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FACTORS INFLUENCING
FINNISH GENERATION Z
CONSUMERBEHAVIORS TOWARDS
GREEN PURCHASE OF COSMETICS

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ABSTRACT

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The current study introduces the results from a mixed method study of Generation Z Finnish consumers regarding how perceived consumer effectiveness, perceived behavioral control, eco labelling and certification, and subjective norm/social norm and reference groups influence their consumption intention of green cosmetics.

The purpose of this research was to provide an empirical study to explain the correlation between independent variables (perceived consumer effectiveness, perceived behavioral control, eco labelling and certification, and subjective norm/social norm and reference groups) and dependent variable (consumption intention of green cosmetics) through testing four hypotheses. In this context, a conceptual model was proposed and subjected to empirical verification with the use of a questionnaire collected from 67 respondents aged from 15 to 25 years old in Finland. Data were also collected from the interviews to provide supplementary data to the questionnaire.

The study revealed that while the research data supports the hypotheses that perceived consumer effectiveness eco labelling and certification, and subjective norm/social norm and reference groups have a significant, positive influence on Generation Z consumer green purchase of cosmetics, the hypothesis supposing that the perceived behavioral control influences positively on Finnish Generation Z customers' future intentions to engage in green cosmetic consumption is not supported by research data. Based on the research findings, some managerial implications were generated for the marketers and manufacturers of green cosmetics.

Keywords: perceived consumer effectiveness, perceived behavioral control, eco labelling and certification, and subjective norm/social norm and reference groups, consumption intention, green cosmetics, Generation Z...

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CHAPTER 1: INTRODUCTION

1.1. Background to the study

Cosmetic products, including products such as skincare products, soap and shampoo have become the necessities for people in the modern society (Sahota 2014). However, in recent years there have been increasing controversies about the harmful ingredients included in traditional cosmetics such as microplastics and chemicals. These chemicals are blamed for negative effects on users' well-being and the environment (Seinfeld & Pandis 2016; Andradý 2011). Hence, the consumers tend to seek for cosmetic products which are not only harmless to their health but also environmentally friendly. Furthermore, for the past 20 years consumers have tended to prefer a healthy and sustainable lifestyle; their awareness and concerns about the increasingly negative impacts of chemical ingredients of cosmetics (i.e. parabens) are also strengthened (Chery 2018). Sahota (2014) also concluded that consumer awareness of how the ingredients of cosmetics influence human well-being and the environment have increasingly intensified their impacts on the purchase decision. In this context, the cosmetic manufacturers have shifted their production from traditional products to green, natural products to attract and retain consumers. Matic and Puh (2016) explained that this shift not only meets the consumers' expectations of cosmetic products which do not harm their health and the environment but complies with ethical beliefs. Particularly, Sahota (2014) also indicated that the emergence of green, natural cosmetics as a driving trend also facilitates a sustainable growth of the industry. It is defined by Philippe et al. (2012) that natural, green cosmetic products refer to those whose ingredients are plant-based materials. Kerdudo et al. (2016) state that under the effects of consumer healthy lifestyles and environmental awareness, cosmetics companies have invested in research and development to develop innovative natural cosmetics to meet consumers' needs. Nielsen (2018) provides evidence to affirm that natural cosmetics have become the most prevalent trend in the cosmetics industry in the past recent decade. At the end of 2019, a report by Future Market Insights (2019) showed that in the next five years the global natural cosmetics market will experience a growth of 9.4%. It is predicted that the growth rate will motivate

brands from small to large companies to enter the sector of natural cosmetics (Sahota 2014). However, it is also controversial that whether the increase in the number of natural cosmetics offerings really reflects the sustainability in the whole industry or not? There are too many claims which are used in the sector of natural cosmetics for example “green”, “sustainable”, “eco-friendly”, “organic”, “environmentally friendly”, “herbal”, etc., which may make consumers confused when selecting natural cosmetics (Herich 2018; Hsu et al. 2017).

The report by Nielsen (2018) investigated the United States as one of the largest markets of natural cosmetics and revealed that the sales of natural cosmetics in this market fell 1.2% in 2017 under the effects of consumers’ decreasing trust in natural cosmetics brands. Therefore, there is a necessity for cosmetics brands to prove their authenticity of natural products offered to their customers. The report also found that consumers tend to explore which ingredients are not included in cosmetics (Nielsen 2018). However, they are also concerned about whether these claims reflect the safety of natural, green cosmetics to the consumers (Klaschka 2016). Under such background, it is critical to explore and investigate the consumer purchasing behaviors to understand the factors that potentially influence their purchasing intention of green cosmetics. It is expected that research findings will not only support the cosmetics manufacturers to meet consumers’ needs and expectations but also minimize consumers’ confusion about the concepts of natural cosmetics. Previously numerous significant studies exploring and examining sustainable consumption behaviors have been published; however, there is a scarcity of studies concerning consumer purchasing behavior in the green cosmetics industry (Johnstone & Tan 2015; Matic & Puh 2016; Hsu 2017; Chin et al. 2018).

Referring to the field of sustainable consumer behaviors, the previous literature attempted to examine the characteristics of socially conscious consumers; whereas, in more recent studies the researchers focus on identifying underlying motivations which explain the correlation between consumers’ conscious behaviors and cognitive or motivational factors (Kim & Choi 2005). Nevertheless, as reported by Prothero et al. (2011) the problems related to unsustainable consumption are growing, despite all the work in academia addressing the need of additional research. Studies have been done on marketing strategies for green cosmetics (Kim

& Chung 2011) but this paper focuses on Finnish Generation Z consumer's perception.

1.2. Rationale to the study

Generation Z – anyone born between 1995 and 2015 – comprised 32% of the global population last year, nudging ahead of millennials to become the largest age group (Lee & Wei, 2019). With huge spending power, Gen Z consumers have been named the biggest cohort of beauty spenders with female Gen Z-ers now spending \$368 annually on beauty, up 18% year on year according to a recent report by WGSN. They are likely to become the most pivotal generation for beauty retail, so it's imperative that personal care industry professionals – from suppliers to marketers – understand their needs and start building strong relationships now.

Born at the dawn of the online era, this growing sector of the population are the first digitally native generation. They're tech-savvy and they expect their time online to be immediate, seamless and frictionless. Growing up in the age of selfies and social media has also made them acutely aware of their online identity. Perhaps because of this, Gen Z are shopping for health and beauty products earlier than any other generation that came before them. A survey by The Pull Agency found that 60% of Gen Z purchase beauty products before they are 14 years old, compared to just 39% of millennials and 23% of those over 55 (The Pull Agency 2019). Another study found that Gen Z are 10% more likely to have a facial care routine than millennials, with 3 in 4 stating they began using a facial moisturizer and cleanser before the age of 18 (Amazon 2019). This longer period of influence gives them even more purchasing power.

And this demographic shift is also apparent in North Europe. By 2025, Gen Z will constitute the same share of North Europe's population as millennials (25%), according to McKinsey (2019). Whilst their study of 16,000 consumers across six North Europe countries found similarities in the way generations think and shop, it also highlighted key differences. For example, a third of Gen Z-ers said they spend six or more hours a day on their phones, in comparison to just 22% of millennials. Spending more time on social media than their counterparts, Gen Z-ers are also more likely to follow their favorite brands and use social media and video platforms

when making purchasing decisions than any other age cohort in North Europe. But to reach this rising generation, beauty brands need to truly understand the desires and defining features of a Gen Z consumer.

Furthermore, according to Piper Jaffray's report (2019) from Autumn 2019, cosmetic sales for young consumers dropped by 20% compared to the same survey period in the previous year, the lowest it has been in just shy of a decade. But whilst cosmetic products have fallen out of favor, a widespread demand for skincare has emerged. And with it, so has the newfound term Skintellectuals: a consumer that is both educated and interested in the ingredients and science behind their skincare products. Gen Z are very much 'skintellectuals,' and this has been reflected in the slowing of cosmetics sales and the increase of skincare sales.

Knowledge equates empowerment and Gen Z is arguably the most self-educated generation to date, with tutorials, information, and evidence at their fingertips 24/7. This informed generation of 'skintellectuals' are both seekers and distributors of knowledge via social media and other online platforms. Further to this, online sources which Gen Z trust to offer transparency – such as review site, Beautypedia, or Korean website, Hwahae, which has over five million users and over 100,000 analyzed products in its database – help young shoppers research every aspect of a product before they buy it. As consumers become more educated about ingredients, heritage brands are being forced to reevaluate their formulations to stay relevant and address the desires of younger consumers. In response to this and to target the younger generation, a number of established brands have created their own sub-brands or diffusion lines. Clarins, for example, launched My Clarins in 2018 – a natural, vegan skincare collection aimed at teenagers and young adults. With the birth of skintellectuals, stalwart brands are being pushed to consider the ingredients in their formulations more than ever before.

This changed focus provides an opportunity for innovation which has led to fresh brands rushing to fill gaps in the new skin-centric market. Well-known names have entered the market, such as popular actress Millie Bobby Brown who launched her vegan skincare line for teenage girls, Florence by Mills, in August last year. Elsewhere, online giant Amazon took its first foray into skincare with the launch of

affordable and mostly vegan skincare range, Belei, in October 2019. In total, hundreds of Gen Z-specific indie brands have made their debut recently, including Plenaire which “reinvents the classic coming-of-age skincare rituals” and aims to provide teenagers with a range of clean, sustainably designed products that meet their everyday skincare needs.

Much like their digital nature, sustainability and the impact we have on the environment is front and foremost to Gen Z’s experience, having grown up with climate change as the global topic that has dominated their lifetime. These eco-conscious consumers place an emphasis on buying ethical products, and strongly believe in a brand’s responsibility over its own environmental impact. Indeed, according to Nielsen’s global survey from 2018, 80% of Gen Z feel strongly that companies should help the environment (Nielsen 2018). This is also reflected in the North Europe region, with 82% of North Europe Gen Z-ers claiming they prefer products from ethical brands.

Based on this, and as an extension of their role as skintellectuals, Gen Z-ers scrutinize every aspect of personal care product, from the ingredients to the packaging – a movement which has added to the modern phenomenon that is ‘clean beauty’. And this shift is apparent over just one generational change: a study conducted by Compose (2019) found that Gen Z are 20% more likely than millennials to exclusively use natural skincare products. 82% said they would switch to a natural product if they found one with results comparable to a non-natural product, and 83% think more products should come in refillable containers – 10% more likely to agree than millennials.

And as such, Gen Z-ers who are looking for stripped back cosmetics and skincare tend to opt for products that are vegan, cruelty-free, sustainable and free from negatively perceived beauty-buzzwords such as parabens. Vegan launches, for example, more than doubled in the five years between 2013 and 2018, growing by 175% according to Mintel’s Global New Products Database (2018).

Eco-conscious consumers present a huge opportunity for beauty brands to become leaders in sustainable beauty and personal care, as well as pioneers in transforming the packaging industry as we know it. Smart businesses are the ones

moving forward with eco-friendly initiatives that resonate with their younger consumer and help to build brand loyalty.

Given to the significance of Gen Z to cosmetic business, there are many studies exploring factors influencing consumers' perception towards enterprises' environmental sustainability when purchasing cosmetics. Some major factors identified in previous studies include environment concern, health consciousness, information and certification, perceived consumer effectiveness, perceived behavioral control, values and personal norms, and so on. Although there are many significant studies exploring green purchases in cosmetics and consumer behaviors, hardly any studies examined factors influencing the perception of generation Z towards cosmetics in Finland. Therefore, the researcher decided to administer the thesis titled: *Factors influencing Finnish Generation Z consumer behaviors towards green purchase of cosmetics*. In this study, the researcher only focuses on Generation Z consumers' perceptions and such factors as perceived consumer effectiveness, perceived behavioral control, eco labelling and certification, and subjective norm/social norm and reference groups.

1.3. Research aims and objectives

The overall aim of the current study is to explore and evaluate the perception of generation Z in Finland of enterprises' environmental sustainability when purchasing cosmetics. In order to obtain the overall aims, the following specific objectives are:

- 1) To examine how perceived consumer effectiveness influences Finnish Generation Z consumers' perceptions towards enterprises' environmental sustainability when purchasing cosmetics
- 2) To examine how perceived behavioral control influences Finnish Generation Z consumers' perceptions towards enterprises' environmental sustainability when purchasing cosmetics
- 3) To examine how eco labelling and certification influence Finnish Generation Z consumers' perceptions towards enterprises' environmental sustainability when purchasing cosmetics

- 4) To examine how subjective norm/social norm and reference groups influence Finnish Generation Z consumers' perceptions towards enterprises' environmental sustainability when purchasing cosmetics

1.4. Research questions and hypotheses

The current study is governed by the following research questions:

- 1) How does perceived consumer effectiveness influence Finnish Generation Z consumers' perceptions towards enterprises' environmental sustainability when purchasing cosmetics?
- 2) How does perceived behavioral control influence Finnish Generation Z consumers' perceptions towards enterprises' environmental sustainability when purchasing cosmetics?
- 3) How do eco labelling and certification influence Finnish Generation Z consumers' perceptions towards enterprises' environmental sustainability when purchasing cosmetics?
- 4) How do subjective norm/social norm and reference groups influence Finnish Generation Z consumers' perceptions towards enterprises' environmental sustainability when purchasing cosmetics?

The following hypotheses are also tested in response to research questions:

- 1) The perceived consumer effectiveness influences positively on Finnish Generation Z customers' future intentions to engage in green cosmetic consumption.
- 2) The perceived behavioral control influences positively on Finnish Generation Z customers' future intentions to engage in green cosmetic consumption.
- 3) Eco labelling and certification influence positively on Finnish Generation Z customers' future intentions to engage in green cosmetic consumption.
- 4) Subjective norm/social norm and reference groups influence positively on Finnish Generation Z customers' future intentions to engage in green cosmetic consumption.

1.5. Scope of the study

Although there are many important factors which may generate impacts on customers' perceptions of sustainable enterprises and future purchase intentions of cosmetics, this current study only focuses on four factors, including perceived consumer effectiveness, perceived behavioral control, eco labelling and certification, and subjective norm/social norm and reference groups. In terms of research participants, because of the increasing importance of Generation Z on business with their purchase trends and preferences, the researcher employed Generation Z Finnish customers with the age range of 15-25 years old as research participants. Furthermore, in order to facilitate data collection, the researcher selected Natura&Co with such brands as The Body Shop, Avon, Natura, and Aesop as the studied company.

1.6. Significance of the study

It is expected that research findings will deliver significant contribution. Firstly, there is a scarcity of studies exploring Generation Z Finnish consumers' perceptions towards enterprises' environmental sustainability when purchasing cosmetics; hence, research findings intend to fill this literature gaps and to enrich the academic sources in this aspect. Secondly, research findings may be valuable for cosmetics brands in North Europe, including Natucra&Co, to consider factors influencing their customers' purchase intentions to capture their customers. The study will help marketers to diagnose the factors and reach the consumers.

1.7. Organization of the study

There are five chapters included in this current study, including:

Chapter 1 – Introduction gives the overview regarding growing consumer sensitivity to social and environmental problems and its great pressure on marketers, focus of marketing and consumer behavior researchers on understanding the dynamics of the consumption described as socially conscious, sustainable, pro-environmental or green, and shift to green consumption of the cosmetics industry which formulates rationales to the study, research objectives and research questions. This chapter highlights the scope and significance of the study.

Chapter 2- Literature review provides basis of theoretical framework that is used by the researcher to discuss and analyze the whole area of interest. This chapter includes previous literature on environmental sustainability in the cosmetics industry, environmental protection and sustainability in the cosmetics market, green aspects of consumer behavior related to cosmetics purchase, consumers' perceptions towards enterprises' environmental sustainability when purchasing cosmetics, and Generation Z consumer intention, attitude, and social desirability. The research model is also formulated in this chapter.

Chapter 3 – Methodology describes the research design and data collection method that is being used by the researcher. It includes sampling, sampling design, questionnaire design and last but not least validity and reliability of this research.

Chapter 4 – Findings and Discussions covers data analysis and discussion the researcher critically analyzes the data, by using tools, graphs and charts. In this chapter the researcher answered the research questions after analyzing the empirical data collected through questionnaires, interview and document analysis. This chapter serves as the key to whole research.

Chapter 5 – Conclusion is the last chapter which conclusion and the applicability of this research in the field of consumer behavior.

CHAPTER 2: THEORETICAL FRAME OF REFERENCES

In this chapter, the researcher reviews literature concerning areas of study including sustainability, sustainability in the cosmetics industry and factors influencing consumers' perception of green purchases of cosmetics. After addressing concepts of consumer behavior with reference to consumers purchase process, the researcher focuses on exploring the green consumer purchasing model and the Fishbein model. Then, factors influencing consumer behaviors towards green purchase of cosmetics with four aspects of perceived consumer effectiveness, perceived behavioral control, eco labelling and certification, and subjective norm/social norm and reference groups are also reviewed in this chapter. Lastly, based on these literatures, the researcher proposed the conceptual framework governing the whole study.

2.1. Consumer behaviors

Consumers make buying decisions on a daily basis and these decisions are the focal point of the marketers' efforts. Learning about the consumers buying behavior is not as simple and it is deeply embedded inside the consumers' mind. Consumers themselves do not always know what precisely influence their purchases. For the companies to know how consumers respond to marketing stimuli a "stimulus-response-model" has been developed to understand buyer's behavior. The company's marketing and other type of stimuli enters the consumers 'black box' where they are turned into observable responses. Marketing stimuli can be: price, product, place, promotion or forces and events like: economic, technological, political and cultural. These inputs enter the 'black box' and are turned into buyer responses. The buyers' characteristics influence how they react to the stimuli and the decision process affects their behavior (Kotler 2011).

2.1.1. The consumer purchase process

The buyers purchase process consists of the following five stages:

- 1) Need recognition: The buying process first start with the need recognition when the consumer realizes a problem or a need, this need can be triggered by external or internal stimuli (Kotler 2011).

- 2) Information search: An interested consumer may search for information about a product to fulfill the need. The amount of information search depends on the strength of the drive. The information can come from family, friends or marketing channels.
- 3) Evaluation of alternatives: How the consumer evaluates the purchase alternatives depends on the individual consumer and the specific buying situation. It can be careful considerations or little evaluation. Sometimes, a consumer makes his own decision or may involve others.
- 4) Purchase decision: In the evaluation stage the consumer ranks brands and form purchase intentions. Two factors can come between the purchase intention and the purchase decision. The first factor is the attitude of other people and the second one is unexpected situational factors; like an economic downturn.
- 5) Post-purchase behavior: After purchasing the product the consumer may be satisfied or dissatisfied and will engage in post purchase behavior. This can include buying the product again and talking to others positively about it (Kotler 2011). After discussing the purchase process, we will now briefly go through the green consumer purchasing model.

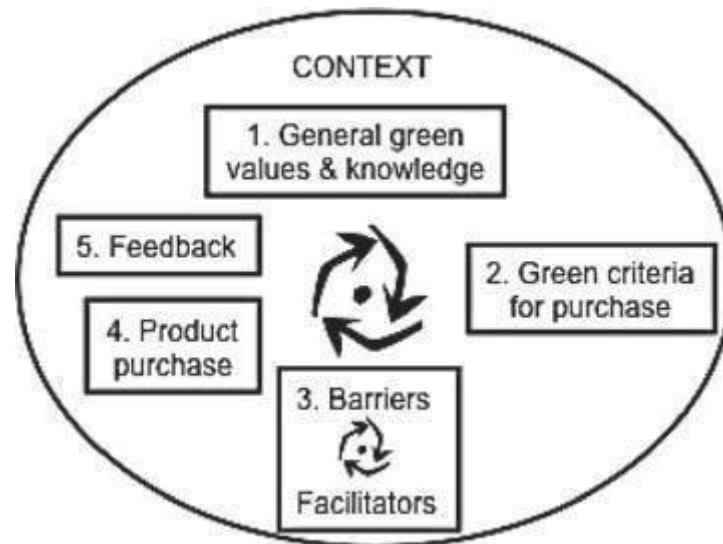
2.1.2. The green consumer purchasing model

The green consumer purchasing model summarizes the purchase process of green consumer technology products. The model consists of five elements: General Green values and knowledge, Green criteria for purchase, Barriers and facilitators, Product purchase and feedback (Young et al. 2010).

- 1) General green values and knowledge: The consumers green values are affecting the motivation to pursue the green criteria. It is influenced by the consumer's knowledge about relevant issues and earlier purchases experience (Young et al. 2010).
- 2) Green criteria for purchase: When the consumer decides to investigate the product, primary and secondary green criteria are formed from research to ethics of a product or manufacturer. This involves talking to a family, friends or searching other information. Regardless of the consumers values

the most common criterion for the consumers is; environmental performance of the product.

- 3) Barriers and facilitators: During the purchase process consumers are affected by different barriers and facilitators. If one barrier is too strong this may affect the consumers green criteria. Examples of facilitators are: green labels on the products, availability and if the consumer feels sense of guilt. The mentioned barriers could be: lack of time, price of the product and lack of information.
- 4) Product purchase and feedback: The purchase experience and knowledge gained from each purchase process are fed back (feedback) into the consumer's values and knowledge which influences the consumers next purchase (Young et al. 2010).



Source: Young et al., 2010, p.28

Figure 2.1. Green consumer purchasing model

Comparison of green versus non-green purchase process: when comparing the two types of purchase processes it exists some differences and similarities. Some differences exist when it comes to the need recognition stage; it is believed that some kind of need recognition is necessary in all types of basic purchase processes. At first to get or have the right knowledge/information is affecting the first stages in both models. There exist different barriers and facilitators in the purchase process when comparing them with each other which can affect the

purchase decision such as economic factors. It is also true that in both processes people are getting feedback from other people such as friends and families when making their purchase choices. The last stage feedback/post purchase behavior is important for future purchases in both purchase processes and has an impact on future purchases and other potential consumers. In both processes, the decision depends on the individual consumer in the form of internal factors such as values.

2.1.3. The Fishbein model

The model measures three components of attitude: *Salient beliefs*: the beliefs people have about an attitude object which can be explained as those beliefs about the object that are considered during evaluation (Solomon et al. 2006). The second one is *object-attribute linkages*: it can be explained as the probability that a particular object has an important attribute (Solomon et al. 2006). The last component is the *evaluation* of each of the important attributes. By combining all these three elements the consumer's overall attitude towards an object can be counted (Solomon et al. 2006). A version of the Fishbein model also exists which is called the "Theory of reasoned action". Intentions vs. behavior: this theory aims to measure behavioral intentions, recognizing that certain uncontrollable factors inhibit the prediction of actual behavior (Solomon et al. 2006). The first factor is being a social pressure.

Social pressure: this theory also recognizes the power of other people in influencing behavior. When a consumer is making the final product choice, he or she can thereby become affected by others opinion about that choice (Solomon et al. 2006). This is similar to Thøgersen's opinion which means that among the factors influencing the consumers to buy eco-labelled products can be: peer influence and other social and normative factors which may play different roles in the diffusion process (Thøgersen et al. 2010). Confirming to these earlier statements about peer influence when it comes to choosing a green product, it has been found that when buying a new item in the store people discuss with their friends and family in choosing the green criteria for that specific purchase (Young et al. 2010). The same fact is stated by Kotler (2011), where he claims that consumer behavior is influenced by social factors like different small groups and the family. In this

case the family members can strongly affect the consumers purchase behavior (Kotler 2011). Another study surprisingly indicated the opposite result when it came to natural cosmetics the majority of consumers in Finland do not consider others opinion while choosing a product (Chryssohoidis & Krystallis 2005). One of the reasons for this difference in findings can be connected to the earlier mentioned studies where cultural differences can affect social norms and the people's intention to purchase green products (Maya et al. 2011).

The second influencing factor is attitude: The attitude towards buying. This model also measures the attitude towards the act of buying rather than only measuring the attitude towards the product itself. It focuses on the perceived consequences of a purchase Problems of predicting behavior: Problems can also arise if the Fishbein model is misapplied; some outcomes are for example, beyond the consumer control. At the same time knowledge of a person's attitude is not always a good predictor of behavior (Solomon et al. 2006). As peer influence has been mentioned by several researches both in general and green consumer behaviors. It can be seen as one of the relevant factors to be in focus instead of other mentioned attitude factors in the Fishbein model.

2.2. Green aspects of consumer behavior related to cosmetics purchase

Consumer behavior underwent a significant change in recent decades, environmental and health awareness obtained a significant role. According to Amberg (2018), consumers also think about future generations, and they consider protecting the state of the environment more and more during their decisions. The trend of using cosmetics gained momentum all around the Globe; however, the actual quantity used is not determined by any actual statistical data. However, lack of civilian awareness related to cosmetics usage causes a significant healthcare risk, especially in developing countries (Bilal et al. 2016). According to the theory of planned behavior (TPB), behavioral intention has three factors: Attitudes towards a behavior, subjective norms, and perceived behavior control (PCB) (Ting et al. 2019).

In 2018, the Cosmetic Toiletry and Perfumery Association (CTPA) summarized that consumer attitudes “use” product attributes, including functions,

ingredients, packaging, fragrance materials, and even price, to influence purchase behavior (Lin et al. 2018). Green purchase attitudes suggest that the performance of green purchase behavior can be evaluated either positively or negatively. Chen and Deng (2016) pointed out that environmental awareness and price sensitivity significantly mirrors the level of green purchase attitudes. Knowledge can influence the entire decision-making process of consumers. Knowing green products often comes right before green purchase intent. Green trust and green purchase intent have a connection, positively influenced by perceived price. Higher perceived price results in higher trust from the consumer in the case of green products, therefore, has a higher effect on purchase intent as well (Wang et al. 2019).

In recent decades, environmental protection and green marketing trends resulted in the change of consumer demand and behavior. Consumers are more and more interested in an environmentally friendly lifestyle, since they not only consider environment protection perspectives, but also want personal advantages from green products. We can see green initiatives on various areas, such as green energy usage during production and manufacture, or the appearance of environmentally friendly, zero waste packaging (Nguyen et al. 2019).

Aware consumption prefers natural, and biologically degrading packaging instead of plastic packaging, which in the capacity of their nature as waste, cause environmental damages and load. The cosmetics industry is searching for sustainable solutions in order to increase bio-efficiency and keep the circular economy basics. Their research mainly focuses on naturally and biologically degrading polymers (Cinelli et al. 2019). Increasing environmental awareness in society serves as an incentive for consumers to use green cosmetic products. The fastest growing industry on the global market is the market of green skincare products, as opposed to other green cosmetic products (Chin et al. 2018).

Consumers love to personalize their cosmetic products, this has become a widespread tendency. They wish to select the ingredients within the products according to the specific needs of their own skin or hair, since they consider personalized products more efficient than the products found on the store shelves (Eixarch et al. 2019). Based on the literature sources, we can assume that the palette

of green cosmetics (ingredients, active ingredients, packaging, and technological solutions) is expanding continuously due to research. Legal regulation can also serve as guarantee for safety, and environmental protection is becoming more apparent within the cosmetics industry.

2.3. Generation Z

According to Business Insider (n.d.), generation Z (aka Gen Z, iGen, or centennials), refers to the generation that was born between 1995-2015, following millennials. Generation Z will soon become the most pivotal generation to the future of retail, and many will have huge spending power by 2026. To capture a piece of this growing cohort, retailers and brands need to start establishing relationships with Gen Zers now. But Gen Zers are different from older generations, because they are the first consumers to have grown up wholly in the digital era. They are tech-savvy and mobile-first — and they have high standards for how they spend their time online. Furthermore, Eixarch et al. (2019) also emphasize that generation Z consumers are those who are more environmentally conscious than other generations.

Increasingly dubbed "Generation Green", Gen Z demonstrates environmentally and socially-conscious consumer behavior. With rising spending power and digital-enhanced information access, they are translating awareness into conscientious, organic, and environment-friendly product choices. In fact, industry watchers believe that association with ethical and eco-friendly choices is becoming the new status symbol for young consumers and an expression of their identity. Smart retailers will realize the tangible impact of this trend on shoppers – 53% of millennials say they would buy environmentally friendly products instead of a brand (as compared with 34% of baby boomers) (Amazon 2019).

2.4. Factors influencing consumer behaviors towards green purchase of cosmetics

2.4.1. Perceived consumer effectiveness

Perceived Consumer Effectiveness (PCE), is a concept that dates back to 1970s, described as the ability to affect outcomes captures the stable beliefs about the effectiveness of consumer choices in general (Kinneer et al. 1974; Ellen et al.1991; Roberts & Baco 1996; Kim & Choi 2005; Vermeir & Verbeke 2006; Wesley et al. 2012). PCE refers to the level of consumers' belief that their individual actions make a difference in solving a problem and it is defined as the self-assessment within the context of the issue (Berger & Corbin 1992). High PCE is essential to remind consumers to convert their positive attitudes into actual purchase (Ellen et al. 1991; Berger & Corbin 1992; Roberts & Baco 1996; Vermeir & Verbeke 2006). In other words, people with positive attitude for green consumption have a tendency to support green consumption behaviors more when they believe that they can make contribution to solving the environmental problem (Vermeir & Verbeke 2006; Cho et al. 2013; Lee et al. 2014).

Perceived consumer effectiveness is closely related to the concept of perceived behavioral control taking place within Theory of Planned Behavior (TPB) (Ajzen 1991) and is very popular in investigating green consumer behavior. According to TPB, an individual's intention to behave in a certain way can be explicated by his/her attitudes towards behavior, perceptions about social pressure and perceptions about the difficulty of the behavior (i.e. perceived behavioral control) in a causal order (Ajzen & Fishbein 1980). Perceived behavioral control refers to people's perception of the ease or difficulty of performing the behavior of interest (Ajzen 1991). Recently, behavioral control, attitudes and subjective (or social) norms were found to be valid constructs for predicting environmentally sustainable consumer behavior (e.g. Vermeir & Verbeke 2008). Similarly, because people's behavior is strongly influenced by their confidence in their ability to perform it (Ajze 1991), it is suggested that PCE has a positive effect on green purchase intention of cosmetics.

H1: The perceived consumer effectiveness influences positively on Finnish Generation Z customers' purchase intentions of green cosmetics.

As a key variable in the process leading the green purchase intention, the researcher also proposed that consumer effectiveness partially mediates the effects of some other personal factors on green consumption. In pro-environmental literature, PCE is supposed to be a function of how consumers believe in their capability to contribute to and influence the environment positively (Kim & Choi 2005; Cho et al. 2013). Antonetti and Maklan (2014) show that the individual experiences of post-consumption guilt and pride lead to an increase in PCE within the sustainable consumption context. However, there are still very few research examining the individualist variables promoting PCE and its relation with sustainable consumption intention.

2.4.2. Perceived behavioral control

Perceived behavioral control is the perceived control one has over one's actions. It refers to the capacity of an individual to perform a given behavior (Ajzen 1988). Two studies found perceived behavioral control to have a significant and positive impact on intention and actual purchase of green products (Ma et al. 2012; Wang et al. 2014). There was however, one study which reported that perceived behavioral control and consumer green purchase intention were not related (Arvola et al. 2008). It can be said although there is some evidence that perceived behavioral control positively influences green purchase behavior, yet further empirical investigation is warranted due to the limited research in the area.

Perceived behavioral control is a social psychological construct based on self-observation and self-control to recognize the related signals for socially appropriate behaviors in a given situation (Snyder 1974). The self-control person is the one who, because of his concern for social appropriateness, is notably sensitive to the expression and self-presentation of other persons in a social context and uses these signals as references for monitoring his own self-presentation (Snyder 1974; Snyder & Gangestad 1986; DeBono 2006). In this regard, the individuals can be classified as "high self-controllers" who may be highly responsive to social and interpersonal signals of conditionally correct behavior; or on the contrary, as "low-

controllers” who do not engage in expressive control, without the same concern for the contextual appropriateness of their expressive behavior. The low self-controllers’ expressive behaviors are not controlled by cautious efforts to appear situationally appropriate; instead, these behaviors reflect their own intrapersonal or inner attitudes, emotions, and moods (Gangestad & Snyder 2000; Kavak et al. 2009). Consequently, within the significant self-monitoring approach, the researcher can resume that interpersonal signals are more definitive than the intrapersonal signals.

Based on the literature on charitable giving and green purchase intention, Hartmann and Apaolaza-Ibanez (2012) demonstrate that when social appraisal is significant, individuals’ self-expression becomes conclusive in the process to consume in a pro-environmental and pro-social way. Correspondingly, the researcher proposed that self-monitoring; as a person’s self-expression in line with the norms of social appropriateness concerning her/his green consumption; has a direct positive influence on green purchase intention:

H2: The perceived behavioral control influences positively on Finnish Generation Z customers’ future intentions to engage in green cosmetic consumption.

2.4.3. Eco labelling and certification

Green consumption trends are changing consumers' choice and purchase intentions. Eco-labels are formed in order to stimulate acts of purchasing environmentally friendly products and transmitting green product messages. Eco-labels are created to inform the customer with such objectives as to provide consumers with more information about the environmental effects of their consumption, generating a change towards more environmentally friendly consumption patterns, and to encourage producers, governments and other agents to increase the environmental standards of products/services (Gallastegui 2002). There are different forms of ecolabels, some are mandatory and some are voluntary. Mandatory labels are rules of certain standard of the product established by the government and written in the law. According to Cotte et al. (2015), eco-labels and certification influence consumer behavior in two ways. Firstly, they introduce green

as a considered attribute at the point of sale. Secondly, they enable consumers to comparison shop based on green. Over the past few years, there have been many new eco-labels launched by governments, manufacturers and retailers.

The Natural Marketing Institute's 2017 LOHAS Consumer Trends Database report determined that not all eco-labels have the same impact. In fact, consumers indicate that they are more likely to make eco-friendly purchase decisions if the eco-labels are also widely recognized and trusted brands in of themselves. Familiar labels for programs like the EPA's Energy Star have a more significant influence on consumer behavior than others.

Eco-labelling or eco-certification informs consumers about the green characteristics of the product and motivates them to purchase green products (Young et al. 2010). However, it has been found in some studies that consumers do not trust the information provided and remain skeptical towards the manufacturing, labelling and certification procedures of various products (Nittala 2014). These studies have suggested that reliable information should be provided in a simple and user-friendly way through product labels. This might build consumer trust and encourage more sustainable purchases (Rahbar & Wahid 2011). Above findings suggest that eco labelling might not have any impact on consumer green purchase behavior if they do not trust the information provided. Therefore, in the current study the following hypothesis is proposed.

H3: Eco labelling and certification influence positively on Finnish Generation Z customers' future intentions to engage in green cosmetic consumption.

2.4.4. Subjective norm/social norm and reference groups

Subjective norms refer to the belief that an important person or group of people will approve and support a particular behavior. Subjective norms are determined by the perceived social pressure from others for an individual to behave in a certain manner and their motivation to comply with those people's views. The influence of subjective norms on forming intention proved to be generally weaker in previous studies than the influence of attitude. Moreover, the study of Norris Krueger and his colleagues (Krueger et al. 2000) showed that subjective norms are

not correlated with the intention of individuals to establish their own businesses; therefore, the authors call for further research and further improvement on the used measures. One possible reason for the inconsistencies in the significance of the subjective norms variable stems from the fact that a part of information that this variable contains is already present in the desirability of undertaking a particular behavior variable.

Consumer behavior is also influenced by factors such as: reference groups, family, social roles and statuses. Bártová et al. (2007) stress that family is the most important reference group which forms behavior of a buyer, other reference groups have influence on lifestyle, hobbies, fashion, etc. A reference group is used by an individual as a framework of personal identification or to identify and/or classify others (Salmon 2008). Groups that have direct influence on an individual are called as membership groups. Groups with indirect influence are then called as non-membership groups. Hawkins, Best and Coney (2009) conclude that most of us belong to a number of various groups and perhaps would like to belong to several others.

Some studies have examined the influence of subjective norm/social norm and reference groups on purchase intention and actual purchase behavior. The studies found subjective or social norms and reference groups to have a positive correlation with purchase intention and actual purchase of green products (Eze & Ndubisi 2013; Liu et al. 2012; Welsch & Kühling 2009) while other studies found that societal norm had a negative relationship with purchase intention and actual purchase behavior (Connell 2010; Lee 2010). Subjective norm was also found to have an indirect influence on consumer green purchase behavior as it influenced green attitudes that further affected green purchase behavior (Gadenne et al. 2013; Smith & Paladino 2010; Tarkiainen & Sundqvist 2005; Welsch & Kühling 2009). Findings further reveal that social and reference groups, especially peers and other individuals with close proximity to consumers have a stronger influence on consumers' green purchase decision-making process (Lee 2010; Salazar et al. 2013; Tsarenko et al. 2013). To summarize, it can be said that subjective or social norm and reference groups have a positive relationship with consumer green purchase behavior. Hence, the following hypothesis is proposed:

H4: Subjective norm/social norm and reference groups influence positively on Finnish Generation Z customers' future intentions to engage in green cosmetic consumption.

2.5. Conceptual framework

The investigation into previous studies have indicated that perceived consumer effectiveness, perceived behavioral control, eco labelling and certification and subjective norm/social norm and reference groups influence consumer behaviors. Therefore, in this current study perceived consumer effectiveness, perceived behavioral control, eco labelling and certification and subjective norm/social norm and reference groups are constructed as independent variables while consumer behavior of green cosmetics is constructed as a dependent variable. The following conceptual framework are formulated.

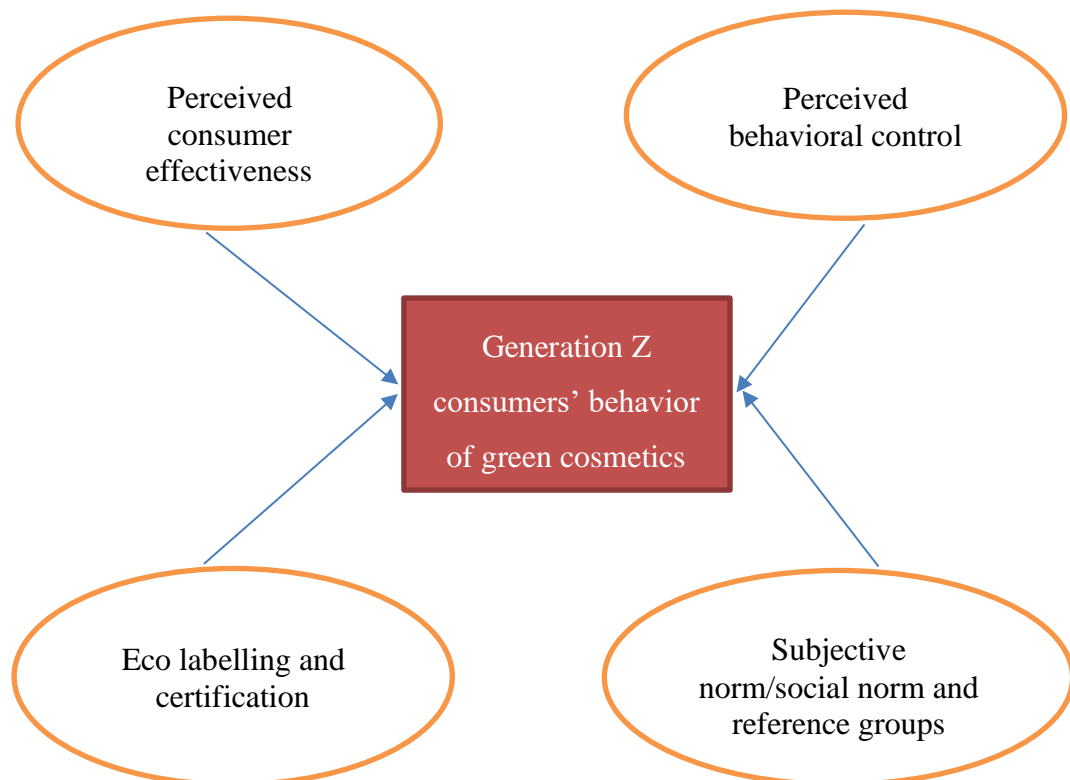


Figure 2.2. Conceptual framework

2.6. Summary

To sum up, in this chapter the researcher investigated previous studies and identified that consumer behaviors of green purchases may influenced by perceived consumer effectiveness, perceived behavioral control, eco labelling and certification and subjective norm/social norm and reference groups. Therefore, the conceptual framework with four independent variables (perceived consumer effectiveness, perceived behavioral control, eco labelling and certification and subjective norm/social norm and reference groups) and a dependent variable (Generation Z Finnish consumers' behavior of green cosmetics) is adapted to govern the study.

CHAPTER 3: RESEARCH METHODOLOGY

Research methodology adopted for this research is described in the following sub sections: the research design, the sources of data, sampling design which contains sampling techniques used and data collection instruments developed. Also, the different analytical tools which are being used for analysis of the collected data to derive at the conclusions are also being explained.

3.1. Research design

The purpose of this study is to analyze the factors influencing Finnish generation Z consumer behaviors towards green purchase of cosmetics. Therefore, descriptive research design was being used as it is deemed to be the most appropriate. Various authors recommend the use of descriptive design (Orodho 2004; Dane 2000) to produce information that is of interest to marketers. Jackson (1994) contends that all research is partly descriptive in nature, in so far as the descriptive aspect defines and describes the research's who, what, when, where, why, and how, which are some of the questions raised in the study.

This study aims to explore potential variables that can explain Finnish Generation Z consumers' purchasing behavior of green, which requires an in-depth insight into consumers' attitudes, beliefs, motivations, intentions, and so on. Therefore, it is appropriate to use a mixed method to answer the research questions. While the qualitative method enables the researchers to observe and communicate with the respondents face to face in order to understand their motivation, attitude, and purchasing intention from respondents' point of view. In addition, the qualitative method aims to discover additional potential variables and new insights (Matić & Puh 2016; Chin et al. 2018), qualitative research can be used to bring new theoretical development (Yin 2015). Third, Montano and Kasprzyk (2015) hold that a necessary step before using quantitative studies to test hypotheses is to conduct observations to qualitatively identify the potential variables included in attitude, subjective norms and perceived behavioral control. If the researcher simply hypothesizes the potential variables, the most suitable potential variables associated with the behavior studied may not possibly be identified (Fishbein & Cappella

2006). The researcher must first collect potential variables from the respondents by interacting with them and then use quantitative methods to identify the variables that are best suited to explain a particular behavior. In the current study, the researcher used the interviews of customers at some stores of Natura&Co with such brands as The Body Shop, Avon, Natura, and Aesop in Finland to collect qualitative data while online survey through Google form was employed to gather quantitative data.

3.2. Sampling

For this study, the researcher chose convenience sampling technique. Convenience, availability or opportunity sampling is “simply a sample that is selected for ease of access” or “the interviewers are asked to find respondents who happen to be conveniently accessible”. It is good when population is unknown or the researcher is exploring a new research setting (David & Sutton 2011, 231; Kent, 2007, 235). The advantages of convenience sampling are: easy to access the respondents, completed questionnaire can be collected on the spot and response rate is good in this technique. The disadvantage related with this technique, not generalizable to the population as sample is not the representative of population (David & Sutton 2011; Bryman & Bell 2007).

Although, convenience sampling technique has some disadvantages but the researcher chose it as our sampling technique (with simple quotas) due to resources (Time & Cost) limitation. Due to these reasons the use of probability sampling technique is not possible for the research. Samples of the current study involves customers of Natura&Co. 101 respondents have participated in the research in which 67 responses are valid.

3.3. Research instruments

3.3.1. Questionnaire

The research instrument used to collect primary data was a structured questionnaire prepared by the researcher and online administered to respondents through Google docs. Questionnaire was the main research instrument, along with observations and interviews with the respondents, to clarify the questions and

capture additional insights. Questionnaire was used as it is economical, structured and appropriate to capture primary data to test the hypotheses formed and to answer the research questions.

Questionnaire is used to measure the relationship between independent variables (perceived consumer effectiveness, perceived behavioral control, eco labelling and certification, and subjective norm/social norm and reference groups) and dependent variable (green purchase intention of cosmetics). There are 25 items covered two sections of the questionnaire. While the section A focused on exploring the demographics of respondents referring to gender, age, education level, and monthly income, the section B examines the respondents' perceptions of factors influencing Generation Z Finnish consumer behaviors towards green purchase of cosmetics. The questionnaire items are included in Appendix A.

3.3.2. Interview

The second research instrument employed in the current study is interview. A face-to-face interview is used because the researcher can get a lot of verbal and non-verbal information such as the respondents' voice and body language by their spontaneous response to questions (Opdenakker, 2006). This kind of non-verbal information is helpful to add value on understanding the respondents' attitude towards buying green cosmetics.

In this study, a total of 21 interviews were performed. The criteria for participants in the interviews included 1) Generation Z (15-25 years old); 2) fluent in English; and 3) customers of Natura&Co. All interviews were held at the locations convenient to the respondents. Before the interviews, the researcher briefly informed the study purpose and expected length of interview time to the respondents. Interviews were audio recorded, complemented by brief field notes. The average interview time per person was 18 minutes, the shortest one was 8 minutes, and the longest one was 45 minutes. All respondents were required to speak English.

3.4. Data collection procedures

For the purpose to develop a questionnaire and interview questions, the researcher went back to the purpose of the study and with the help of that the researcher developed the research instruments from the literature reviewed in the chapter two.

After designing, the researcher discussed items in the research instruments with the thesis supervisor and carried out a pilot test for the questionnaire in order to identify mistakes and to assure that the respondents can understand the questionnaire. For this purpose, the researcher randomly selected 8 people to answer the questionnaire and they detected mistakes in several questions. Later on, the researcher corrected these mistakes (Grammatical and misleading words in English version) accordingly. In the pilot test, the researcher also calculated the average time taken by these 8 respondents which was approximately 6 minutes for the questionnaire and 16 minutes for the interview

The data collection was carried between October 10 and 20, 2020 in Finland. In the beginning of this study the researcher planned to collect 100 responses but in the end the researcher collected 67 complete and valid questionnaires.

3.5. Data analysis procedures

Quantitative and qualitative data were respectively analyzed in the current study. Quantitative data was analyzed using SPSS 18. Cronbach alpha reliability test was conducted to test the correlation between the construct and items and to ensure internal consistency of each factor. Correlation between the constructs was premeditated to check collinearity. Multiple Regression Technique was used to describe the comparative importance of the factors in predicting the overall Generation Z consumer's purchase intention of green cosmetics.

In terms of qualitative data collected from interviews, a thematic analysis technique is used to extract data, which is "a method for identifying, analyzing and reporting patterns (themes) within data" (Braun & Clarke 2006, 12). The thematic analysis is a useful and flexible tool to provide a rich data description (Braun and Clarke 2006). The thematic analysis process is conducted by decomposing the text

originated from reality into relatively small content units and then describing them (Vaismoradi et al. 2013). Every recorded interview was transcribed verbatim. After the transcription, the inductive and deductive data coding and thematic analysis procedures were implemented. The researcher read every interview text and deductively extract data according to the conceptual framework. Besides, the researcher also needed to inductively categorize the data according to subthemes. Integrating deductive and inductive approaches in qualitative research has been recommended to improve the quality of research, especially for exploratory theoretical studies (Ali & Birley 1999)

3.6. Validity and reliability

Reliability is primarily concerned with the question whether the results of a study are repeatable or not. According to Saunders et al., (2009, 156), reliability refers to “the extent to which your data collection techniques or analysis procedure will yield consistent findings”. Basically, it concerns with consistency and stability of measures (devised for concepts measurement) (Bryman & Bell 2011, 41). The three prominent factors involved in reliability are: stability, internal validity and inter observe consistency. Stability, concerns with the stability of measure over time so that a researcher can be confident that the results do not fluctuate. Internal reliability, concerns with the consistency of indicators which make up the scale. Inter-observe consistency, concerns with the conformity of the decisions when more than one observers participating in the data collection process (Bryman & Bell 2011, 157- 158).

Pilot study was undertaken on a small cross section of 50 samples to ensure the correctness of questionnaire, language and acceptability among the respondents. The reliability statistics of pilot data by Cronbach’s alpha pointed to 0.931 which is acceptable and hence further data was collected. The score also ensured internal consistency of the scale used for survey. A few issues were identified with the language and associations of some questions, thereby some minor corrections were made to increase clarity.

Validity concerns with the integrity of a conclusion obtained from a piece of a research or simply it can say, degrees the instrument represent for what actually

it was designed to represent (Bryman & Bell 2011). Validity is distinguished typically in four main types: Measurement validity, internal validity, External validity and Ecological validity.

Measurement validity often referred as construct validity and applies in quantitative research. It deals the question, do the measure of a concept really represent the concept. Internal validity deals with the issue of causality which evaluates the casual relationship between two or more variables which incorporate in the conclusion. External validity concerns with issue of generalization results beyond the specific context. Ecological validity, concerns with the application of social scientific findings to people's every day, natural social setting (Bryman & Bell 2011).

The measurement validity for this study is strong as the measurement used for evaluation can reflect the true concept. The measurement was carried out at 95% level of significance to affirm any causal relationship between the variables; therefore the internal validity is trustable. It is believed that the external validity of this study is weak as the researcher selected 67 respondents on convenient basis and due to this reason the researcher has not covered the major part of the population. Ecological validity is jeopardizing as the researcher used self-completion questionnaire for the collection of data and according to Bryman and Bell (2011) which may disrupt the natural habitat.

3.7. Summary

To sum up, in order to obtain the research objectives, the researcher employed the mixed research methods with the combination of quantitative and qualitative data. While quantitative data were collected from 67 responses to a Google form questionnaire, qualitative data were collected from interviews and observations. These data were analyzed respectively with different tools to provide the results for the analysis in the next chapter.

CHAPTER 4: RESULTS

This chapter presented results collected from three research instruments presented in Chapter 3. Firstly, the researcher shows results collected from the first section of the questionnaire to describes the demographics of 67 respondents; then data collected from the second section of the questionnaire to test the four hypotheses proposed in the chapter 2. Lastly, in the third section, the researcher analyzed qualitative data collected from the interviews and observations to supports the findings from the questionnaire.

4.1. Respondents' demographics

The questionnaire was run online through Google Docs and reached 101 respondents. However, there are only 67 responses which are valid for the analysis. Table 4.1 presents the demographics of respondents in the current study.

Table 4.1. Respondents' demographics

Category	Responses	F	%
Gender	Male	16	23.88%
	Female	51	76.12%
Age	15-18	13	19.40%
	18-22	31	46.27%
	22-25	23	34.33%
Educational level	High school	11	16.42%
	Undergraduate	30	44.78%
	Graduate	26	38.81%
Monthly income	Less than €200	8	11.94%
	€200 - €1000	15	22.39%
	€1000 - €2000	25	37.31%
	More than €2000	19	28.36%

(F= Frequency; % = Percentage)

1) Gender

It is shown in Table 4.1 that among 67 respondents 51 respondents are female, accounting for 76.12% while the rest (16 respondents) are male, representing 23.88%. Research findings are aligned with the previous studies stating that the majority of customers of cosmetics brands are female.

2) Age range

Referring to the age range of respondents, because the research focuses on the Generation Z all respondents are aged from 15 to 25 years old. In details, there are 13 respondents aged from 15-18 years old (19.40%) while 22-25 years old respondents account for 24.33%. Lastly, nearly a half of respondents (46.27%) are those with the age range of 18-22 years old.

3) Educational level

The third demographic characteristic examined in the current study refers to educational level of respondents. Educational level of respondents is correspondent with their age range. Among all 67 respondents, there are only 11 respondents who are high school students, making up for 16.42%. 38.81% of respondents have graduated from colleges and universities while the rest (44.78%) are undergraduates.

4) Monthly income

The last demographic characteristic involves monthly income of respondents. There are only eight respondents earning less than €200 per month, accounting for 11.94% while the amount of €200 - €1000 is the average monthly income of 15 respondents in the current study. More than one third of respondents (37.31%) reported that they can earn €1000 - €2000 per month while the rest (28.36%) earn more than €2000. Monthly income of respondents is perceived as one of the most important factors influencing their purchases of green cosmetics.

4.2. Results from the questionnaire

In order to explore and measure factors influencing the perception of generation Z in Finland of enterprises' environmental sustainability when purchasing cosmetics, the researcher employed 21 items in the questionnaire.

4.2.1. Measure assessment

The measurement model including the multi-item scales of (perceived consumer effectiveness, perceived behavioral control, eco labelling and certification, and subjective norm/social norm and reference groups) and dependent

variable (green purchase intention of cosmetics) was tested through confirmatory factor analysis by using the maximum likelihood estimation technique. Model was found to fit the data well since the fit statistics were reported as $\chi^2(71)=119,19$; $p<0.01$ $\chi^2/df=1.68$; CFI=0.95; GFI=0.92; TLI=0.94; NFI=0.910; IFI=0.96 RMSEA=0.06. Measurement items, factor loadings, Cronbach's alpha coefficients, composite reliability scores and average variance extracted scores are provided in Table 4.2. Accordingly, composite reliability (CR) scores range from 0.78 to 0.89, and Cronbach's alpha coefficients range from 0.77 to 0.89, all indicating that contracts are highly reliable (Fornell & Larcker, 1981; Nunally, 1978). As presented by Table 4.2 all factor loadings are large and significant ($p<0.01$) which is a signal of convergent validity. Also average variance extracted scores (AVE) which ranges from 0.50 to 0.73 provide additional evidence regarding convergent validity (Fornell & Larcker, 1981). Discriminant validity of the measures are evaluated by comparing AVE of each construct is with their squared inter-construct correlation coefficients presented in Table 4.3. The relatively higher AVE values provided evidence regarding the discriminant validity of the constructs (Fornell & Larcker, 1981).

Table 4.2. Factor loadings, Cronbach's Alpha, CR and AVE Scores

CONSTRUCT	Standardized estimates	Cronbach's Alpha	CR	AVE
Perceived consumer effectiveness		.84	.84	.56
1. I feel I can help solve natural resource problem by my purchase with green cosmetics	.65			
2. Through my personal choices of cosmetics can contribute to the solution of environmental issues	.80			
3. I am concerned about the environment	.81			
4. What I purchase as a consumer has an effect on the nation's environmental problems	.73			
Perceived behavioral control		.78	.79	.50

5. I have found that I can adjust my behavior to meet the requirement of any situation I find myself in	.53			
6. In social situations, I have the ability to alter my behavior if I feel that something else is called for	.89			
7. Once I know what the situation calls for, it's easy for me to regulate my actions accordingly	.69			
8. I have the ability to control the way I come across to people, depending on the impression I wish to give them	.67			
Eco labelling and certification		.89	.89	.73
9. I prefer green cosmetic because of the authentic labelling on the product packaging which gives me the feeling of trust.	.83			
10. I prefer green cosmetic because of reliable pricing	.81			
11. I prefer green cosmetic because of the awareness created by the informative campaigns.	.81			
12. I prefer green cosmetics because of reliable government regulations on product safety.	.77			
13. I prefer green cosmetic because of effective information provided by the ads	.59			
14. I prefer green cosmetics because I have the awareness regarding the details of product being safe	.80			
Subjective norm/social norm and reference groups		.83	.81	.70
15. Personal norm and personal values influence my intention to buy green cosmetic products	.87			
16. Environmental values influence my intention to buy green cosmetic products	.69			

17. Environmental concerns influence my intention to buy green cosmetic products	.84			
18. Referrals from my families and friends influence my intention to buy green cosmetic products	.89			
Purchase intention of green cosmetics		.77	.78	.53
19. When I have a choice between two equal cosmetic products, I purchase the one less harmful to other people and the environment .	.72			
20. I have switched cosmetics products for ecological reasons .	.76			
21. I make a special effort to buy cosmetics products from companies that present the efforts of environmental sustainability.	.71			

CR: composite construct reliability. AVE: Average variance extracted

Table 4.3 presents the descriptive statistics of and intercorrelations between the four constructs in the study. All correlations were found to be significant and in the expected direction, except the intercolleration between perceived behavioral control and purchase intention of green cosmetics which was found to be insignificant.

Table 4.3. Descriptive statistics and correlations estimates

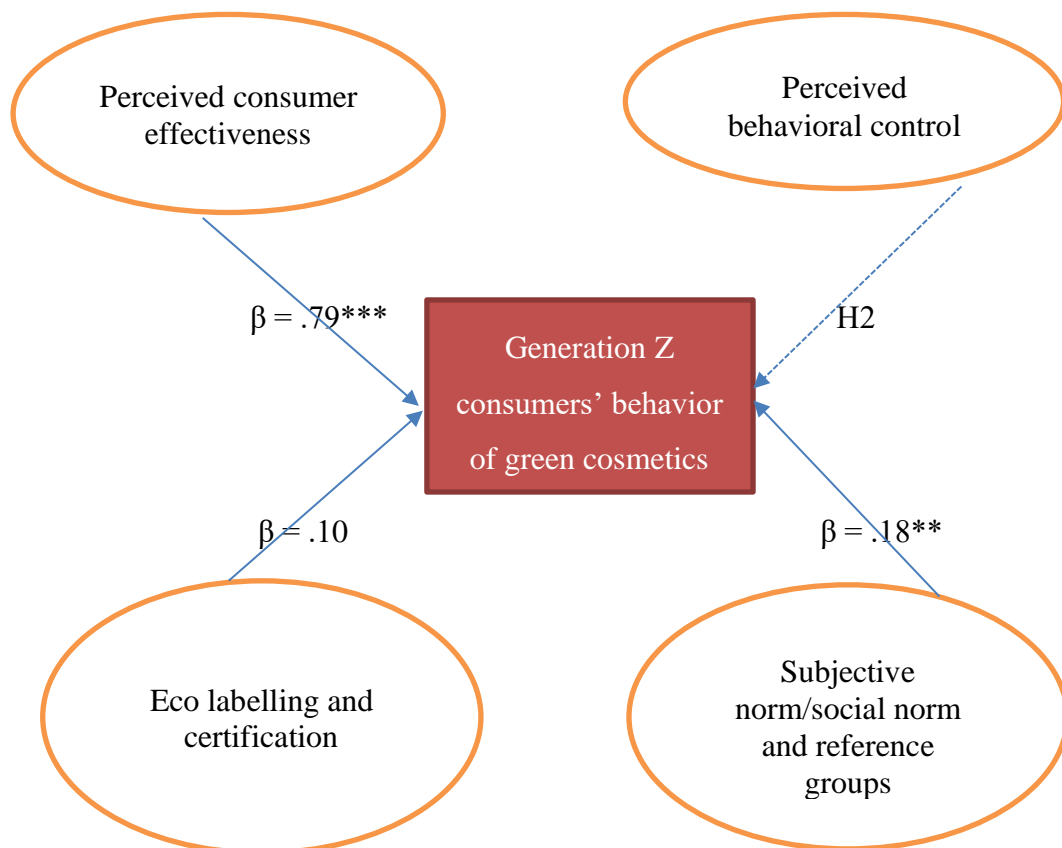
	Mean	Std. Deviation	1	2	3	4	5
1. Perceived consumer effectiveness	3.95	0.84	1.00				
2. Perceived behavioral control	3.64	0.88	.23(**)	1.00			
3. Eco labelling and certification	3.04	1.11	.29(**)	.22(**)	1.00		
4. Subjective norm/social norm and reference groups	3.39	0.87	.25(**)	.19(**)	.22(**)	1.00	

5. Green purchase intention of cosmetics	3.28	0.93	.30(**)	.08	.57(**)	.27(**)	1.00
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***Correlation is significant at $p < 0.001$ (2-tailed).*

4.2.2. Hypothesis testing

To test the hypotheses the structural model was tested using maximum likelihood estimation technique. Fit statistics ($\chi^2 (72) = 126,33$, $\chi^2 /df=1.41$; RMSEA =0.07; CFI=0.95; GFI=0.91; TLI=0.94;NFI=0.91; IFI=0.95) revealed that the model fits well to the observed data. Figure 4.1 presents the research model with estimated path coefficients for the hypothesized relationships. Accordingly, three out of four of the hypothesized effects were supported and 55% of the variance in purchase intention of green cosmetics was explained through the model.



*Parameter estimates * $p < 0.05$ ** $p < 0.001$ *** $p < 0.001$*

Figure 4.1. Structural model with parameter estimates

Concerning the analysis results regarding hypothesized effects, firstly, H1 which proposed increasing effect of the perceived consumer effectiveness on intentions to engage in green consumption is supported ($\beta=.79$; $t=6.12$; $p<.001$). When consumers believe that their consumption has a significant effect on the nation's environmental problems they to buy less harmful products to other people and the environment. However, H2, which suggests that the perceived behavioral control encourages intentions to engage in consumption of green cosmetics is not supported. The reason of this can be low sampling size and manner of application of questionnaire.

Then, H3 which proposes a positive effect of eco labelling and certification on consumption intention of green cosmetics is supported ($\beta=.10$, $t=1.71$; $p<.05$). The result shows that when consumers feel accountable about eco labelling and certification of cosmetics, they are more likely to buy cosmetics that are less harmful to other people and the environment.

Concerning positive effects of subjective norm/social norm and reference groups on purchase intention of green cosmetics H4 ($\beta=.18$; $t=3.1$; $p<.01$) is supported. Accordingly, consumers affected by subjective norm/social norm and reference groups are more likely to buy green cosmetics.

Table 4.4. Structural parameter estimates

Hypothesized path	Standardized estimates	t-value	Results
H1: Perceived Consumer Effectiveness → Purchase Intention of Green Cosmetics	0.79	6.12***	Supported
H2: Perceived behavioral control → Purchase Intention of Green Cosmetics	-0.12	-1.38	Not Supported
H3: Eco labelling and certification → Purchase Intention of Green Cosmetics	0.10	1.71*	Supported
H4: Subjective norm/social norm and reference groups → Purchase Intention of Green Cosmetics	0.18	3.1**	Supported

$$\chi^2 (72) = 126,33, \chi^2 /df=1.41; RMSEA=0.07; CFI=0.95; GFI=0.91; TLI=0.94; NFI=0.91; IFI=0.95 *p<0.001$$

4.3. Results from the interview

The results from interview are grouped into distinct subthemes and then put into three broad themes, including attitude, subject norms, perceived behavioral control. Excerpts from interviews with respondents who are consumers of natural cosmetics in Finland and respondents who are Generation Z consumers of Natura&Co in Finland are provided as example quotes for illustrating the themes.

4.3.1. Attitude

Four subthemes were identified within the theme of attitude: attitude towards using green cosmetics, attitude towards buying green cosmetics, attitude towards using traditional cosmetics, and attitude towards a healthy and sustainable lifestyle.

1) Attitude towards using green cosmetics

All the respondents expressed positive feelings because green cosmetics can not only bring them health but also meet their need for consciences. Some of them were loyal to one specific brand. Some of them also felt very happy to use self-made products. The following are three examples of respondents.

“I use the Natura&Co brand. I think green cosmetics have good quality, better for my skin and environment and sustainability.”(Respondent 6).

“It has fewer chemical ingredients like microplastics, using natural cosmetics is better for the environment. It has no animal test and healthy for my skin.”(Respondent 8)

“I feel very good when I use my own product. I like personalized products.”(Respondent 20)

The most typical example is the vegan group, a group of unique personality, for them, using natural cosmetics can assert their uniqueness. Here is an example from Respondent 21:

“I am a vegan and I prefer to choose natural cosmetics. I always research and find suitable vegan brands, news, a lot of products there. A lot of my friends are also vegans and choose vegan brands.”

2) Attitude towards buying green cosmetics

Some respondents expressed their eager attitude to buy green cosmetics because they perceived the benefits of their own health and the environment. Although they knew little about natural cosmetics, simple words such as natural or organic in past experience made them have a natural affection for natural cosmetics.

“I prefer using natural and organic cosmetics. I try to buy organic cosmetics. I should be glad that everything is organic. For me, it is healthy; for nature, it is also good.”(Respondent 12)

However, different from some respondents, most respondents recognized greenwashing in the natural cosmetics industry, so they had a strong dissatisfaction during the purchasing process, complaining about the non-authenticity and non-transparency of product labels, and they generally boycotted big cosmetics companies. They also wanted clear and authoritative certifications that can simplify the purchase decision-making process.

“Some products say they are 100% natural, but they are not natural. I boycott some companies like L'Oréal (the world's largest cosmetics company). I try to avoid the big brands. They just lie. I think those products like 'natural' or 'organic' claims, are just marketing stuff. I do not trust these words. I trust the levels of ingredients, the certifications.”(Respondent 15)

3) Attitude towards using traditional cosmetics

Almost all the respondents recognized the harmful chemical ingredients in traditional cosmetics although chemicals can make products more effective. When they used products with chemical ingredients, they felt very bad because they saw the more profound consequences, such as harm to their health and the environment.

“I think the traditional cosmetics have some stuff that is not good for nature. They put them (chemicals) in cosmetics because it keeps the cosmetics effective. But it is not good for the nature, the sea, and health.”(Respondent 14)

“I feel really bad. I feel so unnatural. It feels like I have chemicals on my body, so disgusting. I do not want to support the cosmetics industry because they

cause so much pollution, they waste so much water. When they produce cosmetics, it is just so unnecessary when you can use other things.”(Respondent 17)

“Some bad ingredients such as microplastics, they are everywhere. Even in clothes, when you wash your clothes, they will go to the sea. If I use traditional ones, even those natural cosmetics which claim natural or organic (fake claims), I feel very bad.”(Respondent 20)

4) Attitude towards a healthy and sustainable lifestyle

All the respondents showed a healthy and sustainable lifestyle in different aspects of their daily life, which showed their positive attitude. Although some respondents did not use natural cosmetics, some of them often ate organic food, some of them bought second-hand clothes, recycling, biking and so on. For the respondents, they seemed to have a stronger pursuit of healthy and sustainable lifestyles and desired to communicate their personality and identity to others because they need to spend time and money on choosing green cosmetics.

“Using this Finnish natural cosmetics brand is a kind of expression in life, it is like my personality, it is like my life, on behalf of the feelings I want to express, a feeling of ‘low extravagance’.”(Respondent 16)

“Though we could not avoid 100% chemicals, I try to do my best to do something supernatural. So I make my own products with simple ingredients like water, vinegar, and essential oil.”(Respondent 20)

The four subthemes interact each other in the following ways: respondents generally agreed that traditional cosmetics were harmful to health and the environment because of the bad ingredients made of chemicals, which was translated into a preference for natural cosmetics. However, they did not always feel good in the purchasing process. Some respondents even started to make their own natural cosmetic products without buying natural cosmetic products on the market. When respondents used natural cosmetics, they generally felt good because they felt a healthy and sustainable lifestyle was fulfilled.

4.3.2. Subject norms

Five subthemes within the theme of subjective norms emerged: family and relatives, friends, professionals, social groups, and the local social context.

1) Family and relatives

Some respondents were affected by family members and relatives to use green cosmetics. They were very glad that they can change their lifestyle to a healthy way.

“My mother gave me, she promoted the Natura&Co brand to me. Then I bought it from the shop and sometimes it is a gift that my Mom gave it to me.”
(Respondent 6)

“I have a cousin, she told me about all the chemicals that put in the cosmetics we use every day, how do they affect us. Then she said you can use natural cosmetics. Then after that, I start to Google.”(Respondent 17)

“My wife and I use natural cosmetics like organic soap and shampoo every day. She affected me. So it is up to my wife what she chooses. I trust her. And I feel very good when I start to use green cosmetics, it is very good stuffs. I really want to do something good for the environment. That is really good for me and my wife.”(Respondent 18)

2) Friends

The impact of friends was relatively small here. Some respondents reported they had friends around them who were using natural cosmetics but did not actively promote to them. The respondents also did not seem to be significantly affected by friends, but a typical example emerged that Respondent 20 was affected by her friend's dissatisfaction with the natural cosmetic products on the market, and began to change her purchasing behavior and made her own green cosmetic products.

“I was lucky enough to have a friend that introduce me to this word of natural and organic. Then she was talking about the bad ingredient in the products that I use, then I start to do my own research about hand-made cosmetics products. I start to talk to some people who have already made home-made things, like which

one really works and which one needs to be avoided. So I just like start to buy raw materials like vinegar, essential oil. I try not to buy things that are not good.”(Respondent 20)

3) Professionals

Doctors’ advice can usually make a big change in a person’s behavior. Respondent 5 started to use green cosmetics after being told by her doctor that she cannot be exposed to chemicals.

“My doctor told me I should use natural cosmetics.”(Respondent 5)

4) Social groups

The impact of social groups was also great. Respondent 17 reported that she was affected by the online virtual community that many of her peers were working together to promote healthy consumption, which had a great impact on changing her lifestyle. In addition, among the vegan groups, the influence of groups was also very strong. Members tend to use natural cosmetics because they wanted to be in line with the identity of the group.

“When I Google, I know there is a no-poo movement. There are people who do not want to use traditional cosmetics. They share their ideas such as people can use bake powder instead of shampoo. Yeah, so many different tips, ideas, advice, create your own stuff that not comes from chemicals. Also, I am a vegan. I like this kind of lifestyle. ”(Respondent 17)

5) Local social context

Most respondents did not appear to be affected by the local social context. But a respondent reported that she was influenced by the sustainable lifestyle of her current city after she lived in Finland, showing a high loyalty of using natural cosmetics and a huge change in buying behavior from traditional cosmetics to natural cosmetics.

“I buy this Finnish natural cosmetic brand because I study in Finland. I think Finland is a very environmentally friendly country, especially in my current city. I have a very respectful attitude that it is a global climate city. Almost all people have environmental awareness, this really affects me. I will do everything I

can to adjust my behavior habits according to the way the country requires. For example, garbage sorting, recycling used plastic bottles, buying fewer things you do not need (reducing waste), cycling (reducing fuel emissions), buying used daily necessities, etc.”(Respondent 16)

4.3.3. Perceived behavioral control

When exploring the theme of perceived behavioral control, subthemes emerged across the areas of facilitators and barriers.

1) Facilitators

The subtheme of facilitators includes online purchasing, recommendation from others, sustainable lifestyle.

Online purchasing. When buying natural cosmetics, some respondents who were eager to get more information and had the ability to surf the Internet tend to buy online because online resources can help them choose reliable green cosmetic products more quickly. With the development of e-commerce, most of them can be easily bought online, which was a facilitator for consumers.

“Most of them are from online, the specific Finnish company, they have only organic things. And it is convenient to buy. In town, I would like to say that I trust 20% (trust natural cosmetic products of line). Online, then I can Google (to search for information about the products and the company), so it is easier that I can buy. I have 90% (trust natural cosmetic products online).”(Respondent 17)

Recommendation from others. For those respondents who had no willingness to search for information about natural cosmetics that can help them to make the purchase decisions, the recommendation from others was an important facilitator to promote their purchasing behavioral intention for green cosmetic products.

“I think if someone could recommend green cosmetics to me, I will buy.”(Respondent 3)

“I just do not know much about it. The traditional that I know about them and how they work. I usually buy the brands that I know. I need feedback from others.”(Respondent 11)

Sustainable lifestyle. All the respondents reported their healthy and sustainable daily lifestyles. For some respondents, they usually bought second-hand stuff, cycling, and garbage sorting, etc., which facilitated their willingness to buy green cosmetics.

“I also support sustainability. I vote for the green party. The party promotes the concept of sustainability. I also buy second-hand clothes, and I do recycling. I nearly never buy plastic bags. Therefore, I will buy green cosmetics”(Respondent 12)

The above subthemes (online purchasing, recommendation from others, and sustainable lifestyle) facilitate the respondents’ purchasing intention and then affect the purchase behavior of green cosmetics from different aspects. The influence of perceived behavioral control on the intention to buy green cosmetics and purchasing behavior is determined by the abilities and resources that consumers own (Ajzen, 1991). The more abilities and resources consumers have, the stronger their intention to buy, and the easier for them to buy natural cosmetics. For the respondents who have the ability to surf the Internet, online purchasing can reduce their purchasing time and get more comprehensive decision-making information, that is, more resources. For the respondents who lack product knowledge, recommendation from others can provide them with the resources to perform the purchasing behavior in a short period, and reduce the time and cost of their information search. For the respondents with healthy and sustainable lifestyles, past experience enables them to gain more abilities and resources. All the above potential factors could facilitate a consumer’s purchasing intention, and further to buy green cosmetics.

2) Barriers

The subtheme of barriers includes high price, inconvenient purchasing location, perceived efficacy or quality, lack of knowledge and no awareness, no plan beforehand, and no harmonized certification.

High price. Some respondents who had intention to buy green cosmetics expressed that the price was an obstacle in the decision-making process. Usually, they had the desire for a healthy and sustainable lifestyle, but the high price of natural cosmetics made them give up the purchasing of green cosmetics.

“I generally do not buy green cosmetics because they are expensive, if the price is the same as traditional cosmetics, I would like to buy green cosmetics.”(Respondent 2)

“If you want me to think about it, I will say the factor of price. The price of green cosmetics is more expensive, I will try to purchase if have 50% discount.”(Respondent 4)

Inconvenient purchasing location. Some respondents reported the inconvenience of purchasing location was one barrier of acquiring green cosmetics. Actually, there were few options for green cosmetics in the supermarket in Finland. If they wanted to buy green cosmetics, it cannot avoid going to special shops or buying online. For the respondents who did not usually go to the special stores or were not able to purchase online, it was difficult to acquire green cosmetics.

“When I go to the store to buy cosmetics, I just think the location where I buy and how I can get them conveniently. In ordinary stores, there are not too many special cosmetics, depends on the gender’s differences that men seldom go to health shops and beauty shops.”(Respondent 1)

“This is why now I go to Germany. Because it is really cheaper. You do not need to go to the pharmacy shops, you just go to buy normal products in the supermarket.” (Respondent 19)

Perceived efficacy or quality. Most respondents reported that the efficacy or quality of natural cosmetics was very important. The traditional cosmetics had been tested and used for a long term and worked well. However, it was hard to get information about the efficacy of natural cosmetics.

“I am not using green cosmetics because I do not know much about it. The traditional that I know about them and how they work. The green cosmetics still need to be tested the effectiveness. If I choose green cosmetics, it should be not allergic to my skin.”(Respondent 11)

Lack of knowledge and no awareness. Some respondents reported they lack knowledge, so they had no awareness of natural cosmetics. But they generally expressed their intention to use natural cosmetics.

“I do not know whether I should use green cosmetics.”(Respondent 3)

“What is green? Is it organic? Is it normal? I do not know the difference between traditional cosmetics and green cosmetics.”(Respondent 4)

“I never thought about it. maybe I had used, but I do not know.”(Respondent 10)

“I am not sure what I am buying.”(Respondent 12)

No plan beforehand. One respondent reported although he really wanted to use natural cosmetics, but no plan beforehand made him get the product which was most convenient for him.

“Sometimes I have to buy one product, I do not care about whether organic or not because I need it at that moment. I have no plan.”(Respondent 12)

No harmonized certification. For the respondents, lack of harmonized certifications made it difficult for them to acquire a reputable natural cosmetics.

“It is complex, you do not know which product is good, which is not good. Like these certifications: ECOCERT, Natural. They are all about organic, but they have different levels of how much is non-organic is allowed inside. This is very ok, but here 90% need to be organic compared with the other one. For the cosmetics, they have own things but they do not have a harmonized certificate, which makes it difficult for different things to control. They do not have control. That is why I find it difficult. I just need to make my own stuff.”(Respondent 19)

4.4. Summary

To sum up, the analysis collected from 67 questionnaire responses revealed that while research data supports the hypotheses that perceived consumer effectiveness eco labelling and certification, and subjective norm/social norm and reference groups have the significant, positive influence on Generation Z consumer green purchase of cosmetics, the hypothesis supposing that the perceived behavioral control influences positively on Generation Z Finnish customers' future intentions to engage in green cosmetic consumption is not supported by research data. Data from the interviews also supported the findings from the questionnaire.

CHAPTER 5: CONCLUSION AND DISCUSSIONS

Lastly, in this chapter the researcher summarizes and discusses the findings which are obtained from the analysis of data collected from the questionnaire and interviews. Based on the research findings, some managerial implications are generated concerning the studied issue – factors influencing “Factors influencing Finish generation Z consumer behaviors towards green purchase of cosmetics”. Then, some limitations are presented in the next section. Lastly, the researcher suggests some recommendations to further studies.

5.1. Discussions

5.1.1. Summary of research findings

The current study presented the results from a mixed method study of Generation Z Finnish consumers regarding their perceptions towards “Factors influencing Generation Z Finnish consumer behaviors towards green purchase of cosmetics”. The purpose of this research was to provide an empirical study to explain the correlation between such variables as perceived consumer effectiveness, perceived behavioral control, eco labelling and certification, and subjective norm/social norm and reference groups on green purchase intention of cosmetics. In this context, a conceptual model has been proposed and subjected to empirical verification with the use of a survey data collected from 67 Finnish young respondents age from 15 to 25 years old. The study revealed the following findings:

- 1) H1 - The perceived consumer effectiveness influences positively on Finland Gen Z customers’ future intentions to engage in green cosmetic consumption – is supported ($\beta = .79$; $t = 6.12$; $p < .001$) implying that it is believed by Finnish Generation Z that if they buy green cosmetics they can contribute to the settlement of nation’s environmental problems
- 2) H2 - The perceived behavioral control influences positively on Finland Gen Z customers’ future intentions to engage in green cosmetic consumption is not supported by research data ($\beta = -0.12$; $t = -1.38$; $p < .001$) implying that there is no significant relationship between

perceived behavioral control and Finland Gen Z customers' purchase of green cosmetics.

- 3) H3 - Eco labelling and certification influence positively on Finland Gen Z customers' future intentions to engage in green cosmetic consumption- is supported ($\beta=.10$, $t=1.71$; $p<.05$) which indicates that Finnish Generation Z consumers' purchase of green cosmetics are positively and significantly influenced if the brands can provide eco labelling and certification on.
- 4) H4 - Subjective norm/social norm and reference groups influence positively on Finland Gen Z customers' future intentions to engage in green cosmetic consumption – is supported ($\beta=.18$; $t=3.1$; $p<.01$) which shows that Finnish Generation Z consumers' intention to buy green cosmetics is positively influenced by subjective norm/social norm and reference groups.
- 5) The quantitative findings concerning how Finnish generation Z consumer behaviors towards green purchase of cosmetics are influenced by different factors as perceived consumer effectiveness, perceived behavioral control, eco labelling and certification, and subjective norm/social norm and reference groups are also supported by the findings collected from the interviews with reference to three major themes attitude, subject norms, perceived behavioral control.

Based on research findings, some discussions are generated which will be presented in the next section.

5.1.2. Discussions of results from the questionnaire

Through an extensive literature review, numerous factors affecting consumer green purchase behavior regarding cosmetics were identified. All these factors were found to either encourage or discourage purchase of green products. Based on these factors, probable explanations can be suggested for the reported attitude behavior gap in green purchase behavior. As reported by most studies, consumers' high concern for environmental and social issues, and the functional

and green attributes of products are the two major sets of motives that drive their green purchase behavior, particularly Generation Z consumers.

Consumers' concern and sense of responsibility towards environmental and social issues were found to have a positive impact on green purchase behavior (Makatouni 2002). Particularly, environmental concerns were found to motivate the purchase of organic food products (Padel & Foster 2005). Such findings are justifiable, since consumers generally relate green characteristics of a product with environmentally friendly manufacturing processes (Makatouni 2002). Concern for the environment was found to be associated with an individual's moral or ethical obligations and/or personal norms (Doran 2009). It has been found that consumers' true moral obligations or personal norms related to environmental welfare might enhance the attitude-behavior relationship. On the other hand, consumers who exhibit positive attitudes towards green products, but lack a feeling of strong personal obligation towards the betterment of the environment and society may not be willing to select green products, especially when they have different options.

Consumer values related to environment and ethics, specifically personal values such as self-transcendence that include universalism, altruism and benevolence were found to positively drive ethical obligations and personal norms (Chen et al. 2012; Padel & Foster 2005). It can be asserted that strong environmental and social values motivate consumers and increase their involvement in purchase situations. High involvement of consumers means their active participation in the purchase process (Agrawal & Rahman 2014; Vermeir & Verbeke 2006), and consideration of both functional and green characteristics of products, favoring attitude- behavior relationship and green purchases (Vermeir & Verbeke 2006). Results further show that various emotions, especially feelings of personal safety (Cerjak et al. 2010), guilt (Azoury & Salloum 2013; Young et al. 2010), and generativity (Paço et al. 2013) directly influence consumer behavior, and may drive consumers towards sustainable purchasing. However, the effects of specific emotions remain largely unexplored. Future research is warranted to address this issue. Further, studies suggest that a product's functional and green attributes form another group of motives that influence consumers' green purchase behavior (Young et al. 2010).

Some studies have sought to compare the intensity of the effects of consumers' environmental concern, and product attributes on green purchase behavior (Magnusson et al. 2003). However, studies remain divided on the motives that act as prime motivators behind green product purchases. Some studies have reported that product attributes such as healthiness and quality drive the purchase of green products (Aertsens et al. 2011; Chen et al. 2012) whereas other studies have identified altruistic values as the main motivating factors (Padel & Foster 2005; Tsarenko et al. 2013) . Consumers generally make a trade-off between environmental concern and product attributes while purchasing green products. They evaluate various environmental, social and individual consequences of a green product purchase. Consumers that give more importance to environmental and social consequences look for green attributes whereas consumers that attach higher importance to individual consequences seek functional attributes in a product. Such customers do not exhibit green purchase behavior even though they may have high environmental and social concerns. In the case of these consumers, individual considerations overshadow their positive environmental and social attitudes (Follows et al. 2000). This explains why some consumers show high environmental and social concern, but fail to translate this positive attitude into actual buying behavior.

Perceived consumer effectiveness and perceived behavioral control are two additional important factors found to affect green purchasing. Perceived consumer effectiveness was found to positively associate with green purchase intention (Gleim et al. 2013; Gupta & Ogden 2009). It was also found to indirectly affect consumer purchase intention by significantly influencing consumers' green attitudes, subjective norms and perceived behavioral control which further influenced green purchasing behavior (Kang et al. 2013). Perceived behavioral control was found to positively affect consumers' green purchase intention and actual purchase behavior (Wang et al. 2014). The strong influence of perceived consumer effectiveness on green purchase intention suggests that consumers are sensitive towards the effect of their consumption patterns on nature and society; they rationally evaluate the benefits of green purchasing activities, and consider how their efforts can make a difference to nature and society. However in the

current study, research findings indicated that perceived behavioral control has no effects on respondents' green purchase.

Studies have revealed that consumers generally look for simple and user-friendly information while purchasing green products (Mondelaers et al. 2009). Such information could be displayed through special labels that provide details of the environmentally sustainable attributes of the product. However, the effectiveness of labels is not clear, especially in case of consumers who are not aware of sustainability issues and may not understand the information displayed on the label. Also, people face difficulties in recognizing eco-labels and distinguishing them from regular ones. Thus, lack of consumer awareness and trust (in eco-labels) reduces the effectiveness of eco-labels. The above findings suggest that eco-labelling might not have an impact on green purchase behavior if consumers don't trust the information provided. The current study identified a different result which states that eco-label and certificate present a significant impact on respondents' intention of buying green cosmetics. To overcome this limitation, it is suggested that along with labels, appropriate media should be used to disseminate additional information that may educate customers about sustainability issues and help them recognize various eco-labels, and accurately understand their meaning (Liu et al. 2012).

Subjective/social norm and reference groups emerged as important drivers of green purchase behavior. Numerous studies have reported a positive relationship between subjective/societal norm or reference groups on green purchase behavior (Eze et al. 2013; Welsch et al. 2009). However, two studies reported a negative relationship between reference groups and individual green purchase behavior (Connell 2010; Lee 2011). Subjective/social norms can influence behavior as they may exert pressure on an individual to act in a certain way (Gupta & Ogden 2009). Previous studies have also found that social agents in close proximity such as peers and parents may be considered idols for observational learning and also be viewed as a credible source of information regarding sustainable products (Lee 2011; Lee 2014; Salazar et al. 2013; Tsarenko et al. 2013). This phenomenon can be explained with the help of consumer socialization theory which suggests that social groups have a greater influence on consumption behavior. It further states that green

purchase behavior is associated with social meanings and values. All individuals have various social groups, some of these social groups might have some “norms” on sustainable consumption, including norms regarding environmentally responsible behavior or green purchase behavior (Ajzen & Fishbein 1980); consumers follow these norms to get social approval and acceptance in their groups. Thus, this “group effect” may be a predictor of the way an individual would act in relation to green purchase behavior (Dotson & Hyatt 2000). These findings from the previous studies also support the finding from the current study.

5.1.3. Discussions of results from the interview

In terms of respondents’ attitudes, from the above excerpts in all the four subthemes, the image from natural cosmetic brands not only symbolizes health, environmentally friendly and ethical responsibility for consumers but also symbolizes their unique personality and self-image. While the image from traditional cosmetic brands symbolizes non-health and pollution, which are also closely linked to the brand image from big cosmetic companies. Brand image refers to the brand cognition extracted from consumers' memory (Keller 1993), which is closely related to consumers’ own personality and identity (Aaker 1997). Since the brand image of big cosmetics companies providing traditional cosmetics in the past has been deeply rooted in consumers' minds for a long time, making consumers suspicious of the natural cosmetic offerings from big cosmetic companies. Unlike the bad image of traditional cosmetics, natural cosmetics have become meaningful products that can represent consumers' healthy and sustainable lifestyles and their own identity. In previous studies, “lifestyle, brand image, self-image, health, ethical claims in green messages” (Pudaruth et al. 2015) and “moral responsibility” (Arvola 2008) have been supported to positively affect purchasing intentions and further affect purchasing behavior of natural cosmetics. However, in the process of purchasing natural cosmetics, respondents’ distrust of the claims on the labels of natural cosmetics leads to a negative attitude, which is supported by Chen and Chai (2010). Horne (2009) and Thøgersen et al. (2010) confirm that consumers fear being deceived by the claims of natural cosmetics on the market due to their lack of knowledge of natural cosmetics, they like the eco-labels and certifications that can

convey authentic information without excessive promises. The reason is that it helps them reduce the cost of searching for information during the purchasing process (Horne, 2009). Fazio and Zanna (1978) argue that attitude based on past experience is more accessible and thus has a greater impact on behavior through behavioral intention as a mediate variable. On the contrary, the absence of past experience leads to an ambiguous attitude and a lack of impact on behavioral intention and the behavior. When it comes to the impact of the four subthemes on purchasing intention and purchasing behavior, respondents have clearly positive feelings towards using natural cosmetics and healthy lifestyles based on their past usage experience, while they have clearly negative feelings towards buying natural cosmetics and using traditional cosmetics, which makes them uncertain about performing the purchasing behavior. For example, they can also make their own natural cosmetic products. For the respondents, although they have positive attitude toward buying natural cosmetics, they have no past usage experience, so their attitude is likely to be ambiguous, and may have little impact on purchasing behavioral intention.

Regarding subject norms, most respondents were happy to change their lifestyles by consuming natural cosmetics under the influence of these subthemes. The reason is that they want to get self-identity through group identity and also express self-identity to others. Some scholars conclude the purpose of lifestyle is not only to actively build self-identity, but also to actively show or communicate this identity to the outside world so that others can see their self-identity (Chua, 2002; Burgess et al., 2003; Solomon, 2012, p.259). Solomon (2012, p.260) points out that group identity refers to self-identity in a homogeneous group. Some examples are consanguineous groups like families and relatives, groups with similar interests like friends, “brand community” (Muniz & O’guinn 2001) like online natural cosmetics fan community, etc. Pudaruth et al. (2015) hold that the common interest in ethical consumption among female groups positively affects the group members’ intention to buy natural cosmetics. Consumers’ lifestyles could be shaped culturally, historically and contextually through products which have symbolic meaning (Lutzenhiser & Gossard 2000). For example, the green movement launched by social groups plays a key role in promoting consumers from original

lifestyles to healthy and sustainable lifestyles (Kilbourne et al. 1997). Chin et al. (2018) hold that social movements positively influence consumers' purchasing intentions in green cosmetics consumption. In terms of the relationship between lifestyle and consumption, lifestyle gradually blurs the boundary between producers and consumers. Consumers can become producers. An example is in the sector of green cosmetics, consumers also make their own natural cosmetic products to satisfy their needs (Morais et al. 2018). Different cultures can also explain such behavioral changes. Consumers who have lived for a long time in a collectivism culture tend to follow the identity of others and buy products with values advocated by the society in which they live. Thus they are easy to be influenced by the local social context, which is also supported by Trafimow et al. (1991). However, influence from professionals like doctors to change some respondents' lifestyle to use natural cosmetics shows that lifestyle changes can be involuntary (Giddens 1991).

Lastly, referring to perceived behavioral control, some respondents said they had intention to buy natural cosmetics, but the above six subthemes identified in the results hindered them to perform the purchasing behavior. Some respondents even did not buy natural cosmetics on the market but made their own products. In previous studies, scholars affirmed that high price (Gleim et al. 2013; Gupta & Ogden 2009; Shiv et al. 2005), purchasing location and lack of knowledge (Carrington et al. 2014; Bray et al. 2011; Gleim et al. 2013), perceived efficacy or quality (Bray et al. 2011; Gleim et al. 2013; Zabkar & Hosta 2013) would lead to the consequences that although the respondents had intention to buy, but they did not have enough resources or the abilities to buy green or ethical products. For the subtheme "no plan beforehand", when respondents are in urgent need of cosmetics but do not take the time and effort to gather information about natural cosmetics in advance, they tend to buy the brand they used most often or one they would not even know in the most convenient way, even they are willing to buy natural cosmetics. This factor is also supported by Carrington et al. (2014). For the subtheme "no harmonized certification", when respondents who originally buy natural cosmetics on the market find that self-made natural cosmetics cost less such as less money or less effort to identify true and false labels than natural cosmetics

they buy on the market. They can be rewarded with a healthier and more sustainable lifestyle, so they will stop buying natural cosmetics on the market. That is, if a consumer perceives more value from one product than another, he or she will choose to buy that product (Zeithaml, 1988).

5.2. Managerial implications

The potential factors explored in this study that affect Generation Z consumers' purchasing behavior of green cosmetics show that although consumers desire to live a healthy and sustainable lifestyle, but they are basically under the influence of different groups of factors, both objective and subjective factors. This research contributes on the sustainable consumption literature by systematically reviewing the effect of four independent variables (perceived consumer effectiveness, perceived behavioral control, eco labelling and certification, and subjective norm/social norm and reference groups on green purchase intention of cosmetics) on consumers' green purchase intention. Firstly, data analyses showed that perceived consumer effectiveness (PCE) and subjective norm/social norm and reference groups on green purchase intention of cosmetics are important antecedents of a Generation Z consumer's green purchase intention. This result is consistent with the findings of previous studies in the relevant literature that underline the important relationship between PCE, subjective norm/social norm and reference groups and a consumer's environmental behavior (Kim & Choi 2005; Vermeir & Verbeke 2006; Cho et al. 2013; Antonetti & Maklan 2014; Lee et al. 2014).

Additionally, the results demonstrate that the eco labelling and certification is also a significant predictor to the consumer's green purchase intention as it has been exposed in the recent literature (Basil et al. 2006; Theotokis & Manganari 2014). Meanwhile, perceived behavioral control's impact on green consumption of Generation Z consumers is found to be insignificant, indicating that the social appropriateness criterion of perceived behavioral control has probably not been dominant for the respondents. This study has generated the following significant managerial implications. It informs policy makers and marketing managers about the key predictors of Generation Z consumers' green purchase behavior.

- 1) Marketers would do well to understand these drivers and barriers to green purchase behavior as this understanding will enable them to tailor their product offerings and formulate marketing strategies to encourage green buying behavior.
- 2) The present study has useful implications for public policy as well. Findings reveal that perceived consumer effectiveness, eco labelling and certification, and subjective norm/social norm and reference groups are the prime factors that motivate a Generation Z consumer to buy green cosmetics. Policy makers should further nurture and develop this tendency through environmental education. Consumers generally remain skeptical of environmental claims made by manufacturers and find it difficult to identify green cosmetics. Thus, environmental education should impart knowledge about how a consumer can identify green cosmetics.
- 3) For manufacturers, the findings imply that consumers prefer a green cosmetics product with eco labelling and certification. So, a producer or marketer should not focus on eco labelling and certification. Further, producers and marketers should not only introduce cosmetics products with eco-labels, but also make efforts to develop consumer trust in the eco-label. To this end, marketers can run campaigns to promote public awareness of eco-labels, inform citizens about the meaning and availability of the eco-labels, and the benefits of using eco-labelled cosmetics products.

5.3. Limitations

There are some limitations in the current studies which may influence the research findings. Firstly, the scope of the study limited to Generation Z cosmetics consumers in Finland led to the small sample of participants. The small number of samples may influence the validity and reliability of research findings. Secondly, the process of data collection and analysis may be influenced by the researcher's subjective bias and unproficiency in research methods because of the researcher's limited academic abilities. Thirdly, the researcher encountered cultural differences

which may lead to the researcher's misunderstanding of the respondents' words. Lastly, the investigation into previous studies reveals that respondents' demographics may influence their purchasing behaviors of green cosmetics; however, because of the small sample the current study cannot identify the effects of demographics related factors.

5.4. Suggestions for the further studies

Despite the great attempts from the researcher for the most valuable and reliable research findings, there are still some limitations presented in Section 5.3. Hence, in the further studies the researchers should address and solve these limitations. Firstly, the researchers should utilize multiple channels to enlarge the sample pool for data collection. A larger sample pool will enhance the validity, reliability and generalization of research findings. Secondly, it is recommended that in the further studies the researcher should extend their scope of study to other countries in Europe or Asia to verify whether factors influencing Generation Z consumers' purchasing behavior of green cosmetics in Finland can be employed in other countries. Lastly, in the current study the researcher only focuses on four categories of factors including perceived consumer effectiveness, perceived behavioral control, eco labelling and certification, and subjective norm/social norm and reference groups proposed on the conceptual framework and their impacts on green purchase intention of cosmetics, the further studies may test other models with other factors to explore which factors have the most influencing power on Generation Z consumers' purchasing behavior of cosmetics products.

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APPENDICES

Appendix 1: Questionnaire

This survey is designed to explore your own perception towards "Factors influencing Finish generation Z consumer behaviors towards green purchase of cosmetics". Please tick the column which best reflects your opinion.

1. Gender *

- Female
- Male

2. Age *

- 15-18
- 18-22
- 22-25

3. Education level *

- High school
- Undergraduate
- Graduate

4. Monthly income *

- Less than €200
- €200 - €1000
- €1000 - €2000
- More than €2000

I feel I can help solve natural resource problem by my purchase with green cosmetics *

1 2 3 4 5

Strongly disagree Strongly agree

Through my personal choices of cosmetics can contribute to the solution of environmental issues *

1 2 3 4 5

Strongly disagree Strongly agree

I am concerned about the environment *

1 2 3 4 5

Strongly disagree Strongly agree

What I purchase as a consumer has an effect on the nation's environmental problems *

1 2 3 4 5

Strongly disagree Strongly agree

I have found that I can adjust my behavior to meet the requirement of any situation I find myself in. *

1 2 3 4 5

Strongly disagree Strongly agree

In social situations, I have the ability to alter my behavior if I feel that something else is called for *

1 2 3 4 5

Strongly disagree Strongly agree

Once I know what the situation calls for, it's easy for me to regulate my actions accordingly *

1 2 3 4 5

Strongly disagree Strongly agree

I have the ability to control the way I come across to people, depending on the impression I wish to give them

1 2 3 4 5

Strongly disagree Strongly agree

I prefer green cosmetics because of the authentic labeling on the product packaging which gives me a feeling of trust.

1 2 3 4 5

Strongly disagree Strongly agree

I prefer green cosmetic because of reliable pricing *

1 2 3 4 5

Strongly disagree Strongly agree

I prefer green cosmetic because of the awareness created by the informative campaigns *

1 2 3 4 5

Strongly disagree Strongly agree

I prefer green cosmetics because of reliable government regulations on product safety. *

1 2 3 4 5

Strongly disagree Strongly agree

I prefer green cosmetic because of the effective information provided by the ads *

1 2 3 4 5

Strongly disagree Strongly agree

I prefer green cosmetics because I have the awareness regarding the details of the product being safe *

1 2 3 4 5

Strongly disagree Strongly agree

Personal norm and personal values influence my intention to buy green cosmetic products *

1 2 3 4 5

Strongly disagree Strongly agree

Environmental values influence my intention to buy green cosmetic products *

1 2 3 4 5

Strongly disagree Strongly agree

Environmental concerns influence my intention to buy green cosmetic products

1 2 3 4 5

Strongly disagree Strongly agree

Referrals from my families and friends influence my intention to buy green cosmetic products *

1 2 3 4 5

Strongly disagree Strongly agree

When I have a choice between two equal cosmetic products, I purchase the one less harmful to other people and the environment *

1 2 3 4 5

Strongly disagree Strongly agree

I have switched cosmetics products for ecological reasons *

1 2 3 4 5

Strongly disagree Strongly agree

I make a special effort to buy cosmetics products from companies that present the efforts of environmental sustainability *

1 2 3 4 5

Strongly disagree Strongly agree

Appendix 2: Interview protocol

- 1) Are you using natural cosmetics with natural or organic label? Such as toothpaste, soap, shampoo, body or skin care products, etc. –
- 2) What kind of product is it? Where did you buy it? Is it easy to buy it? How long do you use natural cosmetics?
- 3) How did you get information about natural cosmetics? What motivated you to get them?
- 4) How do you understand the meaning of “natural”, “organic” and those certifications?
- 5) Do you know the difference between natural cosmetics and traditional cosmetics? What are they?(If yes)
- 6) How do you feel about using natural cosmetics compared to traditional cosmetics? Why do you have this feeling?
- 7) What criteria / what’s important for you to select / purchase natural cosmetics/cosmetics?
- 8) Do you trust natural cosmetics brands in the market? Why?
- 9) If your friends or your family want you to recommend cosmetics that you are often using to them, what kind of natural cosmetics/cosmetics would you recommend?
- 10) Why are you using / not using natural cosmetics?
- 11) Do you know that are some of your friends / family / co-workers / classmates using natural cosmetics? Have they ever promoted the natural cosmetics they use?(If yes). How do you feel when they promote to you?
- 12) What make it hard for you to buy the natural cosmetics?
- 13) Under what circumstances would help you feel it easy to buy the natural cosmetics?
- 14) After you run out of cosmetics now, are you going to buy natural cosmetics? Why?
- 15) Why did you buy the conventional cosmetic/ natural cosmetic product you are using now?