THE EFFECT OF GREEN PRODUCTS, GREEN PROMOTIONS, GREEN PRICES AND GREEN PLACES ON INTEREST IN BUYING SAVING PRODUCTS OF BANK OCBC NISP (CASE STUDY AT BANK OCBC NISP HEAD OFFICE BRANCH)

Agus Salim[1], Ade Riyanto Rauf[2], Markonah Markonah[3*]
[1,2] Magister Management, Perbanas Institute, Jakarta, Indonesia, email:
   agussalimperbanas1962@gmail.com
[3] Economic and Business Faculty, Perbanas Institute, Jakarta, Indonesia, markonah@perbanas.id

*Corresponding Author: Markonah Markonah[3]

Abstract: This study aims to analyze the Influence of Green Products, Green Promotion, Green Prices and Green Places on Interest in Buying Savings Products at Bank OCBC NISP (Case Study at Central Bank OCBC NISP). This study uses primary data and the data used in this study were obtained. from distributing questionnaires to Bank OCBC NISP Customers located at Bank OCBC NISP's head office. The data in this study were processed using the SPSS version 26 application. This study used a sample of 150 respondents who were customers. The results of the study partially show that Green Products, Green Promotions and Green Prices have an influence on consumer buying interest, while Green Places have no influence on buying interest.

Keywords: Green Products, Green Promotion, Green Prices, Green Places, Buying Interest

INTRODUCTION

Global warming is currently a topic of conversation that is quite rife, global warming has a negative impact on the environment, including forest fires, rising earth temperatures, rising sea levels and depletion of the ozone layer. The emergence of issues regarding global warming, environmental damage is responded by innovative companies by introducing a new business concept called green marketing. Green marketing implementation can provide customer satisfaction and also provide benefits for environmental conditions and the company. In addition, Green marketing provides alternative choices for consumers and can also shape consumer perceptions of consumer buying interest.

One way that banks can do in attracting prospective customers to open accounts is by providing different benefits from other banks, one way that can be achieved is by promoting environmental benefits, because it is important for the environment and even consumers who buy. a product at a premium price, certainly not with the quality in question. So marketers

consider this a good opportunity to win the competition and achieve company goals. (Islam, 2018) Green marketing refers to the satisfaction of customer needs, wants, and desires in relation to the maintenance and preservation of the environment. Green marketing utilizes the four elements of the marketing mix (product, price, distribution, and promotion) to sell products and services offered from the advantages of environmental stewardship formed from reducing waste, increasing energy efficiency, and reducing emissions (Risyamuka) & Mandala, 2015).

In a study conducted by Santoso and Fitriani (2016) with the title "Green Packaging, Green Product, Green Advertising, Perception, and Consumer Buying Interest" shows that Green Products (Green Products) have a significant influence on consumer buying interest, while in the research that conducted by Muslihati and Trifiyanto (2021) with the title The Effect of Health Awareness, Green Product and Perceived Quality on Purchase Intention (Studies on Traditional Herbal Medicine in Kebumen found that the Green Product variable did not significantly affect product purchase intention, the research conducted by Sienatra, Evani (2021) with the title Effect of Green marketing Mix on Interest in Buying Environmentally Friendly Products found that Green Promotion has a significant influence on consumer buying interest, but research conducted by Oktaviani (2021) with the title Effect of Green marketing mix on consumer buying interest love beauty an d planet in Jakarta found that Green Promotion and Green Place had no effect on buying interest, research conducted by Elvierayani and Choiroh (2020) entitled The Effect of Green Products and Green Prices on Consumer Buying Interest in Tupperware Products (Case Study on Management Students of FE UNISLA) found that the Green Price had a significant effect on buying interest, this result was supported by research conducted by Hartanto and Fadil (2019) with the title The Effect of Green marketing mix on repurchase interest at Se fullati Coffee Kiosk Bandung which states that the Green Price and Green Place affect consumer buying interest

LITERATURE REVIEW
Green marketing
According to Hawkins & Mothersbough (2010) Green Marketing Mix is the development of products whose production, use, or disposal processes do not have a detrimental impact on the environment compared to marketing in general. The American Marketing Association (AMA) in Choudhary & Gokarn (2013) defines the goals of Green marketing in three different definitions: 1). Retailing definition, namely Green marketing as a process of marketing products that are considered safe for the environment. 2). Social marketing definition, namely Green marketing as the development and marketing of products designed to minimize negative impacts on the environment or to improve quality. 3). Environmental definition namely Green marketing as an effort made by organizations to produce, promote, package and claim products in a way that is very sensitive or responsive to ecological concerns..

Green Product
According to Gosavi in Mahmoud (2018), Green Products are products or services that are not harmful to the external environment. According to Pankaj and Vishal in Hanifah et.al. (2019), the Green Product indicator is divided into 3 (three), namely:1). Green Products are beneficial to the environment. A good product is a product that does not pollute the environment. 2). Performance of Green Products according to consumer expectations. Products that have high performance become the target of consumers to meet their needs. 3). Green Product raw materials (Green Product) are made of materials - materials that are not dangerous. Consumers buy a Green Product with the consideration that the product is made from raw materials that are safe for them

Meanwhile, according to Elkington in Hanifah et.al. (2019) stated that the Green Product indicators are divided into four, namely: ut is made from raw materials that are safe for them., yaitu: 1). Tingkat bahaya produk. Konsumen melihat green product sebagai produk yang tidak berbahaya bagi manusia dan lingkungan. 2). Kemasan yang ditimbulkan produk. Kemasan yang ditimbulkan tidak berdambak buruk bagi lingkungan sekitar. 3). Material bahan baku. Pernyataan mengenai bahan baku green product yang tidak berbahaya bagi manusia dan lingkungan. 4). Sertifikat eco label/sertifikat ramah lingkungan. Logo atau pernyataan yang menunjukkan aspek lingkungan dalam suatu produk atau jasa.

Green Promotion

Green Promotion or Environmentally friendly promotion is a process of introducing environmentally friendly products to the public with various actions or actions that are environmentally friendly. Companies that use green promotion strategies to consumers and their environment will apply sustainable communication intensively in increasing public knowledge of environmentally friendly products (Rejeki, Fauzi, & Yulianto, 2015). Green Promotion Indicators (Green Promotion) according to Rahman, Siburan, and Noorlitaria A . (2017) as follows: 1). Environmental Love: The company always shows consumers care and love for the environment which is conveyed through promotional activities carried out Program yang Mendukung. 2). Supporting Programs: The company holds a program with the theme of environmental preservation by involving potential consumers 3). Public Relation. The company always maintains relations with the public and prioritizes environmentally friendly programs.

Green Price

According to Hashem and Al-Rifai in Kristiana (2018) stated that the Green Price refers to the price determined by the company based on environmental considerations imposed by company regulations. Green Price Indicators according to Rahman, Siburan, and Noorlitaria A. (2017) are as follows: 1). Higher price (premium price): The price offered is relatively more expensive than similar products, but regardless, consumers still want to use the services or products offered. 2). The price of the product is comparable to its quality: The products offered are comparable to the expected quality plus the environmental benefits that can be obtained from the use of these products.

Green Place

According to Kotler and Keller (2016), place reflects the company's activities to produce products aimed at consumers or target markets. Companies that want to achieve company goals optimally must position their products in the minds of consumers. Where the location must be adapted to the adopted concept. Green Place Indicators according to Rahman, Siburan, and Noorlitaria A. (2017) are as follows: 1). Strategic location or distance of outlets: Companies must choose the right location so that it is easy for consumers to find, location selection must also pay attention to environmental aspects and ensure that it does not cause waste or air pollution. 2). Many outlets available: The more branches or outlets available, the easier it is for customers to make transactions

Buying Interest

According to Kotler and Keller (2016), the definition of buying interest is that buying interest is a behavior that appears in response to an object that shows a consumer's desire to make a purchase. The indicators of buying interest according to Ferdinand (2006) are: 1). Transactional interest, namely a person's tendency to buy a product. 2). Referential interest,

namely the tendency of a person to refer products to other people. 3). Preferential interest, which shows the behavior of someone who has a major preference for the product. This preference can be overridden if something happens to the product of its preference. 4). Explorative interest, which shows the behavior of someone who is always looking for information about the product of interest and looking for other information that supports the positive characteristics of the product.

Framework
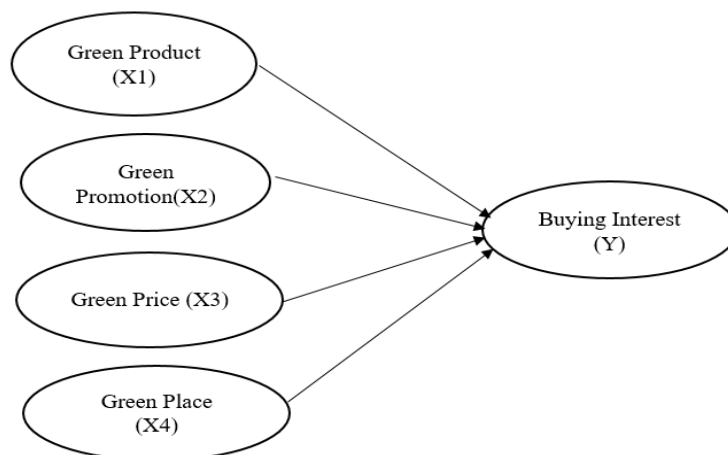
Hypothesis

H1: Based on research conducted by Elvierayani & Choiroh (2020) which suggests that Green Products have an effect on buying interest, Green Products have a significant positive effect on buying interest in Bank OCBC NISP Savings products

H2: Based on previous research conducted by Sienatra & Evani (2021) suggests that Green Promotion has a significant effect on buying interest. Based on these results the Green Promotion has a significant positive effect on buying interest in Bank OCBC NISP Savings products

H3: Based on previous research conducted by Elvierayani & Choiroh (2020) which suggests that the Green Price has a significant effect on buying interest, the hypothesis in this study is the Green Price (Green Price) has a significant positive effect on buying interest in Bank Savings products OCBC NISP

H4: Based on previous research conducted by Hartanto & Fadil (2019) which states that Green Place has a significant influence on buying interest, Green Place has a significant positive effect on buying interest in Bank OCBC NISP Savings products.

RESEARCH METHODS

This study aims to determine the effect of Green Product (Green Promotion), Green Price (Green Price) and Green Place (Green Place) on interest in buying Bank OCBC NISP Savings products. So the method used in this research is quantitative method. descriptive. According to Sugiyono (2017), the quantitative method is a scientific/scientific method because it has fulfilled scientific rules, namely concrete/empirical, objective, measurable, rational, and systematic.

RESULTS AND DISCUSSION

Customers who became respondents were 62% male, 55% aged 21-30 years, 88% worked as private employees and 44% had opened for more than 5 years. Based on the results of the validity, reliability and normality test using SPSS software, it is declared valid and

reliable. Based on the normality test, it can be seen that the points spread around the diagonal line and the distribution follows the direction of the diagonal line, so it can be said that the residual data in the regression model between the variables of green product (X1), green promotion (X2), green price (X3), green location (X4) and buying interest (Y) are normally distributed.

Based on the heteroscedasticity test, it can be seen that the points spread randomly or do not   form a certain regular pattern, both above and below the number 0 on the Y axis, so it can be said that this test does not occur heteroscedasticity and the regression model is feasible to use. Based on the multicollinearity test, it can be seen that the tolerance value of all independent variables is greater than 0.10 and the VIF value of all independent variables is less than 10. So it can be said that this regression model is feasible to use because there is no multicollinearity between the independent variables.

Based on the results of multiple linear regression analysis:
1. The regression coefficient for the Green Product variable is obtained at 0.317 with a positive coefficient direction with a significance level of 0.000 which is smaller than the 0.05 alpha level, it shows that if there is an increase in the Green Product variable by 1 unit, it will increased buying interest as much as 0.317 units.
2. The regression variable for Green Promotion (Green Promotion) was obtained at 0.529 with a positive coefficient with a significance level of 0.000 which is smaller than the alpha level of 0.05, these results indicate that if there is an increase in the Green Promotion variable by 1 unit, it will increase buying interest by as much as 1 unit. 0.529 units.
3. The regression coefficient for the Green Price variable is 0.317 with a positive coefficient with a significance level of 0.003 which is smaller than the 0.05 alpha level, these results indicate that if there is an increase in the Green Price variable by 1 unit, it will increase interest to buy as many as 0.317 units.
4. The regression coefficient for the Green Place variable is obtained at 0.116 with a negative coefficient with a significance level of 0.182 which is greater than the 0.05 alpha level, these results indicate that if there is an increase in the Green Place variable by 1 unit, it will reduce interest in buying 0.116 units.

Table 1. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.549	1.980		5.327	.000
	PRODUCT	.317	.064	.360	4.942	.000
	HARGA	.317	.104	.227	3.038	.003
	PROMOSI	.523	.114	.377	4.587	.000
	PLACE	-.116	.086	-.088	-1.343	.182

1. Based on Table 2, the t-count results for the Green Product variable (Green Product) are 4.942 while the t-table value is 1.655, the t-count value > t table while the significance value of the Green Product variable is 0.000, meaning <0.05, Based on these results, H1 is accepted and it can be concluded that the Green Product has a significant effect on buying interest.
2. Based on Table 2, the t-count results for the Green Promotion variable (Green Promotion) are 4.587 while the t-table value is 1.655, the t-count value > t table while the significance value of the price variable is 0.000 meaning <0.05, based on these results, H2 accepted and it can be concluded that Green Promotion has a significant effect on buying interest.

3. Based on Table 2, the t-count results for the Green Price variable are 3.038 while the t-table value is 1.655, the t-count value > t table while the significance value of the price variable is 0.003 meaning <0.05, based on these results, H3 accepted and it can be concluded that the Green Price has a significant effect on buying interest.

4. Based on Table 2, the t-count results for the Green Place variable are 1.343 while the t-table value is 1.655, the t-count value < t table while the significance value of the Green Place variable (Green Place) is 0.182, meaning > 0.05, based on these results, H4 is rejected and it can be concluded that the Green Place has no significant effect on buying interest.

Table 2. t test

	Model	t	Sig.
1	(Constant)	5.327	.000
	PRODUCT	4.942	.000
	HARGA	3.038	.003
	PROMOSI	4.587	.000
	PLACE	-1.343	.182

a. Dependent Variable: y

Based on the table above, it can be seen that the R2 value is 0.648, which means that the ability of the independent variables, namely Green Product, Green Promotion, Green Price and Green Place, in explaining the dependent variable, namely buying interest is 64.8% and the remaining 35.2% is influenced by factors not examined in this study.

Table 3. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square
1	.805[a]	.648	.638

CONCLUSION AND RECOMMENDATION
Conclusion
The following are some of the main conclusions in the answers to the research objectives that have been described previously, as follows: 1). Green Products have a positive and significant effect on buying interest in Bank OCBC NISP Savings products, 2). Green Promotion has a positive and significant effect on buying interest in Bank OCBC NISP Savings products, 3). Green Price has a positive and significant effect on buying interest in Bank OCBC NISP Savings products 4). Green Place does not have a positive and significant effect on buying interest in Bank OCBC NISP Savings products

Recommendation
Based on these conclusions, the recommendations in this study are as follows: 1). Further researchers should be able to analyze other factors that were not examined in this study, such as the Brand Image and Brand Trust variables which are currently considered factors that can influence consumer buying interest. 2). Based on the results of the questionnaire recapitulation the lowest score of 505 was obtained in the statement "Bank OCBC NISP uses environmentally friendly materials", the researchers recommend to companies to increase the use of environmentally friendly materials for packaging, brochures and other supporting tools at the applicable branch office locations so that increase awareness of prospective customers on environmentally friendly programs promoted by Bank OCBC NISP.. 3). The management of PT Bank OCBC NISP must increase the price offered for environmentally friendly programs because based on the survey results it was found that the

Green Price is the variable with the lowest value among other variables so it needs to be improved better

REFERENCES

Agnes. (2020). Pengaruh Promosi Hijau *(Green Promotion)* dan Kemasan Bring Your Own Tumblr Terhadap Minat Beli Starbucks. *Bachelor Thesis thesis, Universitas Multimedia Nusantara.* .

Aldoko, D., Suharyono, S., & Yuliyanto, E. (2016). Pengaruh *Green marketing* Terhadap Citra Merek Dan Dampaknya Pada Keputusan Pembelian (Survei Pada Mahasiswa Fakultas Ilmu Administrasi 2012/2013 Universitas Brawijaya Yang Melakukan Pembelian Produk Tupperware). *Jurnal Administrasi Bisnis S1 Universitas Brawijaya*.

BANK OCBC NISP. (2022, 06 28). *CSR BANK OCBC NISP*. Diambil kembali dari https://www.ocbcnisp.com/en/tentang-ocbc-nisp/csr

Choudhary, A., & Gokarn, S. (2013). Green Marketing: A means for sustainable development. *Journal of Arts, Science & Commerce, Volume IV Issue 3(3).*

Dianti, N. R., & Paramita, E. L. (2021). Green Product dan Keputusan Pembelian Konsumen Muda. *Jurnal Samudra Ekonomi & Bisnis*.

Elvierayani, R. R., & Choiroh, F. (2020). Pengaruh Green Product dan Green Price Terhadap Minat Beli Konsumen Pada Produk Tupperware (Studi Kasus Pada Mahasiswa Manajemen FE UNISLA). *Mandalika Mathematics and Education Journal Volume 2 Nomor 1,.*

Firmansyah, F., & P E Purnamasari. (2019). Religiusitas lingkungan dan pembelian green product pada konsumen Generasi Z. *Iqtishoduna doi: 10.18860/iq.v1i1.5779.*

Govender, J., & Govender, T. L. (2016). The Influence of *Green marketing* on Consumer Purchase Behavior. . *Journal Environmental Economics, Volume 7, Issue 2.*

Hanifah, H. N., Hidayati, N., & Mutiarni, R. (2019). Pengaruh Produk Ramah Lingkungan/Green Product Dan Harga Terhadap Keputusan Pembelian Produk Tupperware. *JMD: Jurnal Riset Manajemen Dan Bisnis Dewantara.*

Hartanto, & Fadil, M. (2019). Pengaruh *Green marketing* mix terhadap minat beli ulang di Sepenuhati Coffee Kiosk Bandung. *Universitas Katolik Parahyangan.*

Hawkins, D., & Mothersbough, D. (2010). *Consumer Behavior Building Marketing Strategy.* New York: McGraw-Hill.

Imawan, A., & Ekasari, A. (2020). Brand-Trust Enhancing Sales Promotion through Online Shopping. *nternational Journal of Digital Entrepreneurship and Business 1 (1):23 - 29. https://doi.org/10.52238/ideb.v1i1.14.*

Kotler, P., & Armstrong, G. (2014). *Principle Of Marketing, 15th edition.* New Jersey: Pearson Pretice Hall.

Kotler, P., & Keller, K. L. (2016). *Marketing Management, 15th Edition.* New Jersey: Pearson Pretice Hall, Inc.

Kristiana, I. G. (2018). *Pengaruh green product, green price, green place, dan green promotion terhadap perilaku pascapembelian konsumen air minum dalam kemasan di kabupaten bandung. jurnal indonesia membangun issn : 1412-6907 (media cetak) https://jurnal.inaba.ac.id/.*

Kurnianingsih, W., & Sugiyanto, S. (2019). *Pengaruh kualitas produk dan promosi penjualan terhadap keputusan pembelian pada pt. nestle indonesia. proceeding universitas pamulang vol 1.*

Mahmoud, T. O. (2018). Impact of *Green marketing* mix on purchase intention. *International Journal of Advanced and Applied Sciences.*

Mamahit, L. (2015). Pengaruh *Green marketing* terhadap Keputusan Pembelian Produk Air Minum dalam Kemasan Ades pada Mahasiswa Universitas Slamet Riyadi Surakarta. *Jurnal Ekonomi dan Kewirausahaan*.

Muslihati, R. P., & Trifiyanto, K. (2021). Pengaruh Health Awareness, Green Product dan Perceived Quality Terhadap Minat Beli (Studi pada Jamu Herbal Tradisional di Kebumen) . *JIMMBA Vol 3 No 1*.

Nasution, S. L., Limbong, C. H., & Nasution, D. A. (2020). P*engaruh kualitas produk, citra merek, kepercayaan, kemudahan, dan harga terhadap keputusan pembelian pada e-commerce shopee*. *Jurnal ECOBISMA Vol 7*.

Oktaviani, D., & Rodhiah. (2021). *Pengaruh green marketing mix terhadap minat beli konsumen love beauty and planet di jakarta. syntax idea*.

Putra, D. R., & Prasetyawati, Y. R. (2021). *Pengaruh green product terhadap minat beli ulang konsumen melalui green advertising* (Studi Terhadap Konsumen Starbucks) . *Jurnal Manajemen Pemasaran*.

Rahman, F., Siburian, P. S., & A, G. N. (2017). Pengaruh *Green marketing* Mix terhadap Keputusan Pembelian Konsumen Produk Tupperware di Samarinda. *Jurnal Ekonomi Manajemen dan Akuntansi* .

Rejeki, D., Fauzi, A., & Yulianto, E. (2015). engaruh *Green marketing* pada Keputusan Pembelian dan Implikasinya Terhadap Loyalitas Pelanggan (Studi Pada Pelanggan Produk Ramah Lingkungan Kentucky Fried Chicken (Kfc) Gerai Royal Plaza, Surabaya). *Jurnal Administrasi Bisnis (JAB)*.

Riki Ridwanudin, F. H. (2019). Pengaruh Brand Image Dan Brand Trust Terhadap Minat Beli Konsumen Daihatsu Grand New Xenia Di Bandung Pada Tahun 2019. *eProceedings of Applied Science Vol 5, No 2*.

Romadon, Y. (2014). *Pengaruh green marketing terhadap brand image dan struktur keputusan pembelian* (Survei pada Followers Account Twitter @PertamaxIND Pengguna Bahan Bakar Ramah lingkungan Pertamax Series). . *Jurnal Administrasi Bisnis S1 Universitas Brawijaya, 15(1), 84572*.

Rosdiana, R., Haris, I. A., & Suwena, K. R. (2019). *Pengaruh kepercayaan konsumen terhadap minat beli produk pakaian secara online* . *Jurnal Pendidikan Ekonomi Undiksha*.

Santoso, I., & Fitriani, R. (2016). *Green packaging, green product, green advertising, persepsi, dan minat beli konsumen* . *Jurnal Ilmu Keluarga dan Konsumen* .

Schiffman, L. G., & Kanuk, L. L. (2009). *Perilaku Konsumen*. Jakarta: Indeks Gramedia.

SHaputra, R. K. (2013). Penerapan *Green marketing* pada bisnis produk kosmetik. *Jurnal JIBEKA*.

Sienatra, K. B., & Evani, E. S. (2021). Efek *Green marketing* Mix terhadap Minat Beli Produk Ramah Lingkungan. *Jurnal Manajemen Bisnis dan Kewirausahaan*.

Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: CV Alfabeta.

Yulianti, N. (2020). Pengaruh Brand Image, *Green marketing* Strategy, Dan Emotional Desire Terhadap Keputusan Pembelian Produk Mcdonald's. *Jurnal Ilmiah Manajemen Dan Bisnis, 5(1), 70–80*.