



THE INFLUENCE OF GREEN LOYALTY: COULD THE SATISFACTION AND GENDER DISTURB IT ?

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ABSTRAK

Bank syariah harus mampu membangun kepercayaan nasabah terhadap praktik keberlanjutan yang mereka terapkan. Bank syariah juga disarankan untuk meningkatkan transparansi dan komunikasi terkait inisiatif keberlanjutan yang dilakukan perbankan. Penelitian ini bertujuan untuk menganalisis pengaruh praktik ramah lingkungan dan kepercayaan ramah lingkungan terhadap loyalitas ramah lingkungan melalui variabel kepuasan ramah lingkungan, dengan gender sebagai variabel moderasi. Sampel penelitian terdiri dari 200 nasabah perbankan syariah dengan menggunakan metode *simple random sampling* dalam pengambilan sampel yang kemudian dianalisis dengan teknik *Structural Equation Modeling—Partial Least Square* (SEM-PLS). Hasil penelitian menunjukkan bahwa praktik hijau berpengaruh positif namun tidak signifikan terhadap loyalitas hijau, sedangkan kepercayaan hijau berpengaruh positif dan signifikan terhadap loyalitas hijau. Praktik ramah lingkungan dan kepercayaan ramah lingkungan juga berpengaruh positif dan signifikan terhadap kepuasan lingkungan hidup. Selanjutnya *green satisfaction* berpengaruh positif dan signifikan terhadap *green loyalty*. Kepuasan ramah lingkungan terbukti memediasi pengaruh praktik ramah lingkungan dan kepercayaan ramah lingkungan terhadap loyalitas ramah lingkungan. Sementara itu, gender tidak terbukti memoderasi hubungan antara praktik ramah lingkungan dengan kepercayaan ramah lingkungan dan loyalitas ramah lingkungan. Perbankan syariah perlu meningkatkan penerapan praktik berkelanjutan, membangun kepercayaan nasabah, dan meningkatkan kepuasan nasabah dengan praktik berkelanjutan untuk memperkuat loyalitas ramah lingkungan.

Kata Kunci : *Green Practices, Green Trust, Green Loyalty, Green Satisfaction, Gender.*

ABSTRACT

Islamic banks must be able to build customer trust in the sustainability practices they adopt . Islamic banks are also advised to increase transparency and communication regarding sustainability initiatives carried out by banks. This research aims to analyze the influence of green practices and green trust on green loyalty through the green satisfaction variable, with gender as a moderating variable. The research sample consisted of 200 sharia banking customers using a simple random sampling method in sampling which was then analyzed using the Structural Equation Modeling—Partial Least Square (SEM-PLS) technique . The research results show that green practices have a positive but not significant effect on green loyalty, while green trust has a positive and significant effect on green loyalty. Green practices and green trust also have a positive and significant effect on green satisfaction. Furthermore, green satisfaction has a positive and significant effect on green loyalty. Green satisfaction is proven to mediate the influence of green practices and green trust on green loyalty. Meanwhile, gender is not proven to moderate the relationship between green practices and green trust and green loyalty. Sharia banking needs to increase the implementation of sustainable practices, build customer trust, and increase customer satisfaction with sustainable practices to strengthen Green loyalty.

Keywords : *Green Practices, Green Trust, Green Loyalty, Green Satisfaction, Gender.*

INTRODUCTION

Indonesia, as a developing country, faces complex challenges in managing rapid economic growth along with efforts to achieve higher social welfare (Ayuningtyas, 2019). Awareness of environmental conservation is increasing among Indonesian society, especially due to concerns about the negative impacts of global warming.

This challenge cannot be separated from industrial progress and rapid economic growth in Indonesia (Pratama, 2022). The expansion of the industrial sector, including energy production, mining, and deforestation, has led to significant greenhouse gas emissions. This phenomenon can worsen the impacts of climate change in Indonesia, such as increasing extreme temperatures, intensifying extreme weather, and threats to ecosystem sustainability (Julismin, 2013). The Indonesian economy has shown positive progress (Rahmah & Widodo, 2019), especially in the industrial, tourism, financial services, and energy and mining sectors (Wicaksono et al, 2023) However, amidst this progress, environmental problems emerged that were impacted by economic activities (Nurhamidah & Suwandana, 2023), such as increased energy consumption, air pollution, and decreased air quality in several areas.

Special attention to environmental management is needed to maintain its preservation in a harmonious and balanced manner to support sustainable development. Environmental management movements must be carried out comprehensively by all parties, including banks (Ekowati et al, 2024). There are several activities carried out by sharia banking to care for the environment, one of which is holding the BSI sustainable movement, on the other hand, banks in Indonesia have implemented green banking practices since in 2006 (Sari et al, 2022).

In the context of sharia banking in Indonesia, concern for the environment increasingly encourages green practices. Banks in Indonesia have implemented environmentally friendly practices since

2006, in line with global efforts to reduce environmental impacts (Saria et al, 2022). The public is increasingly aware of environmental issues, creating the potential for customers to be more loyal to banks that implement environmentally friendly business practices.

This gives rise to a new phenomenon in this research with Islamic banking activities in Indonesia encouraging green practices that support customer loyalty. Green loyalty in the banking context refers to customer loyalty to banks that are committed to environmentally friendly, sustainable and socially responsible practices.

There is research that shows, several researchers state that there is a significant relationship between green practices, green trust, green satisfaction and gender on green loyalty (Moise et al, 2021). However, other researchers have revealed different results, namely that there is no significant relationship between green practices, green trust, and green satisfaction with respect to green loyalty (Muflih et al, 2023)

Meanwhile, research conducted by (Pahlevi & Suhartanto, 2020) stated that green practices have a significant effect on green loyalty. However, this is contrary to research (Pawar & Munuswamy, 2022) which states that green practices do not have a significant effect on green loyalty.

Meanwhile, research conducted by (Muflih et al, 2023; Pahlevi & Suhartanto, 2020) states that green trust has a significant effect on green loyalty. However, this is contrary to research conducted by (Sharma & Choubey, 2022) which states that green trust has no effect on green loyalty.

There is research that shows research conducted (Yasa, 2018) which states that green satisfaction has a significant effect on green loyalty. However, this is different from research from (Hayu, 2014) which states that satisfaction has no influence on consumer loyalty.

Gender inequality is also a serious issue related to the environment (Larashati, 2022), where women often have limited

access and a less significant role in decision making related to the environment (Natasha, 2013). To achieve environmental sustainability, it is necessary to overcome gender inequality and empower women in decision making and access to natural resources.

This research will examine the influence of green practices and green trust on green loyalty through the green satisfaction variable (Muflih et al, 2023) and gender as a moderating variable. By involving sharia banking customers in Indonesia, this research aims to provide an in-depth understanding of the factors that influence customer loyalty towards green business practices in the sharia banking sector.

LITERATURE REVIEW

Green loyalty

Green loyalty is an important concept in the current sharia banking context, especially regarding the issue of climate change. Green loyalty refers to customer loyalty towards Islamic banks that implement environmentally friendly and sustainable practices. Several previous studies show that green practices, green satisfaction, green trust, and gender influence the formation of green loyalty (Chen, 2010). However, research results still vary regarding the significance of the influence of each variable. Therefore, it is important to carry out further research regarding the antecedents of green loyalty in the context of sharia banking in Indonesia. This research is expected to explain the empirical causal relationship between green practices, green satisfaction, green trust, gender and green loyalty. The results can be used by sharia banking to formulate strategies to increase customer loyalty through implementing business practices and services that are more environmentally friendly and sustainable.

Green practices

Green practices refer to organizational actions, policies and practices aimed at reducing negative impacts on the environment and supporting sustainability.

Several studies show that implementing green practices can increase the green loyalty of sharia bank customers (Muflih et al, 2023). The more green practices are implemented, the more it will help banks reduce their environmental footprint and attract customers who care about environmental issues. However, several studies also found that green practices do not have a significant effect on green loyalty (Pawar & Munuswamy, 2022). Therefore, it is necessary to investigate further whether green practices really influence the green loyalty of sharia bank customers in Indonesia.

Green trust

Green trust is the concept of trust in environmentally friendly business practices, in contrast to the practice of greed in utilizing trust relationships. In Islam, the principles of justice and transparency are highly emphasized, including the prohibition of usury as in QS Al-Baqarah: 275. Green trust can be measured through several indicators such as: trust in environmentally friendly practices, reliability of these practices, company commitment, and conformity with environmental regulations.

Green satisfaction

Green satisfaction refers to the level of customer satisfaction with Islamic banks' efforts to implement environmentally friendly business practices. Customer satisfaction is important because it can encourage the formation of green loyalty (Yasa, 2018). Several studies have found a significant influence of green satisfaction on *green loyalty* (Chen, 2010). However, several other studies also found the opposite results (Hayu, 2014). Therefore, further study is needed whether green satisfaction really plays a role in forming green loyalty of sharia bank customers in Indonesia.

Gender

Gender is thought to influence the green loyalty of Islamic bank customers (Barokah et al, 2020). Women generally care more about environmental issues and are therefore more likely to be loyal to Islamic

banks that implement environmentally friendly practices. However, several studies also found that gender did not have a significant effect (Santika, 2022) . Further research needs to be done whether gender really moderates the relationship between green practices, green satisfaction, green trust and green loyalty among Islamic bank customers in Indonesia.

RESEARCH METHODS

This research is quantitative research. The research population is sharia banking

customers in Indonesia. The research sample consisted of 200 customers, determined based on a simple random sampling technique which is determined using the Malhotra (1993) formula in (Sigit & Amirullah, 2016) The data analysis technique uses Structural Equation Modeling - Partial Least Square (SEM-PLS) which includes evaluation of the outer model, inner model, hypothesis testing, mediation and moderation tests.

Table 1. Research Variable Indicators

No	Variable	Indicator	Source
Green Practices (X1)			
1.	(X1.1)	<i>paperless</i> transactions	(Muflih et al, 2023)
	(X1.2)	Saving electricity	
	(X1.3)	Save water	
	(X1.4)	Optimal use of technology	
	(X1.5)	Financing that supports a green environment	
	(X1.6)	Anti-distribution of business funds that damage the environment	
	(X1.7)	Environmental development campaign	
Green trust (X2)			
2.	(X.2.1)	Trust environmentally friendly practices	(Muflih et al, 2023)
	(X.2.2)	Reliability of environmentally friendly practices	
	(X.2.3)	Commitment to environmentally friendly practices	
	(X.2.4)	Compliance with regulations	
Green Loyalty (Y)			
3.	(Y.1.1)	Diligence in saving in Islamic banks	(Muflih et al, 2023)
	(Y.1.2)	Preference for using sharia bank products compared to other banks .	
	(Y.1.3)	Sustainability of future transactions in Islamic banks	
	(Y.1.4)	Recommendations to other parties	
	(Y.1.5)	Positive comments about Islamic banks to other parties	
Green Satisfaction (Z)			
4.	(Z 1.1)	Customer happy attitude	(Muflih et al, 2023)
	(Z 1.2)	Customer happiness in using environmentally friendly products	
	(Z 1.3)	Positive customer perspective	
	(Z 1.4)	The right customer decision in choosing a pro-environmental bank	
Gender (M)			
5.	(M.1.1)	Women's participation in the green economy sector	Duflo and Udry (2004), World Bank. (2012)

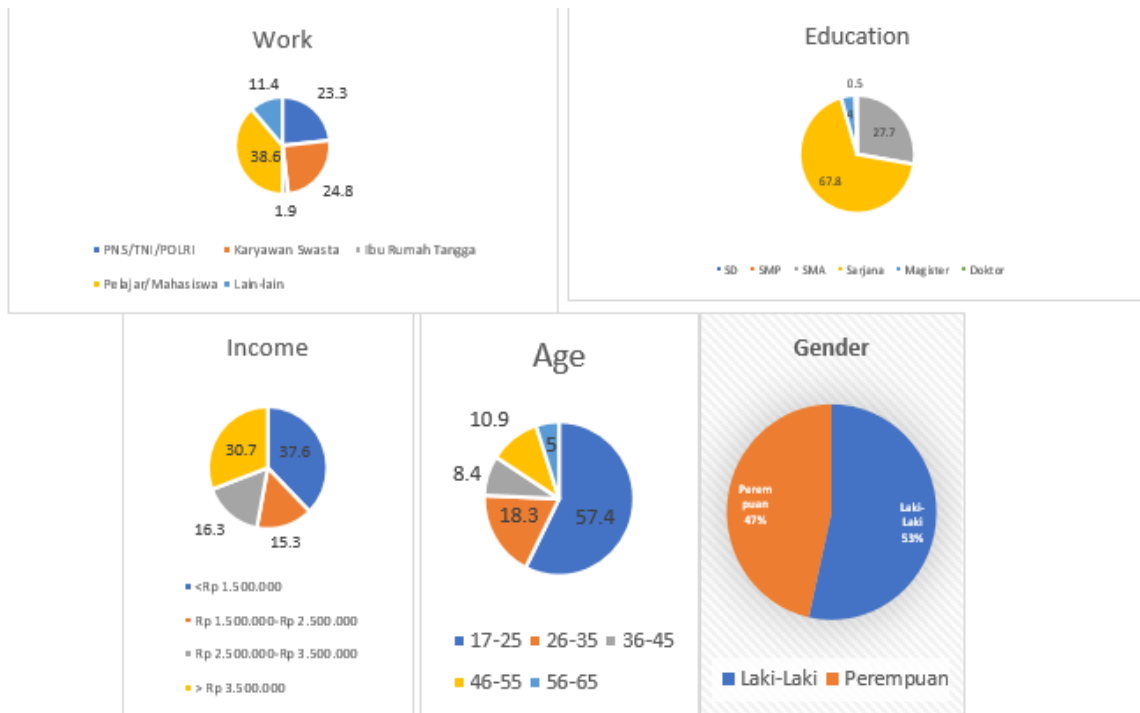
Source: Data processed by researchers SmartPLS 3 (2023)

RESEARCH RESULTS AND Description of Research Respondents DISCUSSION

Researchers have identified them into several groups, namely age, gender, highest level of education, income and occupation of customers who use sharia banking services in Indonesia, the explanation of which is presented as follows: Based on data from 200 respondents, the majority are aged 17-25 years (57.4 %), followed by the age range 26-35 years (18.3%), 46-55 years (10.9%), 36-45 years (8.4%), and 56-65 years (4.9%) . In terms of gender, 53.5% of respondents were

women and 46.5% men. Most respondents had a bachelor's degree (67.8%), followed by high school (27.7%), master's and doctoral degrees. In terms of income, the largest group earns < Rp. 1.5 million (37.6%), followed by > Rp. 3.5 million (30.7%), Rp. 2.5-3.5 million (16.3%), and Rp. 1, 5-2.5 million (15.3%). The majority of respondents were students (38.6%), private employees (24.8%), civil servants/TNI/Polri (23.3%), and the rest were at home ladder.

Figure 1. Characteristics of Research Respondents



Source: Data Processed By Researchers (2023)

Evaluation of the Measurement Model (Outer Model)

The measurement model of this research consists of a reflective measurement model where the variables Green Practices, Green Trust, Green Loyalty, Green Satisfaction and Gender are measured

reflectively. According to Hair et al, (2021) evaluation of reflective measurement models involves loading factors with values greater than > 0.70, composite reliability above 0.70, Cronbach's alpha, and average variance extracted (AVE) values greater than 0.50 .

Table 2. Loading Factor Value

Variable	Indicator Items	Loading Factor Value	AVE	Composite Reliability Value
<i>Green Practices</i>	GP1	0.760	0.574	0.843
	GP2	0.762		
	GP4	0.743		
	GP5	0.764		
	GT1	0.778		
<i>Green Trust</i>	GT2	0.771	0.604	0.820
	GT3	0.782		
	GL3	0.797		
<i>Green Loyalty</i>	GL4	0.789	0.621	0.831
	GL5	0.778		
	GS1	0.786		
<i>Green Satisfaction</i>	GS2	0.749	0.611	0.863
	GS3	0.798		
	GS4	0.794		
	GDR1	1,000		

Source: Data Processed By Researchers SmartPLS 3 (2023)

Table 2 shows that the loading factor of all indicator variables in this study exceeds 0.7, indicating that all variables can be considered valid and have a high correlation Hair et al, (2021) . Then it indicates that the AVE value of each variable has exceeded 0.5, which shows the validity of all variables. Apart from that, the cross loading value also exceeds 0.7. It also shows that each latent variable has a composite reliability value that is greater than 0.6 and a Cronbach's Alpha value that exceeds 0.7. Thus, it can be concluded that all indicators used in measuring latent variables are reliable.

Evaluation of the Structural Model (Inner Model)

Inner Model Evaluation is an analytical process carried out to reveal and understand the underlying relationship between exogenous latent variables and endogenous variables in a model. The R-Square value is the coefficient of determination on the endogenous construct and the path parameter coefficient. Table 3 shows that the latent variable Green Satisfaction has a weak influence. Meanwhile, the Green Loyalty variable has a moderate influence.

Table 3. R-Square

Variable	R-Square Value
Green Satisfaction	0.466
Green Loyalty	0.568

Source: Data Processed By Researchers SmartPLS 3 (2023)

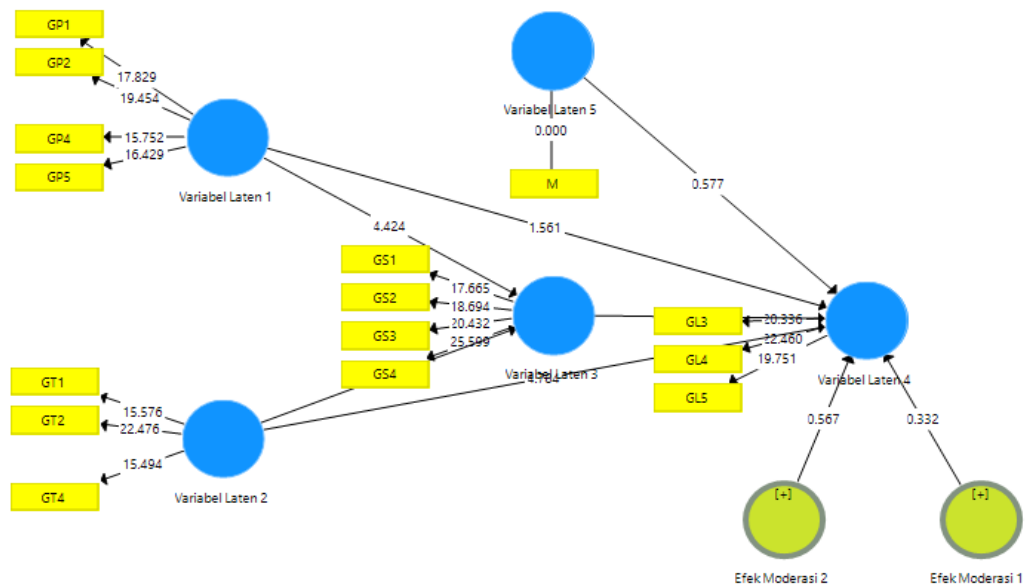
Green Satisfaction and Green Loyalty has Table 4 shows the Q-Square value for low influence (Anuraga et al, 2017)

Table 4. Q-Square

Variable	Q -Square value
Green Satisfaction	0.270
Green Loyalty	0.322

Source: Data Processed By Researchers SmartPLS 3 (2023)

Figure 2. Structural Model Equation Path Diagram



Source: Data Processed By Researchers SmartPLS 3 (2023)

Table 5. Direct Effect Test

No	Variable	Original Sample	t-statistic	P - value
1.	Green Practices -> Green Loyalty	0.125	1,561	0.119
2.	Green Trust -> Green Loyalty	0.388	4,784	0,000
3.	Green Practices -> Green Satisfaction	0.346	4,424	0,000
4.	Green Trust -> Green Satisfaction	0.401	5,238	0,000
5.	Green Satisfaction -> Green Loyalty	0.338	4,784	0,000

Source: Data Processed By Researchers SmartPLS 3 (2023)

In table 5 shows that green trust and green satisfaction have a significant effect on green loyalty. This is because the P-Value value is < 0.5, which is in contrast to green practices which have no effect on green loyalty because the P-Value value is > 0.5.

Table 6. Mediation Test

No	Variable	Original Sample	t-statistic	P - value
1.	Green Practices -> Green Satisfaction -> Green Loyalty	0.117	3,074	0.002
2.	Green Trust -> Green Satisfaction -> Green Loyalty	0.136	3,256	0.001

Source: Data Processed By Researchers SmartPLS 3 (2023)

Based on table 6 shows a P-Value < 0.5, which means that green satisfaction significantly mediates the influence of green practices and green trust towards green loyalty.

Table 7. Moderation Test

No	Variable	Original Sample	t-statistic	P - value
1.	Green Practices * Gender-> Green Loyalty	-0.024	0.332	0.740
2.	Green Trust * Gender -> Green Loyalty	0.041	0.567	0.571

Source: Data processed by researchers SmartPLS 3, (2023)

In table 7 shows a P-Value value > 0.5, this can be interpreted as gender unable to moderate the effect green practices and green trust towards green loyalty.

The Influence of Green Practices (X1) on Green Loyalty (Y)

The results of this research are in line with research (Pawar & Munuswamy, 2022) which states that Green Practice has no effect on green loyalty. This reflects the complexity of the relationship between sustainability practices and customer loyalty, where although there is an observable positive influence, it does not reach the expected level of significance. These results can be interpreted as an indication that other factors, perhaps including aspects such as product quality or perceived value, may be more dominant in shaping customer loyalty than the mere adoption of environmental practices. The implication is that organizations need to consider holistic

integration of various business strategy elements to achieve more substantial results in increasing customer loyalty through environmentally friendly practices.

Influence of Green Trust (X2) on Green Loyalty (Y)

The results of this research highlight the importance of trust factors in forming customer loyalty towards sustainability. Customers who have a high level of trust in the environmentally friendly practices adopted by a company tend to have stronger loyalty to that brand or bank. This is in line with research from (Muflih et al, 2023). The implication is that banks need to recognize that customer trust is not only an important element in the general business context, but also plays a crucial role in the sustainability context. Building and maintaining trust regarding sustainable practices can be an effective strategy in increasing customer loyalty levels. Therefore, companies are

expected to transparently communicate and manage their sustainability practices with the aim of strengthening customer trust and, ultimately, increasing loyalty in the face of increasingly fierce market competition.

The Influence of Green Practices (X1) on Green Satisfaction (Z)

The results of research regarding the influence of green practices on green satisfaction in sharia banking show significant findings which are in line with research from (Muflih et al, 2023) . Green practices, which include the implementation of environmentally friendly policies and sustainable resource management, appear to have a positive impact on customer satisfaction in the Islamic banking environment. The researchers found that Islamic banking customers who felt there was a commitment to and implementation of green practices by their financial institutions tended to experience higher levels of satisfaction. This can be explained by customers' awareness of social and environmental responsibility, as well as belief in Islamic ethical principles which are manifested in the green practices of sharia banking. The results of this research provide an important contribution to the sustainable development of Islamic banking and show that the implementation of green practices can be a key factor in increasing customer satisfaction in this sector.

Influence of Green Trust (X2) on Green Satisfaction (Z)

The results of this research conclude that customers' trust in the company's sustainability efforts can make a significant positive contribution to their level of satisfaction with environmentally friendly practices. Customers who have a high level of trust in the company's social and environmental responsibilities tend to feel greater satisfaction with these efforts, which is in line with research (Pahlevi & Suhartanto, 2020). The implication is that in designing business strategies that focus on

sustainability, banks not only need to prioritize the adoption of environmental practices, but also build and maintain customer trust regarding this sustainability. By strengthening this trust, banks can increase customer satisfaction levels and create long-term, sustainable relationships. Therefore, a clear and transparent communication strategy regarding sustainability efforts can be key in building and maintaining customer trust, as well as increasing their satisfaction with sustainability aspects.

The Effect of Green Satisfaction (Z) on Green Loyalty (Y)

The results of research regarding the relationship between green satisfaction and green loyalty in sharia banking show that there is a close relationship between these two factors. It was found that customers who felt a high level of satisfaction with the green satisfaction implemented by sharia financial institutions tended to show a higher level of loyalty as well. Green satisfaction is the main driver in forming long-term relationships between customers and sharia banking, because customers who are satisfied with the environmental aspects of banking services tend to choose to remain loyal. Satisfaction with green satisfaction reflects the alignment of values between customers and sharia financial institutions that prioritize social and environmental responsibility (Chrisjatmiko, 2018) . In this context, green loyalty can be considered as a natural result of green satisfaction that benefits both customers and Islamic banking institutions. Therefore, increasing green satisfaction can be an effective strategy to encourage the level of customer loyalty in sharia banking that is oriented towards sustainable practices.

Green Satisfaction (Z) in mediating the influence of Green Practice (X1) on Green Loyalty (Y)

This research shows interesting results related to the important role of green satisfaction as a mediator in the relationship

between green practices and green loyalty in sharia banking. Research findings show that Green practices carried out by Islamic financial institutions have a significant positive impact on customer satisfaction with environmental aspects, which is in line with research (Muflih et al, 2023). Through mediation analysis, it was found that green satisfaction functions as an intermediary that mediates the influence of green practices on green loyalty. This means that customers who experience high satisfaction with the Green practices implemented by sharia banking tend to show a higher level of loyalty.

The important mediating role of Green Satisfaction in connecting Green Practices with Green Loyalty illustrates that not only the implementation of sustainable practices is needed, but also the importance of creating satisfaction with these efforts. Customers who experience direct benefits from green practices will tend to be more loyal to sharia banking institutions that they consider to meet environmental values. The results of this research provide practical implications for Islamic banking to focus not only on implementing green practices but also on efforts to increase customer satisfaction with sustainable initiatives, as a strategic step to strengthen green loyalty in the long term.

Green Satisfaction (Z) in mediating the influence of Green Trust (X2) on Green Loyalty (Y)

The research results show that trust in green practices carried out by sharia financial institutions has a significant positive influence on customer satisfaction with environmental aspects. More importantly, mediation analysis shows that green satisfaction acts as an effective mediator, mediating the positive influence between green trust and green loyalty (Chen, 2010) .

In other words, customers who trust Islamic banking's efforts to carry out green practices tend to experience high satisfaction

with the environmental aspects of these banking services. Green Trust creates the basis for Green Satisfaction , which in turn, forms a strong foundation for Green Loyalty. Strong trust in the commitment of sharia financial institutions to sustainable practices can motivate customers to remain loyal and active in choosing sharia banking services that meet environmental standards. The results of this research provide strategic implications for Islamic banking, highlighting the importance of building customer trust in sustainable initiatives as a key to strengthening green relationships and loyalty in the Islamic banking industry.

Gender (M) in moderating Green Practices (X1) on Green Loyalty (Y)

From the results of this research, it can be concluded that gender does not act as a moderating variable that influences the relationship between Green Practices and Green Loyalty. These findings indicate that responses to sustainability practices are not significantly influenced by gender differences. The implication is that banks that focus on increasing customer loyalty through sustainable practices do not need to prioritize different strategies based on gender. Further focus may need to be placed on general factors that influence consumers' perceptions and responses to sustainability, independent of gender characteristics. These findings can help companies to develop more inclusive and universal sustainability strategies, which can create a positive impact on various consumer groups regardless of gender.

Gender (M) in moderating Green Trust (X2) against Green Loyalty (Y)

This research concludes that gender does not act as a moderator variable that influences the relationship between Green Trust and Green Loyalty. These findings indicate that the influence of Green Trust on Green Loyalty remains consistent among different gender groups. The implication is that in the context of sustainability,

companies do not need to design gender-specific strategies or campaigns to increase customer loyalty. Further focus may need to be given to general factors that influence customer trust and loyalty towards sustainability, independent of gender characteristics. These findings can help companies to devise more holistic and equitable sustainability strategies, which are not only effective across gender groups, but can also create a positive impact on the entire customer population.

CONCLUSION

Environmentally friendly practices generally have a positive influence on customer satisfaction and loyalty, although the impact on loyalty is not significant. Environmental trust is an important predictor of environmental satisfaction and loyalty. Eco-satisfaction strengthens the relationship between eco-friendly practices, trust, and eco-loyalty, indicating the importance of increasing customer satisfaction with sustainable practices to increase eco-loyalty. Gender did not moderate this relationship, indicating responses to sustainability are not influenced by gender. The implication is that Islamic banking needs to focus on implementing sustainable practices, building trust, and increasing satisfaction with sustainability efforts, without considering gender differences. It is recommended to focus efforts on strengthening customer trust, educating them about sustainability practices, and integrating holistic business strategies that consider other factors that influence customer loyalty. Future research can add other relevant variables to refine the research model. This shows the importance of understanding the complex interactions between environmentally friendly practices, customer satisfaction, trust, loyalty, and other factors in the context of Islamic banking.

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