Continuous purchase intention of organic personal care products: evidence from India

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Abstract

This empirical study was undertaken to understand the antecedents of continuous purchase intention (CPI) of organic personal care products (OPCP). The study draws on the Theory of Planned Behavior (TPB) and the stimulus organism response (S-O-R) theory to build an integrative conceptual framework. Most past studies have been conducted in developed countries, where the organic products market is more evolved. Partial least squares path modeling was used to examine various relationships and check for heterogeneity among a sample of 1378 consumers in India who buy only organic products for personal care. Product knowledge (PK) emerges as the strongest influencer of attitude which has a high impact on satisfaction which in turn affects CPI positively. PK has a greater significance in developing countries which have a higher share of counterfeit and unbranded products than developed countries. However, consumer ethnocentrism does not influence attitude. While many studies have been conducted on CPI of organic food, there are only a few on OPCP. Amongst these, studies on the CPI of OPCP in developing countries are scarce. While most studies on organic products have examined purchase intention, this study focuses on CPI. The theoretical, practical, economic, and social implications of the findings are discussed.

Keywords: Organic cosmetics; product knowledge; consumer ethnocentrism; subjective norms; re-purchase intention; developing countries

Paper type: Research article

1. Introduction

This empirical study aims to provide a conceptual framework for the antecedents of continuous purchase intention (CPI) of organic personal care products (OPCP). Organic products are considered more environmentally friendly and healthier since they are manufactured without using toxic chemicals, and genetically modified organisms. Consumers are becoming increasingly conscious of the negative influence of their behavior on the environment (Bairrada, Coelho, and Moreira 2023). The pandemic has made consumers more health-conscious (Halan 2021) and increased their proclivity for organic products. The OPCP category consists of skin care, hair care, oral-care cosmetics, and toiletries, and the worldwide revenue of OPCP is expected to be USD 54.5 billion by 2028 (Zollo et al. 2021). The sale of OPCP is steadily increasing worldwide however the market is still at a nascent stage (Bharti et al. 2022).

Green body and beauty care products require greater marketing efforts since environment-friendly products are more specific and expensive than conventional products (Krissanya et al. 2023). Research on products other than food items that have health benefits is rare (Puhakka et al. 2019. While several studies have been conducted on CPI of organic food, there are only a few on OPCP (Kim and Chung 2011). Moreover, while there are many studies on the behavioral intention of consumers, only a few investigate antecedents of repurchase intentions (Tian, Siddik, and Masukujjaman 2022). There is scope for future research in product categories other than organic food which can provide a better understanding of attitudinal loyalty and help motivate pro-environmental action (Juhl, Fenger, and Thøgersen 2017). More research studies are required on aspects that drive loyalty to organic products (Dias et al. 2016). OPCPs are considered to be in the nascent phase of the product adoption life cycle and therefore it is important to go beyond the early selection process and stages of decision-making for purchasing (Ghazali et al. 2017). Literature on the moderating role of health consciousness on CPI of OPCP is scarce (Jhamb et al. 2023).

Most research on CPI of organic products has been conducted in developed countries where the organic products market is more evolved and hence literature on developing countries is scarce

(Thøgersen et al. 2015). There is a growing trend of OPCP usage in developing countries such as India, Brazil, and Mexico which have high purchasing power potential. Moreover, consumer behavior towards organic products in developing countries is different since OPCP markets are in their rudimentary stages of adoption vis-à-vis developed countries. For example, generally, consumers in developing countries are more anxious about their standard of living than about the environment (Mainardes et al. 2017). Insights on motivators of sustainable consumption in emerging economies are relatively scarce and results from advanced economies may not be applicable given the dissimilar consumption behavior due to the different socio-cultural and economic circumstances (Abdulrazak and Quoquab 2017). More research needs to be conducted to unravel attitudes and CPI towards green cosmetics, in developing countries (Shimul, Cheah, and Khan 2022). Hence, there is a need to understand the attitudes towards OPCP in developing countries for the growth of domestic firms as well as global OPCP brands considering market entry. An understanding of OPCP consumption patterns in developing countries will also help in facilitating global sustainable transformation, (Bresciani et al. 2022). Therefore, this study has social implications apart from managerial and economic implications. It specifically addresses two research questions:

RQ1. What is the influence of health value, safety value, environmental value, consumer ethnocentrism (CE), and product knowledge (PK) on attitude?

RQ2. What is the influence of attitude, satisfaction, subjective norms (SN), and perceived behavioral control (PBC) on the CPI of OPCP?

This study provides a conceptual framework by combining the TBP and S-O-R theories to create a new understanding of repurchase consumer behavior towards OPCP. The framework has been empirically validated by collecting 1378 responses analyzed through PLS-SEM. The paper is structured as follows: Initially, relevant literature is reviewed to justify the hypotheses development, the methodology of the study is outlined and the results are presented. Thereafter the summary of

findings has been presented followed by theoretical implications, future research directions, and managerial, economic, and social implications of the study.

2. Literature review and hypotheses development

2.1 SOR and TPB models

This study investigates CPI of OPCP basis the Theory of Planned Behavior (TPB) (Ajzen 1991) and the stimulus organism response (S-O-R) (Mehrabian and Russell 1974) models as the underlying theories. They both are second-generation consumer behavior models that have evolved from the simplistic input and output models (Jacoby 2002) and aim at predicting behavior. The TPB model is suitable as an initial framework for studies examining pro-environmental behaviors (Liu, Liu, and Mo 2020) and has been effectively used to increase the predictive power of environment-conscious behaviors in various situations (Han and Stoel 2017). Ghazali et al. (2017) expanded the TPB model by studying the association between perceived values and the attitude of green consumers in Malaysia while Al-Swidi et al. (2014) enhanced it by exploring how subjective norms influence attitude, PBC, and CPI toward organic products in Pakistan. These studies highlight the importance of attitude in predicting the buying intention of organic products. Our study draws on the TPB model in the context of OPCP to offer a theoretical viewpoint by introducing variables related to green purchasing behavior in an emerging economy, on which literature is scarce (Uddin et al. 2023). Since regulations in most developing countries emphasize less certification, consumers perceive OPCP from developed countries to be superior (Mukherjee et al. 2017). Hence PK plays an important role as an antecedent of OPCP CPI. SN is a key predictor of green cosmetics purchase intention (Shimul, Cheah, and Khan 2022), more so, in developing countries, since many of them rank higher on collectivism vis-à-vis developed countries (Mughal, Thøgersen, and Faisal 2021). Customers engage in behaviors associated with environmentally responsible consumerism due to social pressure and more studies are required on this important aspect (Van Tonder et al. 2023).

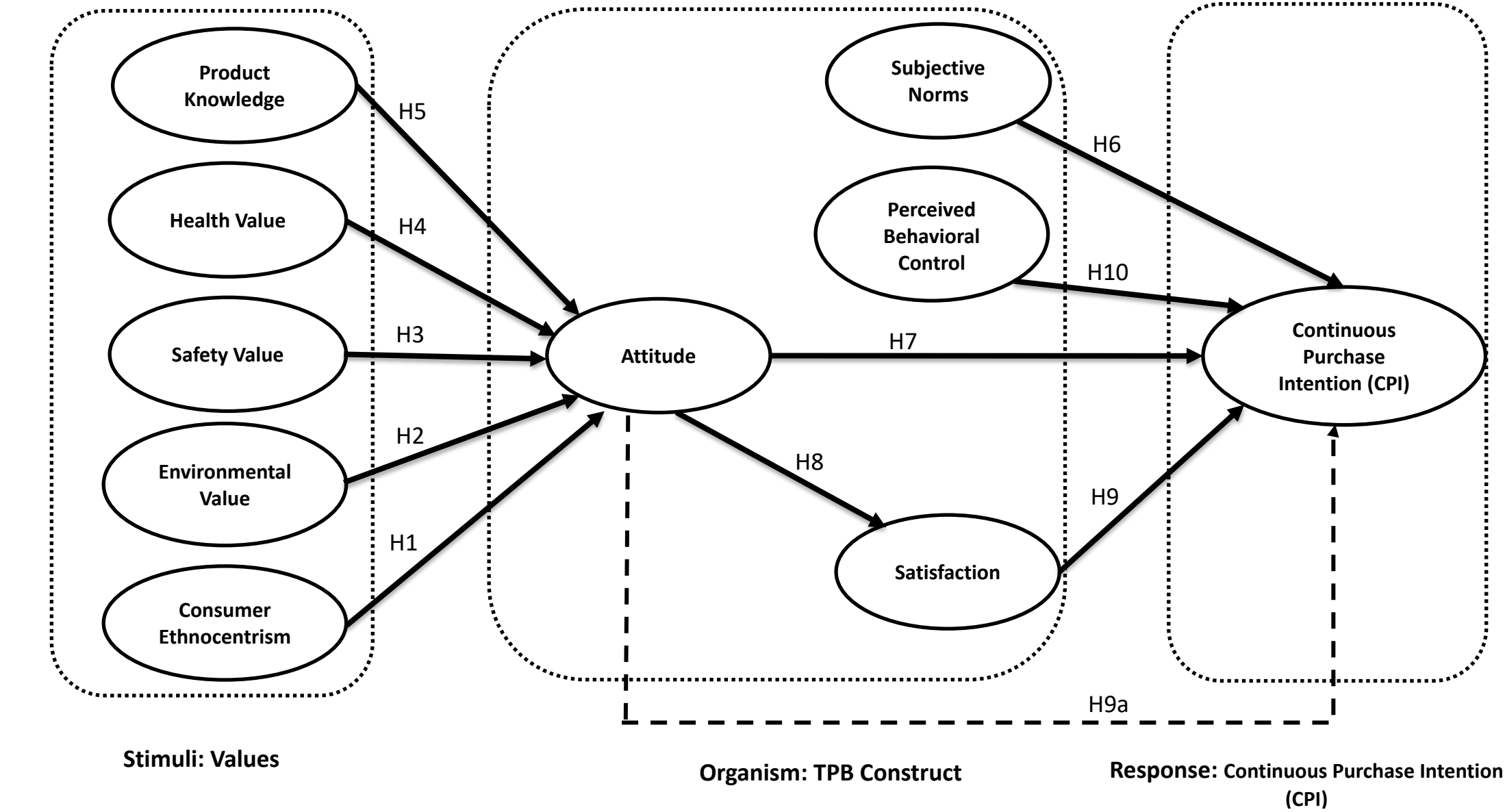
The S-O-R model enables us to investigate how consumers assess stimuli from the external environment and respond to them. Jacoby (2002) criticized the original model of Mehrabian and Russell (1974) saying that the representation of the S-O-R model with static boxes connected by lines and arrows can be misinterpreted and that it did not take into account the issue of overlapping of the three key elements - stimulus (S), organism (O) and response (R). A refined SOR model was developed by including extra components to explain complicated consumer decision processes (Mummalaneni 2005). “Stimulus is defined as “the external (or contextual) determinants leading to consumer’s psychological and behavioral states and processes, “organism” as consumer’s physio-psychological reactions internally regulated by cognitive and/or affective states and processes, and “response” as consumer’s resultant behaviors jointly led by consumer’s external determinants and internal organismic reactions.” (Kim, Hantula, and Benedetto 2022, 2239). The S-O-R model explains that a stimulus (S) impact consumers' evaluation process i.e. organism (O) which results in a positive or negative consumer response (R). The S–O–R model adequately enables us to examine the effect of health, safety, environmental values, consumer ethnocentrism, product knowledge (stimuli) on the organism, and the resulting CPI (response). Tian, Siddik, and Masukujjaman (2022) applied this model to study the CPI of organic tea in Bangladesh and found satisfaction, perceived values, and brand trust to be their strong predictors. Kumari and Bhateja (2022) proved in a study conducted in India using the S-O-R framework that social distancing results in higher purchase intention toward health products.

Most studies on the buying intention of green products are based on attitude-centric models (Bhardwaj et al. 2023). The TPB and S-O-R models can be integrated to study the influence of both attitude and values to provide a better explanation of CPI of OPCP since values serve as guiding philosophies for environmental-friendly behaviors (Kumar et al. 2021). While the TPB model has been considered suitable for studies examining pro-environmental behaviors, researchers have recommended changes and adding predictors to improve its effectiveness (Steg and Vlek 2009). Moreover, some studies conclude that, for example, subject norms do not influence behavioral

intention. This necessitates the need for more theories to explain the phenomenon (Manning 2009). The S-O-R framework proposes that due consideration needs to be given to the organismic factors to elucidate consumer responses to external stimuli (Smith et al. 2016). This study's conceptual framework is by the S-O-R model with the TPB conceptual dimensions serving as organisms, since attitude, SN, and PBC take place in the organism's mind, representing their internal state (Peng and Kim 2014; Sreen, Sadarangani, and Gogoi 2019). The different values represent the 'stimuli' while CPI aligns with the 'response'. The TPB and S-O-R frameworks approach consumer behavior from different perspectives. While the TPB emphasizes the cognitive factors that influence behavior, the S-O-R framework concentrates on the environmental stimuli and individual responses that determine behavior. Hence, merging the S-O-R model with the TPB model offers a more in-depth understanding of consumer behavior.

In India, OPCP has been a popular category, but more in the form of home-made solutions for beauty treatments. However, there are very few studies that factor in the influence of consumer ethnocentrism, PK, and SN, on OPCP CPI in developing countries. Therefore, our study investigates the influence of various values and satisfaction on attitude. Ultimately, we investigate the influence of attitude, subjective norms (SN), and PBC on the CPI of OPCP. To accomplish these objectives, this study draws on the S-O-R and TPB theories and builds an integrative conceptual framework (Figure 1). An integrative approach has been used since both theories emphasize the significance of cognitive processes and perception in influencing behavior, have been applied widely in behavioral research, and depend on psychological constructs to explain behavior.

Figure. 1. Conceptual framework



2.2 Hypotheses development

In this study, we have formulated hypotheses based on the TPB and SOR frameworks as well as the integrated TPB SOR framework. These hypotheses provide a conceptual framework for empirical investigation towards a deeper understanding of OPCP CPI.

2.2.1 Consumer ethnocentrism (CE)

CE is associated with the ethnic culture of a country and is the inclination of consumers towards indigenous products at the expense of imported products (Verma 2022). It shapes an attitude towards buying products, considered good for the country. Consumers tend to perceive OPCP from developed countries to be superior vis-a-vis local products (Mukherjee et al. 2017). Limited research is available on consumers' preferences for local vis-à-vis imported organic products in developing countries like India (Mughal, Thøgersen, and Faisal 2021). Therefore, it becomes significant to study the influence of CE on attitude. The integration of the S–O–R and TPB frameworks facilitates examination of the impact of external stimuli (S) i.e. CE on the organism (O) which represents TPB and the resulting CPI (response - R).

H1: Consumer ethnocentrism has a positive relationship with the attitude towards CPI of OPCP

2.2.2 Environmental value (EV)

There is an increasing curiosity about organic products as they are perceived to be more environment-friendly (Chen 2007). One of the most important predictors of attitude toward organic products is the ecological motive (Kirmani and Khan 2018). An attitude that is positively disposed towards environmental issues, leads to utilization of organic products to meet consumer preferences (Tariq et al. 2019). Environmental concern is an important factor in predicting green product behavioral intention amongst consumers in developing countries such as India (Khare and Kautish 2022). Integrating the S–O–R and TPB models enables us to investigate the effect of external stimuli (S) i.e.

EV on the organism (O) which represents TPB and the resulting CPI (response - R). Hence, the following hypothesis is proposed:

H2: There is a positive relationship between OPCP environmental value (EV) and attitude towards CPI

2.2.3 Safety value (SV)

Awareness of the safety assessment of OPCP was found to exert a positive influence on attitudes toward repeat buying among consumers in Malaysia (Ghazali et al. 2017). Given the increase in scandals in developing countries such as India (Kapoor, Banerjee, and Signori 2022), there is a growing awareness of safety issues related to the long-term usage of cosmetics. Consumers in developing countries are willing to pursue safer green practices and also pay more for OPCP (Shimul, Cheah, and Khan 2022). The integration of the S–O–R and TPB frameworks facilitates the examination of the effect of external stimuli (S) i.e. SV on the organism - O (TPB) and the resulting CPI (response - R). Hence:

H3: There is a positive relationship between the OPCP safety value and the attitude toward CPI

2.2.4 Health value (HV)

Consumption of organic products is likely to be higher amongst those who wish to pursue a healthier lifestyle given the increasing consciousness amongst consumers about the toxicity of conventional beauty products (Gani et al. 2023). Therefore, the attitude toward consuming healthier products has a considerable impact on organic product shopping (Ghazali et al. 2017). The "Lifestyle of health and sustainability (LOHAS)" consumer segment has been growing in developing countries such as India, hence it becomes vital to understand the role of health in OPCP buying behavior (Lavuri et al. 2022, 113899). Integrating the S–O–R and TPB models enables us to investigate the effect of external stimuli (S) i.e. HV on the organism (O) which represents TPB and the resulting CPI (response - R). Therefore:

H4: There is a positive relationship between the health value associated with OPCP and the attitude toward CPI

2.2.5 Product knowledge (PK)

Several studies have examined the significance of green product knowledge as a vital aspect in helping decision-making (Khare and Kautish 2022). Consumers who are more knowledgeable about organic manufacturing processes are more favorably inclined toward organic consumption (Tariq et al. 2019). Consumers are ready to pay more for organic products if certain standards, processes, and labeling requirements are followed by their manufacturers. Certification labels enable quick identification of genuine organic products, guarantee quality to consumers, and help increase sales. Hence, PK plays a key role in developing a positive attitude towards OPCP CPI. The integration of the S–O–R and TPB models enables us to examine the effect of external stimuli (S) i.e. PK on the organism (O) which represents TPB and the resulting CPI (response - R). Since the purchase of organic products is facilitated via domestic certification and labeling (Mughal, Thøgersen, and Faisal 2021), PK has a vital role in establishing authenticity in developing countries. PK was found to positively influence the attitude towards future purchases of OPCP in Malaysia (Ghazali et al. 2017). Hence, we propose:

H5: There is a positive relationship between OPCP product knowledge and attitude toward CPI

2.2.6 Subjective norms (SN)

Subjective norm refers to "the perceived social pressure to perform or not to perform the behavior" (Ajzen 1991, 188). SN was found to affect the intention to purchase organic skin and hair management products positively (Kim and Chung 2011) and emerged as a key predictor of green cosmetics buying intention in a developing country (Shimul, Cheah, and Khan 2022). This linkage is based on TPB as the underlying theory. In the integrated TPB and S-O-R framework, SN is a sub-part of the organism (O) since it takes place in the organism's mind and represents the organism's internal state (Peng and

Kim 2014; Sreen, Sadarangani, and Gogoi 2019). Therefore S-O-R also guides the examination of the relationship between SN (O) and CPI (R – response). Therefore:

H6: Subjective norms will have a significant positive effect on OPCP CPI

2.2.7 Attitude (ATT)

Attitude is defined as "the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question" (Ajzen 1991, 188). Liu, Liu, and Mo (2020) studied the Chinese market and concluded that attitude plays the most important part in forecasting green purchase intentions. There is a positive relationship between attitude towards environmentally friendly brands and purchase intentions particularly for body and beauty care products (Krissanya et al. 2023). Consumers' attitude toward purchasing organic skin and hair care products positively affect their intentions to buy (Kim and Chung 2011). This relationship is based on TPB as the theoretical foundation. In the integrated TPB and S-O-R framework, ATT is a sub-part of the organism (O) as it occurs in the organism's mind and represents the organism's internal state (Peng and Kim 2014; Sreen, Sadarangani, and Gogoi 2019). Therefore S-O-R also guides the investigation of the relationship between ATT (O) and CPI (R – response). Hence:

H7: Attitude towards OPCP will have a significant positive effect on the CPI

2.2.8 Satisfaction (S)

Kim (2019) conducted a study on organic products in the U.S. and found that attitude has a positive influence on satisfaction. While it is hypothesized that both attitude and satisfaction have a significant positive effect on the CPI of OPCP, it is important to study the effect of attitude on satisfaction. The integration of the S-O-R and TPB models enables us to study the relation between attitude, a cognitive process provided in the TPB, and satisfaction, an internal response. Therefore:

H8: Attitude towards CPI of OPCP will have a significant positive effect on satisfaction

Satisfaction and repurchase intention toward OPCP are positively related (Lam, Lau, and Cheung 2016). Consumers' past experiences with OPCP influence their intention to buy positively (Kim and Chung 2011). This implies that satisfaction as an internal response plays an important role in translating cognitive beliefs into behavioral outcomes. Therefore:

H9: Satisfaction with OPCP will have a significant positive effect on CPI

Attitude has a high impact on satisfaction which in turn has a strong influence on CPI. The integration of the S-O-R and TPB models enables us to study the relation between the cognitive processes provided in the TPB and the affective organism-related processes explained in the S-O-R model (Vieira 2013) and allows for a better understanding of the role played by satisfaction.

H9a: Attitude will have a high impact on satisfaction which in turn will have a strong influence on CPI. Hence satisfaction will mediate the relationship between attitude and CPI

2.2.9 Perceived behavioral control (PBC)

PBC refers to an individual's perception of the "ease or difficulty of performing the behavior" of interest" (Ajzen 1991, 188). Previous studies have concluded that PBC affects the buying behavior of organic products significantly (Chen 2007; Khare and Kautish 2022). This association is from the TPB perspective. In the integrated TPB and S-O-R framework, PBC is a sub-part of the organism (O) since it occurs in the organism's mind and represents the organism's internal state (Peng and Kim 2014; Sreen, Sadarangani, and Gogoi 2019). Therefore S-O-R also guides the examination of the relationship between PBC (O) and CPI (R – response) as the underlying theory. Due to "the culture, values and socio-economic" challenges encountered in developing countries, consumers feel they have less access to resources that facilitate decisions on buying environmentally-friendly cosmetics (Shimul, Cheah, and Khan 2022, 50) Hence:

H10: Perceived behavioral control will have a significant positive effect on the CPI of OPCP

3. Methodology

3.1 Questionnaire formulation

Based on the literature review and the research model, a questionnaire was developed using 34 items to measure 10 latent constructs specified in the research model. These constructs were rooted in the S-O-R and TPB theories and an integrated approach was adopted for this study. The five types of values can be seen as the 'stimuli' in the S-O-R model. The TPB factors - attitude, subjective norms, and perceived behavioral control can be seen as the 'organism' while CPI aligns with the 'response' in the S-O-R model. Three types of perceived values: health, safety, and environmental value, were measured using four items each. Consumer ethnocentrism (CE) was measured using five items while three items were used to assess product knowledge (PK). Satisfaction and Attitude were measured using three items each. Perceived behavioral control (PBC) and subjective norms (SN) were measured using two items each, and continuous purchase intention (CPI) of OPCP was measured using four items. All the items were adopted from past studies published in reputed journals (Web Appendix 1) and were measured on a seven-point Likert scale, ranging from strongly disagree (1) to strongly agree (7). Since all the items were used in various contexts other than OPCP, the adaptation of the measurement scale was done in consultation with 2 consumer behavior experts and 5 respondents (those who only buy organic products for personal care). The experts helped us in confirming face validity by reviewing our measurement statements in light of the study's objectives. They recommended that we include the words OPCP in each measurement statement to ensure clarity and specificity. Other feedback from the experts and representative respondents on any ambiguous or complicated terms or words was incorporated to improve the relevancy, clarity, and appropriateness of the questions.

3.2 Measurement scale validity and reliability

This research aspired to study the relationships amongst diverse concepts from the TPB and S-O-R theories. Hence, the study adopted structural equation modeling (SEM) - a second-generation

multivariate statistical tool. This empirical study was exploratory in nature therefore partial least square (PLS) based SEM emerged as the most appropriate tool for data analysis. All the latent variables in the model were reflective in nature. The scale's reliability and validity were checked before data collection. A pre-test was conducted to check if any aspects of the questionnaire were complicated or ambiguous. After the finalization of the items, the content validity was assured with the help of two consumer behavior experts and five respondents representing regular OPCP users. This panel gauged the content validity to choose the most suitable items. Greater ratings of pertinence and inclusivity implied higher content validity for an item (Nguyen and Vo 2020). The panel's feedback was duly incorporated and a pilot test was conducted amongst 180 respondents to further assure the validity of the measures. Basic parameters like composite reliability, Cronbach's alpha, average variance extracted, and discriminant validity were examined and found to be confirmation for a large-scale survey. As the data collected was cross-sectional, there was the likelihood of the common method bias (CMB) causing false relationships between the variables (Fuller et al. 2016). This issue was taken care of at two stages – pre- and post. In the pre-stage, i.e. the questionnaire design level, we explicitly mentioned that the respondents' identity would remain anonymous and also that they had the option of not completing the questionnaire if they so wished. In the post-stage, the inner (1.000 to 3.929) and outer (1.644 to 4.315) VIF scores were examined to statistically test the presence of CMB (Kock 2015). Both the scores were less than 5. Apart from the VIF score authors also performed Harman's single factor test and its score was 42% which is well below the prescribed limit of 50% thus confirming the non-occurrence of CMB.

3.3 Sampling protocol and data collection

This study was restricted to OPCP regular buyers - i.e. those who only buy organic products for personal care and hence followed a specific sampling criterion. Since there was no sampling frame available to source the target respondents, random sampling was not feasible. Hence a purposive convenience sampling method was followed. Several OPCP user groups on social media and exit

interviews at OPCP outlets were the prime sources of respondents. Filter questions were used to ensure that only eligible respondents participated in the survey. The measurement scale for continuous intention, at the beginning of the questionnaire, helped in filtering out ineligible respondents. A sample of 1485 was achieved and it was well spread across age, income, and occupational backgrounds. 107 questionnaires were rejected due to missing values and finally, 1378 questionnaires qualified as valid responses for the data analysis. The demographic characteristics of the sample are detailed in Web Appendix 2.

3.4 Data analysis and hypotheses testing

The purpose of this study is to check if phenomenology-orientated variables incorporated in the models, theories in use, and data are aligned with each other, in light of the TPB and S-O-R models. The study is exploratory in nature as many variables like product knowledge (PK) and subjective norms (SN) were included about a phenomenon under study. Hence PLS-SEM, a variance-based second-generation multivariate analysis tool was found to be most suitable for this study (Hair, Ringle, and Sarstedt 2011). Smart PLS 3 (Hair et al. 2021a) was used to perform the two-stage data analysis: measurement model evaluation followed by structural model evaluation. Moreover, PLS-SEM is suitable for testing theory in the initial phases of development and is apt for managing multifaceted models with big data sets (Ghazali et al. 2018).

4. Results

4.1 Measurement model evaluation

The measurement model was first analyzed using PLS-Algorithm results and found to be adequate for further analysis (see Table 1). The key measurement model indicators were: convergent validity assessed using outer loading, average variance extracted (AVE) (Cheah et al. 2018), internal consistency reliability using composite reliability; and Cronbach's alpha. As all the latent variables were reflective in nature, the outer loading assessment was the primary task in terms of checking for

convergent validity. We found that all the outer loading scores were above the given threshold of 0.700 and 0.500 for outer loading and AVE, respectively. The final test was related to discriminant validity using the Fornell-Larcker criterion, cross-loadings, and the HTMT criterion results. As recommended while using the HTMT criterion to assess discriminant validity, if the HTMT value is below 0.90, then discriminant validity is established between two reflective constructs (Henseler, Ringle, and Sarstedt 2014). We used these three criteria and found the model suitable for structural analysis. Please refer to Web Appendix 3 for HTMT scores. Due care was also taken to identify and mitigate the potential respondent and measurement-related sources of the common method bias. The inner and outer VIF were found to be less than 5, thus confirming the non-occurrence of common method bias (Kock 2015).

Table 1. Measurement model evaluation

		Convergent validity		Internal consistency reliability			Discriminant validity
Variables	Item Code	Outer loading >0.70	AVE >0.500	Cronbach's alpha >0.700	Rho_A>0.700	Composite reliability >0.700	HTMT does not include 1
Health Value	HV1	0.8679	0.7463	0.886781	0.888987	0.922	YES
	HV2	0.8435					
	HV3	0.8778					
	HV4	0.8659					
Safety Value	SV_1	0.8773	0.7866	0.909489	0.910407	0.936	YES
	SV_2	0.8998					
	SV_3	0.9062					
	SV_4	0.8635					
Environmental Value	EV_1	0.8985	0.8525	0.942235	0.942846	0.959	YES
	EV_2	0.9299					
	EV_3	0.9342					
	EV_4	0.9301					
Attitude	ATT_1	0.8431	0.7167	0.802483	0.803708	0.884	YES
	ATT_2	0.8350					
	ATT_3	0.8615					
Subjective Norms	SN_1	0.9136	0.8334	0.800058	0.800088	0.909	YES
	SN_2	0.9122					
Consumer ethnocentrism	CE_1	0.8772	0.7710	0.925737	0.928037	0.944	YES
	CE_2	0.8760					
	CE_3	0.8523					
	CE_4	0.8972					
	CE_5	0.8869					
Product Knowledge	PK_1	0.9087	0.8327	0.899521	0.90006	0.937	YES
	PK_2	0.9063					

	PK_3	0.9224					
Continuous Purchase Intention	CPI_1	0.8897	0.8185	0.926055	0.926446	0.947	YES
	CPI_2	0.9089					
	CPI_3	0.9128					
	CPI_4	0.9072					
Satisfaction	S_1	0.8955	0.7866	0.864274	0.867231	0.917	YES
	S_2	0.8613					
	S_3	0.9034					
Perceived Behavioural Control	PBC_1	0.9102	0.8279	0.79209	0.792097	0.906	YES
	PBC_2	0.9095					

4.2 Structural model evaluation

For structural model assessment, the following steps were followed (Hair et al. 2021b): Step 1 – Assessment of structural models for collinearity; Step 2 – Assessment of significance and relevance of structural model relationship; Step 3 – Assessment of the level of R2; and Step 4 – Assessment of the f2 effect size (Selya et al. 2012) (see Table 2). Bootstrapping on 5000 subsamples was conducted to perform hypotheses testing as prescribed by Hair et al. (2021a). In step 1, VIF scores were tested and found to be well below the threshold level of 5. The second step was to assess the overall model effect on the endogenous variables "attitude" (R^2 0.485), “Satisfaction” (R^2 0.348), and "continuous intention" (R^2 0.658). This indicated that all the antecedents in the model exhibited a high combined effect. In the third step, the predictive validity of each antecedent was checked using f2 (scores of 0.02, 0.15, and 0.35 indicate small, medium, and large impact respectively, while scores below 0.02 indicate no impact) as recommended by Cohen (1988).

Table 2. Structural model evaluation statistics scores

Hypotheses	Path	Path coefficient	R Square	Cohen's f^2	T-statistics	p-values	Inference	Model fit – SRMR
H1	Consumer ethnocentrism -> Attitude	0.143		0.0084	2.5752	0.005	Accepted	
H2	Environmental Value -> Attitude	0.190		0.0295	5.4262	0.000	Accepted	
H3	Safety Value -> Attitude	0.120		0.0074	2.5550	0.010	Accepted	
H4	Health Value -> Attitude	0.162		0.0184	3.8614	0.000	Accepted	

H5	Product Knowledge -> Attitude	0.191		0.0228	4.9843	0.000	Accepted	
H6	Subjective Norms -> Continuous Purchase Intention	0.268		0.0922	7.4758	0.000	Accepted	
H7	Attitude -> Continuous Purchase Intention	0.158		0.0421	5.9896	0.000	Accepted	
H8	Attitude -> Satisfaction	0.590		0.5329	26.9468	0.000	Accepted	
H9	Satisfaction -> Continuous Purchase Intention	0.422		0.2331	11.5826	0.000	Accepted	
H10	Perceived Behavioural Control -> Continuous Purchase Intention	0.091		0.0121	2.6440	0.008	Accepted	
Dependent Variables in the Model	Attitude		0.485					
	Continuous Purchase Intention		0.658					
	Satisfaction		0.348					
Model Fit - SRMR								0.038

4.3 Hypotheses testing

Based on the bootstrapping of 5000 subsample, all hypothesized relationships proposed in the research model were statistically accepted. Attitude had five antecedents: consumer ethnocentrism (CE) (β=2.575; p<0.010*), environmental value (EV) (β=5.426; p<0.000***), safety value (SV) (β=2.555; p<0.010*), health value (HV) (β=3.861; p<0.000***), product knowledge (PK) (β=4.984; p<0.000***) Hence we accepted H1, H2, H3, H4 and H5. SV had a low significant influence. EV exhibited a moderate influence while HV and PK had a large significant influence towards accepting the hypothesis. Attitude exhibited a stronger effect on Satisfaction with R^2 =0.348 (β=26.946; p<0.000***) and provided statistical support to accept H8. The final dependent variable, CPI, had four antecedents: subjective norms (SN) (β=7.475; p<0.000***), attitude (ATT) (β=5.989; p<0.000***), satisfaction (β=11.582; p<0.000***) and perceived behavioral control (PBC) (β=2.644; p<0.008**). All these hypothesized relationships exhibited a large significant influence. Hence, we accepted H6, H7, H9 and H10.

4.4 Mediation Analysis

Mediation analysis was performed to assess the mediating role of Satisfaction in the relationship between Attitude and CPI. The results (see Table 3) revealed a significant indirect effect of Attitude on CPI through Satisfaction (β=.249, t = 9.890, p<0.000). The total effect of Attitude on CPI was significant (β=.408, t = 14.805, p<0.000). With the inclusion of the mediator, the effect of Attitude on CPI remained significant (β=.159, t = 6.002, p<0.000). This shows a complimentary mediating role of Satisfaction in the relationship between Attitude and CPI. Hence, we accepted H9a.

Table 3: Mediation analysis

Total effect (Attitude -> CPI)			Direct effect (Attitude -> CPI)			Indirect Effect of Attitude on CPI						
Coefficient	T value	p-value	Coefficient	T value	p-value	Hypothesis	Coefficient	SE	T value	P Value	Percentile bootstrap 95% confidence interval	
											Lower	Upper
0.408	14.805	0	0.159	6.002	0	H9a: Attitude -> Satisfaction -> CPI	0.249	0.025	9.89	0	0.201	0.299

5. Summary of findings

This study integrates the TPB and S-O-R models to provide a conceptual framework for the antecedents of organic personal care products (OPCP) continuous purchase intention (CPI). It creates a new understanding of repurchase consumer behavior towards OPCP. Our study simultaneously examines the influence of health value, safety value, environmental value, consumer ethnocentrism (CE), and product knowledge (PK) on attitude. Thereafter, we investigate the influence of attitude, satisfaction, subjective norms (SN), and perceived behavioral control (PBC) on the CPI of OPCP.

5.1 Impact of environmental stimuli on attitude

We conclude that product knowledge (PK) emerges as the strongest influencer of attitude towards CPI of OPCP (Tariq et al. 2019). The buying decision of consumers is influenced by their knowledge about organic products (Khare, Sadachar, and Manchiraju 2019). PK has an even greater significance in developing countries which have a higher share of counterfeit and unbranded products than developed countries. The finding that health value has a highly significant influence on attitude is reinforced by past studies (Ghazali et al. 2017). However, environmental value follows health value with only a moderately significant influence on attitude. This validates the findings of Tewary et al. (2021) who studied the OPCP buying behavior of working women in India. In emerging economies vis-à-vis advanced economies, consumers are more anxious about their standard of living than the environment (Mainardes et al. 2017). In a developed country like the U.S., consumers' attitude toward OPCP was found to be significantly dependent on environmental consciousness (Kim and Chung 2011). Contrary to our expectation, we found that CE has a weak influence on the attitude towards CPI of OPCP. In India, several indigenous firms are tapping into the OPCP market, having integrated age-old Ayurvedic and herbal remedies into their formulations (Lavuri et al. 2022). In Thailand, a consumer segment prefers indigenous organic products to sustain local farmers (Nuttavuthisit and Thøgersen 2019). However, most consumers in developing countries think that OPCPs from developed countries are better because of their superior processes and standards (Camacho, Ramírez-Correa, and Salazar-Concha et al. 2021) thus making CE less effective. The integration of the S–O–

R and TPB models facilitates a deeper understanding of the impact of the five different external stimuli (S) on attitude – a part of the organism (O) that represents TPB.

5.2 Mediating role of satisfaction

Attitude has a high impact on satisfaction which in turn has a considerable influence on CPI since consumers' past experiences with OPCP are known to positively affect purchase intention (Lam, Lau, and Cheung 2016; Kim and Chung 2011). This implies that satisfaction as an internal response plays an important role in translating cognitive beliefs into behavioral outcomes. Therefore, satisfaction mediates the relationship between attitude and CPI providing a relation between the cognitive processes provided in the TPB and the affective organism-related processes explained in the S-O-R model (Vieira 2013). The integration of the two theories in this study allows for a better understanding of the role played by satisfaction.

5.3 Influence of attitude, subjective norms, and perceived behavioral control

Subjective norms also have an impact on CPI ((Kim and Chung 2011); (Shimul, Cheah, and Khan 2022)). Collectivism is a key predictor of the attitude towards green products in India (Kirmani and Khan 2018). Consumers in developing countries like Pakistan rank higher in collectivism vis-à-vis developed countries and a family structure that extends beyond the nuclear unit, characterized by collective shopping experiences is more prevalent in such countries (Mughal, Thøgersen, and Faisal 2021). However, Ghazali et al. (2017) concluded that the selection of OPCP is accelerated by individual aspects and interests instead of those of peer-group, and family members. Our study also validates the finding that the attitude of consumers has a highly significant influence on CPI (Ghazali et al. 2017), while perceived behavioral control (PBC) has only a moderately significant influence on CPI. However, Kim and Chung (2011) found PBC to have a highly significant influence on the CPI in the U.S. The findings indicate that attitudes towards OPCP, and subjective norms significantly influence CPI thus validating the relevance of TPB in this study.

6. Theoretical implications and future research directions

There is a lack of knowledge about consumer OPCP choices in the developing world, and hence there is a need to examine the status on the demand side (Singh and Verma 2017). We study OPCP - a unique product category and make a theoretical contribution by developing a conceptual framework for antecedents of OPCP CPI and offering several future research directions.

6.1 Theoretical implications

This study integrates the TPB and S-O-R models to significantly contribute to the literature on factors shaping OPCP CPI by examining how cognitive factors (from TPB) interrelate with external stimuli (from S-O-R). This holistic approach helps in explaining the multifaceted interplay between internal beliefs and external influences on consumer behavior. TPB represents a rational theory whose predictive ability can be increased if the consequences of consumers' affective beliefs are incorporated (Soorani and Ahmadvand 2019). By integrating the factors of the TPB and the S-O-R models, this study enhances the predictive power of the conceptual framework. TPB is a key theory in predicting behavioral intentions, while SOR includes external factors to help gain a dynamic understanding of the relationship between stimuli and response elements. The S-O-R framework has rarely been applied to study OPCP CPI, as per the authors' understanding. Past studies based on TPB emphasized more on the importance of attitude in predicting the intention to buy the more expensive organic products since consumers who trust this category are willing to pay a premium (Bernabéu, Nieto, and Rabadán 2022). Integrating the TPB and SOR theories yields a framework that merges both cognitive and environmental aspects. It also enables the exploration of the mediating role of factors such as satisfaction in the relationship between attitude and CPI.

This study focuses on the CPI of regular buyers instead of new or first-time buyers since OPCP are considered to be in the nascent phases of the product adoption life cycle and therefore it is important to go beyond "the initial purchase choice and decision-making stages" (Ghazali et al. 2017.

161). There are only a few studies that integrate the TPB and SOR models to represent both cognitive and affective internal states (Katt and Meixner 2020). Integration of the TPB and S-O-R models enables us to study the influence of both attitude and values to provide a better explanation of CPI of OPCP, since values serve as guiding philosophies for environmental-friendly behaviors (Kumar et al. 2021). Our study adds to existing literature by offering a theoretical viewpoint by investigating the influence of health value, environmental value, consumer ethnocentrism (CE), and product knowledge (PK) on attitude and subjective norms (SN) and perceived behavioral control (PBC) on CPI in a large emerging economy for the first time. Product knowledge (PK) emerges as the strongest influencer of attitude towards CPI of OPCP, more so in developing countries which have a higher share of counterfeit and unbranded products than developed countries. Subjective norms have an impact on CPI as well. Consumers in developing countries like Pakistan rank higher in collectivism vis-à-vis developed countries. Hence this study contributes to the knowledge of factors shaping OPCP CPI in a large emerging economy. It has multiple theoretical implications and offers several future research directions.

6.2 Future research directions

This study offers several future research directions at an overall level, based on study results and also on the inclusion of additional factors. It raises several important research questions and offers immense potential for future studies.

6.2.1 Future research directions at an overall level:

The market for green products and services is growing in India (Khare and Kautish 2022), hence the study has been carried out in India. Future research can focus on more developing countries and compare the findings with those in developed countries. Studies to understand the internationalization hurdles faced by domestic OPCP firms based in developing countries and the hurdles faced by OPCP firms based in developed countries would be useful in growing the market. Examination of the

influence of OPCP CPI antecedents on OPCP non-consumers can help better understand how to convert non-buyers into buyers. Further studies based on longitudinal research design should focus on continuous behavior to capture variations in responses due to environmental changes over time (Islam et al. 2023).

6.2.2 Future research d*irections based on study results:*

From our findings, we conclude that subjective norms (SN) have a highly significant influence on OPCP CPI. A considerable amount of information related to cosmetics buying can be termed as "experience information" and consumers are likely to consult friends and relatives. Only a few studies have investigated the link between relational benefits like socialization and consumer loyalty specifically in the context of green branding (Hamouda and Aissaoui 2023). Hence, future studies can investigate the influence of SN more in-depth and explore the relationship between PK and SN. We find that consumer ethnocentrism (CE) has a weak influence on attitude towards the CPI. Hence various aspects are likely to accelerate or inhibit CE's attitude towards the CPI, such as the pandemic–led disruption of global supply chains (Sheikh et al. 2023), the perception that OPCP imported from developed countries are superior and the growing animosity between certain countries due to geo-political reasons, should be studied further.

6.2.3 Future research directions based on including more factors:

A deeper demand-side understanding can be gained by including aspects like credibility and trust. Moreover, future studies should also investigate the psychological and personality traits that could potentially impact the attitude CPI of OPCP. Additional factors such as product quality, brand image, and quality of information disseminated by OPCP brands (Farias et al. 2019) and how consumers

relate to stores selling OPCP (Maesen and Lamey 2023) can be included into the framework to bring in the supply side perspective.

7. Managerial, economic and social implications

7.1 Managerial implications

This study offers several practical implications for managers to grow the OPCP market in their country. Product knowledge (PK) emerges as the strongest influencer of attitude towards OPCP CPI. Organic product regulations in most developing countries do not emphasize much on "organic standards, certification process, accreditation of certification bodies, and labeling" (Mukherjee et al. 2017, 19). A more positive attitude can be developed by obtaining certification from relevant bodies and communicating the same to consumers via the corporate website, packaging labels, retail outlets and online shopping sites, social media, influencer collaborations, and educational seminars. Providing information about product composition and the experimental tests conducted in accredited laboratories will help establish the credibility of an OPCP brand. Since health value has a significant influence on attitude, it is vital to create awareness and position products using the health platform. This study identifies various segments of regular OPCP buyers i.e. those seeking environment and health-related advantages of using OPCP versus traditional PCP (Bharti et al. 2022), basis which marketers may customize their marketing strategies. In terms of influence on attitude, environmental value comes after health. United Nations Sustainable Development Goal 12 supports greater sustainable consumption and production. Hence businesses are continuously building products or services based on environmental and social values to create sustainable customer value (Islam et al. 2023) and incorporating environmental policies and strategies into their operations (Rahman and Luomala 2021). Perceived environmental value can be enhanced by adopting eco-friendly supply chain processes and biodegradable packaging materials. Integration of the TPB and SOR theories enables marketers to gain a deeper understanding of the interplay between cognitive factors and external stimuli such as product knowledge, and environmental and health value. It can help firms

develop more effective strategies to attract and retain more health and environmentally-conscious consumers.

In developed countries, access to organic products is guaranteed since they are produced by large-scale manufacturing units and dispersed by conventional sales channels. However, in developing countries, certified organic products are not easily accessible since they are primarily made for export purposes (Pacho and Batra 2021). Small trial packs of OPCP can be distributed to promote awareness and induce usage. These efforts may be supplemented with counseling by dermatologists, beauty product experts, and celebrities. Attitude has a high impact on satisfaction which in turn has a strong influence on CPI hence it becomes vital for managers to strategize so that consumers see high value in their OPCP offerings. Customer satisfaction surveys need to be conducted continuously to track dynamic expectations and benchmark performance with competition. Subjective norms (SN) exert a considerable positive influence on CPI hence marketers need to focus on the more knowledgeable OPCP buyers who can influence the fence-sitters. "Social media advertising, public relations campaigns, public service messages, and word-of-mouth may help reinforce subjective norms" by communicating family values in developing countries (Mughal, Thøgersen, and Faisal 2021, 126) and could cost-effectively increase OPCP repurchase. Marketers should promote loyalty coupons and referral incentives on popular social media platforms like Facebook and WhatsApp since in India there is a collectivist culture (Matharu et al. 2021).

With growing disposable income, a rise in the number of working women, consumers aspiring for more specific cosmetic products, and premium international brands (ASSOCHAM India & TechSci Research 2022), developing countries are high-potential markets given their low OPCP penetration. The deceleration in the ageing process and maintenance of health are the key parameters accelerating the use of men's grooming organic products (Sturrock and Pioch, 1998). Marketers should also invest in OPCP for men apart from unisex and women OPCP. The findings of this study also indicate that consumers in developing countries perceive OPCP from developed countries to be superior. This study is expected to aid global OPCP brands that are perhaps considering entering

developing countries and looking for direction for their international strategy. Our study is based on regular OPCP buyers and a company entering a new market with OPCP – a complex category, can benefit more from insights related to regular buyers who are more evolved. Insights from this study will also help global OPCP firms, the likes of L'Oréal and Garnier, adapt their business strategy to developing countries.

7.2 Economic implications

The findings from our study can help OPCP firms achieve economies of scale in their home country by nurturing a customer base of loyalists as well as better understanding how to convert non-buyers into buyers. When organizations perform well in their home market, they usually strive to expand into international markets, a concept known as the Uppsala model (Bhattacharyya and Verma 2019). Hence domestic OPCP brands should strive to evolve from merely exporting to internationalization into neighboring countries. Such expansion will lead to increased economic activity as well as jobs related to the production, distribution, and marketing of OPCP. On the other hand, many OPCP brands imported by distributors in developing countries could consider internationalization via foreign direct investment (FDI), equity or non-equity strategic alliances, or joint ventures, depending on the host country's regulations (Bhattacharyya and Verma 2019). This will benefit the host country's economy.

Government policies in emerging economies govern environmentally conscious actions (Jhawar, Israel, and Kumar 2023). Governments aiming to create green economies should provide incentives and enforce policies that help catalyze the sale and consumption of OPCP. They need to encourage domestic OPCP brands by developing a genuine level playing field between indigenous and imported products. In advanced economies like the US and Japan, organic standards are developed and supervised by the government and there is complete organic legislation. Consumers trust organic labels the most when there is considerable involvement of government agencies (Juhl,

Fenger, and Thøgersen 2017). However, in emerging economies, the requirements are not so stringent and there are only a few accredited organizations that provide certification and too more for import purposes (Boobalan and Nachimuthu 2020). Several developing countries produce surplus organic products (Kim 2013) which can be a source of precious foreign exchange (Pangarkar and Elango 2022) through exports to developed countries. However, they are confronted with the challenge of meeting the more stringent regulations demanded by developed countries (Bıçakcıoğlu-Peynirci and Tanyeri 2022). Hence, it is critical that developing countries' governments play a more active role in regulatory aspects such as promoting meticulous certification standards and rewarding OPCP firms that abide by these standards.

7.3 Social implications

In emerging economies like South Africa, females consist of almost half of the labor force and this is one of the key growth drivers of the green cosmetics market (Shimul, Cheah, and Khan 2022). Personal care brands across the globe are adopting green marketing to target emerging environment-conscious female consumers (Pudaruth, Juwaheer, and Seewoo 2015). Growth in the OPCP market based on the findings of this study will lead to higher awareness of a healthier lifestyle. It should also result in consumers becoming more mindful of their purchase decisions and the influence of these decisions on the environment. An increase in regular buyers of certified OPCP in developing countries is likely to achieve sustainable consumption of OPCP at a global level.

In developing countries, the overuse of agrochemical-based fertilizers in agriculture is leading to the creation of wastelands and water pollution. Protecting the environment is steadily gaining importance however consumers are also becoming more discerning given the incidences of greenwashing (Uddin et al. 2023). Consumers in developing countries have become more careful while shopping for groceries because of the increasing use of chemical fertilizers in growing raw materials (Shahriari et al. 2019). Intense use of pesticides is affecting the health of farmers, and many are also committing suicide under the pressure of heavy debt to finance pesticides and fertilizers.

Policymakers need to provide financial assistance, deal with input scarcity, and incentivize farmers to grow the ingredients required for OPCP. This is expected to result in higher income for farmers since value chain activities make organic products command a premium. Hence, organic farming is advantageous for the environment, for the farmers, as well as for the economy. Innovation and sustainability go hand in hand, and the OPCP industry needs to constantly innovate and find natural ingredients that are healthier, more environment-friendly, and cheaper.

8. Limitations of the study

The authors acknowledge some important limitations of this study. From the methodology point of view, future studies can incorporate the Correlational Marker Technique (Lindell and Whitney 2001) to further establish that the study remains free from common method bias. While our research focuses only on OPCP for an in-depth investigation, studies on antecedents of CPI can also be conducted on other categories such as organic food and organic clothing. Analysis of demographic variables was not in the scope of this study. Demographic characteristics should be analyzed as control variables to understand their influence on the purchase of organic products. There are only a few studies, especially in the case of OPCP, that examine the relationship between demographics and purchase behavior (Nithya, Kiruthika, and Dhanaprakhash 2022). Both quantitative and qualitative studies should be conducted to gain a deeper understanding of how various demographic variables influence the CPI of OPCP.

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Web Appendix 1: Measurement Scale

Constructs	Item Code	Measurement statements OPCP =organic personal care products
Health Value (Bauer et al., 2013)[1]	HV1	I believe that OPCP enable me to live healthily
	HV2	I am of the view that the use of OPCP has a health-promoting effect
	HV3	OPCP and a health-conscious lifestyle match well
	HV4	The use of OPCP enhances my health
Safety Value (Bauer et al., 2013)	SV1	I believe that OPCP are free of harmful chemical residues
	SV2	I believe that OPCP feature high product safety
	SV3	I believe that OPCP are safer than conventional PCP.
	SV4	I am of the opinion that OPCP are not contaminated.
Environmental Value (Bauer et al., 2013; Lea and Worsley, 2005)[2]	EV1	I am very concerned about the environment.
	EV2	I would be willing to reduce my consumption to help protect the environment
	EV3	I should be accountable for saving our environment
	EV4	Environmental protection begins with me
Attitude (Bansal and Taylor, 2002)[3]	ATT1	I like the idea of consuming OPCP
	ATT2	OPCP consumption is a good idea
	ATT3	I have positive attitude towards OPCP consumption
Subjective Norms (Chen, 2007[4]) and (Teng and Wang, 2015)[5]	SN1	People who influence my decisions think that I should consume OPCP
	SN2	People who are important to me think that I should consume OPCP
Consumer Ethnocentrism (Raman and Aashish, 2020)[6]	CE1	I prefer Indian products, first, last and foremost
	CE2	A good Indian prefers to buy Indian OPCP instead of foreign brands
	CE3	A real Indian should always buy made in India OPCP
	CE4	OPCP may cost me more but I prefer to support Indian organic products.
	CE5	I like Indian's traditional practices to produce OPCP
Product Knowledge (Park et al., 1992)[7]	PK1	I know more about OPCP than the average person.
	PK2	I know how to identify genuine OPCP.
	PK3	I know about the organic certification agencies.
Continuous Intention	CPI1	I intend to continue using OPCP.
	CPI2	I will regularly consume OPCP even if price becomes high

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(Bredahl, 2001)[8]; (Davidow, 2003)[9]	CPI3	I plan to continue buying OPCP
	CPI4	I will not switch from OPCP to any other type of PCPs
Satisfaction	S1	I feel satisfied using OPCP
Patterson and Spreng (1997)[10]	S2	I feel pleased using OPCP
	S3	I am delighted with my overall experience of using OPCP
Perceived Behavioral Control (Chen, 2007)	PBC1	Whether or not I buy OPCP is entirely up to me
	PBC2	I am confident that if I want OPCP, I can buy them

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Web Appendix 2: Demographic characteristics

Variable		***n***	***%***
Gender	Male	782	56.7
	Female	594	43.1
	Other/Transgender	2	0.2
Age	Less than 20 years	146	10.6
	21-35 years	1133	82.2
	36-50 years	66	4.8
	51-64 years	31	2.2
	65 or more	2	0.2
Marital Status	Single	649	47.1
	Married	701	50.9
	Other (Widower/Divorcee/Separated)	28	2

Education	Secondary/Higher Secondary	62	4.5
	Under Graduate	755	54.8
	Post Graduate	561	40.7
Occupation	Student	523	38
	Unemployed/Looking for Job	56	4.1
	Self-Employed	163	11.8
	Salaried Employment	556	40.3
	Home maker/Other	80	5.8
Income Strata	Less than 2.5 INR* lakhs** annual income	616	44.7
	2.5 to 5 INR lakhs but does not pay tax	75	5.4
	2.5 to 5 INR lakhs but pay tax	219	15.9
	5 to 10 INR lakhs per year	274	19.9
	More than 10 INR lakhs per year	194	14.1

*INR: The currency code for Indian Rupees.

**A lakh is a unit in the Indian numbering system equal to one hundred thousand.

Web Appendix 3: Discriminant Validity: HTMT results

	ATT	CE	CPI	EV	HV	PBC	PK	SN	S	SV
ATT										
CE	0.714									
CPI	0.710	0.664								
EV	0.662	0.632	0.882							
HV	0.675	0.877	0.561	0.549						
PBC	0.636	0.833	0.717	0.676	0.788					
PK	0.731	0.761	0.890	0.810	0.691	0.773				
SN	0.748	0.898	0.813	0.759	0.758	0.808	0.850			
S	0.706	0.730	0.838	0.904	0.647	0.777	0.840	0.795		
SV	0.718	0.906	0.721	0.701	0.765	0.792	0.810	0.887	0.768	