An Introduction To Green Marketing - Emerging Dimensions, Strategies, Opportunities, Challenges and Trends: A Review

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ABSTRACT: Green marketing is a phenomenon which has developed particular important in the modern market. This concept has enabled for the re-marketing and packaging of existing products which already adhere to such guidelines. The importance of Green Marketing can well be emphasised by stating the fact that majority of consumers in all the countries want to buy from environmentally responsible companies. Consumers say environmental consciousness is an important corporate priority – ranking behind good value, trustworthy, and cares about customers. Consumers expect green companies to engage in a broad set of actions, particularly reducing toxics, recycling and managing water. Many consumers prefer to spend more on green products, especially in developing economies. Green marketing is a phenomenon which has developed particular important in the modern market. This concept has enabled for the re-marketing and packaging of existing products which already adhere to such guidelines. Additionally, the development of green marketing has opened the door of opportunity for companies to co-brand their products into separate line, lauding the green-friendliness of some while ignoring that of others. Such marketing techniques will be explained as a direct result of movement in the minds of the consumer market. As a result of this businesses have increased their rate of targeting consumers who are concerned about the environment.

Keywords: Green marketing; Green-friendliness; Eco-Friendly products; Green Products.

1. INTRODUCTION
According to the American Marketing Association (AMA), green marketing is the marketing of products that are presumed to be environmentally safe. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Yet defining green marketing is not a simple task where several meanings intersect and contradict each other; an example of this will be the existence of varying social, environmental and retail definitions attached to this term. Other similar terms used are Environmental Marketing and Ecological Marketing. As society becomes more concerned with the natural environment, businesses have begun to modify their process in an attempt to address society's new issues. Some businesses have been quick to accept the newer challenges or changes like environmental management, minimization of the waste aligning with organizational activities. For a company to be successful in implementing green marketing strategy, it should not forget attitude of consumers towards green marketing. "Green Marketing" refers to holistic marketing concept wherein the production, marketing consumption
an disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc., both marketers and consumers are becoming increasingly sensitive to the need for switch in to green products and services. While the shift to “green” may appear to be expensive in the short term, it will definitely prove to be indispensable and advantageous, cost-wise too, in the long run.

Pride and Ferrell (1993) Green marketing, also alternatively known as environmental marketing and sustainable marketing, refers to an organization's efforts at designing, promoting, pricing and distributing products that will not harm the environment.

Polonsky (1994) defines green marketing as .all activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants, such that the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural environment.

Elkington (1994) defines green consumer as one who avoids products that are likely to endanger the health of the consumer or others cause significant damage to the environment during manufacture, use or disposal, consume a disproportionate amount of energy, cause unnecessary waste, use materials, derived from threatened species or environments; involve unnecessary use of, or cruelty to animals; adversely affect other countries. Green marketing subsumes greening products as well as greening firms. In addition to manipulating the 4Ps (product, price, place and promotion) of the traditional marketing mix, it requires a careful understanding of public policy processes.

2. WHY GREEN MARKETING?
It is really scary to read these pieces of information as reported in the Times recently: "Air pollution damage to people, crops and wildlife in US. Total tens of billions of dollars each year". "More than 12 other studies in the US, Brazil Europe, Mexico, South Korea and Taiwan have established links between air pollutants and low birth weight premature birth still birth and infant death". As resources are limited and human wants are unlimited, it is important for the marketers to utilize the resources efficiently without waste as well as to achieve the organization's objective. So green marketing is inevitable. There is growing interest among the consumers all over the world regarding protection of environment. Worldwide evidence indicates people are concerned about the environment and are changing their behaviour. As a result of this, green marketing has emerged which speaks for growing market for sustainable and socially responsible products and services. Thus the growing awareness among the consumers all over the world regarding protection of the environment in which they live, People do want to bequeath a clean earth to their 10 offspring. Various studies by environmentalists indicate that people are concerned about the environment and are changing their behaviour pattern so as to be less hostile towards it. Now we see that most of the consumers, both individual and industrial, are becoming more concerned about environment friendly products. Green marketing was given prominence in the late 1980s and 1990s after the proceedings of the first workshop on Ecological marketing held in Austin, Texas (US), in 1975. Several books on green marketing began to be published thereafter. According to the Joel makeover (a writer, speaker and strategist on clean technology and green marketing), green marketing faces a lot of challenges because of lack of standards and public consensus to what constitutes "Green". The green marketing has evolved over a period of time. According to Peattie (2001), the evolution of green marketing has three phases. First phase was termed as "Ecological" green marketing, and during this period all marketing activities were concerned to
help environment problems and provide remedies for environmental problems. Second phase was "Environmental" green marketing and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues. Third phase was "Sustainable" green marketing. It came into prominence in the late 1990s and early 2000.

3. **MARKETING MIX OF GREEN MARKETING**

Every company has its own favourite marketing mix. Some have 4 P's and some have 7 P's of marketing mix. The 4 P's of green marketing are that of a conventional marketing but the challenge before marketers is to use 4 P's in an innovative manner.

**Product**
The ecological objectives in planning products are to reduce resource consumption and pollution and to increase conservation of scarce resources (Keller man, 1978).

**Price**
Price is a critical and important factor of green marketing mix. Most consumers will only be prepared to pay additional value if there is a perception of extra product value. This value may be improved performance, function, design, visual appeal, or taste. Green marketing should take all these facts into consideration while charging a premium price.

**Promotion**
There are three types of green advertising: -

1. Campaigns that address a relationship between a product/service and the biophysical environment.
2. Campaigns that promote a green lifestyle by highlighting a product or service.
3. Campaigns that present a corporate image of environmental responsibility

**Place**
The choice of ‘where and when’ to make a product available will have significant impact on the customers. Very few customers will go out of their way to buy green products. When looking through the literature there are several suggested reasons for firms increased use of Green Marketing.

Five possible reasons are as follows:

1. Organizations perceive environmental marketing to be an opportunity that can be used to achieve its objectives.
2. Organizations believe they have a moral obligation to be more socially responsible. Governmental bodies are forcing firms to become more responsible.
3. Competitors’ environmental activities pressure firms to change their environmental marketing activities.
4. Cost factors associated with waste disposal, or reductions in material usage forces firms to modify their behaviour.
5. As resources are limited and human wants are unlimited, it is important for the marketers to utilize the resources efficiently without waste as well as to achieve the organization’s objective. So green marketing is inevitable.
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4. OPPORTUNITIES IN GREEN MARKETING

It appears that all types of consumers, both individual and industrial are becoming more concerned and aware about the natural environment. In a 1992 study of 16 countries, more than 50% of consumers in each country, other than Singapore, indicated they were concerned about the environment [Ottman 1993].

A 1994 study in Australia found that 84.6% of the sample believed all individuals had a responsibility to care for the environment. A further 80% of this sample indicated that they had modified their behaviour, including their purchasing behaviour, due to environmental reasons [EPA-NSW 1994]. As demands change, many firms see these changes as an opportunity to be exploited. Given these figures, it can be assumed that firms marketing goods with environmental characteristics will have a competitive advantage over firms marketing non-environmentally responsible alternatives. There are numerous examples of firms who have strived to become more environmentally responsible, in an attempt to better satisfy their consumer needs.

- McDonald's replaced its clam shell packaging with waxed paper because of increased consumer concern relating to polystyrene production and Ozone depletion [Gifford 1991, Hume 1991].
- Tuna manufacturers modified their fishing techniques because of the increased concern over driftnet fishing, and the resulting death of dolphins [Advertising Age 1991].
- Xerox introduced a "high quality" recycled photocopier paper in an attempt to satisfy the demands of firms for less environmentally harmful products.

This is not to imply that all firms who have undertaken environmental marketing activities actually improve their behaviour. In some cases firms have misled consumers in an attempt to gain market share. In other cases firms have jumped on the green bandwagon without considering the accuracy of their behaviour, their claims, or the effectiveness of their products. This lack of consideration of the true "greenness" of activities may result in firms making false or misleading green marketing claims.

5. SOCIAL RESPONSIBILITY

Many firms are beginning to realize that they are members of the wider community and therefore must behave in an environmentally responsible fashion. This translates into firms that believe they must achieve environmental objectives as well as profit related objectives. This results in environmental issues being integrated into the firm's corporate culture. Firms in this situation can take two perspectives; 1) they can use the fact that they are environmentally responsible as a marketing tool; or 2) they can become responsible without promoting this fact. There are examples of firms adopting both strategies. Organizations like the Body Shop heavily promote the fact that they are environmentally responsible. While this behaviour is a competitive advantage, the firm was established specifically to offer consumers environmentally responsible alternatives.
to conventional cosmetic products. This philosophy is directly tied to the overall corporate culture, rather than simply being a competitive tool.

An example of a firm that does not promote its environmental initiatives is Coca-Cola. They have invested large sums of money in various recycling activities, as well as having modified their packaging to minimize its environmental impact. While being concerned about the environment, Coke has not used this concern as a marketing tool. Thus many consumers may not realize that Coke is a very environmentally committed organization.

6. GREEN MARKETING STRATEGIES
Marketing literature on greening products/firms builds on both the societal and social marketing research. Societal marketing implies that organizations (governments, businesses and nonprofits) need to determine the needs of target markets and to deliver the desired satisfactions in a way that enhances the consumer’s and the society’s well being. Social marketing focuses on designing and implementing programs that increase the acceptability of a social idea, cause, or practice in (a) target group(s) (Kotler, 1994). Traditionally, marketers focus on individual needs for designing/marketing products to best serve these needs. This approach is predicated on two assumptions. First, individuals are motivated by the promise that products will satisfy their needs at outlays acceptable to them.

Second, individual actions do not have significant externalities (the divergence between public and private costs/benefits), positive or negative. The presence of externalities often instigates actions from the nonmarket environment, mainly in the form of governmental regulations. Unlike traditional marketers, social and societal marketers seek to persuade consumers to alter their behaviours that have significant externalities. However, these behavioural modifications may not directly/sufficiently benefit consumers or the benefits may also be nonexcludable.

In addition, social marketing literature suggests that consumers’ incentives may be eroded if they believe that their actions alone may not enhance the community’s welfare (Weiner and Doescher, 1991). Thus, the challenges for social/societal marketers are complex. Three such challenges – the role of incentives and structural factors, information disclosure strategies and greening products versus greening firms – are examined below. The role of incentives and structural factors Drawing insights from the political economy literature discussed previously, marketing literature debates the relative efficacy of individual-level sacrifices (direct costs) versus collective sacrifices (indirect costs). Instead of individual-level sacrifices (paying a premium for green products or altering life styles to lessen the burden on the environment), from which consumers can opt out, some social marketers favour collective sacrifices or indirect costs, from which individuals cannot opt out (Weiner, 1993). It is predicted that by providing new institutional contexts, such collective sacrifices will persuade consumers to change their lifestyles.

If the objective is to reduce emissions of greenhouse gases, collective sacrifices could be manifest as higher taxes (energy tax), stringent standards (residential building codes, automobile fuel efficiency standards) or some other collective restrictions that impose costs on or potentially change lifestyles of many people. In addition to mitigating collective action dilemmas, collective sacrifices provide consumers with greater levels of confidence that their actions will make a difference. One must note, however, that opting out from individual-level sacrifices may not be the only way for consumers to express their preferences. As the public policy literature suggests,
individuals signal their preferences for a policy through ‘exit, voice, and loyalty’ (Hirschman, 1970). If they cannot ‘exit’ due to the imposition of collective sacrifices, consumers may seek to voice their preferences in the nonmarket arenas (see the previous discussion on stakeholder and institutional theories). They could, for example, undertake political activity to shift the burden of sacrifices to firms. In some cases, they may even oppose the imposition of collective sacrifices (Vogel, 1996).

Marketing literature also examines the relative salience of consumers’ attributes and structural parameters (market environment, social norms and institutions) in inducing environment-friendly behaviour. There is also a debate on the relative efficacy of economic and noneconomic factors in inducing behavioural changes. In their review of the literature on recycling, Derksen and Gartrell (1993) argue that demographic variables show little association with recycling behaviour and the social context is the key determinant: people having access to recycling programs exhibit higher levels of recycling than those not having such access. Individuals’ attitudes towards recycling cannot overcome structural barriers; attitudes impact behaviours only if individuals have easy access to recycling programs (De Young, 1988–89). This, however, begs the question: why do only some communities have recycling programs? If public policies reflect (at least, partially) citizens’ preferences, then citizens have some degree of influence over policies such as recycling programs. Thus, structures (public policies) are not entirely exogenous to consumers/citizens. As the reader will note, the politics of public policy processes enters our discussion on green marketing. In examining the role of financial incentive in inducing consumers to support green products, energy policy literature offers useful insights.

Much of the research on energy conservation dates back to the 1970s, when energy shortages emerged as a major business strategy and public policy issue in the wake of 1973 and 1979 oil crises. This literature seeks to understand how much energy, consumers use, how they use it and how they can be motivated to conserve energy (Ritchie and McDougall, 1985). These questions can be generalized to other aspects of green marketing. While some suggest that consumers are motivated to conserve energy primarily due to economic incentives/disincentives (McClelland and Canter, 1981; O’Brien and Zoumbaris, 1993), others emphasize noneconomic factors (Black et al., 1985; Kempton et al., 1992). The impact of economic incentives/disincentives varies across income brackets. For upper income levels, energy use is relatively price inelastic (economic incentives/disincentives are less efficacious because they spend only a small percentage of their income on energy. Savings offered by energy-efficient appliances also may not motivate them to replace their extant well functioning, but energy-inefficient, appliances. Even when consumers are motivated to conserve energy, they may not replace appliances or change their behaviours due to inconvenience and/or inertia. Analogously, green marketing can be conceptualized as a three-pronged exercise. Consumers can be motivated to curtail (reduce the impact on the environment by modifying extant living patterns), to maintain (keep equipment in good working order) and to be efficient (undertake structural changes such as buying environment-friendly equipment). Marketers need to correctly identify consumers’ propensities for the three routes at different value/price levels and accordingly design/market their products.

7. TWENTY RULES OF GREEN MARKETING

Twenty rules of green marketing are also created which are essential strategies to play by the new rules. (1) **Green is the mainstream.** In the past years, few people forming groups of genuine green consumers existed; today every generation is somehow attached to the green
revolution. In fact, there now exists, categories of green consumers all around the world. (2) **Green is cool.** Before green has been viewed within negative connotation, however, as of today, green has become a worldwide trend. In fact, green consumers these days are the biggest influences on purchasing powers and behaviours. For instance, celebrities and other highly regarded groups or individuals who cater towards green products are seen as trendsetters within current markets worldwide. (3) **Greener products work equally or better-and are often worth a premium price.** Due to advances in technology, we have moved forward from days where green products were often ignored and were attributed with low qualities and values. As of today, the most expensive products are those that are labelled as organics, hybrid, and environmental friendly. (4) **Green inspires innovative products and services that can result in better consumer value, enhanced brand, and stronger company.** Managers, those from big transnational companies to small businesses, no longer consider the environment as an extraneous variable that presents difficulties in advertising, marketing and managing strategies. These days, the environment is the primary source of high rates of returns on investment for any company. (5) **Values guide consumer purchasing. Historically, consumers bought solely on price, performance, and convenience.** These days, premium attention is drawn towards the value that is attached to every aspect of purchasing products. For instance, people no longer simply take into consideration the price, quality and convenience of a product; rather, they think outside and also consider how these products could affect the environment through their packaging, manufacturing, etc. (6) **A life-cycle approach is necessary.** A life-cycle approach, which refers to a technique used in assessing the long-term condition of a product, is used to assess the impacts of any given product on the environment. Therefore, claims such as recyclable or reusable are no longer enough for consumers since these materials still create wastes that are deemed as harmful to the environment. (7) **Manufacturer and retailer reputation count now more than ever.** Manufacturers as well as retailers are also taken into consideration at the onset of a purchase. The surroundings wherein products are made and stored are also often taken into account by consumers—thus, immediate background checks on companies are already gaining a certain amount of necessity with regards to green consumption. (8) **Save me!** Green consumerism is also reflective, not only of advocacies to help the environment. Consumers are not only concerned with saving the planet, but rather, they are even more concerned with protecting their health. As such, products must cater to their needs with regards to health, money and also to proficiency. (9) **Businesses are their philosophies.** Businesses are now assessed according to what they stand for—their principles and values—and no longer according to how they are built. (10) **Sustainability represents an important consumer need, and is now an integral aspect of product quality.** Green marketing is not only a preference or a viewpoint—it is the way of the company. As such, it is imperative that products must be green and that they must reflect a sense of responsibility not only towards the environment but also towards the society. (11) **The greenest product represents new concepts with business models with significantly less impact.** The most innovative green products are the most valued. Green products need to advance towards sustainability and not only be repetitive of what is already evident within the community. There must be a constant effort renew and revitalize old concepts and traditions in order to achieve more and in order to create more significant impacts. (12) **Consumer’s don’ necessarily need to own products; services can meet their needs, perhaps even better.** Green marketing must not be limited to the manufacturing of green products, but must also include services that are of equal value. For example, electronic versions of books (eBooks) are proven to be a service that efficiently meets the needs of consumers. (13) **The
brands consumers buy and trust today educate and engage the in a meaningful conversation through a variety of media, especially via websites and online social networks. Green Marketing is already inclusive of advances in technology – traditional forms of communication such as print and paid advertising is no longer enough in promoting green marketing as a strategy. (14) **Green consumers are strongly influenced by recommendations of friends and family, and trusted third parties.** Due to a phenomenon noted as green washing, trust is an important tool in the success of any green marketing strategy. As such, influences through recommendations by families, friends, and genuine third parties (NGOs and eco-labellers) are a necessity within green marketing. (15) **Green consumers trust brands that tell all.** Brands or companies that practices –radical transparency‖ are often trusted by consumers the most. Radical transparency is achieved through disclosing all information to the public, whether good or bad. The willingness of any company to do such entitles them to genuine principles that are highly regarded and appreciated by customers. (16) **Green consumers don’t expect perfection.** Consumers are not looking for perfect and faultless products and services; rather, they are looking at the height of the standards raised by a company in achieving their environmental goals. (17) **Environmentalists are no longer the enemy.** Environmentalists must not be regarded as critics to any company, but rather, must be considered as allies in achieving the goals set by the company. Partnering with environmentalists who can provide irrefutable suggestions would make a very solid green marketing strategy. (18) **Nearly everyone is a corporate stakeholder.** Corporate stakeholders are no longer inclusive of only customers, employees and investors. Due to the ability of every individual to create an influence that could affect the behaviour of any other individual, almost everyone is already considered as a stakeholder. (19) **Authenticity.** Bringing something new and innovative in the market will help a product stand out. As such, recycling logos or biodegradability claims are no longer enough—brands must keep on developing new foundations that would reflect their sustainable benefits to the environment and to their consumers. (20) **Keep it simple.** Less is more. In the advocacy of promoting the environment and other issues that concern health and safety, it is imperative that simplicity be made as a mirror that would reflect the nature of these concerns.

8. CHALLENGES IN GREEN MARKETING

8.1 Need for Standardization
It is found that only 5% of the marketing messages from –Green‖ campaigns are entirely true and there is a lack of standardization to authenticate these claims. There is no standardization to authenticate these claims. There is no standardization currently in place to certify a product as organic. Unless some regulatory bodies are involved in providing the certifications there will not be any verifiable means. A standard quality control board needs to be in place for such labelling and licensing.

8.2 New Concept
Indian literate and urban consumer is getting more aware about the merits of Green products. But it is still a new concept for the masses. The consumer needs to be educated and made aware of the environmental threats. The new green movements need to reach the masses and that will take
a lot of time and effort. By India’s ayurvedic heritage, Indian consumers do appreciate the importance of using natural and herbal beauty products. Indian consumer is exposed to healthy living lifestyles such as yoga and natural food consumption. In those aspects the consumer is already aware and will be inclined to accept the green products.

8.3 Patience and Perseverance
The investors and corporate need to view the environment as a major long-term investment opportunity, the marketers need to look at the long-term benefits from this new green movement. It will require a lot of patience and no immediate results. Since it is a new concept and idea, it will have its own acceptance period.

8.4 Avoiding Green Myopia
The first rule of green marketing is focusing on customer benefits i.e. the primary reason why consumers buy certain products in the first place. Do this right, and motivate consumers to switch brands or even pay a premium for the greener alternative. It is not going to help if a product is developed which is absolutely green in various aspects but does not pass the customer satisfaction criteria. This will lead to green myopia. Also if the green products are priced very high then again it will lose its market acceptability.

9. PRESENT TRENDS OF GREEN MARKETING IN INDIA
Organizations are Perceive Environmental marketing as an Opportunity to achieve its objectives. Firms have realized that consumers prefer products that do not harm the natural environment as also the human health. Firms marketing such green products are preferred over the others not doing so and thus develop a competitive advantage, simultaneously meeting their business objectives. Organizations believe they have a moral obligation to be more socially responsible. This is in keeping with the philosophy of CSR which has been successfully adopted by many business houses to improve their corporate image.

Firms in this situation can take two approaches:

• Use the fact that they are environmentally responsible as a marketing tool.
• Become responsible without prompting this fact.

Governmental Bodies are forcing Firms to Become More Responsible. In most cases the government forces the firm to adopt policy which protects the interests of the consumers. It does so in following ways:

• Reduce production of harmful goods or by products
• Modify consumer and industry’s use and/or consumption of harmful goods.
• Ensure that all types of consumers have the ability to evaluate the environmental composition of goods.

Competitors’ Environmental Activities Pressure Firms to change their Environmental Marketing Activities. In order to get even with competitors claim to being environmentally friendly, firms change over to green marketing. Result is green marketing percolates entire industry. Cost Factors Associated With Waste Disposal or Reductions in Material Usage Forces Firms to Modify their Behaviour.
It may pursue these as follows:
- A Firm develops a technology for reducing waste and sells it to other firms.
- A waste recycling or removal industry develops.

10. THE FUTURE OF GREEN MARKETING
There are many lessons to be learned to avoid green marketing myopia, the short version of all this is that effective green marketing requires applying good marketing principles to make green products desirable for consumers. The question that remains, however, is, what is green marketing's future? Business scholars have viewed it as a fringe topic, given that environmentalism's acceptance of limits and conservation does not mesh well with marketing's traditional axioms of "give customer what they want" and "sell as much as you can." Evidence indicates that successful green products have avoided green marketing myopia by following three important principles, that are:

**Consumer Value Positioning**
- Design environmental products to perform as well as (or better than) alternatives.
- Promote and deliver the consumer desired value of environmental products and target relevant consumer market segments.
- Broaden mainstream appeal by bundling consumer desired value into environmental products.

**Calibration of Consumer Knowledge**
- Educate consumers with marketing messages that connect environmental attributes with desired consumer value.
- Frame environmental product attributes as "solutions" for consumer needs.
- Create engaging and educational internet sites about environmental products desired consumer value.

**Credibility of Product Claim**
- Employ environmental product and consumer benefit claims that are specific and meaningful.
- Procure product endorsements or eco-certifications from trustworthy third parties and educate consumers about the meaning behind those endorsements and eco-certifications.
- Encourage consumer evangelism via consumers social and internet communication network with compelling, interesting and entertaining information about environmental products.

11. CONCLUSION
Green marketing covers more than a firm's marketing claims. While firms must bear much of the responsibility for environmental degradation, ultimately it is consumers who demand goods, and thus create environmental problems. One example of this is where McDonald's is often blamed for polluting the environment because much of their packaging finishes up as roadside waste. Now this is the right time to select "Green Marketing" globally. It will come with drastic change in the world of business if all nations will make strict roles because green marketing is essential to save world from pollution. From the business point of view because a clever marketer is one who not only convinces the consumer, but also involves the consumer in marketing his product. Green marketing should not be considered as just one more approach to marketing, but has to be pursued with much greater vigour, as it has an environmental and social dimension to it. With the threat of global warming looming large, it is extremely important that green marketing becomes the norm rather than an exception or just a fad. Recycling of paper, metals, plastics, etc., in a safe and environmentally harmless manner should become much more systematized and
universal. It has to become the general norm to use energy-efficient lamps and other electrical goods. Marketers also have the responsibility to make the consumers understand the need for and benefits of green products as compared to non-green ones. In green marketing, consumers are willing to pay more to maintain a cleaner and greener environment. Finally, consumers, industrial buyers and suppliers need to pressurize effects on minimize the negative effects on the environment-friendly. Green marketing assumes even more importance and relevance in developing countries like India.

12. REFERENCES


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