The green experience effects on gen z customer loyalty mediated by perceived value and satisfaction

Katherin Daniar\(^{(a)}\)* Fatchur Rohman\(^{(b)}\) Sunaryo\(^{(c)}\)

\(^{(a)}\) Masters, Management Department, Faculty of Economics and Business, University of Brawijaya, Malang, Indonesia
\(^{(b)}\) Ph.D, Faculty of Economics and Business, University of Brawijaya, Malang, Indonesia

**ARTICLE INFO**

**ABSTRACT**

This study examines the relationship between the green experience, loyalty, perceived value, and satisfaction among Gen Z consumers at Retrorika Coffee Bar & Resto Batu in Indonesia. The population in this study is consumer Gen Z of Retrorika Coffee Bar & Resto Batu. This research is explanatory research with a quantitative approach which collects data by distributing questionnaires to 140 respondents. Data analysis used a partial least square (SEM-PLS). The results showed that the green experience has indirect effect on loyalty. Perceived value had a significant effect on loyalty. The results of this study also show that perceived value fully mediates the effect of the green experience on loyalty, and satisfaction has no mediation effect. The results suggest that green cafes and restaurants can enhance their distinctive green experience, continuously innovate in offering and educating customers about green products. By improving their concept, these establishments can effectively cultivate customer loyalty.

**Keywords:**

Green Experience, Perceived Value, Satisfaction, Loyalty

**JEL Classification:**

O15

**Article history:**

Received 22 May 2023
Received in rev. form 28 June 2023
Accepted 17 July 2023

**Introduction**

Indonesia faced the COVID-19 pandemic from early 2020 to early 2022. According to Media Indonesia, many cafe and restaurant owners experienced a decline in business during 2020-2021 due to government regulations that imposed restrictions on visitor capacity and operating hours to enforce social distancing measures (Media Indonesia, 2022). The post-pandemic changes in consumer behavior pose a challenge for cafe and restaurant owners in rebuilding customer loyalty. However, with the lifting of social distancing regulations in 2022, it is anticipated that the revenue of cafe and restaurant businesses will recover.

The COVID-19 pandemic has contributed to an increase in plastic waste, as reported by (CNN Indonesia, 2022) Plastic waste in Indonesia is projected to rise to 11.6 million tons in 2021 from the previous year. Among the various types of waste, food waste accounts for the highest proportion at 39.9%, followed by plastic waste at 17.6%. In the city of Batu, Retrorika Coffee Bar & Resto stands out as the only cafe and restaurant that embraces an environmentally friendly concept. They serve food and beverages without the use of single-use plastic utensils. Instead of plastic straws, spoons, and cups, they provide stainless steel straws and reusable glass cups. However, the owner of Retrorika Coffee Bar & Resto, Swiss Winasih, mentioned that the impact of the COVID-19 pandemic has not yet fully recovered, as the number of customers has only increased by approximately 20% within one year after the pandemic. This represents a relatively low growth rate. Given these challenges, it indicates that customer loyalty towards Retrorika Coffee Bar & Resto is currently low, necessitating efforts to enhance loyalty to cafes with an environmentally friendly concept.

The shift in consumer buying patterns towards environmentally friendly products can be attributed to green consumer behavior, where consumers prioritize products that do not harm human health and the environment. As stated by (Daniar & Fullchis, 2020), environmentally conscious consumers are willing to pay a premium for eco-friendly products and exhibit loyal behavior. Loyalty is a significant consumer behavior and a key measure of marketing success, as noted by (Hapsari, Clemes, & Dean, 2017) Loyal...
consumers offer numerous advantages to companies. Loyalty can be understood as a customer’s inclination to consistently choose a particular brand.

Research conducted by (Dabija & Bejan, 2019) suggests that Generations Y and Z exhibit a higher willingness to remain loyal to environmentally friendly products compared to the previous Generation X. This is attributed to their desire to contribute to environmental protection. However, research conducted by (Thangavel, Pathak, & Chandra, 2022) indicates that Generation Z tends to have lower levels of loyalty compared to previous generations. This is primarily due to the abundance of choices available to Generation Z, leading to a propensity for consistent switching. Despite this behavioral inconsistency, Generation Z is still a significant research target as they represent the largest population group in Indonesia and have a significant impact on purchasing behaviors in the country. According to data from the (Badan Pusat Statistik, 2021), Generation Z refers to individuals born between 1997 and 2012. As the largest consumer group both globally and in Indonesia, the influence and purchasing power of Generation Z can significantly shape consumer behaviors (Badan Pusat Statistik, 2021; Su, Tsai, Chen, & Lv, 2019; Zuo et al., 2022)

The consumer experience plays a crucial role in shaping post-purchase behavior. It can be either positive or negative in nature. Cafe and restaurant owners strive to consistently provide positive experiences through their products and services. Positive experiences not only result in favorable feedback but also foster consumer loyalty. Satisfied customers may share their positive experiences through word-of-mouth, attracting new customers to the establishment (Chen, 2015; Huang & Chen, 2022; Hussein, 2018; Merli, Preziosi, Acampora, & Ali, 2019; Pratiwi, Salim, & Sunaryo, 2021). However, there are studies conducted by (Adnyawati & Wardana, 2020; Kojongian, & Pandowo, 2022) that present different findings, suggesting that experience may not have a direct impact on loyalty. These variations in findings highlight the complexity of the relationship between experience and loyalty, which may be influenced by various contextual factors.

The differences in empirical findings present interesting gaps for further research, particularly in identifying variables that can mediate the relationship between green experience and loyalty. Previous research suggests that several variables have the potential to act as mediators of loyalty towards environmentally friendly products. Perceived value, as highlighted by (Suryadi, Suryana, Komaladewi, & Sari, 2018) plays a significant role in cultivating customer loyalty. Satisfaction is another key factor that influences loyalty, where environmentally friendly products are perceived to provide greater value than consumers’ expectations (Papista & Dimitriadiis, 2019). These variables serve as potential mediators that warrant further investigation in understanding the complex dynamics between green experience and loyalty.

This study aims to investigate the effect of perceived value and satisfaction in mediating green experience on loyalty at Retrorrika Coffee Bar and Resto.

**Literature Review**

**Conceptual Background and Hypothesis Development**

**Stimulus-Organism-Response Framework**

The variables chosen for this study were selected based on the stimulus-organism-response (S-O-R) framework of consumer behavior. The S-O-R framework, proposed by (Mehrabian & Russell, 1974), helps explain how external stimuli, influenced by environmental factors, trigger cognitive and affective responses in individuals. Building upon this framework, (Bagozzi, 1986) further applies it to the study of consumer behavior in marketing. By adopting the S-O-R framework, this study aims to gain insights into customer loyalty in cafes and restaurants, considering the interactions between customers, the environment, and employees. According to (Kühn, 2021), this framework offers valuable understanding of the dynamics involved in customer loyalty in these settings.

**Green Consumer Behavior**

According to (Bath, 2018) green consumer behavior can be defined as consumer behavior that understands the causes of problems that occur in the environment, this is reflected in changes in attitudes, perceptions, motives, values, beliefs and desires according to the needs of consumers who are oriented towards environmentally friendly products.

**Loyalty**

An important asset in business to maintain good relationships with customers and secure long-term business can be achieved by having loyal consumers. (Song, Wang, & Han, 2019) loyalty to a product which includes positive product attitudes and positive consumer buying behavior such as commitment to repeat purchases or promotions that prefer certain products or services in the future.

**Green Experience**

Green experience is a positive or negative response received by consumers that occurs during search, purchase and when consuming when interacting with brands, products, services, store atmosphere and environment that are oriented towards being environmentally friendly and combined with the opinions and feelings of consumers. According to (Choi, Ok, & Hyun, 2017) experiences occur during the process of searching, purchasing, and when consuming products/services combined with the opinions and feelings of...
consumers. According to (Bae & Jeon, 2022) experience is a response to consumer behavior that is triggered by various stimuli that arise when consumers interact with brands, products, services, store atmosphere, environment and services provided by employees.

H1: green experience has a significant effect on loyalty
H2: green experience has a significant effect on perceived value
H3: green experience has a significant effect on satisfaction

Perceived Value

The application of environmentally friendly concepts to cafes and restaurants is considered important for consumers who have a high level of environmental concern. (Aditi, et al, 2020), perceived value is the consumer's overall assessment of the benefits of the product between what is given based on the desires, expectations and needs of consumers related to environmental aspects.

H4: perceived value has a significant effect on loyalty
H5: perceived value mediates the effect of green experience on loyalty

Satisfaction

According to (Hussein, 2018), satisfaction with certain products/services can be increased by providing a positive experience every time a customer revisits the cafe and restaurant. When consumers get a good experience, it will provide higher customer satisfaction and increase customer intentions to visit again. According to (Solomon, 2020) satisfaction or dissatisfaction is our overall reaction to a product after a purchase, so satisfaction plays a big role in the company's future behavior.

H6: satisfaction has a significant effect on loyalty
H7: satisfaction mediates the effect of green experience on loyalty

Research and Methodology

This study uses an explanatory research approach to test the theory objectively by testing the relationship between each variable and to measure the variables in this study by conducting an instrument test, so that the total data can be analyzed using statistical procedures using a quantitative approach. The population in this study consists of consumers of Retrorika Coffee Bar & Resto. The sampling technique used in this study is a non-probability sampling technique with a purposive sampling. The characteristics needed to be respondents in this study are aged over 18 years, they have bought meal and beverages at least 2 (two) time.

The sample used in this study amounted to 140 respondents. The data used in the study is the data obtained based on the results of the questionnaire distribution. In the questionnaire proposed, 5 Likert scales are used to determine the extent to which respondents give their opinions according to a predetermined scale. The extracted data were analyzed using data analysis using partial least squares (SEM-PLS) structural equation modeling. The reason for using PLS data analysis is that the concept is to test the modified results of several research models to provide an overview of the variables studied.

![Figure 1: Conceptual Model of the Study](source: Authors 2023)

In this study, the variable green experience using indicators from Hussein, et al (2022), perceived value variables use indicators adapted from (Woo & Kim, 2019), satisfaction variable uses indicators from (Hussein, 2018). Loyalty uses indicators from (Pahlevi & Suhartanto, 2020).
**Analysis and Findings**

Below table 1, the majority of respondents (56%) are Male. This demonstrates that male are choosing to continue buying at Retrorika Coffee Bar & Resto. The male lifestyle show that they often gather with their friends just to enjoy the moment in café and resto. In terms of birth’s year, most respondents (84%) were birth among 1997 until 2000. These findings show that most consumer of generation Z with an age range of 23-26 years, will be the choice for them to gather in eco-friendly cafes and restaurants. Furthermore, respondents are more than twice visited Retrorika Coffee Bar & Resto, these results indicate that the loyalty that has been in accordance with the requirements of consumers can be said to be loyal if they have visited more than 2 times.

**Table 1: Demographic Respondent**

<table>
<thead>
<tr>
<th>Category</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>79</td>
<td>56</td>
</tr>
<tr>
<td>Female</td>
<td>61</td>
<td>44</td>
</tr>
<tr>
<td>Birth’s Year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2001-2005</td>
<td>56</td>
<td>40</td>
</tr>
<tr>
<td>1997-2000</td>
<td>84</td>
<td>60</td>
</tr>
<tr>
<td>Visited Retrorika Coffee Bar &amp; Resto</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Times</td>
<td>64</td>
<td>46</td>
</tr>
<tr>
<td>&gt;2 Times</td>
<td>76</td>
<td>54</td>
</tr>
</tbody>
</table>

**Source:** Processed Data 2023

**Measurement Model Analysis**

The assessment of convergent validity is based on the correlation between the item score / component score and the construct score using PLS and testing the validity of the construct that has been made can be based on the Average Variance Extracted (AVE) value. The following are the results of convergent validity and the result of the AVE value.

**Table 2: Validity Analysis**

<table>
<thead>
<tr>
<th>Latent Variable</th>
<th>Indicator</th>
<th>Convergent Validity</th>
<th>Discriminant Validity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Loading Factor</td>
<td>Result</td>
</tr>
<tr>
<td>Green Experience</td>
<td>GE1</td>
<td>0.865</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>GE2</td>
<td>0.817</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>GE3</td>
<td>0.821</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>GE4</td>
<td>0.826</td>
<td>Valid</td>
</tr>
<tr>
<td>Perceived Value</td>
<td>PV1</td>
<td>0.879</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>PV2</td>
<td>0.764</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>PV3</td>
<td>0.930</td>
<td>Valid</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>S1</td>
<td>0.865</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>S2</td>
<td>0.740</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>S3</td>
<td>0.878</td>
<td>Valid</td>
</tr>
<tr>
<td>Loyalty</td>
<td>L1</td>
<td>0.867</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>L2</td>
<td>0.854</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>L3</td>
<td>0.841</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>L4</td>
<td>0.844</td>
<td>Valid</td>
</tr>
</tbody>
</table>

**Source:** Processed Data 2023

Table 2 shows that the outer loading value on the items from the green experience variable, perceived value, satisfaction, and loyalty is said to be valid with a value of more than 0.70, so that the research results have a value that meets the requirements for analysis. The AVE value in the results of data processing has a value of more than 0.5, so this research model already has a good model to test the results.
Composite reliability is used to test construct reliability values on variables. Composite reliability results can be strengthened by using Cronbach's alpha values.

**Table 3: Reliability Analysis**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s Alpha</th>
<th>Composite Reliability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green Experience</td>
<td>0.853</td>
<td>0.900</td>
</tr>
<tr>
<td>Perceived Value</td>
<td>0.874</td>
<td>0.914</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>0.825</td>
<td>0.895</td>
</tr>
<tr>
<td>Loyalty</td>
<td>0.755</td>
<td>0.868</td>
</tr>
</tbody>
</table>

**Source:** Processed Data 2023

Table 3 shows the value of composite reliability above the specified requirements, namely 0.7 so that no dimensionality problems are found in the model that has been made. Cronbach's alpha results also show a value above 0.7, this shows that the research model that has been made is reliable.

**Structural Model Test**

The significance of the inner model shows that there is a significant influence between one variable and another. The objective of testing the structural model (inner model) is to determine a model's suitability, which can be determined by the value of the coefficient of determination ($R^2$) and predictive relevance ($Q^2$). The test results for the coefficient of determination ($R^2$) on the loyalty variable were 0.840; this value demonstrates that loyalty can be explained by green experience by 84%, with the remaining 16% attributed to other variables not included in this research model. The $R^2$ value for perceived value is 0.618; this value demonstrates that 61.8% of perceived value can be explained by green experience, with the remaining 38.2% explained by other variables not included in this research model. The $R^2$ value for satisfaction is 0.608; this value demonstrates that 60.8% of satisfaction can be explained by green experience, with the remaining 39.2% explained by other variables not included in this research model.

The $Q^2$ value obtained from the test is 0.976, indicating a strong predictive relevance. This value meets the criteria by exceeding 0 and approaching 1.

**Hypothesis Test**

Testing the hypothesis through the t-test to test the significance through the bootstrapping procedure using Smart PLS by looking at the parameter coefficient values and the t-statistical significance values. Has significant information if the t-statistic value is greater than the t-table of 1.96 (t table of 5% significance = 1.96).

**Table 4: Direct Hypothesis Testing**

<table>
<thead>
<tr>
<th>Path Coefficient</th>
<th>t-Statistic</th>
<th>p-Value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green Experience → Loyalty</td>
<td>0.530</td>
<td>1.127</td>
<td>0.260</td>
</tr>
<tr>
<td>Green Experience → Perceived Value</td>
<td>0.166</td>
<td>29.942</td>
<td>0.000</td>
</tr>
<tr>
<td>Green Experience → Satisfaction</td>
<td>27.006</td>
<td>0.000</td>
<td>Accepted</td>
</tr>
<tr>
<td>Perceived Value → Loyalty</td>
<td>4.320</td>
<td>0.000</td>
<td>Accepted</td>
</tr>
<tr>
<td>Satisfaction → Loyalty</td>
<td>1.367</td>
<td>0.172</td>
<td>Rejected</td>
</tr>
</tbody>
</table>

**Source:** Processed Data 2023

Table 4 above describes the result of the direct effect test. Based on the picture, it can be explained that the effect of green experience on loyalty has not a significant positive effect ($\beta$=0.045, $t$=1.127, $p>0.05$). Satisfaction also has not significant positive effect ($\beta$=0.213, $t$=1.367, $p>0.05$) on loyalty. Only perceived value has a significant effect on loyalty ($\beta$=0.674, $t$=4.320, $p<0.05$).

The result of green experience has a significant effect on perceived value ($\beta$=0.786, $t$=29.942, $p<0.05$) and also green experience has a significant effect on satisfaction ($\beta$=0.780, $t$=27.006, $p<0.05$). Based on this explanation, it can be obtained that the direct effect hypothesis result is H2, H3, and H4 accepted, and whereas H1 and H5 rejected.

Then, the result of indirect effect hypothesis result can be seen in table 5 below:
Between green experience and loyalty has a positive and significant effect (β=0.530, t=4.353, p<0.05). At the same time the satisfaction shows that the mediating effect between green experience and loyalty has not significant effect (β=0.166, t=1.355, p>0.05). It can be concluded that H6 accepted, then it can interpret that perceived value as a full mediation effect and H7 rejected, so satisfaction has no mediation effect between green experience and loyalty.

The study's findings indicate that the green experience does not have a direct impact on loyalty. Despite Retrorika Coffee Bar & Resto being an environmentally friendly cafe with a clean and appealing atmosphere, as demonstrated through the use of recycled materials in its interior and exterior, consumer ratings based on physical indicators do not reflect their decision to repurchase or make it their preferred choice at a specific time. These results align with the findings of (Adnyawati & Wardana, 2020; Kojongian et al., 2022), which show that an experience received by a consumer is unable to influence the decision to behave loyally when choosing a place to visit.

Green experience has an effect on perceived value. The study findings suggest that the green experience has a positive impact on perceived value. Retrorika Coffee Bar & Resto, being an eco-friendly cafe with a clean and appealing atmosphere created through the use of recycled materials, provides consumers with a positive experience. Consumers perceive that the environmentally friendly concept of the cafe delivers value that aligns with the monetary and effort investment they make. These results align with previous research conducted by (Bae & Jeon, 2022; Cheng et al., 2020; Kim & Hall, 2020), which highlight the influence of consumer experience on the perceived value that consumers perceive when making purchases.

Green experience has an effect on satisfaction. The findings of the study indicate that Retrorika Coffee Bar & Resto, with its eco-friendly and visually appealing environment created using recycled materials, offers a positive experience to consumers. This experience plays a crucial role in shaping consumer assessments, as it generates feelings of pleasure and convinces them that choosing to make purchases at Retrorika Coffee Bar & Resto is the right decision. These findings align with previous research conducted by (Chaturvedi et al., 2022; Hussein, 2018; Merli et al., 2019; Nysveen et al., 2018; Wu et al., 2018), which emphasize the influence of consumer experience on the level of satisfaction experienced by consumers when making purchases.

Perceived value has an effect on loyalty. The study findings suggest that consumer ratings based on the benefits derived from making purchases at Retrorika Coffee Bar & Resto have a significant influence on consumer commitment to repeat purchases, recommending the establishment to others, and spreading positive word-of-mouth. These results align with the research conducted by (Lin et al., 2017) which highlights that the perceived value experienced by consumers can significantly impact their loyalty.

Satisfaction has no effect on loyalty. Despite consumers being satisfied with the environmentally friendly products and services offered by Retrorika Coffee Bar & Resto, and perceiving it as the best choice, exceeding consumer expectations does not significantly influence their decision to be loyal. These results do not align with the research conducted by (Choi et al., 2017; Song et al., 2019); which highlight that consumer satisfaction can indeed influence loyalty. The discrepancy in findings suggests that there may be other factors at play or specific contextual considerations that influence the relationship between satisfaction and loyalty in the context of eco-friendly cafes.

Perceived value can mediate the relationship between green experience and loyalty. Perceived value fully mediates this relationship, suggesting that the direct influence of consumer experience at eco-friendly cafes on consumer loyalty is not significant. These findings highlight that Retrorika Coffee Bar & Resto has effectively provided consumers with a perceived value that motivates and engages them in environmentally friendly consumer behavior through their purchases. Perceived value serves as the mediator, bridging the impact of consumer experience with environmentally friendly products on their decision to be loyal. These results align with the research conducted by (Bae & Jeon, 2022; Cheng et al., 2020; Kim & Hall, 2020), which emphasize the influence of consumer experience on the perceived value that consumers perceive when making purchases.

Table 5: Indirect Hypothesis Testing

<table>
<thead>
<tr>
<th>Path Coefficient</th>
<th>t-Statistic</th>
<th>p-Value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green Experience → Perceived Value → Loyalty</td>
<td>0.530</td>
<td>4.353</td>
<td>0.000</td>
</tr>
<tr>
<td>Green Experience → Satisfaction → Loyalty</td>
<td>0.166</td>
<td>1.355</td>
<td>0.176</td>
</tr>
</tbody>
</table>

Source: Processed Data 2023
The results of the study show that satisfaction cannot mediate the relationship between green experience and loyalty. The consumer’s experience at eco-friendly cafes does not have a direct influence on consumers’ decision to be loyal, and satisfaction does not play a mediating role in this relationship. (Thangavel et al., 2022) indicates that Generation Z tends to have lower levels of loyalty compared to previous generations. This is primarily due to the abundance of choices available to Generation Z, leading to a propensity for consistent switching.

Conclusions

The result of this study concludes that the direct effect of green experience on loyalty has not a significant effect. This illustrates that the Gen Z consumer experience about eco-friendly café and restaurant do not show the results of consumer decisions being loyal to make repurchases and make Retrorika Coffee Bar & Resto as the first choice at a certain time. As mediation, satisfaction cannot encourage the effect of green experience on loyalty, then perceived value fully mediates the relationship between green experience and loyalty. This shows that Gen Z consumer rates the experience buy product from eco-friendly café and restaurant give more benefits when making purchases at Retrorika Coffee Bar & Resto are able to influence consumers to commit to making repeat purchases, recommending them to others, and giving positive words about Retrorika Coffee Bar & Resto.

This research contributes a theoretical contribution, particularly regarding support the theory and previous research as well as the results of this study become a reference material for future research about green café and restaurant. The result of this research contributes as suggestions in the future planning, evaluation and development for Retrorika Coffee Bar & Resto Kota Batu as green café and restaurant.

Retrorika Coffee Bar & Resto should keep maintaining and developing the positive eco-friendly experience and benefits of buying green product worth with the price and customer sacrifice. In addition to providing practical implications, the limitations of this research is only focused on one place of green café in Batu, so the results cannot be generalized to other green café in Indonesia. Therefore, it is hoped that in the future will be able to use more than one place in various cities.

Acknowledgement


Institutional Review Board Statement: Ethical review and approval were waived for this study, due to the research does not deal with vulnerable groups or sensitive issues.

Data Availability Statement: The data presented in this study are available on request from the corresponding author. The data are not publicly available due to restrictions.

Conflicts of Interest: The authors declare no conflict of interest.

References


Danial et al., International Journal of Research in Business & Social Science 12(5) (2023), 429-436


Publisher’s Note: SSBFNET stays neutral with regard to jurisdictional claims in published maps and institutional affiliations. © 2023 by the authors. Licensee SSBFNET, Istanbul, Turkey. This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (http://creativecommons.org/licenses/by/4.0/).

International Journal of Research in Business and Social Science (2147-4478) by SSBFNET is licensed under a Creative Commons Attribution 4.0 International License.