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

Reynamy Castro.Doria , Prof. Amin Wibowo, S.E., M.B.A., Ph.D.  
UNIVERSITAS GADJAH MADA, 2023 | Diunduh dari <http://etd.repository.ugm.ac.id/> ..... 53

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