

## **ABSTRACT**

### **INTEGRATED CONSTRUCTS OF TPB AND TTM PROCESSES OF CHANGE IN EARLY STAGES IN GAUGING GREEN CONSUMER LOANS APPLYING INTENTIONS**

**Reynamy Castro Doria**

21/488055/PEK/27970

It is crucial for promoting sustainable finance and accomplishing environmental goals to understand the factors that influence behavioral intentions when applying for green consumer loans. The research analytical framework that incorporates elements of the Theory of Planned Behavior (TPB) and early phases of the Transtheoretical Model of Change (TTM) is evaluated for its explanatory power and predictive quality. The suggested model is tested employing data obtained in Norway. Using a total of 160 survey responses, partial least square structural equation modeling (PLS-SEM) in SmartPLS software 4.0 is used to evaluate 7 hypotheses. In identifying the precursors of intents to apply for green consumer loans, seven out of seven hypotheses are statistically justified.

The overall findings show that attitudes, subjective norms, and perceived behavioral control, as well as indirectly by consciousness raising, dramatic release, self-reevaluation, and environmental reevaluation, are the underlying key drivers for the application of green consumer loans. There is evidence of a strong impact from subjective norm and consciousness-raising with intentions. By fusing the TPB and TTM constructs, this study provides a more thorough understanding of consumer behavior regarding green consumer loans, making an important theoretical addition. This integration enables a better understanding of the elements that affect a consumer's readiness for and intention to use green consumer financing. The findings may also be used by financial institutions and policymakers as a springboard for developing and putting into place rules and procedures that will reinforce and improve the culture of Norwegian consumers to apply for green loans.

**Keywords:** Green Loans, Financial Institutions, Consumers, Intentions, TTM, TPB, Partial Least Squares Structural Equation Modeling, Path Coefficient, p-Values, Explanatory Power, Predictive Quality,