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# The Evaluation of The Parameter Consumer Purchase Intention Towards Green Products Small Medium Enterprises (SMES) During the Covid-19 Pandemic (Case Study of Consumer in Kudus)

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A green product is intended to have as little environmental impact as possible, both during its whole life cycle, and after it is no longer in use. Typically, a green product has two primary goals, including waste reduction and resource efficiency maximization. This study aimed to analyse the religiosity of customer purchasing intentions and the theory of knowledge in behaviour planned on a green product. For this study, 150 SMEs of green products SMES in Kudus, Central Java, were taken as sampled. Path analysis using SEM was used in this study. The findings are intended to be able to assess the purchase intention of green products, therefore making a beneficial contribution to spreading awareness of the use of environmentally friendly green products.

**Keywords:** Religiosity, Knowledge, Green Product, and Theory of Planned Behavior.

## 1. INTRODUCTION

The development of SMES in Indonesia is still an interesting issue and pay attention of the wider community [1]. SMES has been attention of the community when the job market is becoming challenging and the minimum salary does not offer adequate benefits. The issue of SMES is growing in line with climate change, raising awareness of the presence of green products. In the era of the COVID-19 pandemic, many things have changed, including the way we do business. However, SMES in Indonesia, required to adapt and change its strategy to green products especially for they located in small towns and rural areas. The widespread distribution of Covid-19 has altered the interaction between SMES and their customers. Many businesses begin to drop in their sales or even have no customers. However, the business must be carried out in order to keep the company running [2]. Maintaining a business during the pandemic is not easy due to need fighting for sales. In the midst of the covid19 pandemic, several SMES tried to take momentum by selling green products, with the expectation that the public would be more aware of -

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the presence of environmentally friendly products. The uses progress of green products in Indonesia does not met expectations [3]. However, public awareness of the consumption of green products currently is relatively increasing, with evidenced by the availability and shopping behavior. To responding the future competition in the business world where competition for market share is getting tougher, demands and awareness in responding to climate change and challenges in the era of the COVID-19 pandemic are getting bigger. This condition has an impact on SMES products which are environmentally friendly. This condition can benefit for invasion of SMES foreign products, especially from China. The potential of green products raises new differentiation and positioning in the midst of competition. The potential for green products can reach the market if consumers realize about the importance of green products. This awareness can be influenced by many things depending on regional conditions. For example, in Kudus Regency, which has a philosophy of gusji gang (good reading and trading). Every action of the community, is influenced by their philosophy because it contains religious and knowledge.

Based on this explanation, it is necessary to conduct research on green products and their relationship with religiosity and consumer knowledge. It aims that the SMES management condition can survive during COVID-19 pandemic. Many previous studies have been developing, including study was conducted [3], that knowledge has an impact on a person's intention to try to do something the best [4]. This study uses the theory of planned behavior approach. In addition, Online knowledge is very decisive on consumer attitudes to carry out their intentions. From the two studies, it can be concluded that knowledge has an important role in realizing consumer intentions [5]. In contrast to [6] which has different research results from those which state that the theory of planned behavior (TPB), in particular the attitude variable has not effect on intention in deciding to consume or use green products.

## 2. METHODOLOGY

Religiosity refers to an individual's close to his religion [9]. This means that individuals live and practice their religious teachings. In the context of this research, religiosity is a factor that contribute to the formation of subjective norms in the sense of attitude toward conducted which is determined by a combination of beliefs and individuals. Trading or doing business is no longer meaningful as a world affair, but the gain of the hereafter is desired and beneficial for individuals or socially [10]. The commercial activities carried out reflect good behavior, politeness, honesty and love for fellow creatures. Accompanied by the desire to continue to learn to be a better person in doing business.

The character of *gusji gang* represent of community independence in the face of industrial developments which emphasize religious values. Internalization of religious values and beliefs in oneself manifests itself in daily acts and behavior. [9; 10]. There are four dimensions to measure of religiosity, including the regularity someone's involvement in worship and prayer activities, the selection and frequency of someone's in the relationships with others, intellectual acceptance of religious doctrine, and relationship with God via meditation.

### A. Consumer Knowledge

Consumer Knowledge provides knowledge, skills, direction, and guidance to the person. A person has the habit of consuming good or services and becomes a wise, critical and responsible consumer. In addition, they have skill in solving problems, adding life skills, being a smart shopper, being careful in using resources, skilled in financial management, increasing self-confidence, being independent, creative, innovative, and motivated to be more productive to improve the quality of life. Consumer knowledge will influence every consumer decision. If consumers have a lot of knowledge about a product or service, consumers will be better and more efficient in decisions [11]. Various product which related experiences

can have different effects on each product evaluation depending on the specific situation and task at hand [12]. This study will examine consumer knowledge, including the level of knowledge or experience obtained whether it increases or decreases a person's propensity to purchase green products.

### B. Theory of planned behavior (TPB)

The theory of planned behavior found in [13]. They have discussed a lot about consumers' intentions to act. According to [14] and [15], three antecedents that influence intention are: (1) Attitude, (2) Subjective Norm and (3) Behavioral Control or as called the intention to carry out someone's behavior is strongly influenced directly by the three factors above. In many ways TPB can be applied in the decision to purchase something. In the decision, to do recreation is influenced by TPB directly. Specifically, the explanation of TPB is a behavior plane. The attitude towards behavior is defined as the level of positive or negative assessment from individuals towards behavior. The second component in the value of certain behaviors is the subjective norm. Subjective norms refer to social pressure either to do or not to do.. Research conducted [16; 17] mentions someone who has a positive outlook has a desire to start a business.

### C. Purchase Intention

Purchase intention is a person's willingness to purchase of product [18]. Meanwhile, [19] states that purchase intention is the willingness to purchase a product. Many studies have examined this issue of product purchase intention. One of which is [20], this study demonstrates the relevance and robustness of the theory of planned and subsequent behavior based on longitudinal survey data. As the result, this study addresses two weaknesses in the current research: the limited scope of the sample used in most previous studies and the dearth of investigations into behavior. [21] was integrated the concept of TPB and the Entrepreneurial Even Model. The basis of this research can refer to [20]. The results of his research shows the increasing climate change has an impact on awareness of green product consumption. Furthermore, They said that the perceived benefits of consuming green products have a positive and significant impact on consumer attitudes. The perceived risk of green consumption has a significant negative impact on consumer attitudes. Both of normative beliefs and moral responsibility have a positive and significant impact on consumers' subjective norms. The power control and belief control they have both have a significant positive impact on consumer behavior control. Attitudes, subjective norms and behavioral control have a significant positive impact on consumer behavioral intentions. Intention and control behavior have a positive and significant impact on consumer behavior. The results of this study provide a reference for industrial management in the formulation of green product strategies. The difference between previous research and this research is that TPB as the basis of green marketing

research in the green product of SMES. The differences in the results of previous studies became the basis for developing research on TPB by developing aspects of consumer confidence by including indicators related to religiosity. Because consumers are very concerned about the aspect of religiosity. Likewise in Indonesia, the aspect of religiosity is considered in, for example, beef products that must meet the halal element. The knowledge aspect of previous research has a role in determining one's intentions. Therefore, this study adds knowledge as a mediator on the intention to consume green products.

**3. RESULT AND DISCUSSION**

This study is a quantitative research where researchers will be examined the causes from one or more problems [22]. Questionnaires were given to respondents using a survey method. Hypothesis test describes about the nature of a particular relationship, or determines the difference between groups or the independence (independence) of two or more factors in one situation. The population of this research are green product consumers in Kudus, Central Java. This study uses a non-probability sampling technique which known as the purposive sampling. Questionnaires are given to consumers who buy green products. Researchers met directly with respondents by keeping the COVID-19 protocol, keep the distance and wearing masks. Data was collected by doing a questionnaire, it contains questions that are arranged in written form and must be answered by the respondents. . The type of data is qualitative data. It is regarding consumer perceptions of the purchase intention of green products. While quantitative data is data in the form of numbers that originate and processed from various sources. The data used in this study is primary sources, in the form of respondents' statements on the proposed questionnaire related to research variables using a Likert scale of 1-5. For secondary sources in the form of literature studies that are relevant to the object of research.

Characteristics of respondents are based on gender, age and background individual education. This relates to the suitability between the individual with his work and the organization. Based on the results, the questionnaires are distributed to 105 SMES customer respondents, with number of male respondents is 59 respondents (56.19%), and female respondents are 46 respondents (43.81%). In addition, the most of the respondents have an age between 20-29 years with the number respondents are 73 (69.52%), while respondents aged 30-39 years are 26 respondents (24.76%), respondents aged 40-49 years are 4 respondents (3.81%) and respondents aged 50-63 years as many as 2 respondents (1.90%). The characteristics of respondents based on the latest education, the respondents who have high school education are 28 respondents (26.67%), Associate degree are 8 respondents (7.62%) and Bachelor (S1) are 69 respondents (65.71%).

*A. Goodness of Fit Research Variables*

Variables can be analyzed and measured through respondents' responses specifically so that they can be used to process and analyze existing variables (see Table I).

Tabel I. Testing goodness of fit variables

| Variables             | Indicator | Reliability Items | Uni dimensionality latent Indicator |        |                       |          | Remarks  |
|-----------------------|-----------|-------------------|-------------------------------------|--------|-----------------------|----------|----------|
|                       |           |                   | CR                                  | Remark | Reliability construct | AVE      |          |
| Religiosity X1        | X1#1      | 1,00              |                                     |        |                       |          |          |
|                       | X1#2      | 0,92              | 18,37                               | Valid  | 0,94                  | 0,77     | Reliable |
|                       | X1#3      | 0,98              | 15,56                               | Valid  |                       |          |          |
|                       | X1#4      | 0,34              | 3,03                                | Valid  |                       |          |          |
|                       | X1#5      | 0,96              | 17,09                               | Valid  |                       |          |          |
| Subjective norms X2   | X2#1      | 1,00              |                                     |        |                       |          |          |
| X2#2                  | 1,35      | 10,06             | Valid                               | 1,07   | 1,33                  | Reliable |          |
| X2#3                  | 1,26      | 9,71              | Valid                               |        |                       |          |          |
| X2#4                  | 0,95      | 7,33              | Valid                               |        |                       |          |          |
| Perceived Behavior X3 | X3#1      | 0,24              | 2,09                                |        |                       |          | Valid    |
| X3#2                  | 0,87      | 10,59             | Valid                               |        |                       |          |          |
| X3#3                  | 0,95      | 13,07             | Valid                               |        |                       |          |          |
| X3#4                  | 1,00      |                   |                                     |        |                       |          |          |
| Knowledge Y1          | Y1#1      | 1,00              |                                     |        | 1,00                  | 1,01     | Reliable |
|                       | Y1#2      | 1,03              | 18,48                               | Valid  |                       |          |          |
|                       | Y1#3      | 1,05              | 16,91                               | Valid  |                       |          |          |
|                       | Y1#4      | 0,94              | 11,85                               | Valid  |                       |          |          |
| Purchase intention Y2 | Y2#1      | 1,01              | 9,54                                | Valid  | 1,01                  | 1,05     | Reliable |
|                       | Y2#2      | 1,11              | 9,54                                | Valid  |                       |          |          |
|                       | Y2#3      | 0,98              | 8,24                                | Valid  |                       |          |          |
|                       | Y2#4      | 1,00              |                                     |        |                       |          |          |

*B. Structural Equation Modelling Analysis (SEM)*

The Structural Equation Modeling (SEM) analysis was carried out using the full model method, the variables forming indicators for further analysis of the level of dimensionality of the latent variables and tested using the Confirmatory Factor Analysis (CFA) method for the processed SEM model results can be shown in Figure 1.

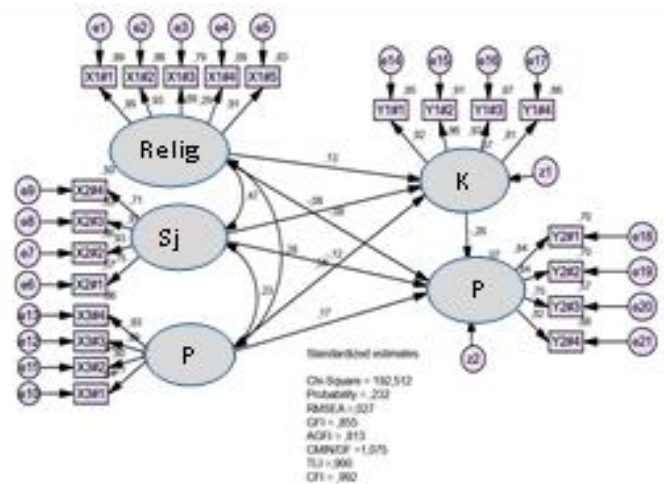


Figure 1. Results of Structural Equation Modeling (SEM)

The test of the feasibility of the full SEM model using Chi Square, GFI, CFI, TLI, CMIN/DF and RMSEA is already within the expected range of values as shown in the following table variables (see Table II).

Table II. Testing SEM models

| Goodness of Fit Index | Cut off Value    | Results | Models evaluation |
|-----------------------|------------------|---------|-------------------|
| Chi-Square (df=179)   | small (<211,217) | 192,512 | Good              |
| Probability           | ≥ 0,05           | 0,232   | Good              |
| RMSEA                 | ≤ 0,08           | 0,027   | good              |
| GFI                   | ≥ 0,90           | 0,855   | Marginal          |
| AGFI                  | ≥ 0,90           | 0,813   | Marginal          |
| CMIN/DF               | ≤ 2,00           | 1,075   | Good              |
| TLI                   | ≥ 0,95           | 0,990   | Good              |
| CFI                   | ≥ 0,95           | 0,992   | good              |

Table 2 displayed, it can be seen that the goodness of fit index in the SEM feasibility test is already within the expected value range, so the author only performs SEM testing in one stage

C. Testing of SEM Assumptions

Normality analysis was carried out by observing the CR value for multivariate with a range of ± 2.58 at a significance level of 1% (Ghozali.2004. p.54). The results of the normality test showed that the CR value for multivariate was 2.41 which was below 2.58. So, it can be said that the distribution of the observed variable data is normal.

D. Evaluation of Outliers and Multivariate Outliers

By using the basis that cases or observations that have a z-score ± 3.0 will be categorized as outliers. Based on table 5.19 descriptive statistics that all values that have been standardized in the form of z-scores have an average equal to zero with a standard deviation of one, as stated [23]. From the computational results, it is known that the data used in this study is free from univariate outliers, because there is no variable that has a z-score above that limit. The case of multivariate outliers occurs if the value of the mahala Nobis distance is greater than the calculated Chi-square value [23]. It can be seen from the results of calculations using AMOS that the Chi Square value = 192.512 at df = 179 while the minimum value of mahala Nobis distance-squared is 9.47 and the maximum value is 47.62, it can be concluded that the display of the analyzed data does not contain multivariate outliers.

E. Hypothesis test

To test the proposed hypothesis, it is done by analyzing the regression weights for each exogenous construct against the endogenous construct. By looking at the C.R value which is identical to the t-count, the processing results are compared with the critical value, namely 1.96 at a significance level of 0.05 (5%).

Table III. Regression Weights Structural Equation Modeling

| Hypothesis Analysis |                       |      |                    | S.E. | C.R. | P     | Label      |
|---------------------|-----------------------|------|--------------------|------|------|-------|------------|
| H <sub>1</sub>      | Knowledge_Y1          | <--- | Religiusitas_X1    | ,15  | ,12  | 1,26  | ,21 par_12 |
| H <sub>2</sub>      | Knowledge_Y1          | <--- | Subjective norm_X2 | -,11 | ,14  | -,80  | ,42 par_13 |
| H <sub>3</sub>      | Knowledge_Y1          | <--- | Perceived behav_X3 | ,58  | ,10  | 6,08  | *** par_14 |
| H <sub>4</sub>      | Purchase intention_Y2 | <--- | Knowledge_Y1       | -,22 | ,11  | -1,93 | ,05 par_18 |
| H <sub>5</sub>      | Purchase intention Y2 | <--- | Religiusitas_X1    | -,07 | ,12  | -,61  | ,54 par_15 |

The research model resulted in five hypothesis testing, from the 5 hypotheses which proposed in this study, three alternative hypotheses were accepted, including hypotheses H1, H3. For four alternative hypotheses H2, H4 and H5 were unacceptable. The following will discussion results of hypothesis testing and analysis of the influence of religiosity, the subjective norm and the perceived behavior on purchase intention through knowledge as an intervening variable.

The effect of religiosity on knowledge of purchasing green product SMES customers in Kudus Regency is positive but not significant. The test results on the estimated parameter coefficients for religiosity and knowledge are 0.15, and 1.26 with a probability of 0.21 for the estimated parameter coefficient and the CR, respectively. It means, the religiosity variable on the knowledge variable is a positive but not significant effect in purchasing green products. In this study, the indicators used in the religiosity variable are coloring, cleanliness, security assurance, lighting and noise. From the results, it is known that in fact physical religiosity has a role in increasing customer knowledge of purchasing green products, although it is not dominant. This means that if drastic changes are made to each indicator towards a better level, there will be an increase in customer knowledge on purchasing green products.

The effect of Subjective norm on knowledge of purchasing green product SMES customers in Kudus Regency is negative but not significant on Knowledge. These results support the study conducted by [xxx] [24]. With these results, the subjective norms which have a positive effect on knowledge is not proven. The test results on the estimated parameter coefficients for Subjective norm with knowledge show the estimated parameter coefficient value of -0.11 and the CR value of -0.8 with a probability of 0.42. This means that there is a negative but not significant effect of the Subjective norm variable on the knowledge variable of purchasing green products.

The effect of perceived behavior on knowledge on the purchase of green product SMES customers in Kudus Regency is positive and significant. The results of this study support the research that has been done [24]. It shows that perceived behavior has a positive effect on Knowledge is proven. The test results on the estimated

parameter coefficients for testing the effect which is the relationship between the two hypothesized variables show the estimated parameter coefficient value of -0.58 and the CR value of 6.08 with a probability of 6.31. This means that there is a positive and significant effect of the perceived behavior variable on the Knowledge variable purchasing green products.

The influence of Knowledge on the purchase intention of green SMES product in Kudus Regency is negative but not significant. The results of this study contradictive with the study was conducted by xxx [26]. It shows that knowledge has a positive and significant influence on purchase intention. The test results on the estimated parameter coefficients for testing the effect which is the relationship between the two hypothesized variables show the estimated parameter coefficient value of -0.22 and the CR value of -1.93 with a probability of 0.05. This means that there is a negative but not significant effect of the Knowledge variable on the purchase intention variable on the purchase of green products.

The influence of religiosity on purchase intention on green product purchases by SMES customers in Kudus Regency is negative but not significant. This result contradicts with the study was conducted [27] and [28], respectively. It shows that the religiosity has a positive and significant effect on purchase intention of a product [29]. The test results on the estimated parameter coefficients for testing the effect which is the relationship between the two hypothesized variables show the estimated parameter coefficient value of -0.7 and the CR value of -0.61 with a probability of 0.54. This means that there is a negative and insignificant effect of the religiosity variable on the purchase intention variable on the purchase of green products.

#### 4. CONCLUSION

Based on the results, it can be concluded that religiosity has a positive but not significant effect on knowledge of purchasing green products. Thus, although this is not significant, an increase in purchasing plans will increase knowledge of purchasing green products. Subjective norm has a negative but not significant effect on knowledge. The subjective norm of purchasing green products only slightly reduces knowledge of purchasing green products. Perceived behavior has a positive and significant influence on knowledge. This study shows that an increase in perceived behavior will increase knowledge of purchasing green products. Knowledge has a negative but not significant effect on the performance of purchase intention. It means that currently purchasing green products has low knowledge. However, the negative influence of knowledge on purchase intention to purchase green products is not significant. Religiosity has a negative but not significant effect on purchase intention.

By improving the quality of physical religiosity through guarantees of halal, cleanliness, security, health and convenience of green products, it can have an effect on purchase intention although it is not significant.

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