketing Communications*, 15(2–3), 139–155.
- Kim, Y., & Choi, S. M. (2005). Antecedents of green purchase behavior: An examination of collectivism, environmental concern, and PCE. *ACR North American Advances*.
- Klobas, J. E., & Clyde, L. A. (2001). Social influence and Internet use. *Library Management*.
- Kong, W., Harun, A., Sulong, R. S., & Lily, J. (2014). The influence of consumers' perception of green products on green purchase intention. *International Journal of Asian Social Science*, 4(8), 924–939.
- Kotler, P. (2009). *Marketing management: A south Asian perspective*. Pearson Education India.
- Lee, A. H., Kang, H.-Y., Hsu, C.-F., & Hung, H.-C. (2009). A green supplier selection model for high-tech industry. *Expert Systems with Applications*, 36(4), 7917–7927.
- Lee, M.-Y., Kim, Y.-K., Pelton, L., Knight, D., & Forney, J. (2008). Factors affecting Mexican college students' purchase intention toward a US apparel brand. *Journal of Fashion Marketing and Management: An International Journal*.
- Li, S. (2017). *A Study on Factors Affecting Customer's Attitude toward Intention to Purchase Green Products in Bangkok, Thailand*. Master of Business Administration Thesis, Bangkok University.
- Mei Ooi, J., Choon, L. K., & Kay, H. K. (2012). The antecedents of green purchase intention among Malaysian consumers. *International Proceedings of Economics Development and Research*, 38, 39–43.
- Mishra, P., & Sharma, P. (2010). Green marketing in India: Emerging opportunities and challenges. *Journal of Engineering, Science and Management Education*, 3(1), 9–14.

- Mostafa, M. M. (2007). Gender differences in Egyptian consumers' green purchase behaviour: The effects of environmental knowledge, concern and attitude. *International Journal of Consumer Studies*, 31(3), 220–229.
- Öhman, N. (2011). Buying or lying—The role of social pressure and temporal disjunction of intention assessment and behavior on the predictive ability of good intentions. *Journal of Retailing and Consumer Services*, 18(3), 194–199.
- Peattie, K. (1995). *Environmental marketing management: Meeting the green challenge*. Financial Times Management.
- Peng, N., Chen, A., & Hung, K.-P. (2014). Including pets when undertaking tourism activities: Incorporating pet attachment into the TPB model. *Tourism Analysis*, 19(1), 69–84.
- Polonsky, M. J. (1994). An introduction to green marketing. *Electronic Green Journal*, 1(2).
- Pongwichai, S. (2009). *The statistical analysis*. Bangkok: Chulalongkorn University.
- Rahbar, E., & Wahid, N. A. (2011). Investigation of green marketing tools' effect on consumers' purchase behavior. *Business Strategy Series*.
- Rashid, N. (2009). Awareness of eco-label in Malaysia's green marketing initiative. *International Journal of Business and Management*, 4(8), 132–141.
- Rashid, N. R. N. A., Jusoff, K., & Kassim, K. M. (2009). Eco-Labeling perspectives amongst Malaysian consumers. *Canadian Social Science*, 5(2), 1–10.
- Rizwan, M., Ahmad, S. U., & Mehboob, N. (2013). Enhancing the green purchase intention based on green marketing: An empirical study from Pakistan. *Asian Journal of Empirical Research*, 3(2), 208–219.
- Rotherham, T. (2000). Selling Sustainable Development: Environmental labeling and certification programs. *Trade Expansion in the Americas*, 1, 55.
- Schlegelmilch, B. B., Bohlen, G. M., & Diamantopoulos, A. (1996). The link between green purchasing decisions and measures of environmental consciousness. *European Journal of Marketing*.
- Schultz, P. W., Shriver, C., Tabanico, J. J., & Khazian, A. M. (2004). Implicit connections with nature. *Journal of Environmental Psychology*, 24(1), 31–42.
- Sinnappan, P., & Rahman, A. A. (2011). Antecedents of green purchasing behavior among Malaysian consumers. *International Business Management*, 5(3), 129–139.

- Solomon, M. M., Umoren, S. A., Udosoro, I. I., & Udoh, A. P. (2010). Inhibitive and adsorption behaviour of carboxymethyl cellulose on mild steel corrosion in sulphuric acid solution. *Corrosion Science*, *52*(4), 1317–1325.
- Sreen, N., Purbey, S., & Sadarangani, P. (2018). Impact of culture, behavior and gender on green purchase intention. *Journal of Retailing and Consumer Services*, *41*, 177–189.
- Tang, S. M. (2014). *Factors that influence green purchase behaviour of Malaysian consumers* [PhD Thesis]. UTAR.
- Wu, L., & Chen, J.-L. (2005). An extension of trust and TAM model with TPB in the initial adoption of on-line tax: An empirical study. *International Journal of Human-Computer Studies*, *62*(6), 784–808.
- Yadav, R., & Pathak, G. S. (2016). Young consumers' intention towards buying green products in a developing nation: Extending the theory of planned behavior. *Journal of Cleaner Production*, *135*, 732–739.
- Yamane, T. (1973). *Statistics: An introduction analysis*. Harper & Row.
- Yam-Tang, E. P., & Chan, R. Y. (1998). Purchasing behaviours and perceptions of environmentally harmful products. *Marketing Intelligence & Planning*.
- Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2003). Business research methods 7th ed. *Thomson/South-Western*.

APPENDIX – A

Survey for Purchase Intention of Green Products

Dear Respondents,

I am a Master student from Yangon University of Economic. As part of the requirements to complete my program, I am researching the factors affecting on consumer purchase intention of green products. (Green products are environmentally safe and preferable products and services)

I would like to request you to participate in this research project by completing and sending back this questionnaire to me. This questionnaire consists of 3 parts, and would take about 5 minutes to complete. Your responses will be kept strictly confidential.

I hope that you can support this research as your participation is essential to the findings of my research. I appreciate your time and cooperation for participating in this questionnaire survey.

Part 1. Demographic and General Information

Please indicate your gender

- Male
- Female

Please indicate your age

- 30 or below
- 31-40
- 41-50
- Above 50

Please indicate your marital status

- Single
- Married
- Divorced

Please indicate your highest level of education

- High school
- Diploma
- Bachelor degree
- Post graduate
- Other

Please indicate your occupation

- Unemployed (e.g. housewife)
- Employed
- Self-employed
- Student
- Retired
- Other

Please indicate the average level of monthly income of your family

- Less than 300000
- 310000-600000
- 610000-900000
- Above 900000

Part 2. Factors Affecting Purchase Intention of Green Products

(The following factors would influence your intention to purchase energy-efficient appliances. Please indicate your answer by circling or giving mark “√”. Please choose only one answer for one question truthfully and complete all questions. All degrees can be the answer (i.e., no right or wrong answer).

(1) = Strongly Disagree, (2) = Disagree, (3) = Neutral, (4) = Agree, (5) = Strongly Agree

Environmental Attitude

Factors	1	2	3	4	5
1. It is essential to promote green living in Myanmar.					
2. I strongly agree that more environmental protection works are needed in Myanmar.					
3. It is very important to raise environmental awareness among Myanmar people.					
4. Environmental protection issues are my business.					
5. It is wise for Myanmar people to spend a vast amount of money for promoting environmental protection.					

Environmental Concern

Factors	1	2	3	4	5
1. I am worried about the worsening quality of the environment.					
2. The environmental issue is my major concern.					
3. I am emotionally involved in environmental protection issues of Myanmar.					
4. I often think about how the environmental quality can be improved.					
5. I take into account environmental consequences while buying a household appliance.					

Environmental Knowledge

Factors	1	2	3	4	5
1. It is necessary to have knowledge about the environment.					
2. Consumers with higher environmental knowledge have higher intention to purchase environmentally friendly products.					
3. I have sufficient knowledge about energy-efficient product.					
4. This knowledge is based on previous experience.					
5. I have a positive impression about energy-efficient product.					

Perceived Effectiveness of Environmental Behavior

Factors	1	2	3	4	5
1. I think if I carried out some pro-environmental behavior in my daily life, I would contribute a lot to our environment.					
2. I think my participation in environmental protection would influence that of my family and friends too.					
3. The environmental quality of Myanmar will stay the same even if I engage in some environmental behavior.					
4. Even if I recycle and reuse things, the environmental quality of Myanmar will remain as it currently is.					
5. What I purchase as a consumer has an effect on the nation's environmental problems.					

Social Influence

Factors	1	2	3	4	5
1. I learn from my friends, family and colleges about green products.					
2. If they purchase environmentally friendly household appliances, I will buy them.					
3. I will share to buy energy-efficient household appliances with my friends.					
4. Most of my friends and family buy energy-efficient household appliances.					

Environmental Advertising

Factors	1	2	3	4	5
1. Environmental advertisements catch my attention.					
2. I enjoy watching advertisements focusing on product's environmental values.					
3. Attractive environmental advertisement will encourage me to buy energy-efficient appliances.					
4. Environmental advertisements strengthen company image.					
5. Companies use environmental advertisements to protect their reputation.					

Eco-label

Factors	1	2	3	4	5
1. The information on the eco-labels is usually easy to understand.					
2. I found eco-labels are very helpful in choosing the appliances.					
3. Eco-labels influence me to purchase the appliances.					
4. I believe that the eco-labels on the products are reliable, which means that they reach the environmental standard.					
5. I believe the eco-labels certified by authority.					

Brand Image

Factors	1	2	3	4	5
1. I think brand of green products is the best standard in environmental commitments.					
2. The brand's environmental reputation is handled in a professional manner.					
3. Brand of green products is reliable for its environmental promises.					
4. Green products' environmental performances meet my expectations.					
5. Green product's environmental functions give very good value for me.					

Part 3. Purchase Intention of Green Products

(For the following statements, please tick that matches your answer most closely.)

(1) = Strongly Disagree, (2) = Disagree, (3) = Neutral, (4) = Agree, (5) = Strongly Agree

Purchase Intention

Factors	1	2	3	4	5
1. When I want to buy a product, I look at the ingredients label to see if it contains things that are environmentally damaging.					
2. I prefer green products over non-green products when the products qualities are similar.					
3. I will choose to buy products that are environmentally friendly.					
4. I will buy green products even if they are more expensive than the non-green products.					

**Thank you very much for your participation in this survey.
Your time and opinions are deeply appreciated.**

APPENDIX - B

Frequencies

Frequency Table

		VAR00001			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	250	65.1	65.1	65.1
	Male	134	34.9	34.9	100.0
	Total	384	100.0	100.0	

		VAR00002			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	30 or below	328	85.4	85.4	85.4
	31-40	32	8.3	8.3	93.8
	41-50	16	4.2	4.2	97.9
	Above 50	8	2.1	2.1	100.0
	Total	384	100.0	100.0	

		VAR00003			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Divorced	3	.8	.8	.8
	Married	51	13.3	13.3	14.1
	Single	330	85.9	85.9	100.0
	Total	384	100.0	100.0	

		VAR00006			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	310000-600000	122	31.8	31.8	31.8
	610000-900000	46	12.0	12.0	43.8
	Above 900000	87	22.7	22.7	66.4
	Less than 300000	129	33.6	33.6	100.0
	Total	384	100.0	100.0	

Reliability

Reliability Statistics

Cronbach's Alpha	N of Items
.746	5

Reliability Statistics

Cronbach's Alpha	N of Items
.806	5

Reliability Statistics

Cronbach's Alpha	N of Items
.747	5

Reliability Statistics

Cronbach's Alpha	N of Items
.729	5

Reliability Statistics

Cronbach's Alpha	N of Items
.763	4

Reliability Statistics

Cronbach's Alpha	N of Items
.840	5

Reliability Statistics

Cronbach's Alpha	N of Items
.855	5

Reliability Statistics

Cronbach's Alpha	N of Items
.860	5

Reliability Statistics

Cronbach's Alpha	N of Items
.736	4

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	TBI, TEA, TSI, TPEEB, TEADv, TEK, TEL, TEC ^b		Enter

a. Dependent Variable: TPI

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	.692 ^a	.479	.468	.51583	.479	44.389	8

Model Summary^b

Model	df2	Change Statistics	
		Sig. F Change	
1	386	.000	1.921

a. Predictors: (Constant), TBI, TEA, TSI, TPEEB, TEADv, TEK, TEL, TEC

b. Dependent Variable: TPI

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	94.488	8	11.811	44.389	.000 ^b
	Residual	102.706	386	.266		
	Total	197.194	394			

a. Dependent Variable: TPI

b. Predictors: (Constant), TBI, TEA, TSI, TPEEB, TEADv, TEK, TEL, TEC

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	.525	.225		2.332	.020
	TEA	-.033	.061	-.026	-.539	.590
	TEC	.334	.064	.312	5.221	.000
	TEK	.099	.071	.082	1.393	.164
	TPEEB	.077	.059	.071	1.303	.193
	TSI	.118	.054	.117	2.175	.030
	TEADv	.026	.061	.025	.423	.673
	TEL	.132	.060	.130	2.186	.029
	TBI	.130	.062	.123	2.098	.037

Coefficients ^a			
Model		95.0% Confidence Interval for B	
		Lower Bound	Upper Bound
1	(Constant)	.082	.967
	TEA	-.153	.087
	TEC	.208	.460
	TEK	-.041	.238
	TPEEB	-.039	.194
	TSI	.011	.224
	TEADv	-.094	.146
	TEL	.013	.250
	TBI	.008	.252

a. Dependent Variable: TPI

Residuals Statistics ^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.2701	4.9552	3.9722	.48971	395
Residual	-1.85165	1.86118	.00000	.51056	395
Std. Predicted Value	-3.476	2.007	.000	1.000	395
Std. Residual	-3.590	3.608	.000	.990	395

a. Dependent Variable: TPI