

## DETERMINANT FACTORS OF CONSUMER ATTITUDE TOWARDS ONLINE SHOPPING MALL

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### ABSTRACT

The number of Internet users recently increase due to the industrial revolution. This makes the change of consumers' behavior, especially in buying the product through the online marketplace. The consumers' behavior changes represent the attitude changes. Therefore, this research's objective is to analyze determinants factors of the consumers' attitude toward the online marketplace, known as e-commerce while the consumers buy the products, even though some of the e-commerce users or online shoppers still do not trust online shopping. They think there is a risk when they do online balance transactions. To answer the research objectives, this research uses quantitative design research and distributes questionnaires. The questionnaire was distributed to 350 target respondents through Google online. But, 315 usable data was analyzed through the SEM-Covariance model. SEM results show that shopper attitude towards Online Shopping Mall is most influenced by Perceived Benefit that is dominantly caused by Website Quality. While, online shoppers' trust has a positive effect on attitude, influenced by eWOM. This makes a practical implication that the management of e-commerce must be aware of negative eWOM communications, in terms of the Website quality services. E-commerce management should improve the quality of its website services, especially in the design of attractive websites, and also maintain the trust of the consumers, such as increasing the security of financial transactions, providing credible information, and protecting the customers' profile.

**Keywords:** Attitude, Trust, eWOM, Perceived Benefit, Perceived Web Quality, and Online Shopping Mall (e-commerce)

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### INTRODUCTION

Industry Revolution 4.0 makes the activities of the people based on the Internet of Things through smartphones, laptops, and tablets. So, people can find any information on the internet, that can be accessed easier, and much more fruitful (Akroush and Al-Debei, 2015). Internet users in the world have increased 48% in 2017 to be 53,6% in 2019. Also, Indonesian internet users are in the largest fourth rank in the world (171,26 million) as of June 2019, and 212,354 million or 79,30%. This represents that people put their trust in the online shopping platform, known as e-commerce. E-commerce involves commercial transactions between buyers and sellers over the internet (Napier et al., 2003). 96% of Indonesian online shoppers search for the products or services, and 90% buy the products or services online through Mobile Phone 79%, and Laptop or Desktop 29%. Moreover, Global Web Index reports that 90 percent of Indonesia's internet users between the ages of 16 and 64 already bought products and services online. However, the e-commerce market value in Indonesia remains relatively low. Statista reports that the average Indonesian e-commerce shopper spent just US\$89 (Jan 2019) on online consumer goods

purchases. Online purchases of consumer goods like fashion, electronics, and groceries went on US\$9.5 billion in 2018, while US\$9.4 billion went to online travel purchases. US\$1.4 billion were bought on digital media purchases, US\$850 million went on video games. The growth of online shoppers brings about many e-commerce companies to expand their market in Indonesia. Some famous e-commerce providers offer, and deliver various products or services with free delivery, safety transaction, product guarantee, and also review online after-sale. However, the customers' complaint still exists, due to the fraudulent services, in terms of no or late delivery from the sellers after ordering and payment the products; also no returning the money if not accepting the purchased product.

This condition is considered as a negative review online, in terms of bad experience, the example of a Shopee platform in a Bad rating 94%, Poor 2%; Average 0%, Great 1%, and Excellent rating 3%. Otherwise, there is a positive review online of the Shopee platform, getting 4.4 out of 5 stars from the perspective of buyers evaluation. This review online affects eWOM communication influencing consumers' trust and would bring about the consumers' attitude toward e-commerce, and consequently influence the increasing number of e-commerce's visitors. Therefore, the e-commerce company recently faces high competition. Such a Shopee platform faces competition from other competitors, so the Shopee's Visitors are volatile from time to time. The position number of the Shopee's visitors in Q4, 2019 is in the first position, jumping from the third rank in Q1, even though the total number of the e-commerce visitors' overall decreases from Q1 to Q4, 2019. On the other hand, Tokopedia's market share decreases from 25% in Q3 to be 23% in Q4, 2019. However, in 2021, the market share of Shopee Platform decreases, and Tokopedia's market share increases.

The increasing number of internet shoppers exists because the internet shoppers believe if they do things, they will get simpler and more efficient, as a perceived benefit. However, it will not eliminate the conventional transaction as lots of people still like to go to the offline store and buy the products or services without doing online shopping, even though there are positive reviews and recommendations from other people or consumers, considered as an electronic Word of Mouth (eWOM) communication. Another reason why people do not buy products or services through e-commerce is the web quality of the e-commerce platform.

The growth of the e-commerce industry also can bring people's attitude to find and buy something easier and faster to get it. This draws the attitudes' change on how to purchase the products or services online rather than a conventional transaction, even though some people still do not trust the internet or online shopping due to the risk involved (Camp (2001). Then, Lee *et al.* (2018) found that trust in e-commerce transactions is because of perceived website quality of e-commerce platform, giving a positive impact on consumer's attitudes. While, the web quality can affect perceived benefit, as Al-Debei *et al.* findings (2015). 66% of the internet users do not trust online shopping so the personal information of the online shoppers will not be kept confidential (Teo, 2002). Also, Kim *et al.* (2003) found that website quality has significantly affected the attitude toward online shopping for US users, but not for Korean users. It means that we need to examine more about the effect of web quality on attitude toward online shopping. Furthermore, Al-Debei *et al.* (2015) suggested that future studies can be conducted as a longitudinal design implementation to understand the changes in consumers' attitudes toward Online Shopping malls in other countries. Therefore, this research aims to analyze whether Perceived Benefit, Web Site Quality, eWOM, and Trust determine the consumers' attitude towards Online Shopping malls (e-commerce).

## **LITERATURE REVIEW**

Al-Debei et al. (2015) define attitude as a person's overall evaluation of objects and behaviors. Attitude toward a behavior refers to the degree to which a person has a favorable or unfavorable evaluation to be acted upon (Taylor and Todd, 1995). Attitude toward a behavior is referred to as an individual's positive or negative evaluation and is composed of an individual's salient beliefs regarding the perceived consequences of performing a behavior (Kim and Karpova, 2010; Al-Debei et al., 2015). Then, developed based on the Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB).

TRA posits that behavior is a direct function of behavioral intention, which is modeled as the weighted sum of the attitude and Subjective Norm. Attitude toward a behavior is defined as an individual's positive or negative feelings about performing the target behavior (Fisbein and Ajzen, 1975).

According to the TPB, behavioral beliefs that refer to the inner beliefs of an individual about the consequences of performing a certain action do influence attitudes toward the actual behavior (Ajzen, 1991). Those beliefs differ from an individual to another based on their backgrounds such as their personal experiences, personality traits, and characteristics, in addition to their mentalities (Al-Lozi, 2011). Therefore, perceived benefits, trust, and perceived web quality as the major behavioral beliefs can influence consumer attitudes toward online shopping. As Al-Debei et al.'s findings (2015), perceived trust is a direct function of perceived web quality and eWOM. Then, perceived web quality positively and directly affected perceived benefits and eWOM.

### **The Effect of Perceived Web Quality on Perceived Benefit**

Perceived web quality represents the quality and overall performance of an online shopping website. Perceived web quality measures the website design and processes that are simple, smooth, reliable, and effective. Indeed, an online shopping website can be considered as an information system that is developed using Web technologies to manage online shopping information and processes (Al-Debei et al., 2015). In line with this, Petter et al. (2008) defined system quality as the desirable characteristics of an information system. Similarly, Hsiao et al. (2010) defined perceived web quality as the degree to which a consumer perceives that the website's features and characteristics meet his/her needs and requirements. In this study, perceived web quality reflects the functionality and search facilities of an online shopping website. Web site functionality includes usability and interactivity elements (Constantinides et al., 2010), and thus usually refers to the ease of navigation, responsiveness, interactivity, and ease of accessing the site (Aladwani, 2006; Al-Debei, 2013). Previous studies have shown that the higher the consumer perception toward the quality of an online shopping website, the higher perceived benefits are, gratified by using the website (Liao et al., 2006; Bai et al., 2008; Al-Maghrabi and Dennis, 2011).

Wu (2003) described perceived benefits as the sum of advantages that meet a consumer's needs or wants. Also, Kim et al. (2008, p. 547) defined perceived benefits in this context as "a consumer's belief about the extent to which he or she will become better off from the online transaction with a certain Web site." Earlier, Rogers (1995) identified that the perceived relative advantage of an innovation, expressed as economic profitability, social prestige, and/or other benefits is an important factor in the innovation adoption decision-making process. Eastin (2002) expressed e-commerce advantages or benefits as an economic advantage, time-saving, and

overall convenience. In this study, we define perceived benefits in terms of convenience and time saving (Kim and Kim, 2004; McKinney, 2004). Therefore, the first hypothesis of this research is:

**H1: The online shopping website quality will positively affect perceived benefits.**

### **The Effect of Perceived Web Quality on eWOM**

Hennig-Thurau et al. (2004) defined eWOM as “any positive or negative statement made by potential, actual, or former customers about a product or company which is made available to a multitude of the people and institutes via the Internet.” According to previous studies, eWOM communication plays a significant role in forming and influencing internet users’ attitudes, and behavioral intentions (Cheung et al., 2008; Jalilvand and Samiei, 2012). EWOM communication has emerged as a result of the increasing numbers of consumers who are using the internet to find relevant information, thanks to recent rapid advancements in internet technologies. When consumers perceive the quality of an online shopping website to be high in terms of design, navigation, and search facilities, they would be more encouraged to post positive eWOM communication (Al-Debei et al., 2015). In the context of e-commerce, the research result of O’Cass and Carlson (2012) has shown that website quality is positively related to eWOM. Therefore, the second hypothesis of this research is

**H2: The online shopping website quality will positively affect eWOM communication**

### **The Effect of Perceived Web Quality on Trust and Attitude**

Prior researches have highlighted the importance of perceived web quality in explaining some of the variances in the construct of consumer trust (McKnight et al., 2002; Wen, 2009; Al-Maghrabi et al., 2011). In addition, Hsiao et al. (2010) found that the construct of perceived web quality, among three constructs, has the strongest effect on consumers' trust in online shopping websites. If an online shopping website compromises high usability and interactivity elements, consumers would have more positive trust and favorable attitudes toward the website. Due to the high level of uncertainty and dynamicity of cyberspace, trust was theorized as a direct determinant of attitudes (Gefen and Straub, 2003; Hassanein and Head, 2007; Lin, 2011).

Given the complexity and the multidimensionality of the concept (Hassanein and Head, 2007), one can find several and different definitions of trust in the relevant literature. For example, Barney and Hansen (1994, p. 176) defined trust as “the mutual confidence that no party to exchange will exploit another’s vulnerabilities.” Mayer et al. (1995) defined trust as “the willingness of a party to be vulnerable to the actions of another party based on the expectations that the other will perform a particular action important to the trustor.” Trust can be also referred to as the belief of an individual in the trustworthiness of others which can be determined by their perceived integrity, benevolence, and competence (McKnight et al., 2002; Lin, 2011). Simply put, trust can be described as an expectation that others will not behave opportunistically (Gefen et al., 2003), and that the vendor will provide what has been promised (Ganesan, 1994). Despite the variety of definitions, trust is generally considered important in online environments because of the associated risks in such contexts (Van der Heijden et al., 2003). In the Arab world including Jordan, trust has been also emphasized as one of the major influential factors in the context of e-commerce in general (Abbad et al., 2011) and online shopping in particular (Faqih, 2011). According to Abbad et al. (2011), trust and security as one construct among others represent the major limitation for e-commerce. Indeed, prior researches have emphasized the importance of perceived web quality in explaining attitude (Aladwani, 2006; Zhou, 2011).

Moreover, prior e-commerce researches have highlighted the importance of trust as a determinant of an individual's attitude or his/her purchasing intention (Gefen and Straub, 2003; Gefen et al., 2003; Wang and Emurian, 2005; Hassanein and Head, 2007; Lin, 2011; Limbu et al., 2012). Although, a study done by Rahman (2018) shows that the influence of consumers' trust and privacy concerns on their attitude to purchase online is insignificant. This implies that consumers do not trust e-retailers and are concerned about their information privacy and data protection. Therefore, the third and fourth hypotheses of this research are:

**H3: The online shopping website quality has a positive effect on trust.**

**H4: The online shopping website quality will positively affect a favorable attitude.**

#### **The Effect of eWOM Communication on Trust and The effect of Trust on Attitude**

Previous research indicates that online opinions and recommendations, as an eWOM communication are perceived to be credible and trustworthy by internet users (AC Nielsen, 2008), and that internet users are more likely to trust the information provided by other shoppers like themselves more than that provided by companies (eMarketer, 2014). For online shoppers, it seems that such online opinions and recommendations are important means whereby online shoppers can seek new information of interest to them such as product/service information and service quality details (Chevalier and Mayzlin, 2006). Consequently, this type of communication is considered as having a great persuasiveness effect on internet users (Jalilvand and Samiei, 2012). In line with this, prior researches in the area of online shopping have highlighted the importance of eWOM in building online trust (Ha, 2004; Awad and Ragowsky, 2008; Wang et al., 2009). Furthermore, Lin (2011) found that a positive review as an eWOM communication enhanced reviewer trustworthiness more than a negative review. The positive review may be seen as a more fair and believable review. The finding also showed that the trust of the participants affected the most negative attitude, especially on Brand, when encountering a negative review posted by the African American reviewer, followed by the Asian American reviewer and then the Caucasian reviewer. Participants also had the most positive attitude on Brand after reading a positive review posted by the Asian American reviewer, followed by the African American reviewer and the Caucasian reviewer. Therefore, the fifth and six hypotheses of this research are:

**H5: A positive eWOM will positively affect trust in online shopping websites.**

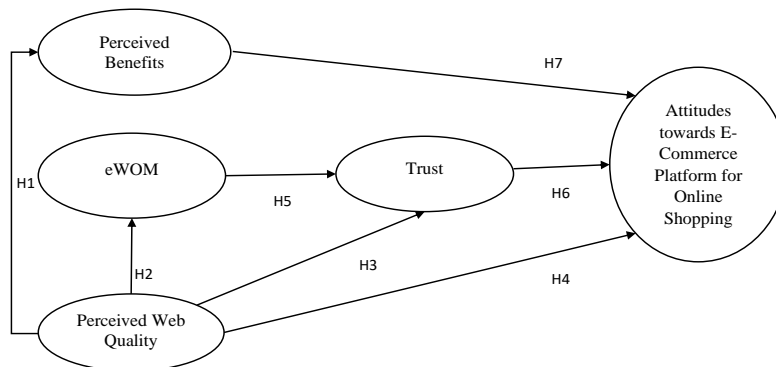
**H6: Trust has a positively direct effect on attitude toward online shopping websites.**

#### **The Effect of Perceived Benefit on Attitude**

In online shopping, consumers can also enjoy window shopping, seek information, and compare prices conveniently and without feeling the pressure to purchase, as their perceived benefit. Prior studies have shown that the perceived benefits of online shopping concerning traditional store shopping are one of the key factors affecting adoption decisions (Margherio, 1998; Eastin, 2002; Zhou et al., 2007; Kim et al., 2008). In line with this, perceived benefits of online shopping also represent significant incentives for consumers and help in shaping a positive favorable attitude toward online shopping. The more perceived benefits with a certain website, the more likely consumers are to have a favorable attitude toward online shopping. In the context of e-commerce, prior researches have highlighted that the significant role perceived benefits can play in explaining consumer attitude (Kim et al., 2008; Delafrooz et al., 2011; Liu et al., 2012). Therefore, the last hypothesis of this research is:

**H7: Perceived Benefit has a positively direct effect on attitude toward online shopping websites.**

Therefore, the proposed research model can be seen in the figure below.



**Figure 1. The Proposed Research Model**

## METHODS

This research applies a quantitative research design, used to test all above even hypotheses. To test the hypotheses, 315 usable data of 350 were analyzed by using SEM-Covariance Model. The data came to the responded sample by using Non-Probability Sampling with Purposive Sampling technique (Hair et al., 2006, p. 196; 2010, p. 175) so that the respondent sample must meet the criteria is that the consumers have purchased the products or services online malls in Indonesia, collected in one month of May 2020.

Based on the rule of Thumb by Hair et al. (2006, p. 196; 2010, p. 175), the adequacy of the sample size is strongly associated with the number of variables studied and the analysis model used. Because Structural Equation Modeling (SEM) based covariance with LISREL application version 8.8 used, the sample sizes fulfilled the criteria at least 10 times the number of items measurements (21). It means that the total number of samples is at least 210. The measurements of perceived web quality and trust adopted Constantinides et al. study (2010); Perceived Benefit measurements used Forsythe et al. study (2006); eWOM measurements adopted Ha (2004); Attitude toward online shopping mall adopted Van der Heijden et al. study (2003). All measurements have fulfilled the validity and reliability test. The validity test results are valid, more than 0.5 of its loading factors, and its composite reliability as a measurement of reliability test fulfilled the criteria, more than 0,70 (Hair et al., 2009; 2010). However, the validity and reliability test in this research still was used by using CFA-SEM Results, based on a convergent validity using AVE (Average Variance Extracted), and Construct Reliability CFA-SEM, fulfilling the coefficient of Reliability at least exceeds 0.70 (Hair et al, 2006, p. 137). SEM analysis works based on two steps, that are 1) measurement model aimed to confirm whether the model *fit* or not, for achieving model specification fit; 2) Hypothesis testing to estimate SEM structural results (Anderson dan Gerbing, 1988), including a change in indicators and constructs variance (Ping, 2004).

## RESULTS

The profile of the respondents shows that the dominant portion of the gender is female (52.38%), the rest is male (47.62%). The age of respondents is dominated by the age of between 17 and 44 years old (64.13%) that can be categorized as a productive age. The youngest old is coming from 17 – 22 years old. This age is in the category of the Z generation who always use the internet of things to do all their activities. This youngest age is correlated with marital status. The

most percentage of marital status is not married (59.37%). The most portion of having job status is coming from Permanent Leader/Administration Employee on Governmental Institution (42,86%), then followed by students (35.56%), and housewife (11.43%). This job status is correlated with income and educational background. The highest portion of the income level is above 10 million (37.14%), then followed by below 2.5 million, owned by students.

The results of the validity and reliability test on each measurement variable, based on SEM-based Covariance are valid, that can be seen in Table 1 & 2.

**Table 1. Loading Factors, Convergent Validity Test Result  
Based on CFA-SEM Results**

No	Variable	Loading Factors	Average Variance Extracted (AVE)	Validity Decision
1	<b>Perceived Web Quality (PWQ)</b>	-	<b>0.580</b>	<b>Valid</b>
	PWQ1	0.56		<b>Valid</b>
	PWQ2	0.56		<b>Valid</b>
	PWQ3	0.54		<b>Valid</b>
	PWQ4	0.56		<b>Valid</b>
	PWQ5	0.50		<b>Valid</b>
	PWQ6	0.52		<b>Valid</b>
2	<b>eWOM</b>		<b>0,506</b>	<b>Valid</b>
	EWOM1	0.51		<b>Valid</b>
	EWOM2	0.49		<b>Valid</b>
	EWOM3	0.51		<b>Valid</b>
	EWOM4	0.41		<b>Valid</b>
	EWOM5	0.45		<b>Valid</b>
3	<b>Perceived Benefit (PB)</b>		<b>0,581</b>	<b>Valid</b>
	PB1	0.53		<b>Valid</b>
	PB2	0.51		<b>Valid</b>
	PB3	0.49		<b>Valid</b>
4	<b>Trust</b>		<b>0,640</b>	<b>Valid</b>
	Trust1	0.52		<b>Valid</b>
	Trust2	0.70		<b>Valid</b>
	Trust3	0.72		<b>Valid</b>
	Trust4	0.65		<b>Valid</b>
5	<b>Online Shopping Attitude (OSA)</b>		<b>0,578</b>	<b>Valid</b>
	OSA1	0.52		<b>Valid</b>
	OSA2	0.50		<b>Valid</b>
	PSA3	0.67		<b>Valid</b>

Sources: SEM-Covariance Results, 2020

**Table 2. Reliability Test Result of The Research Variable, Based on SEM Results**

No	Variable	Reliability Coefficient (CR)	Reliability Decision
1	Perceived Web Quality (PWQ)	0.89	Reliable
2	eWOM	0,809	Reliable
3	Perceived Benefit (PB)	0,804	Reliable
4	Trust	0,875	Reliable
5	Online Shopping Attitude (OSA)	0,798	Reliable

Source: SEM- Covariance Results, 2020

To test the hypothesis, the estimation model covariance-based SEM with the maximum likelihood method was achieved. However, before hypothesis testing is done, the use of SEM model requirements, such as sample size and the normality of the data needs to be evaluated, so that the research model fit is available according to the data obtained and the results of a statistical hypothesis test are a significant result. The 315 sample size has met the requirements of the sample (Hair et al., 2006, page. 744; 2010, page. 662). Data normality also fulfilled the requirements by implementing Maximum Likelihood (ML) of SEM. According to Hair et al. (2006, page. 661 and 663) that the ML estimation techniques provide valid results, stable, more efficient,

and unbiased, and also is a flexible approach that can achieve the best fit models (Joreskog and Sorbom, 1982; Breckler, 1990 in Byrne, 2001, p. 267).

The model fit result is fit fulfilling the criteria of Absolut Fit, Incremental Fit, and also Parsimony Fit, that can be seen in Table 3.

**Table 3. Fit Model Result, Based on SEM Model-Covariance**

Fit Model Index	Recommended Fit Model Value	Fit Model Result, Based on LISREL 8.8 Application	References	Fit Decision
<b>Absolute Fit</b>				
GFI	> 0.90	0.97	Hair <i>et al.</i> (2010, p. 667)	Good
RMR	< 0.05	0.02	Byrne (2001, p. 82); Browne. and Cudeck (1993)	Good
RMSEA	< 0.07	0.00	Hair <i>et al.</i> (2010, p. 672); Arbuckle (2009, p. 590 )	Good
<b>Incremental Fit</b>				
NFI	> 0,95	0.99	Hair <i>et al.</i> (2010, p. 670)	Good
CFI	> 0,95	1.00	Hair <i>et al.</i> (2010, p. 670)	Good
<b>Parsimony Fit</b>				
AGIF	> 0,90	0.95	Hair <i>et al.</i> (2010, p. 669)	Good

Source: SEM Result, 2020

SEM estimation results indicate that all hypotheses are supported by research data. It means that all hypotheses show a significant effect, that can be seen in Table 4.

**Table 4. SEM Estimation and Hypothesis Testing Results**

Hypothesis	Estimated Value	Critical Ratio (t-value)	t-table (Significant at 5%)	Hypothesis Decision (If t-value > t-table)
Perceived Benefit ← Website Quality	<b>0.76</b>	<b>11.23</b>	<b>1,96</b>	Supported
eWOM ← Website Quality	<b>0.76</b>	<b>11.23</b>	<b>1.96</b>	Supported
Trust ← Website Quality	<b>0.36</b>	<b>3.59</b>	<b>1,96</b>	Supported
Attitude ← Website Quality	<b>0.18</b>	<b>2.03</b>	<b>1.96</b>	Supported
Trust ← eWOM	<b>0.45</b>	<b>4.22</b>	<b>1,96</b>	Supported
Attitude ← Trust	<b>0.30</b>	<b>3,23</b>	<b>1.96</b>	Supported
Attitude ← PB	<b>0.52</b>	<b>4,90</b>	<b>1,96</b>	Supported

Sources: SEM Result

Table 4 shows that Perceived Web Site Quality has a positive significant effect on Perceived Benefit of using online shopping platform, that can be seen from t-value result of more than 1.96 (in a significant value 0.05). Also, Perceived Web Site Quality has a positive significant effect on eWOM, Trust, Perceived Benefit, and Attitude. However, if seen from the estimated values, the greatest values are in the effect of Web Site Quality on Perceive Benefit (PB), and on EWOM, each is 0.76. SEM Results can be written in the equations below, and drawn in Figure 2.

$$\text{EWOM} = 0.76 * \text{PWQ}, \text{Errorvar.} = 0.42, R^2 = 0.58$$

$$\begin{array}{cc} (0.068) & (0.077) \\ 11.23 & 5.48 \end{array}$$

$$\text{PB} = 0.76 * \text{PWQ}, \text{Errorvar.} = 0.42, R^2 = 0.58$$

$$\begin{array}{cc} (0.068) & (0.077) \\ 11.23 & 5.48 \end{array}$$

$$\text{TRUST} = 0.45 * \text{EWOM} + 0.36 * \text{PWQ}, \text{Errorvar.} = 0.42, R^2 = 0.58$$

$$\begin{array}{ccc} (0.11) & (0.10) & (0.071) \\ 4.22 & 3.59 & 5.91 \end{array}$$

$$\text{OSA} = 0.52 * \text{PB} + 0.30 * \text{TRUST} + 0.18 * \text{PWQ}, \text{Errorvar.} = 0.16, R^2 = 0.84$$

$$\begin{array}{cccc} (0.11) & (0.093) & (0.088) & (0.047) \\ 4.90 & 3.23 & 2.03 & 3.44 \end{array}$$



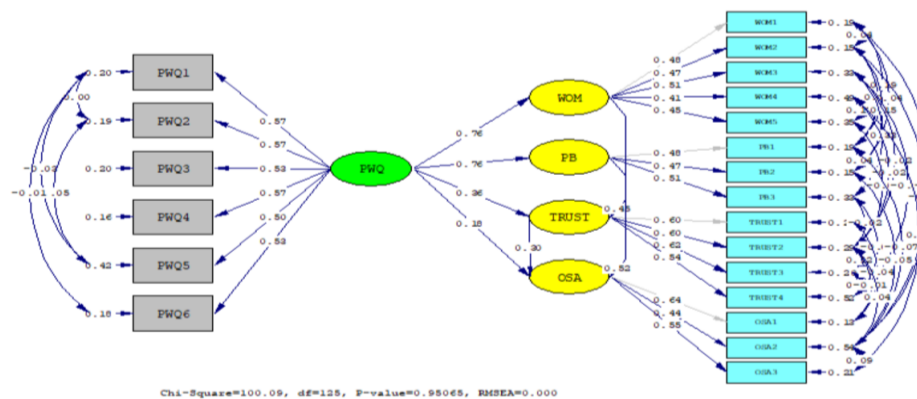


Figure 2 Structural Model of The Research, Based on LISREL Application 8.8

## DISCUSSION

### The Effect of Perceived Web site Quality on Perceived Benefit, EWOM, Trust, and Attitude

All hypothesis is supported by usable data analysis. The most important results, when perceived website quality has a significant effect on perceived benefit, eWOM, trust, and attitude, the most valued estimates of perceived website quality effect on perceived benefit and eWOM are each 76.00% (Table 4). It means that 1% of Web site quality of online shopping platforms positively affects perceived benefit and eWOM each 76.00%. If the company improves 1 time the quality of the site platform, the benefit that the customers get increases 76 times, and positive eWOM will also increase 76 times. These results support Al-Debei et al. (2015). But, the estimated value of Al-Debei et al findings is lower than that of these results. The estimated value of perceived website quality effect on perceived benefit is 19.00%, and the value of perceived website quality effect on eWOM is 37,00% in Al-Debei et al. findings.

However, if seen from the results of the descriptive responses, there still have a negative online review about the products or services online, as the measurement of eWOM. (11.11%). It means that the online shopping mall still delivered the bad quality of the product or services.

While, the estimated value of Perceived Web Quality effect on Trust is 36.00%, but there is the percentage of disagree responses toward all indicators of Trust. The highest percentage of disagree response comes from the indicator of not being safe to pay money and perform a financial transaction in the online shopping mall when buying transaction exists (7.30%). Then, the disagree responses toward the indicators of financial protection, the security of using the online shopping mall, sharing the consumers' personal information (e-mail, phone number, names) to others for commercial use are each 2,54%, 2.86%, and 2.86%. It can be concluded that online shopping mall is not safe, especially in terms of financial transaction and the customers' profile information. It implies that several customers do not trust online shopping malls. This finding supports the finding of Al-Debei et al. (2015). But the estimated value of Al-Debei et al.'s finding shows a lower value than that of this result (29.00%).

Moreover, the estimated value of Perceived Web Quality effect on Attitude is 18.00% that is the lowest value than Perceived Web Quality effect on Perceived Benefit, EWOM, and Trust. This lowest significant number exists due to consumers' responses toward the indicators of attitude in a strongly agree category, still below 30.00%, indicated by good buying ideas through online shopping malls (27.94%); by comparability of buying through the online shopping mall to a real offline store/shop (11.11%); by a pleasant buying in the online shopping mall

(21,90%). If taken from the percentage responses of the Neutral category, it shows that the average response in this category is around 20%. It means that there is a tendency to have a negative attitude toward the quality of the online shopping mall. It implies that the management of online shopping malls should maintain the website quality. In line with the consumers' responses toward the web quality, it tends that the design of the website quality is not well-designed about 6.03% of the consumers' responses. This finding supports the finding of Al-Debei et al. (2015). But the estimated value of Al-Debei et al.'s finding shows a lower value than that of this result (12.00%).

The percentage higher portion of strongly agreed responses toward Perceived Web Quality indicators came from the indicator of the simple ordering process used by online shopping malls (35.24%), then followed by the quick loads when taking the product information in the website page (30.48%). However, there still is the percentage response toward the indicator of the website design, not well-designed (6.03%). It means that the website design of an online shopping mall must be developed to create consumer satisfaction.

### **The effect of EWOM on Trust**

The effect of eWOM on Trust has a positive significant effect as of 45.00%. This value represents that one percent of positive eWOM communication exists, 45% of consumers' trust is created. This number implies that online shopping mall management should improve the service quality of the website to encourage positive eWOM communication so that consumers' trust will be improved. In line with this result, in terms of trust indicators still shows that the consumers' trust is low toward the website quality services, especially in terms of financial transactions and the customers' profile information. Consumers' responses toward eWOM also still have a negative EWOM communication, in terms of posting the negative comments and reading the negative online reviews toward Online Shopping Services. This result supports the finding of Al-Debei et al. (2015) as of 17.00%. But, this estimated value is lower than the estimated value of this result.

### **The effect of Trust on Attitude**

The effect of Trust on Attitude has a significant effect, with the estimated value as 30.00%. This result supports the finding of Al-Debei et al. (2015) that have the same significant effect, also 30.00%. This result also supports the research results of Limbu et al. (2012); Lin (2011); Hassanein and Head (2007), as stated in Al-Debei et al. (2015). However, online shopping mall managements should be careful toward the consumers' trust who still have low trust toward the website online shopping malls and then this condition will create a tendency on a negative attitude due to responses on trust indicators in term of a safety concern on the financial transaction and the customers' profile information sharing.

### **The effect of Perceived Benefit on Attitude**

Furthermore, the effect of Perceived Benefit on Online Shopping Attitude also has a positive significant effect, with an estimated value of 52.00%. This value is higher than the result of Al-Debei et al. (2015) as of 29.00%. The estimated value of 52.00% exists due to the consumers' responses toward perceived benefit of using online shopping malls whenever they buy the products. The most perceived benefit of using online shopping malls is in terms of home privacy when they buy the products (39.37%) and saving the effort when buying the product compared to shopping on offline/traditional stores (38.10%). These perceived benefit responses affect the positive consumers' attitude, but it intends to create the negative attitude of the consumers,

indicated by the neutral responses of buying products or services online, better than buying in real offline stores/shops, as of 24.13%.

These research results support the research results of Al-Debei et al. (2015); also Limbu et al. (2012); Lin (2011); Hassanein and Head (2007). The different estimated value of this research compared to the research results of Al-Debei et al. (2015) exists due to different sampling methods, size of respondents, and respondent's characteristics, even though, the object setting of this research is the same as Al-Debei et al. research, in Online Shopping Mall, and the targeted population also is the same. Al-Debei et al.'s research used 273 users or shoppers of MarkaVIP Online Shopping Mall in Yordan. This research used 315 shoppers of online shopping malls in Indonesia. Both online shopping malls have the most visitors and as reputable online shopping malls. The sampling method used in this research is purposive sampling, while Al-Debei et al sampling technique method used is convenience sampling.

The most different of the respondent's characteristics in Al-Debei research is in the percentage number of education level (most are from bachelor 57.50% and postgraduate 38.50%), and buying experience twice times 30.10% in the last six months. The most percentage number of Visiting and Buying experience monthly in this research is at one time 48.57%, followed by more than 2 times 30.16%, and twice 21.27%. The most percentage number of respondents' educational level in this research is a bachelor's degree 66.03% and postgraduate 22.54%. The most percentage number of respondents' age in Al-Debei et al. research is at the age of fewer than 44 years (99.85%), while in this research is 64.13%, and the rest is in the age of 44 years or more. It implies that the main determinant factor to have a higher significant estimated value is the higher size number of respondents and the higher frequently visiting and buying products in Online Shopping mall.

## **CONCLUSION**

It can be concluded, consumers' attitude toward online shopping malls is determined by Trust, Perceived Website Quality, and Perceived Benefit. The most significant effect on consumers' attitude comes from Perceived Benefit, then followed by Trust, and Perceive Website Quality. While Perceived Benefit effect is determined by Website Quality. While Trust effect is caused by the effect of eWOM. This implies that the more Trust of the shoppers have, the higher the positive attitude can be created, which is mainly caused by eWOM. But, several shoppers (consumers) do not trust online shopping malls due to the unsafety of financial transactions and the customers' profile information sharing.

In terms of eWOM effect, several consumers still intend to have a negative eWOM communication, especially in posting the negative comments and reading negative online reviews toward Online Shopping Mall Services. eWOM communication is mostly affected by Website Quality services. The higher levels of perceived web quality services will bring about the higher levels of eWOM toward online shopping mall services. However, several consumers still perceived that the design of websites in online shopping malls is not good.

This research findings has a practical contribution for online shopping mall managements that the management must be careful toward eWOM communication that several consumers will tend to have a negative eWOM communication in terms of Website quality services. The management can improve website quality services, mainly in terms of attractive website design. The management can also increase consumers' trust, through improving safe financial transactions, such as the payment by COD (Cash on Delivery, Money Back Guarantee), and protect the consumers' profile information, not to share it with others.

The theoretical contribution from this research extends to the existing body of knowledge on consumer behavior toward Online Shopping malls. Examining attitude is important as a key factor predicting behavioral intentions, according to Theory of Reasoned Action (TRA), developed by Ajzen and Fishbein (1980), and Theory of Planned Behavior (TPB), developed by Ajzen (1991). Therefore, to complete examine the attitudes of internet users or consumers toward Online Shopping Malls, the next research should be conducted by examining repurchase intention or purchase intention, and a moderating effect of cross-culture and risk. This suggestion should be done due to considering trust that also will affect a consumers' loyalty that is affected by Risk. But, if a consumer is a high-risk taker, the loyalty of the consumer will be lower. Therefore, this implies that risk has a moderating effect. Culture should be included in the next research model because both research results of Al-Debei et al. and this research showed different significant estimated values. It is hypothesized because of the different characteristics of respondents, they also need to explore the different cultures.

This research has a limitation in terms of the sampling technique used that is a non-probability sampling technique. Non-Probability sampling technique is not a representative sampling technique because the selected sampling is not based on the true population elements. Therefore, the next research also should be conducted to implement the Probability Sampling Technique, such as simple random or stratified random sampling, depending on the population elements frame.

## DISCUSSION

The linkage of green value, GE, and sustainable development creates an education mechanism for the MES. This model is able to capture the good perception of GE and sustainable development by involving the green value among students. Moreover, it could encourage the aspirant of entrepreneurs to overcome environmental issues and actualize the meaning of meeting the welfare for current and future generations. Conceptually, green value directly relates to green entrepreneurship, therefore the construct could form the mindset to be a green entrepreneur. As millennial societies, youth people own awareness to get over environmental problems. The majority of students know the advantage of eco-friendly values in people's lives and the maintenance of the planet as a decent place for life. These are proved by their perception of (1) continuously seeking a better way to make business activity, (2) readiness to share the conviction of environmental-friendly, and (3) willingly educate society. This is in line with the previous opinion of Kirkwood and Walton, (2010). This relationship depicts the basic value that concerns with sustainability. It also encourage the seed of environmental attitudes among university students so that they will be more careful with social-ecological issues in the future.

Referring to Tung *et al.*, (2020), TPB has focused on behavioral awareness by addressing levels of personal awareness regarding control and limitations connected to the performance of a specific behavior. By understanding the planned behavior theory, it seems a perception of environmental values potentially forms a green habit, then impacts to the propensity for green entrepreneurship. This mechanism drives the social pressure on sustainability issues that eventually will create a sense of self-confidence among students so that they want to the start-up of a green enterprise in the next times. It is equal to the prior studies Abina, Oyeniran and Onikosi-Alliyu, (2015); Nuringsih and Puspitowati, (2017); Nuringsih *et al.*, (2019). At the same time, the moment aligns with the customer consciousness on green consumption. For instance, human value affects the purchasing intention in sustainable dairy products (Vermeir and Verbeke, 2008) or green value improves the green purchase intention (Rahardjo, 2015). Therefore, through the TPB approach, the environmental concern impacts the purchasing intention (Chaudhary and

Bisai, 2018). Basically, students have found the insight, however they need a coaching program to enhance self-efficacy in order to embody the eco-friendly business model.

The relationship in the research model forms a green triangle model for encouraging young people to understand the urgency of GE by bringing the green value. This relationship fosters the educated MES to respect SDGs so that as a signal the growth of consciousness of millennials towards sustainability problems and proves the GE as a new concept to links with sustainable development. Generally, this result has concern for the triple bottom line which is also as the insight at the study of Sargani *et al.*, (2020). In aligning with Lotfi, Yousefi and Jafari, (2018), suggested that entrepreneurs seize these opportunities through creating green products in order to promote the emerging green market. The result was proven that manager's perception of green entrepreneurship is significant to improve sustainable development. It is also relevant to Kainrath, (2009) in surviving business, entrepreneurs drive the green innovation, involve the green commitment, and grab the green opportunities. Aligning with this study, the education system should emphasize the implementation of green business in the education practices. Entrepreneurship brings economic innovation, thus the innovation for business incubators must be operationally integrated into environmental sustainability programs. However, to realize the innovation is costly and found disadvantages for the green entrepreneurs (Uslu, Hancioğlu and Demir, 2015). The ideas could be prototyped to the students' project or could be proposed as creation values. For realizing the moment, it could be done through collaboration between internal faculty and intermediary institution to create a green ecosystem on entrepreneurial education practices.

Learning from the study of Romanowski and Gnusowski, (2019) improved a Quintuple Helix Model in the development of GE. One of the functions of the model involves the education system as a part of the domains in sustaining sustainable development. Under the model, continuous innovations have resulted from the five functions including economic, education, political, media-based & culture-based public, and natural environmental systems. The entire subsystems support the knowledge creation system which integrates to supply some capitals e.g., economic, human, political & legal, information & social, and natural capital. A prior study Racelis, (2014) suggested the equal model of Quintuple Bottom Line. In fact, the model places five domains in the scope of economic function with harmonizing among social, ecological, cultural, and ethical for surviving sustainable development. Both are a heuristic approach that needs collaboration among stakeholders such as researchers, business practitioners, education institutions, corporate responsibility, and government. The approaches point to the role of the education system to support the creating of human capital as long as for surviving sustainable development. Hence, this is the time for educational institutions to involve triple bottom line based education as knowledge for students in dealing with problems in their own business development, or in modeling of strategic management (Nadiia, Anatoliy and Kateryna, 2019).

In the future, the propensity to be green entrepreneurs will ensure to grab the opportunities. Therefore, the output of research could be directed to improve the knowledge and perfect the learning system by implementing the double until the quintuple pillars of sustainability on some field of businesses. Millennials are aware of the emerging opportunities and commit to the economic development in the most sustainable manner with environmental, social, and ethical values imbibed in the green ventures. Moreover, the growth of digital technology is as trigger and benefits the moments in supporting sustainability's thinking. The institution's vision is required to accompany students in preparing entrepreneurial activities.

Some opportunities in aligning with the green business. The founders could be aware of the projects and inspire students to offer for people and earth-friendly. Student's projects could

be directed to be in line with environmental issues. For instance in the environmental areas are focused on conserving local heritage, appreciating local community, recycling, reducing, and reusing (3R) material, preserving traditional species and varieties, and others. Moreover, the social field is done by changing the mentality of the community, partnership with local stakeholders, and community consolidation. By empowering society, the students are able to direct for improving the value-added of local resources, reducing poverty, and providing website services for educating or campaigning for the community. Eventually, the economic benefit is gained by creating jobs and income for the community, opening access to a market for local entrepreneurs, improving the attraction of local resources, and collaborating with local supplier. There are as a part of implementation the triple bottom line in entrepreneurship sector.

This approach shifts an education strategy to pursue green competitiveness in the green economy's era. In fact, it is relevant to a circular economy (Lahti, Wincent and Parida, 2018; Ruiz-Real *et al.*, 2018; Pla-Julián and Guevara, 2019) which harmonizing the economic growth with the progress of socio-ecological. Thus, the educational institution has to be aptly in providing an adequate entrepreneurial ecosystem, thereby students are highly motivated to be entrepreneurs who are aware of the environmental issues. The entrepreneur must understand how to extend the duration of the use of a product in order to save resources and reduce the waste of material that is not useful. Therefore, there is the relevance between the circular economy and green entrepreneurship so that both will support the realization of sustainable development.

A glance, there are seemingly so simple, however, needs continuous innovation and collaboration with internal resources and external intermediaries. This result just captures the general impact in shaping perception toward sustainable development. Therefore, it is a limitation. This study does not involve the entrepreneurial supporting factor and innovation ability that directly impact to shape the propensity for green entrepreneurship. Nevertheless, this research finds basic thinking about sustainability. Further, in order to anticipate the environmental risk such as explained by McEwen, (2013); Sudyasjayanti, (2018); Suparta and Yatim, (2019) a green entrepreneurial program should encourage awareness among millennials in coping with environmental damages and natural disasters. The environmental challenge could be seen as odds or not as obstacles. Therefore, green entrepreneurship is a solution for the future.

However, at the end of the research activity was in the midst of the global pandemic which disrupts the economic performance. Awareness of health and ecosystem sustainability is most important and necessary in order to maintain the quality of life of the community. It shows the entrepreneur's orientation is not only to pursue profitability but must be harmonized with social health and welfare, local cultural wisdom, and prudence in addressing ecological issues. This mindset is in tune with the effort to embody the future of the earth as a decent place for humans, animals, and plants. Finally, the triangle green model constructs an illustration of the importance of the ecosystem's wisdom to secure the sustainability of development activities.

## CONCLUSION

The study captures the significant relationship among green value, green entrepreneurship, and sustainable development in the knowledge-based students. A triangle linkage model captures a mindset of millennials in understanding the new model of entrepreneurship development and its relatedness to sustainability. These relationships foster the educated of MES to respect to environmental sustainability. Further, if it is pushed through an educational process that is in line with SDGs, it will encourage the entrepreneurship sector as a pioneer in the implementation of green economy and circular economy. Therefore, this result is as information for institutions to perfect curriculum and prepare learning methods in the clinging

sustainability ecosystem. The collaboration can create an atmosphere of green on entrepreneurial education practices and as a good reputation for the institution. Understanding student's perceptions is a notable step to prepare a system of green business in the higher education level.

For the next implication, educational institution can consider the result for improving the learning method which is in line with the sustainable development program. Students are expected to get adequate knowledge about green business from various learning sources such as practitioners or non-governance organizations (NGOs). In addition, students are reminded about achieving SDGs in order to target their business activities. The collaboration will be easier for students to learn and practice the green business appropriate with their passion. However, there are some limitations. For instance, it does not consider the entrepreneurial support model so the next studies can involve this construct to explore how many stakeholders appreciate environmental education. Moreover, Indonesian societies are multicultural, thus the avenue for the next study includes the supporting aspects, especially at specific cultural regions such as Bali, Yogyakarta, or West Sumatra.

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