THE INFLUENCE OF ATTITUDE, SUBJECTIVE NORM, AND PERCEIVED BEHAVIORAL CONTROL ON CUSTOMER'S INTENTIONS TOWARDS SUSTAINABLE BEHAVIOR (STUDY ON BANK SULUTGO MANADO)

PENGARUH SIKAP, NORMA SUBJEKTIF, DAN PERSEPSI KENDALI PERILAKU TERHADAP NIAT KONSUMEN PADA PERILAKU BERKELANJUTAN (STUDI PADA BANK SULUTGO MANADO)

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Abstract: The banking business provides financial needs in banking services and is responsible for sustainable behavior to create sustainable and environmentally friendly practices in business models and processes. The purpose of this study is to examine sustainable behavior in the banking industry by identifying the effect of the theory of planned behavior on behavioral intentions in sustainable behavior with a study at Bank SulutGo Manado. This research is a quantitative research in the field of marketing management with primary data survey. Data collection is done online with Google Form. The population in this study were regional banking customers at Bank SulutGO Manado. Sampling by purposive sampling. Using the Slovin formula a sample of 100 respondents. Data analysis in the form of validity and reliability tests, research instrument testing, hypothesis testing with multiple linear regression analysis. The results of the study of attitudes, subjective norms and perceived behavioral control have a positive effect on customer intentions to behave towards sustainable behavior. These results have an effect either partially or simultaneously. In this study, subjective norms are the most dominant variable influencing customer intentions towards sustainable behavior.

Keywords: Attitude, subjective norm, perceived behavioral control, intention to sustainable behavior

Abstrak: Bisnis perbankan menyediakan kebutuhan finansial dalam layanan perbankan dan bertanggung jawab terhadap perilaku berkelanjutan untuk menciptakan praktek-praktek berkelanjutan dan ramah lingkungan dalam model bisnis dan proses. Tujuan penelitian ini adalah untuk mengkaji perilaku berkelanjutan di industry perbankan dengan mengenalisis pengaruh teori perilaku terencana terhadap niat berperilaku dalam perilaku berkelanjutan dengan studi di Bank SulutGo Manado. Penelitian ini adalah penelitian kuantitatif di bidang manajemen pemasaran dengan survei data primer. Pengembilan data dilakukan secara daring dengan Google Form. Populasi dalam penelitian ini adalah nasabah perbankan daerah di Bank SulutGO Manado. Pengambilan sampel secara purposif sampling. Menggunakan rumus Slovin sampel berjumlah 100 responden. Analisis data berupa uji validitas dan reliabilitas, uji instrumen penelitian, uji hipotesis dengan analisis regresi linear berganda. Hasil penelitian sikap, norma subjektif dan perceived behavioral control berpengaruh positif terhadap niat nasabah berperilaku terhadap perilaku berkelanjutan. Hasil ini berpengaruh baik secara parsial maupun secara simultan. Dalam penelitian ini norma subjektif merupakan variable yang paling dominan berpengaruh terhadap niat nasabah terhadap perilaku berkelanjutan.

Keyword: Sikap, norma subjektif, perceived behavioral control, niat perilaku berkelanjutan

INTRODUCTION

Research Background

Banking as business entities that provide various financial needs in the form of banking services, also have a responsibility to encourage sustainable behavior to create sustainable and environmentally friendly practices in their business models and business processes. Although the impact on the environment is not a major concern, if you look at the operation of banking services, the company is also indirectly related to the surrounding environment. The company can carry out sustainable development in a transparent and measurable manner by encouraging its customers to implement sustainable behavior.

Intention is the best single predictor (Krueger and Carsrud, 1993) which is known to be able to predict a person's behavior, including consumer behavior (Armitage and Conner, 2001). Understanding intentions can be the first step towards predicting behavior in the long term (Ajzen and Fishbein, 2005). In this study, understanding sustainable behavior is seen from the intention of banking customers towards sustainable behavior in the future. Attitude is an important factor in predicting behavioral intention, especially in predicting consumer behavior. Understanding attitudes which are defined as positive perceptions of a behavior will lead to the intention to carry out certain behaviors. Social norms as beliefs from the environment to support or not support a behavior are also important to understand in relation to behavioral intentions. The more positive the social norms, the more positive the intention to behave. Perceived behavioral control is the difficulty or ease of doing a behavior. High perceived behavioral control will lead to high behavioral intentions.

The reason for this study chose the theory of planned behavior with attitude, subjective norm, and perceived behavioral control variables in predicting customer's intention toward sustainable behavior. First, the theory of planned behavior is a well-established theory in predicting behavior, especially planned behavior. Second, sustainable behavior is an important issue at this time to be investigated in order to encourage an environmentally friendly business environment, especially driven by business transformation to a digital ecosystem and to support global emission reduction such as the use of paper and products that are not environmentally friendly globally. Third, in the national and local scope, the issue of understanding customers who focus on environmentally friendly business products is increasingly becoming a trend that must be anticipated, especially in the business marketing environment including banking.

Research Objectives

1. To identify the influence of Attitude, Subjective Norm, And Perceived Behavioral Control on Customer's Intentions Towards Sustainable Behavior simultaneously at Bank SulutGo Manado.
2. To identify the influence of Attitude on Customer's Intentions Towards Sustainable Behavior partially at Bank SulutGo Manado.
3. To identify the influence of Subjetive Norm on Customer's Intentions Towards Sustainable Behavior partially at Bank SulutGo Manado.
4. To identify the influence of Perceived Behavioral Control on Customer's Intentions Towards Sustainable Behavior partially at Bank SulutGo Manado.

THEORITICAL FRAMEWORK

Marketing

Marketing means managing markets to bring about exchanges and relationships for the purpose of creating value and satisfying needs and wants., Thus it return to the definition of marketing as a process by which individuals or groups obtain what they need and want by creating and exchanging products and value with others (Kolter and Armstrong, 2017).

Theory of Planned Behavior

Theory of planned behavior is a theory developed by Ajzen which is a development of the theory of reasoned action (TRA) proposed by Fishbein and Ajzen (1973).

Attitude

The most important characteristic that distinguishes attitudes from other variables is that attitudes are evaluative or tend to be affective (Fishbein and Ajzen, 1975).

Subjective Norm
        Subjective norms are defined as individual perceptions of social pressure to do or not perform a behavior (Ajzen, 2005).

Perceived Behavioral Control
        Ajzen (2005) explains the perception of control over behavior as a function based on beliefs called control beliefs, namely individual beliefs about the presence or absence of factors that support or prevent individuals from bringing up a behavior.

Consumer Behavioral Intention
        Fishbein and Ajzen (1975) define intention as the subjective probability that a person has to perform a certain behavior.

Sustainable Behavior
        Based on the view of ABC (Attitude Behavioral Context), it explains that behavior is an interactive result of personal attitudes and contextual factors (Frey and Cosic, 2015; Kostadinova, 2016).

Previous Research
        Iqbal Imari, Ery Tri Djatmika R.W. Wardana, Sri Umi Mintarti, and Agung Haryono (2020) aimed to investigate the influence of the attitude, subjective norm, and perceived behavioral control on students' intention to choose sharia economics study program at IAIN Ponorogo. It took 108 students of the fifth semester of Sharia Economics Department at IAIN Ponorogo. The sample included 85 students that were calculated using Slovin formula and chosen randomly from the population. The study used a questionnaire and employed the 5 Likert scales. The study also employed Theory of Planned Behavior (TPB) to examine the role of belief, attractiveness, parental support, peers support, family culture, self-efficacy, and interest on intention. Path analysis was conducted using SmartPLS 2. The results showed that students' choice in sharia economics study program was influenced by intrinsic factors, belief, self-efficacy, and interest. The extrinsic factors such as the attractiveness of study programs, parents, peers, and family culture did not influence the intention of students to choose sharia economics study program. The intention of IAIN students to choose to study in sharia economics study program was more determined by intrinsic factors, and not influenced by extrinsic factors. This is due to the strong influence of the religious factor of Islam which positions learning as part of worship and factors originating from students themselves.

        Muhammad Yaseen Alias Sharjeel Bhutto, Fue Zeng, Yasir Ali Soomro, Ali Mussadiq, and Mussadiq Ali Khan (2019) aimed to examine the green purchase behavior of Chinese consumers using theory of planned behavior. In this attempt, a conceptual model is developed to study the effects of the standard 'theory of planned behavior' predictors; attitudes, subjective norms and perceived behavioral control (PBC) on green buying behavior. In addition, the role of gender and price transparency in the relationship between green purchase intention and behavior are also examined. Surveys were collected from 370 young full-time students; structural equation modeling (SEM) has been used to analyze the data. The result showed a significant correlation among between the attitudes, subjective norms, perceived behavioral control (PBC), green purchase intention (GPI), and green purchase behavior (GPB).

        Muhamad Faisal Riza, Miftahul Haq Ibnu Muhtar and Syafira Dzikria Alfiani (2020) aimed to develop and test a conceptual framework to examine the antecedents of customer intention to adopt environmentally friendly banking services and activities. Following the theory of planned behavior (TPB), this study includes constructs namely trust environmental awareness, and perceived behavioral outcomes. Data was collected from 100 customers of Bank Negara Indonesia using a survey method. Structural Equation Modeling (SEM) modeling technique with SmartPLS software. The results showed that attitudes, subjective norms, perceived behavioral control, and personal norms did not have a significant effect on behavioral intentions. In addition, perceived environmental outcomes were found to be a significant outcome of trust
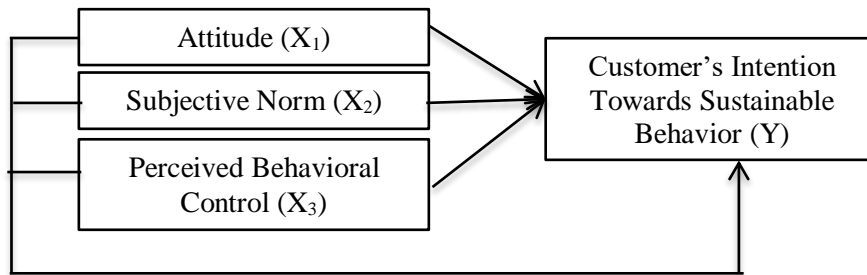
Conceptual Framework

Figure 1. Conceptual Framework
Source: Literature Review

Research Hypothesis
- H1: Attitude, Subjective Norm, And Perceived Behavioral Control have simultaneous influence on Customer's Intentions Towards Sustainable Behavior.
- H2: Attitude, has partially influence on Customer's Intentions Towards Sustainable Behavior.
- H3: Subjective Norm has partially influence on Customer's Intentions Towards Sustainable Behavior.
- H4: Perceived Behavioral Control has partially influence on Customer's Intentions Towards Sustainable Behavior.

RESEARCH METHOD

Research Approach

This research is causal research with quantitative approach. According to Aaker and Kumar (2015), causal research is a method that investigates of research into cause and effect relationship. This research is conducted to analyze the effect of theory of planned behavior predictors on customers intention toward sustainable behavior in banking industries.

Population, Sample, Sampling Technique

This research used population as the data sources to make an appropriate result of data. Population is generalized to the object/subject which have a certain quantity and characteristic that is required by researcher to studying and to gain conclusion (Sekaran and Bougie, 2010). The populations in this research are all the customers of Bank SulutGo Manado. Sample is part of the number and characteristic of the population (Sugiyono, 2018). According to Sugiyono (2018), the appropriate sample size in the study is between 30 to 500 respondents. This means that the number of samples of 100 has entered the criteria and is feasible to be the sample in the study. Based on this, the number of samples in the study was determined as many as 100 respondents. The samples of this research are 100 customers of Bank SulutGo Manado. This research will use purposive sampling method. Several criteria for the respondents as a sample, which are: (1) being a BSG customer during the past year; (2) have third party fund deposits that are still active in BSG.

Data Collection Techniques

All the data gathered in this research come from two sources of data, which are primary data to make an appropriate result. Primary data is collected by distributed the questionnaires to the respondents. In this research, the questionnaires are distributed via online with Google Form to customers of Bank SulutGo Manado.

Operational Definition of Research Variable
Table 1. Operational Definition of Variables

Variables	Definitions	Indicators
Attitude (X_1)	Attitude can be referred to as an individual's positive or negative affective evaluation of performing a behaviour (Ajzen, 1985)	Idea perception Desire Acceptance (Ajzen, 1985; Taneja and Ali, 2021)

Subjective Norm (X_2)	subjective norms can be defined as the person's perception of the social pressures exerted by others such as peer group, and superiors, etc. to perform a specific action (Ajzen, 1985)	Influenced people suppport Important people support Institusional support (Ajzen, 1985; Taneja and Ali, 2021)
Percieved Behavioral Control (X_3)	The perceived behavioural control can be referred to as the perceived level of ease or difficulty associated with the performance of the particular behaviour (Ajzen, 1985)	Individual control Individual resource control Individual knowledge control Individual confident control (Ajzen, 1985; Taneja and Ali, 2021)
Customers Intentions Towards Sustainable Behavior (Y)	Individual's readiness to perform the behaviour that is relevant to the environment and harms the environment as little as possible and also which even have a positive effect on the environment (Taneja & Ali, 2021)	Intent to do Intent to use Plan to use Plan to imitate and recommend (Ajzen, 1985; Taneja and Ali, 2021)

Source: Previous Research (2021)

Validity and Reliability Test

To analyze the validity of questionnaire, pearson product moment is used. An instrument measure is valid if the instrument measure is valid if the instrument measure what ought to be measured. The validity test is degree to which a test procedure accurately measures what it was designed to measure. Validity is the strength of conclusion, inferences proportions (Ferdinand, 2011).

Reliability test is established by testing for both consistency and stability of the answer of questions. Consistency indicates how well the items measuring a concept hang together as a set. Alpha cronbach is reliable coefficients that can indicate how good items in asset have positive correlation one another (Sekaran and Bougie, 2010).

Multiple Linear Regression Analysis

Multiple regression analysis is a technique to observed value more than one X to estimate or predict corresponding Y value (Cooper and Emory, 2007). The equation model of multiple regression analysis which used in this research can formulate as shown below:

$$Y = a + b_1 x_1 + b_2 x_2 + b_3 x_3 + e$$

Description:
Y   = Customers intention toward sustainable behavior
a   = Intercept
b1, b2, b3 = The regression coefficient of each variable
X1   = Attitude
X2   = Subjective Norm
X3   = Perceived Behavioral Control
e   = Error

RESULTS AND DISCUSSION

Validity and Reliability Test

Validity test from the Pearson Correlation value for relationship among variable independents (attitude, subjective norm, perceived behavioral control) with variable dependent (customers intention toward sustainable behavior) are greater than 0.3 and below the significant level of 5% (0.05). Therefore, the data is considered as valid.

To find whether or not the data used in this research are reliable, Cronbach's Alpha test is used to conduct reliability test. Value of alfa Cronbach is X1 0.885, X2 0.773, X3 0.662, and Y 0.860 which means that

it is above acceptance limit of 0.6, therefore, the research instrument for relationship among the variable indicates good consistency and the data is acceptable.

Classical Assumption Test
Normality Test

Normality test can be identified by using graph of P-P.Plot. The data will distribute normally if the dots is near diagonal line of the graph.
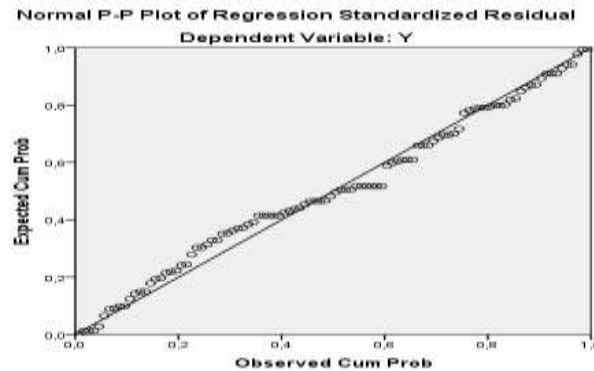

Figure 2. Normality Test
Source: Processed Data (2021)

Based on the result data that represented by the dots are spreading near the diagonal line and follow the direction of diagonal line. It proves that the normality test is normal.

Multicollinearity Test

Multicollinearity is the inter-correlation of independent variable. This test determines the tolerance and VIF value.

Table 2. Multicollinearity Test

<table>
<tr><th colspan="3">Coefficients^a</th></tr>
</table>

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Attitude X1	.324	3.091
Subjective Norm X2	.622	1.606
Perceived Behavioral Control X3	.387	2.582

a. Dependent Variable: Y
Source: Processed Data (2021)

Heteroscedasticity Test

A good regression model is free from heteroscedasticity, where there is no noticeable pattern and there are plots spread above and below the number 0 (zero) on the Y-axis.
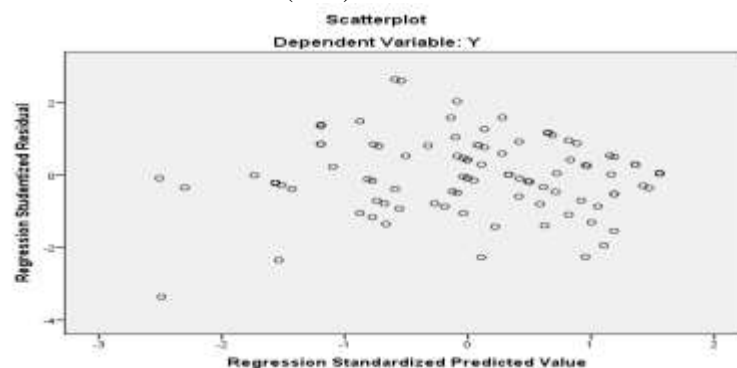

Figure 3. Heteroscedasticity Test
Source: Processed Data (2021)

The figure shows that the pattern of the dots is spreading and does not create a clear pattern. The dots are spreading above and below 0 (zero) in the Y axis. It proves that the model is free from heteroscedasticity.

Multiple Linear Regression Analysis
Table 3. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients (B)	Std. Error (SE)	t_{count}	Sig. t
Constant	1.207	1.330	2.908	0.006
Attitude	0.205	1.139	2.470	0.001
Subjective Norm	0.885	0.126	7.052	0.000
Perceived Behavioral Control	0.118	0.106	2.109	0.000
R Square	= 0.595		t_{table}	= 1.984
Multiple R (r)	= 0.772		F_{count}	= 47.103
Adj. R Square	= 0.583		F_{table}	= 2.699
N (Respondents)	= 100		Sig. F	= 0.000

Source: Processed Data (2021)

Multiple linear regression or the relationship between each independent and dependent variable can be measured using the equation below:

$$Y = 1.207 + 0.205X_1 + 0.885X_2 + 0.118X_3 + e$$

The results of the multiple regression equation above provide the understanding that:
1. The constant of 1.207 gives an understanding that if the variables of attitude, subjective norm, and perceived behavioral control are equal to zero (0) then the amount of customers intention toward sustainable behavior is 1.207 units.
2. For the attitude variable (X_1) the regression coefficient is positive, this can be interpreted if the attitude increases, then the customer's intention toward sustainable behavior will increase by 0.205 with the assumption that other variables are constant or constant.
3. For the subjective norm variable (X_2) the regression coefficient is positive, this can be interpreted if the subjective norm is increasing, the customers intention toward sustainable behavior will increase by 0.885 with the assumption that the other variables are fixed or constant.
4. For the variable perceived behavioral control (X_3) the regression coefficient is positive, this can be interpreted if the perceived behavioral control increases, the customer's intention toward sustainable behavior will increase by 0.118 with the assumption that other variables are constant or constant.

The Coefficient of Determination (R^2)
The coefficient correlation (R) that shown on Table 3, means there is very strong relationship between the three independent variables with dependent variable. It is because value of R is 0.772 which is proved that the relationship among variable independents and dependent is very strong. In other word, attitude, subjective norm, and perceived behavioral control as independent variable and customers intention toward sustainable behavior as dependent variable have a positive relationship.

Hypothesis Test
F – Test
$\alpha = 0.05$ and sig = 0,00. $F_{count} = 47.103$
$F_{table} = FInv (0.05, k-1, n-k)$
$= Finv (0.05;4-1;100-4)$
$= Finv (0.05,3,96) = 2.699$

From the F-test, by using the significant value of 0.05 ($\alpha = 0.05$), so the calculated is ($F_{count} = 47.103 > F_{table} = 2.699$). Since the F_{count} is greater than F_{table}, H_0 is rejected and H_a is accepted. It means that the independent variables significantly affect the dependent variable simultaneously.

T – Test
tTable = TInv (0.05; n-k)
= TInv (0.05; 100 - 4)
= Tinv(0.05; 96)
= 1.984

From the T-Test the results is;
1. Attitude (X1) to Customers intention toward sustainable behavior (Y)
   If tcount ≥ ttable then H0 is rejected and Ha is accepted, and if tcount < ttable then H0 is accepted and Ha is rejected. In Table 4.8 the tcount of Attutide (X1) is 2.470. Comparing (tcount = 2.470 > ttable = 1.984) with the significant level of 0.05. Since the tcount is greater than ttable, H0 is rejected and Ha is accepted. Therefore, attitude has a significant influence to customers intention toward sustainable behavior.
2. Subjective Norm (X2) to Customers intention toward sustainable behavior (Y)
   If tcount ≥ ttable then H0 is rejected and Ha is accepted, and if tcount < ttable then H0 is accepted and Ha is rejected. In Table 4.8 the tcount of Subjective Norm (X2) is 7.052. Comparing (tcount = 7.052 > ttable = 1.984) with the significant level of 0.05. Since the tcount is greater than ttable, H0 is rejected and Ha is accepted. Therefore, subujective norm has a significant influence to customers intention toward sustainable behavior.
3. Perceived behavioral control (X3) to Customers intention toward sustainable behavior (Y)
   If tcount ≥ ttable then H0 is rejected and Ha is accepted, and if tcount < ttable then H0 is accepted and Ha is rejected. In Table 4.8 the tcount of Perceived behavioral control (X3) is 2.109. Comparing (tcount = 2.109 > ttable = 1.984) with the significant level of 0.05. Since the tcount is greater than ttable, H0 is rejected and Ha is accepted. Therefore, Perceived behavioral control has a significant influence to customers intention toward sustainable behavior.

Discussion
The Influence of Attitude on Customers Intention toward Sustainable Behavior
        The attitude of the object of research is increased, the customers intention toward sustainable behavior of the object of this research, namely the customers of BSG Manado, will also increase. Attitude is the second variable that influences customers intention toward sustainable behavior in this research model. In general, a person will perform a certain behavior that is believed to give positive results (a favorable attitude) compared to performing a behavior that is believed to have a negative result (an unfavorable attitude). The beliefs that underlie a person's attitude towards behavior are called behavioral beliefs. Customers who have a positive attitude will tend to have behavioral intentions, especially intentions to sustainable behavior, namely behaving more environmentally friendly such as using SMS banking, internet or mobile banking, and depositing money without going through a teller, or transacting cashless.

The Influence of Subjective Norm on Customers Intention Toward Sustainable Behavior
        The results of the multiple linear regression analysis showed that the subjective norm had a significant positive effect on customers intention toward sustainable behavior. These results have an impact on the object of research, namely the customers at BSG Manado. This result means that if the subjective norm in the object of research is increased, the customers intention toward sustainable behavior in the object of this research, namely the customers of BSG Manado, will also increase. Subjective norm is the most dominant variable influencing customers intention toward sustainable behavior in this rSubjective norms are considered as the second antecedent of behavioral intentions, reflecting a person's desire, and belief, to perform a certain behavior. Subjective norms are assumed to be a function of beliefs that specifically become a reference for someone to agree or disagree in displaying a behavior. Beliefs that are included in subjective norms are also called normative beliefs. An individual will intend to display a certain behavior if he thinks that people who are important to him think that he should do it. Other important people can be spouses, friends, teachers, bosses in the office, clergy, and so on. This can be known by asking respondents to assess whether the person who is considered important is likely to agree or disagree if he displays the intended behavior research model. Subjective norm is the environmental state of an individual who accepts or does not accept a behavior that is shown. So that someone will show behavior that is acceptable to the people or environment around the individual. An individual will

avoid showing a behavior if the surrounding environment does not support the behavior. Subjective norms play an important role in increasing customers' intention to behave more sustainably. This means that the encouragement of the people around them becomes the main motivator for customers so that they have more sustainable behavior, especially in banking activities.

The Influence of Perceived Behavioral Control On Customers Intention Toward Sustainable Behavior

The results of the multiple linear regression analysis showed that perceived behavioral control had a significant positive effect on customers intention toward sustainable behavior. These results have an impact on the object of research, namely the customers at BSG Manado. This result means that if the perceived behavioral control in the object of research is increasing, the customers intention toward sustainable behavior in the object of this research, namely the customers of BSG Manado, will also increase. Perceived behavioral control is the last variable that influences customers intention toward sustainable behavior in this research model. Perceived behavioral control is an individual's skill in reading sensitivity to one's own situation and environment. In addition, the ability to control and manage behavioral factors according to situations and conditions to control behavior, the tendency to attract attention, the desire to change behavior to suit others, please others. The statement can be stated that perceived behavioral control is shown to people's perceptions of the ease or difficulty of showing the attitude of interest. So, someone will have an intention to perform a behavior when they have a perception that the behavior is easy to show or do, because of the things that support the behavior. In BSG customers, the tendency of perceived behavioral control has a positive influence, namely they find it easy to have customers intention to carry out sustainable behavior, namely environmentally friendly behavior in banking activities

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the analysis and discussion, several conclusion can be formulated:

1. Attitude, subjective norm, and perceived behavioral control variables simultaneously have a positive and significant effect on customers' intention towards sustainable behavior on BSG Manado customers. Thus the hypothesis stating attitude, subjective norm, and perceived behavioral control has a positive and significant effect on customers' intention towards sustainable behavior is accepted or proven.

2. Attitude partially has a positive and significant effect on customers' intention towards sustainable behavior on BSG Manado customers. Thus, the hypothesis which states that attitude has a positive and significant effect on customers' intention towards sustainable behavior on BSG Manado customers, accepted or proven. In this study, attitude is the second variable that influences customers' intention towards sustainable behavior in this research model.

3. The subjective norm partially has a positive and significant effect on customers' intention towards sustainable behavior on BSG Manado customers. Thus, the hypothesis which states that subjective norm has a positive and significant effect on customers' intention towards sustainable behavior on BSG Manado customers, accepted or proven. In this study, subjective norm is the most dominant variable affecting customers' intention towards sustainable behavior in this research model.

4. The perceived behavioral control partially has a positive and significant effect on customers' intention towards sustainable behavior on BSG Manado customers. Thus, the hypothesis that perceived behavioral control has a positive and significant effect on customers' intention towards sustainable behavior in Manado BSG customers is accepted or proven. In this study, perceived behavioral control is the last variable that influences customers' intention towards sustainable behavior in this research model.

Recommendations

Recommendations of this research are:

1. Based on the conclusions, a recommendation can be proposed. BSG Manado need to consider that attitude, subjective norm, and perceived behavioral control influenced the customers' intention towards sustainable behavior.

2. BSG Manado should improve and increase the attitude, subjective norm, and perceived behavioral control so the customers can retain the intention toward sustainable behavior.

3. BSG Manado should pay more attention to subjective norm because the subjective norm will affect the customers' intention towards sustainable behavior.

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