The Impact of Individual Differences on Green Purchasing of Malaysian Consumers

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Abstract

There has been resurgence in the social significance of sustainability with the recent concerns of global warming, although sustainability is not a new idea. Environmental concerns began on a national level in 1970, but it is again a 'hot' topic, and businesses want the appearance of being ecologically friendly. It has become fashionable to be "green" or to give the appearance of being "green." Environmental problems have stimulated people's attention to monitoring environmental impacts and developing new technologies for preventing or at least relieving the expanding burdens. Therefore a framework for enhancing the implementation of environmentally conscious design and manufacturing is important to designers and manufacturers. Environmentally conscious design and manufacturing is important to designers and manufacturers. The growing environmental regulations and consumers' environmentally conscious buying behavior has obliged manufacturers to improve their environmental, technical and economic performance to survive the global competing market. The industrial experience in the past 30 years has proven that the design for environment (DFE) is one of the most effective strategies for manufacturers to address the challenges. The current trend of production and operations management, which emphasizes the management of the entire supply chain from raw materials extraction, to manufacturing, to the delivery of final products, to customers, presents new opportunities in preventing and resolving the problems of environmental pollution through product and process innovations. The purpose of this study is to create a process for designers to use when creating "green" industries. These identities should be unique and memorable. So the main purpose of this study is to explore the relationship between demographic and individual differences factors and purchasing behavior in green product design development in Malaysian consumers. Individual differences factors are defined as some personal characteristics and resources that are indentified as factors that influence consumer decision-making, based on Engel, Kollat, Blackwell model (EKB model). Individual differences factors for this study consist of income, time that consumers are trend to use for finding green product, additional amount of money that consumers are trend to pay, knowledge about the environment and green products, green attitudes and green values. A model is developed to guide the research and is based on supporting existing literature. The scope of this study is Malaysia (Selangor), and targeted population as all people who live in this location. Besides, sample of this study was 200 of consumers were randomly selected. The Pearson correlation coefficient analysis showed that all factors significant and positive relationships with purchasing behavior of green products. Besides multiple Regression analysis showed all variables except Time have significant impact on Green Purchasing Behaviors.

Keywords: Green Product, Green purchasing, Malaysia, Individuals difference, Consumer buying Behavior

1. Introduction

The past decades are witness to the rapid economic growth through increasing consumers’ consumption worldwide. This is turn causes environmental deterioration through over-consumption and utilization of natural resources. Currently, the environmental issue has received attention not only from the Malaysia government but also from private companies. The Malaysia market for environmental services, which barely existed a decade ago, has grown by 30-40 percent a year ("Environment Business in Asia " 1999). Green products are one of the responses to concern for the environment. Since green products are relatively new for Malaysia businesses, there have been few formal studies about green product, green consumers and green marketing in Malaysia.
However, costs are still a major obstacle to consumers’ ability to purchase green products in developing nations, and play a large part in decision making everywhere. Factors that are related to purchasing behaviors of green products have not been identified either. As result, most of the green product marketing strategies in Malaysia are adopted from western countries.

Although, there is an increase of interest in environment problems around the world, the amount of interest and the impact of this concern on consumer purchasing behaviors may not be the same. It is apparent that not all cultures, nor segments within them, face the same problem or face them in the same manner when the problems are similar (Arbuthnot, 1999), in another statement mentioned that individuals from different cultures process information differently (Hofsted, 1985). Consumers of countries that have high environmental problems may view the problem differently and have purchasing behaviors different from consumers in less environmentally focused countries.

In addition, green products, which are viewed as products that cause less pollution in western countries, are viewed as specialty products whose prices are set higher than non-green products by Malaysian consumers. Therefore, factors that strongly affect purchasing decisions and change non-green consumers to green consumers in western countries and Malaysian may not be the same. Green marketing strategies that achieve great success in western countries may not achieve the same result in Malaysia. These diffuse interests make it difficult for businesses to effectively develop and communicate their environmental strategies. According to chairman Esty Environmental Partners, “companies must not only develop environmental strategies to address their most important global impacts, but they also need to be able to connect with consumers in a compelling and relevant way on a market-by-market basis.”(Chairman Esty, 2009). Unfavorable consumer perception of green products and the high cost invested in developing green products. As a result, it is vital to explore how consumers view the environmental issues, and how they behave, especially in their attitudes towards green products or environmental friendly products (Tan Booi Chen & Lau Teck Chai, 2010).

Malaysians spend a high percentage of their household income on food, groceries and personal care items. According to ACNielsen, Malaysians on average spent MYR505 per month on food and groceries, with just under half of that on fresh food like meat, fruits and vegetables (Global Retail & Consumer Study, 2009/2010). Therefore, the factors that determine and contribute to the green purchase behavior of Malaysian consumers would be Valuable to find out.

There is rapid growth in the world's population, especially in development countries. The add population lead to an increase of product consumption and finally environmental problems. Currently the environment is threatened in a wide variety of ways: Increasing of global temperatures (Arnst, Reed, McWilliams, 1999), ozone reduction, shortage of dinking water (House, 1999,Serrill, 1999), loss of biodiversity (Pimentel, et al. 1997, Richardson, 1998) and land degradation. According to estimates by the United National Environment Program (UNEP), one quarter of the earth's land is threatened by desertification, which is a process of land degradation in arid, semi arid, and dry sub humid areas resulting from various factors including human activates (United National Charonicle, 2000). Pollution is another important environmental problem. The economic growth of each country, mostly in developing countries, lead to the increase of pollution in those countries (Malaysia Productivity Corporation, 2010).

Industrial waste from manufacturing plants and untreated sewage ( Serrill, 1998). The coal fired power plants; gas diesel power vehicles, etc are some examples of the primary causes of this pollution (natural resources defense council, 1998). Recently, heavy smoke from Indonesia and Japan fires spreading to several countries in Asia including Thailand and Malaysia added more pollution to the global air ("When the Smoke Clear in Asia “ 2009). The environmental problems highlight the environmental challenged facing today's consumers. Over the past decade, the environment has become a persistent public issue (Fierman, 1999), with some calling the 2000s "the earth decade"(McDaniel&Rylander, 2003) or "the decade of the environment" (McDougall, 2003). Profit driven firms are usually motivated to adopt the concept of green marketing in their businesses provided that consumers show a high degree of environmental attitude and so translate this into environmental friendly purchasing commitment. So many companies started to be more socially responsive in addressing pollution and waste disposal by developing environmentally friendly packaging (Tan Booi Chen & Lau Teck Chai, 2010).
In Asia, there's an enormous economic expansion that achieve so much prosperity. With its rapid industrialization and urbanization, Asia now suffers from its own success; industrial production leads to an increase in smoke and waste, as well as increased garbage (Moffat, 1996). Asian cities have become a health risk as a result of pollution. The World Bank stated, without substantial improvement in their management, many Asian cities could become the most polluted human settlements in the world in a report "Managing urban environment quality in Asia" (as cited Blondel, 2001).

Malaysia is classified as an upper-middle income country, and considered as one of the most developed of the developing countries. These developments could be evidence that the Malaysian business sector are not far behind in responding to challenges arising from demand made from the consumers for environmentally friendly products (International Journal of Business and Management, 2010). Bank Negara Malaysia (BNM), the central bank, expects the Malaysian economy to grow by between 1.5% and 3.7% in 2011. All sectors of the economy are expected to enjoy growth, with the manufacturing and services sectors leading the way. The Malaysian Institute of Economic Research (MIER), an independent research institute, is optimistic that the Malaysian economy will grow at a brisk pace of 3.7% in 2011. Effective from April 2002, the government has approved a new set of guidelines for applications to open new hypermarkets in Malaysia (Global Retail & Consumer Study, 2009/2010). However, according to these developments might not be originating from local causes because industries have only become more environment conscious due to export market demand for environment friendly goods with instruction. Searching through literature also found very few studies done on the respond of local consumers toward the use of eco-label in purchase decisions (Chen, 2009). While the pollution situation in Kuala Lumpur, Malaysia, is terrible, the economic growth leads to more people to move Malaysia. The huge amount of cars these people bring to Kuala Lumpur leads to an increased amount of lead in the air. The lead level in Kuala Lumpur air was three times the maximum level judged safe for the United States (Environment Business in Asia, 2005). The increase of environment concerns in Malaysia has come in two ways. First, in order to develop the country, Malaysia needs money in this way. Second, Malaysia has to propose to the environmental impact assessment (EIA) to prove that the project will not damage the environment (Mohd Nasir Hassan, Noor Akma Ibrahim, 2003).

According to a survey which was conducted online by the global market insight and information group TNS in 2008, on the aspect of eco-friendliness of habits and behaviors only 8% of Malaysian respondents responded they have changed their behavior in a great deal to benefit the environment (Our Green World, 2008).

In addition, about 83% of Malaysian respondents reported online that their views on a company’s friendliness to the environment would influence their purchases of products and services (Our Green World, 2008). In Malaysia, quite a number of publicly listed companies tend to view CSR as a strategic issue. Malaysian firms incorporate CSR (Corporate Social Responsibility) into their corporate governance agenda to become good corporate citizens in the Malaysian capital market (Rahizah Abd Rahim, 2011).

Solving environmental problems through of green product consumption is a real novelty in Malaysia. Because there is different information about Malaysian green products and green consumers in Malaysia, lack of knowledge about Malaysia consumer factors relating to the purchasing behaviors of green products can lead to the end of green marketing in Malaysia.

2. Literature Review

2.1. Green consumers’ Behaviour

Nowadays, a majority of consumers are going to interpret their environmental features into modification of their consumption characteristics in many different methods. We can mention to one development desire of consumption to cover and support the environment. Green consumers have tendency to waste jobs in their society by removing ecologically unscrupulous factories (Schlossberg, 1991). Regarding to telephone survey for making advertise of age by Gallup industries randomly, one thousand repliers were called to rank the degree of their attention about some environmental damages happened by consumer’s packaging and materials. Outputs indicate that nine respondents from ten of them stated that they would have eager to create a particular attempt to buy products from firms intended to support environment.
Although some groups of consumers tend to leave their convenience and waste too much bulks to buy environmentally materials, but the big groups requested that they were ready to create two side of shifting. Merely 3 percents of the sample expressed they might have tendency for giving up their comfort including disposability, instead of receiving safe product package from environment. 96 percent from men group believed that they could be able to go for behalf of some comfort and convenience against those 94% members from the groups of women who have been polled.

Furthermore, paying attention to environmental image of one firms in creating buying decision, green consumer avoid applying non-biodegradable materials and also avoid buying particular branded items due to the fact that they are clarified as environmental items which made pollution (Donnelly, 1995; Dagnoll and Freeman, 1990). Also, (McDaniel and Rylander, 1993; Mobley, Untch, Painter and Innava, 1995) green consumers eager to buy items in bigger and recyclable packages, not be in more attractive packages and also redesigned package which is referred to less solid wasting. One of the important things we have to mention is the recycling characteristic’s that all the green consumers have as a basic role in their routine life (Kinnear, Taylor and Ahmed, 1974 and Henion, 1972).

2.2. Income and Green Purchasing

Buttel and Flinn (1974) mentioned a positive link which is moderate between people with higher environmental concern and incomes. People with middles and upper middle income also belonged to those consumers who pay attention to environmental consequences and societal in buying green products (Murphy, Kangun and Locander, 1978; Barnes and Bourgeois, 1979, Roobeh et al. 2010, Mahmoud et al. 2011). Engel, Blackwell and Mniard, (1995) suggested from model of purchasing decision process that purchasing was influence more by income of consumers. If consumers face with more money, then they could be able to buy more products. People who have high income can engaged in purchasing green products, because green goods are more expensive compared to regular goods.

Moreover, before them K. Chan (2000), Carter & Kale (2000), Laroche & Bergeron (2001), Fotopoulos (2002), Mohammad (2009), and Mahmoud et al.(2011) has been considered Income as a factor may have affect consumer purchasing behaviour in green product.

H1: There is a significant and positive relationship between Income and Purchasing Behavior of Green Products.

2.3. Time and Green Purchasing

Model of purchasing decision process indicates that consumers are keen on purchasing products which are going to save their time (Engel, Miniard and Blackwell, 1995). According to Bhate and Lawler (1977), consumers are more interested in buying green product merely when the green goods were available easily. Garaham (1995) also figured out that a majority of consumers stated in his research that they have to spend more than 15 minutes to arrive in one store and also only 5 percent stated that it takes 30 minutes to reach a store to purchase specific items. In Malaysia green markets are not easy access compared to regular markets.

In recent research by other scholars the role of time is more highlighted. Booi-Chen Tan(2011), Mahmoud et al (2011), Ng Kok Meng (2011), and Mohammad (2010) are some of the researchers have different findings. For example, Mahmoud et al. believes that consuming time may be related history of any country and also current government policy can affect it.

H2: There is a significant and positive relationship between Time and Purchasing Behavior of Green Products.

2.4. Additional Money and Green Purchasing

Kapelianis and Strachan (1996) clarified that more than eighty two percent of the sample are interested in paying for green goods in premium. Besides, others researches like Bhate and Laler figured out that consumer paid a higher price for friendly product of environment. Gerstman and Meyers Inc., (2007) reported that consumer are more interested to pay 5 percent for environmentally sound package product more. Other studies by the Verity group, (2009), determined that 3 percent of their studies stated that they might pay one from nine percent more. On the other hand, 32 percent expressed that they would pay more around ten to nineteen percent.
Regarding to all of these findings through consumers of Malaysia, it is safely clarified that tendency of consumers to pay extra cost must impact on their purchase of green items.

Mahmoud et al. (2011) argued, green purchasing behaviour is a result of good economic conditions. It means that people are most interested to spend money for green product when they have welfare, and it comes from an appropriate government policy.

H3: There is a significant and positive relationship between Additional Money and Purchasing Behavior of Green Products.

2.5. Knowledge and Green Purchasing

knowledge of consumers involving the information exists in their memories. The information stored in consumer’s memory will impact on the purchasing behaviour. This knowledge can be classifies into three segments, knowledge of product, knowledge of purchase and knowledge of usage (Blackwill,Miniard and Engel, 1995).

Analysing of images and awareness are very useful for searching the knowledge of product. The positive effect of knowledge green products can impact on using and purchasing those products in environment. Dispoto (1977) studied that knowledge of environment can be a good elements for activity of environmentally sensitive. According to Gruner (1993) also suggested that a particular knowledge of the characteristics of organic food considered as the elements for buying that goods. (Mohammad, 2006) Purchase knowledge has different information that consumers make it related to acquiring goods. The primary predictors of purchase knowledge engaged information related to the decision of where green products must be bought and when the bought which is happening. The usage knowledge will effect on the information on their memory about how a goods might be applied and what is needed to actually applied the goods. (Mohammad 2006)

H4: There is a significant and positive relationship between Knowledge and Purchasing Behavior of Green Products.

2.6. Green Attitude and Green Purchasing

Attitudes belongs to the motivation, perceptual, emotional and process of cognitive of organization which is respected to some areas of our environment ( Hawkins, Coney and Best, 19965) or total estimation ( Blackwell, Engel and Miniard, 1995). An attitude determines human beings’ behaviour which impact behaviours in specific favourable or unfavourable methods (Ajzen and Fishbein, 1980). Attitudes involve three factors: affective, conative and affective. Knowledge of person and beliefs about some attitudes goals will be reside by cognitive feature .affective elements indicates a feeling of one person about the object of attitude. The conative factor is contributed to the action of person or tendency of behaviour toward the object of attitude. Attitudes are relied on general set of one’s belief. People usually believe that presenting a behaviour which is guided to negative and positive consequences, so their attitudes to a specific behaviour replies to the favourability and un-favourability of overall consequences’ set. Consumers’ feeling and beliefs about green products only results in consumers attitudes about products and finally their behaviour of buying. They decide on buying which brand or store to prevent from those brands and stored which was become more famous. (Mohammad, 2006)

Ajzen and Fishbein (1980) mentioned that attitudes are only one from many elements that impact purchasing behaviours. Those people whit green attitudes are more interested in using green products (Mandese, 1991). While consumers figured out from environmental damage, they tried to turn their beliefs back with a shift in habits of their purchases (Hume and Strnad, 1989). Freeman and Dagnoll (1990) studied from one survey that consumers prevent from buying goods from at least one firm for they thought that a firm was not a perfect citizen of environment. Besides, consumers’ belief for stopping to make pollution can impact on their consumption and purchasing behaviours with ecological effect for products (Fishers and Graham, 1989; Jolibert & Bmumgartner, 1981; Hume and Strnad, 1989; Sxhwartz and Miller, 1991). Other resseaechers studies about environmental behaviour, attitudes and knowledge (Arbuthnott and Lingg’s, 1975),they postulated that activity of knowledge environment was like a mediating elements for behaviour and environmental attitudes.in similar, Synodoinos (1990) also realized that effective attitudes were occurred by developing knowledge about environmental problems.
Likewise, Cohen (1973) stated that community of student who participate in a high environment issue in their courses involve with more knowledge of environment. Also, they engaged with various attitudes to environment compare to those students with lower commitment with environment. Furthermore, Davis (1993) mentioned that advertisement which improves knowledge of product’s environmental performance has been recognized to create effective attitudes to the product which has been advertised. (Mahmoud et al. 2011)

H5: There is a significant and positive relationship between Green Attitude and Purchasing Behavior of Green Products.

2.7. Green Value and Green Purchasing

Personal values describe the difference of individual between consumers. Values indicated beliefs of consumers towards good behaviour and life. Values state the objectives that encourage people to receive to their aims. Values explain aim and methods to meet to goals. Objective scan be not only social but also be personal. Social valued described as normal behaviour of a group in a society. personal valued are described as normal behaviours for individuals. Group’s values can effect on value of personal. Furthermore, social values are referred to value of nation (Chong 2010).

Those values relating to nature, natural environment and lining in a stunning world can be matched highly with attitude and activities which has done for protecting environment (Neuman, 1986). If environment protection is observed as a luxury a not be beneficial for environment only if it has occurred with people with high environmental values (Vining and Ebreo, 1990; Mahamoud et al 2011).

H6: There is a significant and positive relationship between Green Value and Purchasing Behavior of Green Products.

3. Method and Results

Based on above mentioned hypotheses, this quantitative research applied Pearson Correlation t support or reject the hypotheses. In this regard, 200 consumers in Malaysia as respondents filled up questionnaires. And results were as follow:

Table 1: Correlations

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<tr>
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<th>PB</th>
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<th>M</th>
<th>GA</th>
<th>GV</th>
<th>K</th>
<th>INC</th>
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</thead>
<tbody>
<tr>
<td>PB</td>
<td>Pearson Correlation</td>
<td>1</td>
<td></td>
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<tr>
<td></td>
<td>Sig. (2-tailed)</td>
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<tr>
<td>T</td>
<td>Pearson Correlation</td>
<td>.202**</td>
<td>1</td>
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<td></td>
<td>Sig. (2-tailed)</td>
<td>.004</td>
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<tr>
<td>M</td>
<td>Pearson Correlation</td>
<td>.554**</td>
<td>.020</td>
<td>1</td>
<td></td>
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<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.777</td>
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<tr>
<td>GA</td>
<td>Pearson Correlation</td>
<td>.322**</td>
<td>.020</td>
<td>.068</td>
<td>1</td>
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<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.778</td>
<td>.340</td>
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<tr>
<td>GV</td>
<td>Pearson Correlation</td>
<td>.369**</td>
<td>-.049</td>
<td>.280**</td>
<td>.161**</td>
<td>1</td>
<td></td>
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<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.492</td>
<td>.000</td>
<td>.023</td>
<td></td>
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<tr>
<td>K</td>
<td>Pearson Correlation</td>
<td>.492**</td>
<td>.423**</td>
<td>.075</td>
<td>.047</td>
<td>.092</td>
<td>1</td>
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<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.291</td>
<td>.509</td>
<td>.193</td>
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<tr>
<td>INC</td>
<td>Pearson Correlation</td>
<td>.628**</td>
<td>.033</td>
<td>.294**</td>
<td>.225**</td>
<td>.282**</td>
<td>.381**</td>
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<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.638</td>
<td>.000</td>
<td>.001</td>
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**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).
We are 95% confident the relationship between Income and purchasing behavior is significant due to p-value (zero) from Table1. Furthermore, the highest correlation refers to Income (0.628) that shows the positive relationship between purchasing behavior and Income. Thus, the first hypothesis H1 is accepted.

From Table1, we are confident 95% the relationship between Purchasing Behavior and Time is significant because of p-value (0.004), and also the estimated correlation (0.202) asserts this relationship is positive. Consequently, it can be concluded this study supports second hypothesis (H2).

As shown in Table1, the p-value for relationship between Additional Money and Purchasing Behavior equals zero with estimated correlation 0.554 that shows significant and positive relationship at both levels 0.01 and 0.05. Hence, this study also supports the third (H3) hypothesis.

Referring Table1, there is a significant relationship between Knowledge and Purchasing Behavior because of the p-value (0.00). Moreover, Pearson Correlation (0.492) indicates this relationship is positive. Therefore, this study supports fourth hypothesis (H4).

We are 95% confident the relationship between Green Attitude and Purchasing Behavior is significant because of the p-value (0.00). Since Pearson Correlation equals 0.322, it can be concluded this relationship is positive. Thus, fifth hypothesis (H5) is also accepted by this study.

The relationship between Green Value and Purchasing Behavior is significant; it is implied from the p-vaule (0.00). Moreover, the Pearson Correlation (0.369) asserts that this relationship is positive that contributes for accepting the last hypothesis. Thus, the sixth hypothesis (H6) is accepted.

4. Conclusion

Green products are one of the responses to concern for the environment. Since green products are relatively new for Malaysia businesses, there have been few formal studies about green product, green consumers and green marketing in Malaysia. However, costs are still a major obstacle to consumers’ ability to purchase green products in developing nations, and play a large part in decision making everywhere. Factors that are related to purchasing behaviors of green products have not been identified either. As result, most of the green product marketing strategies in Malaysia are adopted from western countries.

Green goods are non-toxic and durable. Majority of them created from recycled goods small package and low influence on environment compare to alternatives (Ottman, 1993). Some common names applied for defining green good, for instance, PH-balances, free of phosphate, recycled, biodegradable and recyclable, ozone-friendly. (Chong 2010)

(Banerjee, Lyer and Gulas, 1995) suggested that large numbers of marketers are going to target the green part of population increasingly. Products that are used on the basis of environmental appeal are named as plastic product, recycled paper, crunch ice-creams and tuna (dolphin-safe).many national green product developed from sixty to eight hundred ten in 1986 to 1991. Sharing of new green goods improved from 1.1 percent to 13.4 percent in 1986 to 1991 (Ottman, 1993). Initiatives of green consumers including replacing present goods without shifting goods composition (Davis, 1992), replacing present materials to be harmful as less as possible (Ottman, 1992), modifying whole firm’s culture to assure the environmental problems are related to entire operational features (McDaniel and Rylander, 1993), like the composition of new industries that focus their aims on green consumers and merely create green goods (“Green Cleaners”, 1990). At the present time, too many industries are replacing present goods and improving new products to be harmless as more as possible to the environment. (Sasan, 2009) Consequently, in 1991, the theory of Reasoned Action was extended by Ajzin thereby introducing the theory of Planned Behavior by which perceived behavioral control, referring to one’s perception of adequate capacity to expose a given behavior, is added up. In this regard, a difficulty to ease a particular behavior not only influences on behavior in a direct way, but also it would be indirectly affected through behavior intention. (Mahmoud et al. 2011)
Although both theories have been applied in environmental behavioural studies (Soonthonsmai, 2001; Kalafatis et al., 1999; Tarkiainen and Sundqvist, 2005; Vermeir and Verbeke, 2007, Sasan 2009), however, Davis, Foxall and Pallister (2002) asserted that behavioural intention fail to predict actual recycling behavior and suggested that the intention–behavior hypothesis should be abandoned in the future study.

**Recommendations and Future Study**

The recommendations of this study are based on the results that show some variables have significant impact on purchasing behavior. In this regard, it seems that any planning by government for increasing knowledge among different levels of people can increase consumer purchasing behavior in term of green products. This knowledge will be increased by advertising, journals, websites, etc.

Besides, companies should reduce their cost of producing these types of products (Green Products) that may happen by using new technology and innovative ideas. It is clear that this strategy will motivate more consumers for using green products.

As a suggestion for future study, investigating the relationship between individual Differences and Customer Satisfaction cab be an interesting title that shows how these variables affect customer satisfaction.

5. **References**


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