

Impact of Environmental Awareness, Frugality, and Green Consumer Values on Environmental Consciousness among Millennial Consumers

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Abstract

The environment plays a significant role in the existence of life on planet Earth. Therefore, it has become the prime responsibility of every human being to safeguard the environment and maintain sustainability. The after-effects of degradation of the environment are increasing in the form of global warming, damage of the ozone layer, desertification, seawater pollution, acid rain, and light pollution. Developing countries are also facing the brunt of the same. This study aims to relate some crucial constructs like Frugality and Green consumer value to Environmental consciousness. Very few studies in this area have been done primarily when it comes to developing nations. The research method used in the study is a survey method where 227 respondents were examined for factors impacting their environmental consciousness. The results show a very high and significant impact of these novel constructs studied on the environmental consciousness among Millennials.

Keywords: Environmental Awareness, Frugality, Green Consumer Values, Environmental Consciousness, Millennials, Consumer Behavior.

Introduction

The environment plays a significant role in the existence of life on planet Earth. All the species are highly dependent on natural resources for food, air, water, etc. Therefore, it has become the prime responsibility of every human being to safeguard the environment and maintain sustainability. The transition phase of the Industrial Revolution (1760 to 1840) has given a boost to the global economy, but we cannot ignore its negative impacts on nature which have increased heavily in the last decade. The rapid growth of the economy in the previous years has witnessed a deterioration of nature due to over-consumption and over-utilizing of the resources of Mother Nature (Chen & Chai, 2010). World Resources Institute has reported that "Carbon Dioxide Emissions from fossil fuels grew 10%, global average temperature increased by 1.1 degrees C, concentrations of carbon dioxide in the atmosphere exceeded 400 parts

per million (ppm), seas rose more than 1.6 inches, sea ice decline has been 13% and extreme weather became more frequent and severe” (WRI Report, 2019). The after-effects of degradation of the environment are increasing in the form of global warming, damage of the ozone layer, desertification, seawater pollution, acid rain, and light pollution (Ramlogan, 1997). Developing countries including, India, China, and Brazil are polluting nature through toxic which are emitted directly into the soil, resources, water resources and air resources of nature. Such developing countries are facing limited facility of pure and drinkable water resources, and the citizens of the same countries are getting exposed to various risks of the environment in the form of vector-borne types of chronic diseases and air pollution of indoor nature due to the use of solid fuel (HELI-WHO). The last three decades of India have seen tremendous changes as the new industrial policy 1991 has expanded the doors for global trade. Delhi being the national capital always remains a central point of political, social & economic for domestic and global stakeholders. The urbanization of the NCT region of Delhi prompts quick development of the city in all perspectives, however, the degree of the environmental condition is turning out to be alarming and needs immediate attention. The role of millennials is essential to contemplate environmental awareness. The decision-making of millennials is based on their own set priority as natural factors, social responsibility, and equality (Lo et al., 2020). Millennials are more sensitive about sustainability (Kapferer & Michaut-Denizeau, 2020). They should stay cognizant of natural issues and be conscious of sustainable development. This paper will concentrate on the study of the level of environmental awareness, frugality, green consumer values, and their relation to the environmental consciousness of millennial consumers.

Need of the study

Based on insights of available literature, the Research problem is identified to know the consciousness of youngsters (Millennial Generation) in NCT of Delhi as they are future contributors of the society. Many Studies were done but very limited studies were done on millennials and concerning the specific region NCT of Delhi.

Research Gap

In this study, much research work has been reviewed and Research Gap has identified that limited work on Green Consumer Values and their impact on Environmental Consciousness is being done. Frugality has a significant impact on Green Consumer Values and Environmental Awareness also has a significant impact on Green Consumer Values. A hypothesized model has been proposed to analyze the significant impact of Environmental Awareness & Frugality on construct Green Consumer Values and further, it has impact on the Environmental Consciousness of millennials of NCT of Delhi.

Objectives of the study

The following objectives are formulated to study millennial consumers in the NCT of Delhi

- To assess the environmental consciousness of millennials.
- To study the impact of environmental awareness on green consumer values.
- To see the impact of frugality on green consumer values.
- To further assess the impact of green consumer values on environmental consciousness.

Review of Literature

The term environment is factors and forces in surroundings that affect an organism. The word Environment has been taken from the French word "Environ" which is known as "surroundings". Surroundings further can be categorized into human beings, animals, plants, microbes, etc. It also includes factors like light, water, soil, and air that are a biotic in nature.

Environment

1. The Environment (Protection) Act, 1986 of India defines the environment as follows:

"Environment includes water, air and land and the interrelationship which exists among and between water, air and land, and human beings, other living creatures, plants, microorganisms, and property."
2. "Environment emphasizes on corporate social responsibility (CSR) as its prime responsibility of

humankind to take care of physical surroundings, and nature.” (Lauesen, 2013).

Delhi, with an area of 1483 km² is geologically situated in North India. Delhi is mutually controlled by both the governments ruling at the federal level at the Center as well as State. Delhi is the capital of India and the largest metropolitan city with an estimated population of 29 million (2.9 Crore) in the year 2018. (World Urbanization Prospects, 2018). Delhi is the most populous city in India and second most populous in the world after Tokyo. However, due to rapid development, Delhi is also facing serious environmental challenges.

Environmental problems are like air, noise, water, and land pollution & other issues that are at an alarming stage in the NCT of Delhi. Air Quality is measured by particulate matter (PM) with values of 2.5 & 10 as the main indicators of the Air Quality Index (AQI). In Delhi, although particulate matter (PM) Values are decreasing at a slow pace but still are much higher than the permitted level. The current particulate matter (PM) values fall into the category of very poor and poor, respectively, which is a matter of concern. The Water Quality Index of Delhi Pre-monsoon and Post-monsoon is being recorded and found to have a very poor quality of water for drinking purpose (Kaur et al., 2014). Noise pollution is also at an alarming stage, Average of 3 years data is showing 73 Leq dB(A) in daytime which is higher than the permissible limit of 65 Leq dB(A) and 69 Leq dB(A) in the night which is also higher than the permissible limit of 55 Leq dB(A) (Noise monitoring database of CPCB ENVIS). The average presence of copper, chromium, lead, and cadmium in the samples of topsoil samples of e-waste sites are quite high as per the acceptable limits of standards of agriculture soil which is hazardous for health as it will be transferred through agriculture and water to our lives and will have severe health concerns (Rashmi et al., 2018). Nowadays, organizations are responding to the idea of balanced growth by taking up sustainability issues. They are doing so not only by accepting sustainability issues as an ethical responsibility but also considering them as necessary to the survival and growth of their organizations (Kazmi & Kazmi, 2020).

Sustainability

This term Sustainability means the usage of use of energy and natural resources without harming the natural environment. The concept of satisfying the current needs of the present generation in such a way that the system of Mother Nature should consistently contribute to the needs of the future generations is Sustainability (Kazmi & Kazmi, 2018). Sustainability refers to the avoidance of activities that result in the depletion of natural resources with the aim of preserving ecological balance. Sustainability is considered as an initiative in four domains: Social, economic, environment and human. Humankind has to work more at present to protect the environment to secure a sustainable future. (Nguyen et al., 2020) emphasizes that sustainable behavior is influenced by many motives like demographic, social, situational, and internal. Nowadays all corporate should focus on sustainable strategies in order to enhance corporate brand image and competitive advantage in the competition and to gain success for their stakeholders (Nyame-Asiamah & Kawalek, 2020). The business responsibility of all corporate emphasizes on People, Planet and Profit with the aim of executing a new model of business i.e., Natural Capitalism for contributing to conserving and preserving the natural environment. Large public and private corporations are adopting the ESG (Environmental, Social, and Governance) framework as a non-financial performance indicator to manage corporates' carbon footprint. (Kazmi & Kazmi, 2018).

Environmental Awareness

It means knowledge of all the factors & forces available in the surroundings (Angelovska et al., 2012) emphasized in the study that it is need of the hour to increase the awareness of the environment among societies and to enhance the environmentally friendly mindset of customers and it was also found in the study that females are more environmental conscious irrespective of the income level. Another study also revealed that the gender of the consumers, Age of the consumers, and level of education of the consumers influence their awareness of the environment & sensitivity (Ziadat, 2010). An environmental awareness study of prospective teachers in Haryana concluded that information, knowledge, and awareness are required for a

pure and clean environment and has also suggested that the final goal of environmental awareness can be attained by developing responsible environmental behavior (Rahi, 2015). A study was done at the University of Ankara to check the environmental awareness and sensitivity levels of students. 213 undergraduate students were surveyed by a structured questionnaire. The outcome of the study was that there is no impact of grades on sensitivity & environmental awareness levels (Oguz et al., 2011). Students are the future of the nation so the awareness level of the students should be higher. It was stated (Thapa, 1999) in his study conducted on college students of undergraduate levels that the successful way of establishing environmental awareness in society is through students as they all are future citizens, administrators, leaders, educators, and policymakers for environment-related problems.

Green Consumer Values

The concept of green consumer values is formally defined by (Haws et al., 2014) as “the tendency to explore the value of environmental protection through one's purchases and consumption behaviors”. In this paper, the author has stated that values of consumption are significantly associated with the concern of the environment in buying and consumption behaviors. The “socially conscious consumer” can become the option to the concept of green consumption values to protect the natural resources & environment (Antil, 1984). In another study, it was concluded that personal values are having greater influences on Green Consumption (Pinto et al., 2011).

Based on Schwartz's values theory, a study of hotel consumers was conducted and the outcome of the research states that values and attitudes significantly influence consumers' green consumption behavior. Consumers with higher values and attitudes have a greater intention for green hotels, willing to sacrifice and pay more (Rahman & Reynolds, 2019).

Frugality

This concept of Consumer research was initially ignored but nowadays many scholars emphasized the term Frugality. Frugality means a "unidimensional consumer lifestyle trait characterized by the degree to which

consumers are both restrained in acquiring and in resourcefully using economic goods and services to achieve long-term goals” (Lastovicka et al., 1999). Frugality defines the concept of achieving greater quality of life with lower level of consumption (Bouckaert et al., 2008). Psychological viewpoint of Frugality states “careful use of resources and avoidance of waste” (DeYoung, 1985). Economical viewpoint emphasizes the traits which reflect "the level of control of individuals for acquiring and utilizing the resources to achieve their long-term goals" (Bove et al., 2009). A religious viewpoint on Frugality emphasizes that it is a form of self-control. All of the major religions support that one should suppress materialistic desires and should feel satisfied in spiritual development. However, in recent year's researchers explored that the financial status of consumers and the promotion of sustainable lifestyles can contribute to both individuals and society as a whole and it can be benefited from the increased individual frugality (Lewis & Potter, 2013). The presence of lesser frugality has a negative impact on nature & the environment and frugal behavior is connected to adopting the behavior of Sustainability (Parkins & Craig, 2011).

Environmental Consciousness

It refers to the concern of individuals in day-to-day life to protect nature and ensure sustainable development. The word environmental consciousness is used in day-to-day language to emphasize sustainability. It has become popular to describe the pro-environmental behavior of consumers. (Zelezny & Schultz, 2000) described “environmental consciousness as an element of belief system refers to specific psychological factors related to individuals' propensity to engage in pro-environmental behaviors.” In business organizations, environmental consciousness is the level of efforts made to produce a product that is good for the natural environment along with minimizing negative impacts on nature (Kang & James, 2007). Ahmed et al., (1998) revealed that companies are getting higher income if they are highly conscious of the natural environment. Environmental-conscious consumers are concerned for the environment and show some environmentally responsible behavior such as

avoiding plastics bags, energy-saving and recycling, etc. (Schlegelmilch et al., 1996). Krause (1993) prepared a structured questionnaire to examine consciousness of environmental on the basis of environmental awareness of environmental attitudes, issues, and the willingness of the population to make it a part of lifestyle and changes in their behavior.

Consumer changed attitude of becoming sensitive to refrain themselves from buying environmentally harmful goods leads to the firms to engage in the production of environmentally friendly goods (Sharma & Bansal, 2013; Pudaruth et al., 2015).

Millennials

The millennial generation refers to the persons born between 1981 and 2000. They are treated as the Youth generation currently because they fall into the age category of 17-37 years. Millennials are the successors of generation X and predecessors of generation Z.

In history, many academicians have labeled millennials as Y Generation, some of them used Nexters, few of them used the term Nexus Generation, but most academicians and authors have used the term Millennials (Zemke et al., 2000; Burke and Ng, 200). In this research paper term, Millennials will be used to review the literature.

Theoretical Framework

This research paper has framed the theoretical foundation on the basis of further extension of the multi-dimensional concept of Environmental consciousness as stated by (Sanchez & Lafuente, 2010). This study has taken the cognitive dimension which states Information and knowledge, and it was redesigned in the current study as environmental awareness. Another active dimension of cost & behavior has been redesigned as Frugality in the current study and one-dimension Green Consumer Value has been introduced on the basis of the fact that it is in line with the value-attitude & behavioral model (Jerry & Maureen, 1999) in order to see the impact of precedent dimensions of Green Consumer Value and its impact on environmental consciousness.

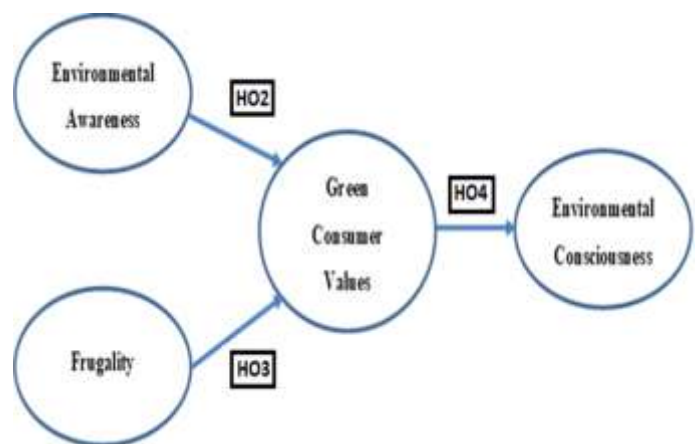
The proposed framework was developed to see the impact of Environmental awareness (EA) and Frugality (FR) on

Green Consumer Values (GCV) and further contribute significantly to the Environmental Consciousness (EC) of millennials which is shown below.

To meet the objectives of the study following research hypotheses have been formulated:

- HO1: Millennials are Environmental Consciousness.
- HO2: There is a significant impact of Environmental Awareness (EA) on the Green Consumer Values (GCV) of millennial consumers in the NCT of Delhi.
- HO3: There is a significant impact of Frugality (FR) on Green Consumer Values (GCV) of millennial consumers in the NCT of Delhi.
- HO4: There is a significant impact of Green Consumer Values (GCV) on the Environmental Consciousness (EC) of millennial consumers in the NCT of Delhi.

Figure 1: Proposed Framework



Source: Authors

Research Methodology

In this study, the nature of the research design is descriptive. This study has been done on millennials of NCT of Delhi. To study, the environmental awareness, green consumer values, frugality, and environmental consciousness items adopted from the Environmental Awareness Scale (3 items) used by (Eliana et al., 2018), Green Consumer Values Scale (3 items) used by (Haws et al., 2010), Frugal Green Habit scale (4 items) used by (Lastovicka et al., 1999) and Environmental Consciousness Scale (5 items) adapted from (Kautish & Sharma, 2018); (Mishal et al.,

2017);Schlegelmilch et al., 1996); Sharma & Bansal, 2013); Wimmer, 1992).The structured questionnaire has been designed by using the above-adopted scales with a total of 15 items and demographic questions were also included. The purposive sampling technique has been used to select the respondents. The survey method has been used by distributing the structured questionnaire instrument among 400 millennials. Finally, 227 usable responses were recorded and used for analysis & interpretation of the study. The KMO value was recorded as 0.804 which shows the sample adequacy for the study. The descriptive analysis also has been done on the demographic profile of the

respondents. Inferential statistical analysis such as factor analysis and structural equation modeling tools have been used for data analysis.

Data Analysis

Descriptive Statistics

The demographic data has been analyzed and it has been observed that 62.80% of respondents were male and 37.20% were females. 100 % of respondents were millennials, (64.56%) were graduates, whereas 70.04% of respondents belong to the no-income group as they were students. All respondents were residents of the NCT of Delhi.

Table 1 - Demographic Data Analyses

	Attributes	Frequency	(%)
Gender	Male	141	62.39
	Female	85	37.61
	Total	226	100
Age	17 Years to 22 Years	195	86.28
	22 Years to 27 Years	30	13.28
	28 Years to 32 Years	1	00.44
	Total	226	100
Education	Up to Senior Secondary	64	28.32
	Graduation	144	63.72
	Post-Graduation	17	7.52
	Others	1	0.44
	Total	226	100
Income	No Income	158	69.91
	Up to 3 Lakh P. A	36	15.93
	3.1 Lakh P.A to 5 Lakh P. A	13	5.75
	5.1 Lakh P.A to 10 Lakh P. A	11	4.87
	Above 10 Lakh P. A	8	3.54
	Total	226	100
Residential Area/Zones	Central Delhi	17	7.52
	East Delhi	30	13.27
	West Delhi	82	36.28
	North Delhi	14	6.20
	South Delhi	37	16.37
	Others	46	20.36
	Total	226	100

Source: Compiled by Authors

Table 2 - Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
AVGEA	226	1.00	5.00	3.5029	.84809	.543	.162	.296	.322
AVGGCV	226	2.00	5.00	3.9513	.62309	.181	.162	-.328	.322
AVGFR	226	2.75	5.00	4.3153	.58013	.536	.162	-.515	.322
AVGEC	226	2.40	5.00	4.2487	.55323	.492	.162	-.114	.322
Valid N (listwise)	226								

Source: Compiled by Authors

In Table 2, the average of the construct namely Environmental Consciousness recorded a mean score of 4.2487 which is more than the recommended value of 3.

HO1 is accepted and it establishes that millennials are highly Environmental Conscious.

Inferential Statistics

Data Normality: Byrne (2016) supported the argument that if skewness is in the range of -2 to +2 and kurtosis is in the range of -7 to +7 then data is considered to be normally

distributed. Table 2 included values of Skewness and Kurtosis within prescribed limits hence multivariate normality exists.

Data Reliability & Validity

Cronbach's Alpha is used to test the reliability of all the constructs. All constructs have shown a higher value than the recommended value of Cronbach's Alpha 0.7 in Table No. 3 which means reliability is established as it is significantly acceptable by the cut-off limit stated by (Hair et al., 2013).

TABLE 3 – Constructs and its Cronbach's α , Composite Reliability & AVE

Construct	Items	Scale/ItemsSource	Cronbach's α	CR	AVE
EA (Environmental Awareness)	EA1 EA2 EA3	All items of Construct adapted from (Eliana et al., 2018)	0.793	0.806	0.584
GCV (Green Consumer Values)	GCV1 GCV2 GCV3	All items of Construct adapted from (Haws et al., 2010)	0.762	0.772	0.533
FR (Frugality)	FR1 FR2 FR3 FR4	All items of Construct adapted from (Lastovicka et al., 1999)	0.813	0.816	0.526
EC (Environmental Consciousness)	EC1 EC2 EC3 EC4	All items of Construct adapted from (Kautish et al., 2018); Mishal et al., 2017); Schlegelmilch et al., 1996); Sharma & Bansal, 2013); (Wimmer, 1992)	0.836	0.839	0.513

Source: Compiled by Authors

In this study Average Variance Extracted (AVE) was computed and it has confirmed Convergent validity. It was found in the study that values of AVE for all the constructs are greater than 0.50 (Fornell & Larcker, 1981) hence convergent validity is established. The Reliability/Consistency of responses was analyzed by measuring Cronbach's Alpha and Composite Reliability. All the constructs namely Environment Awareness (EA), Green Consumer values (GCV), Frugality (FR), and Environmental Consciousness (EC) have their Cronbach's Alpha values 0.751, 0.734, 0.794,

and 0.842 respectively and as per (Hair et al., 2013) it is exceeding the recommended Cronbach's Alpha value i.e., 0.7. The recorded Composite Reliability (CR) calculated were more than the recommended level i.e., 0.70 for all constructs (Garver et al., 1999), which establishes that the scale is reliable. Table 3 exhibits all the constructs and their respective Cronbach's alpha, Composite Reliability (CR), Average Variance Extracted (AVE), and values used in the study. The calculated values of AVE are more than 0.50 & Composite Reliability (CR) is also more than AVE which establishes convergent validity.

Table 4: Cronbach values for Environment Awareness (EA), Green Consumer values (GCV), Frugality (FR), and Environmental Consciousness (EC)

FR	GCV	EA	EC
0.725			
0.478	0.730		
0.175	0.341	0.764	
-0.211	-0.141	-0.199	0.716

Source: Compiled by Authors

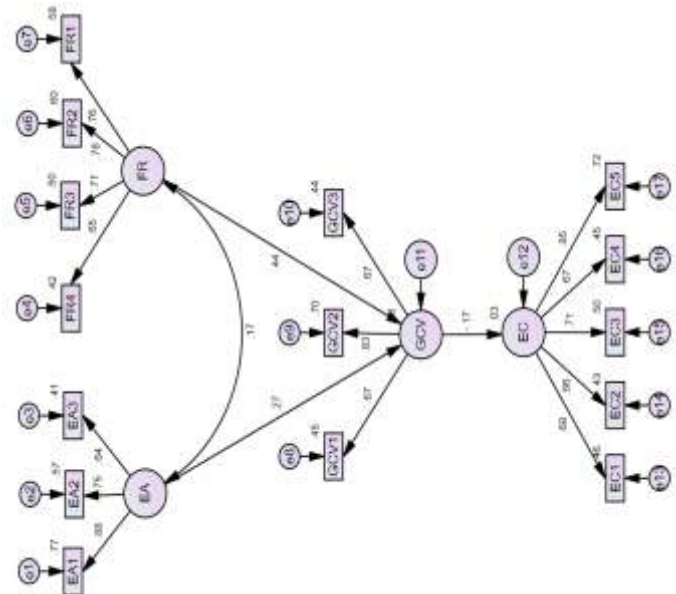
In Table-4 square root of AVE (mentioned in Bold in Table-4) of all the constructs are higher than the standardized correlation absolute value with other constructs used in the study. This also validates the discriminant validity of this study (Fornell & Larcker, 1981).

Results- Measurement Model

SPSS AMOS has been used to test the model fitness and the CMIN/df value is closer to zero which states less difference between observed covariance and expected variance matrices (Gatignon, 2010). As per (Ullman, 2001) the default model value of CMIN/df is .943, which is below than the cut-off value i.e. 2 which establishes a good model fit. The measurement model made in the study has 0.956 GFI, 1.000 CFI, and 1.005 TLI, which specifically indicates the acceptance level as per (Hair et al., 2013). The observed value of RMSEA is 0.000 which is acceptable as it falls between the acceptable range of below 0.08 and it also specifies the good fitness of the model (MacCallum et al., 1996).

Hypothesis-testing (Structural Model)

Figure 2-Structural Model



Source: Authors

Hypotheses were tested by analyzing the path estimates. In the below-mentioned Table No.5, P values for all three

relationships are significant so all the hypotheses are accepted.

Table 5 – Path Estimates

Hypotheses	Variable Path	Significant Values	Hypotheses Support
HO2	EA ? GCV	***	Accepted/supported
HO3	FR ? GCV	***	Accepted/supported
HO4	GCV ? EC	.038	Accepted/supported

Source: Compiled by Authors

Table No. 5 clearly shows the path estimates of the structural model; it has shown that all three hypotheses were approved. The P-value for environmental awareness was 0.000 which was significant, i.e., it was < 0.05 therefore environmental awareness significantly affect green consumer values, hence HO1 is accepted. The P-value for Frugality is 0.000 which was < 0.05 which specifies the impact of frugality on green consumer values was significant, thus HO2 is accepted. The P-value for environmental consciousness was shown 0.038 which was < 0.05 hence HO3 was also accepted. It can be inferred that environmental awareness and frugality both have a significant level of impact on green consumer values and further green consumer values has shown significant level of impact on level of environmental awareness.

Implication and Conclusion of the study:

Implication of the study

The findings of this study are also helpful for various companies targeting millennials for green products and services. Many companies such as Ford, Shell, Toyota, BPCL, L&T, & ONGC, Tata Motors, Infosys, and several others have adopted sustainability as the basis of strategic management of their organizations (Kazmi & Kazmi, 2020). These organizations can create more awareness and can target frugal consumers as they have green consumer values and it's contributing significantly to the environmental consciousness as per the outcome of the study. Environment-conscious consumers will be focusing

on green products and many studies have also found that many consumers are willing to pay more prices as they are highly environmental conscious. Environmental conscious consumers will also contribute to society by playing a significant role in sustainable development. According to (Young et al., 2010) 30% of total buyers struggles between the feelings that they possess green consumer values for green products/services but they couldn't translate it into the purchase so this study suggests to the corporates to increase attractive environmental awareness programme and to make green buying sales promotion offers more exciting for buyers so that customer can express purchase intention of sustainable products.

Corporates should keep in mind the frugal habits of customers while formulating their pricing decision of green products. This Paper also suggests manufacturers shift their focus towards green ingredients and green quality so that customers can have more options to choose from and to support the sustainable development of society. NTPC has set up Board level committee and high-level steering committee for spending crores of rupees in sustainable production, operations and management for sustainable development (Kazmi & Kazmi, 2018). All policies of corporates revolve around customers so they should understand the millennials and their pro-environmental behavior in order to incorporate their 'top-down' green efforts in policy and 'bottom-up' efforts in the supply chain (Tseng et al., 2013).

Conclusion

This research work has contributed a lot for understanding the relationship between environmental awareness, frugality, Green consumer values, and environmental consciousness of the millennial generation of NCT of Delhi. In NCT of Delhi millennials' role towards sustainability is crucial as they are consuming many products and services in their daily life but they should shift their habits to consumer green products and express green consumer behavior as it will bring green revolution among the youth. Researchers also have to pay attention to the green consumer behavior-related domain to promote sustainability (Narula & Desore, 2016). To attain this goal corporates, society and government have to understand the importance of environmental awareness and create more awareness programmes. Green consumer values should be incorporated among values through formal education and corporate culture as these green values are significantly affecting environmental consciousness. We have also found that Millennials are environmentally conscious as our first hypothesis which was accepted through analysis. Environmental-conscious customers will behave as green consumer, spread greener consumerism, and they will also influence as role models for future generations. Delhi is the capital of India and its pollution is creating a negative image on the global map. The research outcome of the study will suggest government to prepare the mindset of residents as a green citizens. In previous studies, all constructs of this research work were studied separately but its relationship is a novel outcome and will contribute to making millennials more environmentally conscious. Altogether Green Corporates, Green Citizen, Green consumer, and Green Govt. will make this society and nation more sustainable. Sustainability should be the end goal of green consumer behavior so future researchers can cover its direct and indirect role in sustainability. All corporates should promote Sustainability through Green consumerism as a business responsibility (Kazmi & Kazmi, 2018).

Limitation of the Study

This study contains few limitations as the sample was taken exclusively from the NCT of Delhi so may not be in line

with tier II and Tier III cities' population. Another limitation is that the study was done on millennials so beyond the millennial age category, people were also excluded from the study. The survey was done online due to the COVID 19 situation, which leads to exclusion of some members of the target population who could get connected with the internet.

Future Scope of the Study

Further researchers can emphasize non-millennial segments as their opinions as customers also matter but are ignored in this study. In the future research can be done pertaining to various industries. The relationships of various constructs and Demographical factors can also be studied to get more insights of the study. This study focused on the NCT of Delhi location only which can be further extended to other regions as well.

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