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“Role of Client Relationship Marketing in the Banking Sector of Pakistan”

Ali Mohsin*, Emadul Karim**

ABSTRACT

This Study aims to determine the Role of Client Relationship Marketing in the Banking Sector of Pakistan. In today world the only organization that can compete in the Market if they rely on Relationship Marketing through which they can have better understanding of the Customer. Relationship Marketing helps the organization to understand the needs, wants and demands of the Customer and try to fulfill each demand of the Customer. Through Relationship Marketing the level of Customer satisfaction is increase and organization easily gain the Customer Loyalty. Organization has the upper edge on their competitor if they successfully implement the strategies of the Relationship Marketing. A proper implementation of the Client Relationship Marketing leads to achieve a higher level of performance. Relationship Marketing helps the organization to especially focus on the Customer thus improve the overall performance. The Sample Derived from the population for this study comprised of 325 respondents pertaining to the Retail Banking of Pakistan. The Close-Ended questionnaire was used to collect data from the respondents such as Bankers and Customers. Client relationship Marketing have a significant impact on the service quality which helps us to achieve customer trust and customer satisfaction. Once the organization win the Customer Trust and satisfied their customer through the level of Service Quality thus, we can achieve the Customer Loyalty. Therefore, it is recommended that organization can understand the importance of the Client Relationship Marketing and implement this to increase the Organization Performance by achieving the Customer Loyalty.

Keywords: *Relationship Marketing, Service Quality, Customer Satisfaction, Customer Trust and Customer Loyalty.*

INTRODUCTION

As we know the banking industry is the backbone of every country, as there are plenty of doors opening for foreign entities as well as local to give tough competition to that industry. For that flow of knowledge will be common and availability of the various option for the customers to choose and switch to another bank. The services and products given to the customers by all banks is almost same which gives birth to the loss of customers to other bank called customer defection. Thus, customer retention is primary task of the bank to retain and puts all effort to try to make them loyal to the service organization or company. Thus, Relationship marketing is the crucial, important factor and imperative strategy for the organization to retain the existing customers which decreased the cost of acquiring the new customers. Through which we can meet up to the customer expectation and to do all business with them. To order to decrease the rate of customer defection, we must use relationship marketing at retaining, enhancing and try to make long-term relationship with their customers. It is evident from the previous research that retaining and maintaining the existing customer is cheaper than acquiring the new one. It is well known fact in the business world that through relationship marketing we can increase the level of service quality

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by creating and delivering value, customer satisfaction, increase market share, increase number of customer and open various opportunity of cultivating customer. Relationship marketing gives the competitive advantage in a competing market. The strategies and practices of relationship marketing put the customer in the business circle. To make continuous relationship with the customer helps them to retained and win customer loyalty. Customer loyalty is one of the major challenging tasks in the banking sector due to the immense competition between the organization and same nature of products and services. (Ganaie & Bhat, 2020).

The Banking sector is one of the most important elements of an economy which strengthen the Country Economy. It also plays an important role in the development and growth for the country. Therefore, Country cannot survive with the poor structure of banking system. To strengthen the economy, we must attract the more and more customers to the banking industry and try to make loyal customers. The real problem in the local banking system is the loyalty of the customers because there was a huge competition and rivalry between the local and foreign banks to attract the potential customers by giving them the best possible service. The survival for the fittest firms is those who try each possible moment to retain their loyal customers to gain the long-term and fruitful outcomes such as Profits. Banks increase their book size in simple words profitability just by introducing the innovative and secure products and service to all their customers which create a positive impact on organization financial performance. The higher the level of customer satisfaction it will raise the organization profits by purchasing repeatedly and positive words of mouth which attracts other potential customers. To run for a longer period bank, have to rely on the loyal customers without them the banks can no longer survive. Customer loyalty can only be achieved by achieving the customer's needs, wants and demands. According to statistics if we able to increase 5 percent of the customers we can increase the organization profits by 25 to 75 percent. (Pasha & Waleed, 2016).

A loyal customer can be best described as the natural person who must repeat purchases or buy the products and services to the same company and does not tilt towards the other Competitors company products and services. It is very important for the businesses to have the satisfy customers because satisfaction is step before the loyalty customers. If we achieve in satisfying the customer there is a strong possibility that he will make the repeat purchases from the company and give less importance to the competitors also spread positive word of mouth which influence and attract other customers. If we fail in satisfying the customers, the customer will move to our competitor but also spread negative image about our products and services which affect our buyers. It is evident from the research that negativity will spread faster than the positivity, so it is very important to satisfy each customer so that to maintain our company image in the market. Whenever the customers visit the company or organization, he/she will eventually form an opinion about company. Whether the first buyer will buy again from the organization it is truly dependent on the number of services is given to him to meet his expectation level. (Isoraite, 2016)

To achieve the customer loyalty, we must use the tactics of Relationship Marketing to attract and keep the maximum numbers of customers so that to earn larger part of profits. Therefore, it is essential to discuss and study on relationship marketing role in creating, shaping, and building the customer loyalty towards the organization. The organization use the different marketing tactics to attract and keep the customers loyal to their organization and try to attract the new one which act as a market symbol to increase the profit share. For that reason, Relationship marketing should be given the top priority by the company to retain and attract the loyalty of the customers

and gain high net profits. (Awan & Iqbal, 2014).

The organization that are providing services such as banks adopt the Relationship Marketing strategies as it is gaining enormous value because in past these organizations are failed because they are not giving importance on these strategies. As there is huge competition between the banks because all are providing same product and service the only thing which differentiates them and have strategic advantage is relationship marketing strategies which help them to create loyal customers by providing quality services and products. The amount of money required to attract new customer is huge as compared to making the existing relationship stronger. The customers who are loyal and have longer relationship period buy more and more products from the same organization and they influence other customers by their positive words of mouth influence. It is also evident from the research that by adopting these strategies we are increasing the organization overall reputation, trust, motivates the organization employees to give their best by providing quality service which will eventually increase the company overall revenues and profits. Thus, by this banks or organization whose profits are increased by attracting more and more loyal customers can enable them to meet their current financial obligation on time which create a positive image of an organization in the market and eventually increase their loyalty level, customers trust more on the organization. (Mazikana, 2019).

Therefore, the research questions are given as under:

Research Questions:

The main research questions were:

1. What is the impact of Client Relationship Marketing on Customer Loyalty?
2. What is the impact of Service Quality on the Customer Loyalty?
3. What is the impact of Customer Satisfaction on the Customer Loyalty?
3. What is the impact of Customer Trust on the Customer Loyalty?

Objectives of the study:

This study was carried out under the following specific objectives:

1. To determine the impact of Client Relationship Marketing on Customer Loyalty.
2. To determine the impact of Service Quality on the Customer Loyalty.
4. To determine the impact of Customer Satisfaction on the Customer Loyalty.
3. To determine the impact of Customer Trust on the Customer Loyalty.

Hypotheses:

H₁: Client Relationship Marketing has a Significant impact on Customer Loyalty.

H₂: Service Quality has a Significant impact on Customer Loyalty.

H₃: Customer Satisfaction has a Significant impact on Customer Loyalty.

H₄: Customer Trust has a Significant impact on Customer Loyalty.

LITERATURE REVIEW

Banking industry is the customer-oriented service sector and it depend upon the customers to survive in the competitive market. Therefore, all attention and focus should be given to customer in terms of best service quality because it is one of the chief portions for customer satisfaction and customer loyalty so it should be dealt with lots of care and seriousness. Customer satisfaction and service quality have been identified as one of the important factors for an organization to retained and get loyalty of customer. Customer of 21st century is highly informed and demanding in nature so the banks should have a world-class standard, committed to excellence in customer's satisfaction and play an important role in growing and diversify the organization. It is mandatory for the banks to make effective strategies that allow them to have proper attention to their customers so that to give them a reason to choose them over their competitor in these highly competitive markets. (Fatma, 2014)

The report of Banking competition, 2013 affirms that banks try to change their way of attracting and creating or building a strong level of customer loyalty to capture larger market share and profitability of an organization. The report reveals that the customers who have only one active saving accounts, or credit card is a strong indication that customers nowadays tend to be disloyal and no longer need to dependent on one bank. Furthermore, the report reveals that the transactional attributes just like the ease and convenience that customers experience when they deposit their money or do others routine works have a bigger and better impacts on loyalty. The increasing competitive pressure on the business environment, banks are eager to attract customers and getting to know customers to meet the customers' needs and offer them various products and services and try to strive longer relationship with them. Relationship marketing is the backbone of the bank business activities. Banks revenues earned from interest margins therefore it is necessary for the banks to increase the volume of the customers and retain the existing customers to have major impact on Profitability. If Relationship cost minimized and maximized the revenues by satisfied and creating loyal customers, banks can generate greater profitability as compared to short-term customers. (Rizan, Warokka, & Listuawati, 2014).

Organization Customers are just the ordinary people who consume, uses and getting various benefits from the products according to their needs, wants and demands. The Customers can be divided into two main categories such as external and internal customers. The external customers are those who are not belong to the organization from which they are utilizing the products or services whereas the internal customers are the employees of that organization who also getting the advantages of utilizing the products and services. (Abtin & Pouramiri, 2016).

This is considered as an intangible asset for various companies. According to some researchers, Customer loyalty can be expressed as it is the one feeling or devoted attachment towards the objects or intention of an individual or party to remain committed to the service provider in the marketplace by keep purchasing from that organization. Marketing Researchers kept their eyes on the customer's needs, wants and demand and the factors that could affect

customers purchasing behavior, attitudes, and various choices. It is the vital source for different companies to have competitive edge in the market. It is categorized as the critical success measurement for the organization in the market so that they can adopt appropriate strategies to maintain the loyal customers to their business. (Abu-Alhaija, Hashim, Nerina, & Jaharuddin, 2018).

Customer Loyalty have a positive result on long-term success and profitability. Customer loyalty has two items active loyalty that is spreading word of mouth influence and passive loyalty that is not leaving even in the less favorable situation. Loyalty is a process rather than the outcome according to some researchers. Researcher Oliver differentiates loyalty into four phases that are cognitive, affective, conative and action. Behavioral and attitudinal loyalty is highly correlated in means of repetitive purchase which have a direct positive attitude which moves towards the conative loyalty that is level of involvement and intention to keep on repurchase. Customers having the strong attitudinal loyalty are less likely to grab by the competitors. Customer loyalty can also be measured or their commitment when customer positively give referral to that organization. Strong Relationship can only be stronger and prosper on basis of mutual commitment. Loyalty can be easily expressed as trust, commitment, communication, and conflict handling. (Husnain & Akhtar, 2015).

Berry was the first person who used this term relationship marketing in 1983 and then the Jackson who use this term in 1985. (Khadka & Maharjan, 2017). The Relationship Marketing Concepts has developed by the result of changes in technological advancement that have taken the place in the field of marketing. Thus, relationship marketing is the latest marketing approaches that support and strengthen the relationship between organization and customer. (Aldaihani, Faraj Mazed; Ali, Noor Azman, 2019). Many authors and researchers have states or proposes the different definition according to their understanding. Therefore, Berry states that “while establishing and creating the relationship it will attracts, maintains and strengthens the relationship”, similarly Berry and parasuraman states that “through the help with relationship marketing we can attract, develop and retains the relationship with the customers” whereas Jackson states that “marketing helps the organization to create strong and ever-lasting relationship”. According to many authors the most definite key factor in the field of relationship marketing depends upon the mutual trust and cooperation between the both the parties. While analyzing all the statement proposed by the many authors the main element which is missing is the key customer’s factors. The Morgan and Hunt states that “all the activities related to the marketing are carried out in order to develop, maintain and establish the strong and powerful relational exchanges” (Yaneva, 2018). The basic argument of relationship marketing is that they evolve in a relationship such that they can exchange benefits to increase the efficiency and decrease the risk associated with them. Early studies have shown that relationship marketing efforts to be made for the firms but later included the buyers and supplier relationship, customers, service provider and salesperson. Research describes that a relationship marketing of a firm has a positive effect on overall customer management. (Khan, 2020).

The relationship marketing is one of the most important modern advances in the field of marketing. Through the help of Relationship marketing the bond has been created between the customers and organization is ever lasting which is essential for both the parties. The basic aim of the organization is to increase profits through making the long-term and life-time relationship with the customers through positive interaction and participation (Ali & Aldaihani, 2018). In the field of service, Relationship Marketing is the major driven strategy. A marketer can be able to successfully target, segment and position the brand image of an organization and helps to

formulate and implement the strategy through Relationship Marketing. It provides the smooth path for strategic alliance by developing relations with the key personalities of the other company. Effects of microenvironment can also be controlled by relationship marketing. Through this we can create a step for loyal customers to give value delivery for the loyal customers. (Solangi, Talpur, Shaikh, Mushatque, & Channa, 2019).

In this relationship Marketing are more concerned with the achieving and making the long-term relationship with each customer and the stakeholders to meet the maximum profits earned by the organization, thus achieving the fruitful results gain by both parties. Relationship marketing is concerned with the development of long-term relationships. The main and prime target for an organization is to meet the customer loyalty at all costs so that the mutually relationship is made with the customers to meet the long-term profitable relationship with the customers. Therefore, customers expect a positive result from the service provider in the exchange of value and convenience in their interpersonal relationship. The business growth is dependent on the sustainable relationship with the customers and that is only achievable through the mutual relation that guarantee a positive and clear path which fulfills the customers' needs to deliver their prior services. The relationship with the loyalty customers can only be met by fulfilling each promise with the customers. (Ojiaku, C., Aghara, Vincent O, & L, 2017).

The term service quality consists of two words the service and the quality. The service means that any benefit given or offer by one party to another that is intangible in nature and does not reflect the ownership of any possible thing whereas Quality means that it is the tool to achieve the effectiveness and efficiency of an organization for the organization better performance. (Ramya, Kowsalya, & Dharanipriya, 2019). Service Quality can be defined as a void in between the customer expectation and standard of services received by the customers. (Rashid, Narunnabi, Rahman, & Masud, 2020).

Therefore, Service quality is always being recognized as the critical success factor of any organization. To evaluate and measure the performance of banking services we will always evaluate the overall service quality. It is to understand the fact that if the organization provide good services to their customer as compared to their competitors, they can earn high profits and capture the larger market share as compared to their competitors. Through the help and improve the quality of service we can have a strong bond with all our customers who will increase our positive image in marketplace eventually increase the numbers of customers and earn high revenues. Therefore, banks must focus on the quality of their service as the core competitive strategy. (Sabir, Ghafoor, Akhtar, Hafeez, & Rehman, 2014).

There are five dimension of Service quality through which we can classify the quality standards of service quality. These dimensions of service quality are as tangibles, reliability, responsiveness, assurance, and empathy. The dimension tangibly is that service which we can physically touch which include organization equipment and material used to provide service to the customer. It also includes the organization overall environment. The dimension reliability is the ability of the organization how do they keep fulfilling the promises they do with the customers. Through this service dimension we can create the loyalty clients as the organization accuracy level to fulfill the customer's commitment. The responsiveness is the another and the most important dimension of the service quality that how quickly and promptly organization and its employee's ability to tackle the situation and respond accordingly. This including how to avoid the worst situation such as customer's complaint and to give timely solution and manage the flow of the customers. The

organization must ensure that the customers queue must be dealt within the tat time so that to avoid creating a bad impact on the customer's mind. The empathy is another dimension of the service quality in which how willingly the employees of an organization communicate and care their customers and rightly address their concerns accordingly to their needs, wants and demands. The last dimension of the service quality is the assurance how to protect the customer interest and provide secure and safe environment to the customers that their information is highly secure. This will help the customers to create an ever-lasting relationship with the organization and make them loyal customers. (Fida, Ahmed, Al-Balushi, & Singh, 2020).

Several studies show that there is always a positive impact of service quality on the level of customer loyalty and customer satisfaction is the mediator for both the variable. It is much convenient to say that service quality enhances the level of customer satisfaction to that point where customer is delighted and becomes loyal to that organization. (Minh & Huu, 2016). Customers who have been achieved can be treated as well as possible to increase their loyalty towards the bank. We can retain the right customers through service quality. Service quality is the main competitive advantage of an organization is to add value addition and differentiate them with the other organization. Good service will always attract the potential customers and retain the existing customers. Front-line staff or employees of the organization will lead to provide better quality of services and build positive relationship and gain customer loyalty. Front line employees are the representative of the products and services of the company. Through their performance by providing the best possible service the organization can achieve the customer loyalty. The frontline employee's performance can be delivered or measure through the service they are providing to their customers. Customer Loyalty is always considered as a backbone for any organization or Firms because it creates a smooth and sustainable way to increase the sales and maximize the organization profits. (Darmawan, Mardikaningsih, & Hadi, 2017).

On the other hand, if customer expectation cannot meet this will lead to dissatisfaction and affect the post-purchase behavior towards the chosen brand. Several studies have shown that the customer satisfaction has a great impact on the repurchase behavior for an organization, if satisfaction level from service experience is higher, they are more likely to repurchase. Therefore, customer satisfaction has significant effects on customer's attitude and repurchase behavior. (Wong, Wong, & Leung, 2019).

Buyers' behaviors are widely affected by the Customer satisfaction level, and they are loyal and truly satisfied. Loyalty of the customer indicates that the ability of a company to position their products in the minds of customers to treat them as their partners and interacts them for the future progress and development of an organization. Loyal customers are those who make repeat purchases from the same organization and influence other potential customers by word-of-mouth influence and act as protector from the attacks of the competitors. Therefore, we can say that to indicate the success of an organization is truly dependent on the Customer loyalty. It is evident from the past studies that highly satisfied customers tend to restrict to the same service provider. The company continuous growth and survival are dependent on the significance of customer loyalty. For an organization to maintain the potential customers they need to focus on those strategies that are significant to retain the customers then the aggressive strategies through which we are focus on expanding the size of company in market to look for potential customers. The loyalty of a customer's means that customers is willingly to buy from the outlet for a particular location of an organization. Successful Business is truly dependent on the customer loyalty; therefore, customer loyalty is significantly more important than the customer satisfaction.

(Nurbasari & Harani, 2018). It is the level of individual confidence in another party or individual performance and competence based on the ethical as well as moral values. (Rasheed, Sajid, Shahid, & Ahmad, 2015).

The key components of trading relationship are fully depending on the Trust factor. The significance of trust is very important for the bank-customer Relationship. Customers who have a high level of trust feel confident that their interest are always served well in all best possible way. Customers will always be loyal to those bank that they have a trust rather than the bank whom they don't trust. Organization can only ensure to build the Customer trust in the best manner requires them to fulfill the consistent commitment over a long period of time. If the organization wants to achieve the customer loyalty soon, they must invest their all efforts in building customer Loyalty. Continuity of the bank really depends on the loyal base customers. (Chatterjee & Kamesh, 2019).

We can predict the customer loyalty towards the organization through Customer Trust. Therefore, customer loyalty towards the organization is enhanced by the trust which create between the service provider and Customer. Whenever a customer is taking an interest or trusting the product and service of an organization shows loyalty of a customer towards the organization. Brand Loyalty can be achieved when trust act as an important bond between the customers and brand. Trust acts or plays a stronger emotion than the satisfaction and it will better predict the Customer loyalty for an organization (Leninkumar, 2017).

METHODOLOGY

This study aims to differentiate the factors affecting consumer behavior towards organic and non-organic cosmetic products. Based on this, the sample is collected from cosmetic users from Karachi, the largest metropolitan city of Pakistan. The researcher mainly approached respondents from the DHA and Clifton areas of Karachi.

Since this study is targeted at consumers of cosmetic products, the sample predominantly comprises of respondents belonging to the female gender. However, females from various age groups are considered for this study. There is also a variety of respondents from different educational and occupational backgrounds.

This study focuses on the consumers of cosmetic products in Karachi, and therefore the population of the study has been selected the same. Alvi (2016), in his study, stated two types of sampling methods: namely probability and non-probability sampling. While the former is an expensive process and is very time consuming, since this is academic research, and time and budget of the researcher is very limited, the researcher has decided to carry out non-probabilistic method of sampling.

In particular, the sampling technique applied by the researcher is convenience sampling, which involves the researcher to pick respondents according to her convenience and reach. For this purpose, the researcher not only distributed printed questionnaires, but also emailed e-questionnaires to friends, family, and acquaintances who the researcher knew were consumers of cosmetic products.

According to Creswell (2011), if the target population of a research exceeds 100,000, then the minimum sample size required for a reliable analysis is 385 respondents (Creswell, 2011).

Therefore, in accordance with Creswell's findings, the researcher has set her sample size to 400 respondents. This will ensure that the results acquired from this sample will be generalizable to the entire population of the study.

Research is of two types: qualitative and quantitative research. While qualitative research is based on producing results that do not involve any statistical procedures (Strauss & Corbin, 1998), quantitative research involves the collection of quantifiable data, which is statistically analyzed to reach a result that explains a phenomenon (Aliaga & Gunderson, 2000).

The researcher has chosen the quantitative research type for this study to conduct a comparative study to see what factors influence consumer behavior towards organic and non-organic cosmetics, and by how much. The approach used by this quantitative research is the hypothetico-deductive approach. This is a scientific approach which involves testing hypotheses statistically, and from the results of the tests the researcher makes deductions of whether the results of the sample apply to the entire population or not (Hayes, 2000).

The research begins with the introduction to the topic, followed by research objectives and hypotheses development. In chapter two, past relevant research is studied extensively. Chapter three describes the methodology used in the study, while the analysis is done in chapter four. Chapter five represents the results of the study, which are discussed, and a conclusion is reached, followed by recommendations suggested by the researcher.

This research is divided into two parts. In the first part, the researcher attempts to determine the factors that influence consumer behavior towards organic cosmetics. Figure 1 represents the conceptual framework of the first part of the research.

The second part involves analyzing the factors that influence consumer behavior towards non-organic cosmetics. Figure 2 illustrates the conceptual framework for part two of the study.

The reason for conducting a dual study was to provide a comparative analysis to determine which factor was most important in influencing consumer behavior of organic cosmetics as well as non-organic cosmetics.

Figure 1: Conceptual Framework (Part 1)

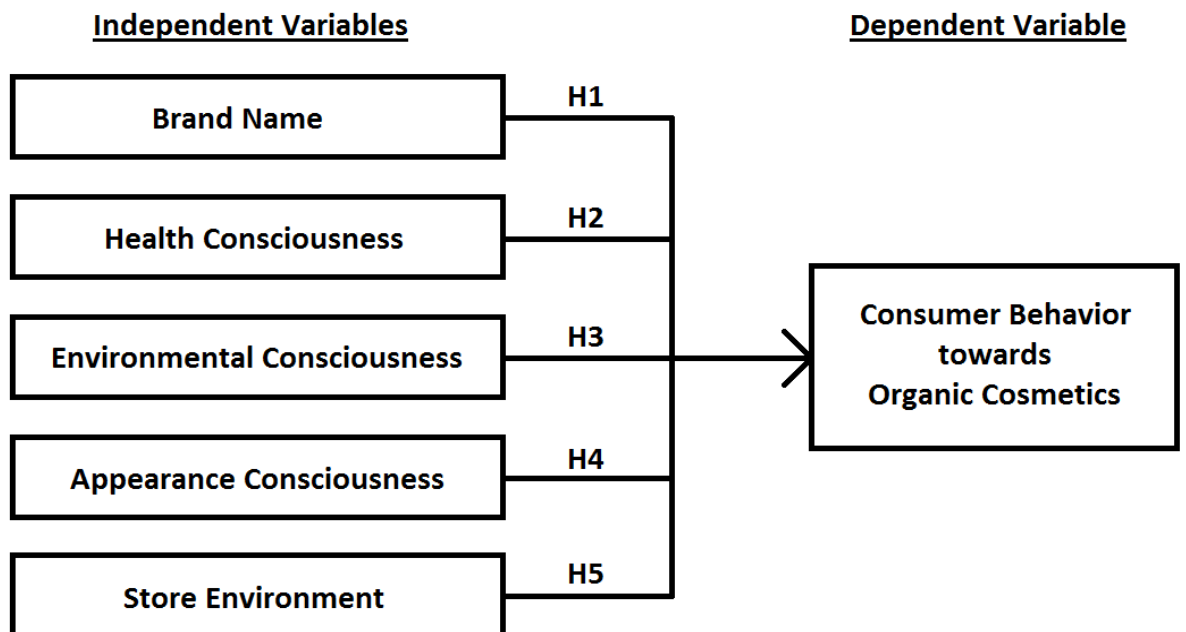
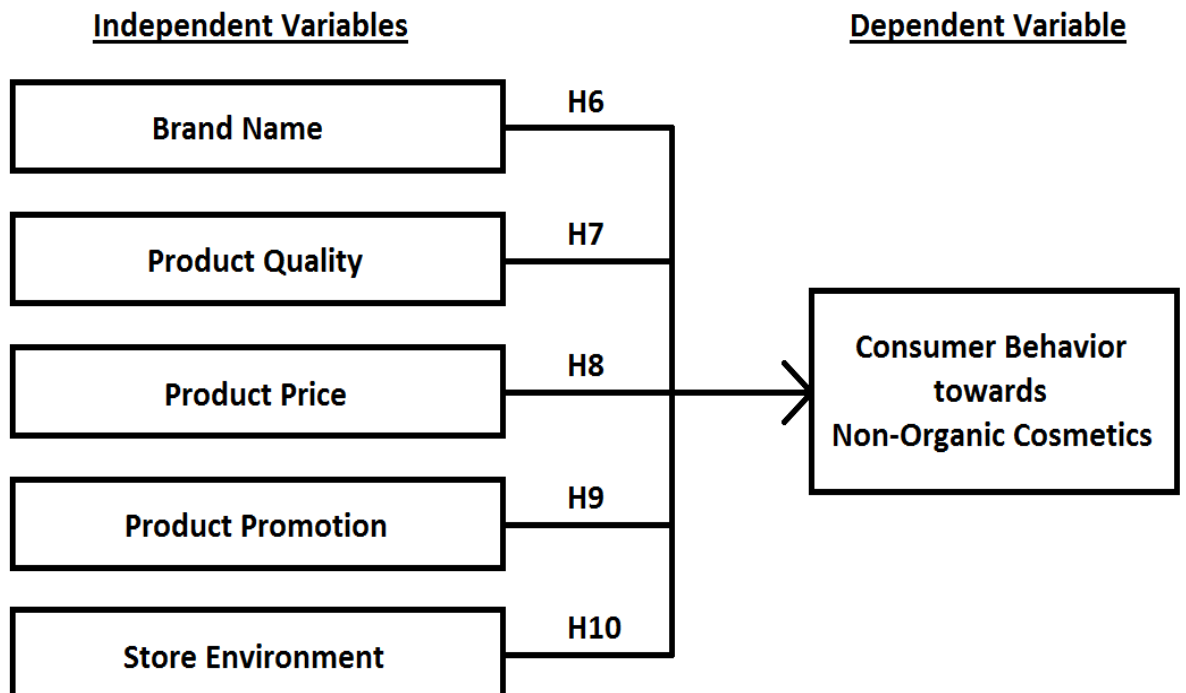


Figure 2: Conceptual Framework (Part 2)



The instrument used to collect primary data was the close-ended questionnaire. The questionnaire consisted of 36 questions. Questions were basically statements, to which the respondents had to respond according to their level of agreement to the statements. The responses were fixed based on a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The literature review was prepared using secondary data obtained from past research done on the subject.

Primary and Secondary data both are adopted as sources of data in this research. The primary data was gathered through conducting surveys which included giving out, collecting, and tabulating close-ended questionnaires that were formed based on a 5-point Likert scale. This research was conducted on the organic and non-organic makeup industry. Archival research was collected for the secondary data, utilizing the internet as a source. There has been a significant increase in the demand for makeup and consumers are now also considering switching towards organic makeup products. Hence, factors affecting consumer behavior towards both organic as well as non-organic makeup products are being taken into consideration in this research.

When results of research remain consistent over a certain period, it is known as reliability, as stated by a study conducted by Joppe (2000). If the survey results remain the same when tested again, then the study is thought of as reliable. The Cronbach's Alpha reliability test is run to check the reliability of the research instrument. If the value of the Cronbach's Alpha is more than 0.6, it is thought to be reliable.

Validity displays how true the results of the quantitative research are. Validity is exclaimed as 'construct validity' as suggested by Wainer and Braun (1988). Construct is referred to as a separate hypothesis that suggests how, and which data will be collected. The questionnaire's validity can be tested through the careful examination of the questions it contains. The questions must ask for information that covers the void in the research gap and fulfils the objectives of the study.

DATA ANALYSIS, FINDINGS, AND DISCUSSION

Reliability Analysis

Reliability test is done using Cronbach's Alpha as it is the most common measure of internal consistency (reliability). It is used because the survey is conducted by using Likert Scale. A Cronbach's Alpha value over 0.6 suggests that the data is reliable.

Table 1: Reliability Test (Study 1)

Variables	Items	Cronbach's Alpha
Brand Name	3	0.855
Store Environment	3	0.742
Health Consciousness	3	0.785
Environmental Consciousness	3	0.747
Appearance Consciousness	3	0.784
Consumer Buying Behavior	3	0.804

The Cronbach's Alpha value of Brand Name is 0.855, Store Environment is 0.742, Health Consciousness is 0.785, Environmental Consciousness is 0.747, Appearance Consciousness is 0.784 and Consumer Buying Behavior is 0.804. Since Cronbach's Alpha values of all variables are above 0.6, the instrument of this study is reliable.

Pearson's Correlation

The Pearson correlation coefficient is also referred to as Pearson's r. The Pearson product-moment correlation coefficient is a measure of the linear correlation between two variables. The Correlation Matrix below shows the relationship of each independent variable with the dependent variable.

Table 2: Correlation Matrix (Study 1)

		Correlations					Consumer Buying Behavior
		Brand Name	Store Environment	Health Consciousness	Environmental Consciousness	Appearance Consciousness	
Brand Name	Pearson Correlation	1	.265**	.228**	.008	.593**	.491**
	Sig.		.000	.000	.889	.000	.000
	N	300	300	300	300	300	300
Store Environment	Pearson Correlation	.265**	1	.266**	.207**	.317**	.117*
	Sig.	.000		.000	.000	.000	.044
	N	300	300	300	300	300	300
Health Consciousness	Pearson Correlation	.228**	.266**	1	.243**	.497**	.365**
	Sig.	.000	.000		.000	.000	.000
	N	300	300	300	300	300	300
Environmental Consciousness	Pearson Correlation	.008	.207**	.243**	1	.100	.020
	Sig.	.889	.000	.000		.083	.729
	N	300	300	300	300	300	300
Appearance Consciousness	Pearson Correlation	.593**	.317**	.497**	.100	1	.537**
	Sig.	.000	.000	.000	.083		.000
	N	300	300	300	300	300	300
Consumer Buying Behavior	Pearson Correlation	.491**	.117*	.365**	.020	.537**	1
	Sig.	.000	.044	.000	.729	.000	
	N	300	300	300	300	300	300

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

The correlation matrix in table 2 shows the relationship between all variables. Brand Name has a Correlation Coefficient of 49.1% with Consumer Buying Behavior at a p-value of 0.00 which indicates that there is statistically significant relationship between Brand Name and Consumer Buying Behavior. Store Environment has a Correlation Coefficient of 11.7% with Consumer Buying Behavior at a p-value of 0.044 which indicates that there is statistically significant relationship between Store Environment and Consumer Buying Behavior. Health Consciousness has a Correlation Coefficient of 36.5% with Consumer Buying Behavior at a p-value of 0.00 which indicates that there is statistically significant relationship between Health Consciousness and

Consumer Buying Behavior. Environmental Consciousness has a Correlation Coefficient of 2% with Consumer buying behavior at a p-value of 0.729 which indicates that the relationship between Environmental Consciousness and Consumer Buying Behavior is not statistically significant. Appearance Consciousness has a Correlation Coefficient of 53.7% with Consumer buying behavior at a p-value of 0.00 which indicates that there is statistically significant relationship between Appearance Consciousness and Consumer Buying Behavior.

Based on these results, we can accept the hypotheses H1, H2, H3 and H5. However, the hypothesis H4 is rejected due to the p-value of Environmental Consciousness being greater than 0.05.

Regression Analysis: Model Summary

Table 3: Model Summary (Study 1)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.602 ^a	.363	.352	.53933

a. Predictors: (Constant), Appearance Consciousness, Environmental Consciousness, Store Environment, Health Consciousness, Brand Name

Model Summary shows R value of .602 which demonstrated strong correlation between the independent variables and dependent variables. R Square value of .363 explains that 36.3 percent changes in Consumer Buying Behavior are explained by the changes in the predictors.

Regression Analysis: ANOVA

Table 4: ANOVA (Study 1)

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48.710	5	9.742	33.492	.000 ^b
	Residual	85.516	294	.291		
	Total	134.226	299			

a. Dependent Variable: Consumer Buying Behavior
 b. Predictors: (Constant), Appearance Consciousness, Environmental Consciousness, Store Environment, Health Consciousness, Brand Name

The ANOVA table shows F-value of 33.492 and a p-value of 0.00. Therefore, the analysis can be said statistically significant as F-value is greater than 4 and p-value is less than 0.05.

Regression Analysis: Coefficients

Table 5: Coefficients (Study 1)

Model	Coefficients ^a		Standardized Coefficients Beta	T	Sig.
	Unstandardized Coefficients B	Std. Error			
1 (Constant)	1.706	.314		5.428	.000
Brand Name	.263	.053	.293	5.003	.000
Store Environment	-.137	.070	-.099	-1.962	.051
Health Consciousness	.155	.048	.179	3.227	.001
Environmental Consciousness	-.031	.041	-.036	-.744	.457
Appearance Consciousness	.322	.068	.309	4.709	.000

a. Dependent Variable: Consumer Buying Behavior

Table 5 shows the regression coefficients of each independent variable with Consumer Buying Behavior. Brand Name has a Beta value of 0.263 with a t-value of 5.003 and a p-value of 0.00, indicating that Brand Name has positive significant impact of 26.3% on Consumer Buying Behavior. Store Environment has a Beta value of -0.137 with a t-value of -1.962 and p-value of 0.051, indicating that Store Environment has a negative, but insignificant impact of -13.7% on Consumer Buying Behavior. Health Consciousness has a Beta value of 0.155 with a t-value of 3.227 and p-value of 0.001, indicating that Health Consciousness has positive significant impact of 15.5% on Consumer Buying Behavior. Environmental Consciousness has a Beta value of -0.031 with a t-value of -0.744 and p-value of 0.457, indicating that Environmental Consciousness has a negative, but insignificant impact of -3.1% on Consumer Buying Behavior. Appearance Consciousness has a Beta value of 0.322 with a t-value of 4.709 and p-value of 0.000, indicating that Appearance Consciousness has positive significant impact of 32.2% on Consumer Buying Behavior.

In conclusion, the variables Brand Name, Health Consciousness, and Appearance Consciousness have significant positive impact on Consumer Buying Behavior because the t-values of these variables are greater than +2 and p-values are less than 0.05. However, the remaining variables: Store Environment and Environmental Consciousness have an insignificant negative relationship with Consumer Buying Behavior because the t-values of these variables are less than -2 and p-values greater than 0.05.

Study 2 – Organic Cosmetics

Reliability Analysis

Reliability test is done using Cronbach's alpha as it is the most common measure of internal consistency (reliability).

Table 6: Reliability Test (Study 2)

Variables	Items	Cronbach's Alpha
Brand Name	3	0.784
Store Environment	3	0.778
Product Promotion	3	0.749
Product Quality	3	0.839
Product Price	3	0.909
Consumer Buying Behavior	3	0.730

Table 6 shows reliability of the instrument relating to the non-organic cosmetics. The Cronbach's Alpha value of Brand Name is 0.784, Store Environment is 0.778, Product Promotion is 0.749, Product Quality is 0.839, Product Price is 0.909, and Consumer Buying Behavior is 0.730. Since the Cronbach's Alpha values of the variables are greater than 0.06, the instrument is considered to have internal consistency.

Pearson's Correlation

The Pearson correlation coefficient also referred to as Pearson's r , the Pearson product-moment correlation coefficient is a measure of the linear correlation between two variables. Below Correlation Matrix shows the relationship of each independent variable with dependent variable.

Table 7: Correlation Matrix (Study 2)

		Correlations					Consumer
		Brand	Store	Product	Product	Product	Buying
		Name	Environment	Promotion	Quality	Price	Behavior
Brand Name	Pearson Correlation	1	-.064	.391**	.157**	.398**	.360**
	Sig. (2-tailed)		.268	.000	.006	.000	.000
	N	300	300	300	300	300	300
Store Environment	Pearson Correlation	-.064	1	.111	.080	.020	.019
	Sig. (2-tailed)	.268		.054	.165	.736	.746
	N	300	300	300	300	300	300
Product Promotion	Pearson Correlation	.391**	.111	1	.208**	.625**	.426**
	Sig. (2-tailed)	.000	.054		.000	.000	.000
	N	300	300	300	300	300	300
Product Quality	Pearson Correlation	.157**	.080	.208**	1	-.001	.179**
	Sig. (2-tailed)	.006	.165	.000		.981	.002
	N	300	300	300	300	300	300
Product Price	Pearson Correlation	.398**	.020	.625**	-.001	1	.459**
	Sig. (2-tailed)	.000	.736	.000	.981		.000
	N	300	300	300	300	300	300
Consumer Buying Behavior	Pearson Correlation	.360**	.019	.426**	.179**	.459**	1
	Sig. (2-tailed)	.000	.746	.000	.002	.000	
	N	300	300	300	300	300	300

** . Correlation is significant at the 0.01 level (2-tailed).

The Correlation Matrix represents the relationship of each independent variable with dependent variable. Brand Name has a Correlation Coefficient of 36% with Consumer Buying Behavior at a p-value of 0.00, which indicates that Brand Name has statistically significant relationship with Consumer Buying Behavior. Store Environment has a Correlation Coefficient of 19% with Consumer Buying Behavior at a p-value of 0.746, which indicates that Store Environment does not have a statistically significant relationship with Consumer Buying Behavior. Product Promotion has a Correlation Coefficient of 42.6% with Consumer Buying Behavior at a p-value of 0.00 which shows that there is statistically significant relationship between Product Promotion and Consumer Buying Behavior. Product Quality has a Correlation Coefficient of 17.9% with

Consumer Buying Behavior at a p-value of 0.002 which indicates that there is significant relationship between Product Quality and Consumer Buying Behavior. Product Price has a Correlation Coefficient of 45.9% with Consumer Buying Behavior at a p-value of 0.00 which means Product Price has a statistically significant relationship with Consumer Buying Behavior.

Regression Analysis: Model Summary

Table 8: Model Summary (Study 2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.531 ^a	.282	.270	.66317

a. Predictors: (Constant), Product Price, Product Quality, Store Environment, Brand Name, Product Promotion

The above table shows the fitness of the model. According to the Model Summary R value of .531 indicates that there is strong correlation between the independent variables and dependent variables. R Square value of .282 indicates that 28.2% changes in Consumer Buying Behavior are described by the changes in the predictors.

Regression Analysis: ANOVA

Table 9: ANOVA (Study 2)

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	50.877	5	10.175	23.137	.000 ^b
	Residual	129.299	294	.440		
	Total	180.176	299			

a. Dependent Variable: Consumer Buying Behavior

b. Predictors: (Constant), Product Price, Product Quality, Store Environment, Brand Name, Product Promotion

The ANOVA Table represents a higher F-value of 23.137 with a p-value of 0.00. Hence, according to the results, the analysis is statistically significant because F-value is greater than 4 and p-value is less than 0.05.

Regression Analysis: Coefficients

Table 10: Coefficients (Study 2)

Model		Coefficients ^a		Standardized	t	Sig.
		Unstandardized Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	.540	.398		1.357	.176
	Brand Name	.179	.061	.162	2.914	.004
	Store Environment	-.004	.070	-.003	-.061	.952
	Product Promotion	.148	.067	.147	2.196	.029
	Product Quality	.148	.062	.123	2.379	.018
	Product Price	.277	.060	.303	4.584	.000

a. Dependent Variable: Consumer Buying Behavior

Brand Name has a Beta value of 0.179 with a t-value of 2.914 and a p-value of .004, indicating that Brand Name has a significant positive impact of 17.9% on Consumer Buying Behavior. Store Environment has a Beta value of -.004 with a t-value of -.061 and a p-value of 0.952, indicating that Store Environment has a negative, but insignificant impact of -0.4% on Consumer Buying Behavior. Product Promotion has a Beta value of 0.148 with a t-value of 2.196 and p-value of 0.029, indicating that Product Promotion has a significant positive impact of 14.8% on Consumer Buying Behavior. Product Quality has a Beta value of 0.148 with a t-value of 2.379 and a p-value of 0.018, indicating that Product Quality has a significant positive impact of 14.8% on Consumer Buying Behavior. Product Price has a Beta value of 0.277 with a t-value of 4.584 and a p-value of 0.00, indicating that Product Price has a significant positive impact of 27.7% on Consumer Buying Behavior.

Therefore, Brand Name, Product Promotion, Product Quality and Product price have a significant positive relationship with Consumer Buying Behavior because the t-values of these variables are greater than +2 and p-values are less than 0.05. However, Store Environment has a negative, but insignificant relationship with Consumer Buying Behavior because the t-value is less than -2 and p-value is greater than 0.05.

CONCLUSION

This research study comprises of two sub research; one study evaluates the factors that affect the consumer buying behavior of organic cosmetics whereas the other research assesses the factors that affect the consumer buying behavior of inorganic cosmetics. This study aids in analyzing factors that affect the consumer buying behavior pertaining to the cosmetics industry. The main factors considered in the first study that is studying the consumer buying behavior for organic cosmetics are brand name, health consciousness, environmental consciousness, appearance consciousness and lastly, the store environment. The other factors considered that

have an impact on the customer buying behavior of non-organic cosmetics are brand name, product quality, product price, product promotion and lastly, the store environment. The impact of each variable was tested one the dependent variable for both organic and inorganic cosmetics individually.

In the first study concerning the consumer buying behavior for non-organic cosmetics the data for all variables was considered reliable but only three out of five hypotheses were rejected and two were accepted. Brand name, health consciousness and appearance consciousness have a significant impact on the buying behavior on organic cosmetics, but store environment and environment consciousness do not have an impact on the consumer buying behavior for organic products. In the second study concerning the consumer buying behavior for organic cosmetics the data for all variables was considered reliable. However only one hypothesis of the five (store environment) was rejected and the others were accepted.

The following recommendations have been framed and recommended based on the research studies findings. These recommendations focus on how factors can be improved upon to encourage a more positive consumer buying behavior.

The following recommendations have been made:

Brand Name: A good brand name plays a vital role in influencing the consumer buying behavior especially in the non-organic cosmetics industry. It should be aesthetically pleasing to look at and easy to pronounce. The name should also be such that it shows what the company is about.

Health Consciousness: Health consciousness is a factor that is important when it comes to influencing consumer-buying behavior in the non-organic cosmetic industry. The customers want products that either preserve their natural skin or make it more appealing so they look for companies that sell products that do all those things without any harmful effects so companies that sell non-organic cosmetics need to keep in mind that the ingredients that they use are non-toxic and will not damage the skin.

Environmental Consciousness: Non-organic cosmetic companies need to figure out ways to be more environmentally friendly so that customers that environment consciousness can be pleased. This will be done by make the process of manufacturing and packaging more eco-friendly for example using less harmful containers like wood and recyclable plastic. Through the adoption of these techniques, companies that sell non-organic cosmetics can create a positive consumer buying behavior.

Appearance Consciousness: Appearance conscious customers especially in terms of the non-organic cosmetic industry want products that will make their skin look better so that they feel good about themselves. Therefore, companies need to figure out ways to satisfy this need of the customer without the use of such chemicals that can cause damage to the skin after prolonged use. They can use non-organic alternatives that help people feel good about their appearance and

not have damaged skin as a result.

Store Environment: Store environment is one of the major factors that influence consumer-buying behavior in the non-organic cosmetic industry. The ambience of the store needs to compliment the overall message of the company. The smell of the store should also be very pleasant so that the customers have a nice time while looking through. The sales staff needs to be trained professionally so that they can help the customers with the queries that they may have.

Product Quality: Product quality is one of the most important factors that help to influence a positive consumer buying behavior in the non-organic cosmetic industry. The use of superior quality ingredients that have been tested to have no harmful effects by prolonged use is necessary for companies to gain an advantage on their customers.

Product Price: Product price plays a crucial role in influencing the customer buying behavior in the non-organic cosmetic industry. Through efficient ways of manufacturing and selling companies can cut costs by not compromising on quality. This will help in lowering the overall price of the products thus helping the buying behavior of customers.

Product Promotion: Product promotion in the non-organic cosmetic industry can be very important in terms of consumer buying behavior. Promotion through advertisements online and offline can be extremely beneficial, celebrity endorsements can be very helpful as they can provide authenticity and create a positive brand image about the company.

This study has certain limitations. Since it is academic research, there were time limitations as it had to be submitted during a certain period. Secondly, there were limited financial resources. Thirdly, this only pertains to the make-up industry.

This research study only helps decipher and study the consumer-buying behavior pertaining to the organic and inorganic make-up industry in Pakistan. Only a few factors that affect consumer-buying behavior (namely ten) have been selected in this research study. Therefore, it does not take into consideration all the factors that affect consumer-buying behavior.

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