
**THE MODERATING EFFECT OF TRUST ON THE ASSOCIATION BETWEEN
PURCHASE INTENTION AND ACTUAL PURCHASE BEHAVIOR OF HERBAL
AND AYURVEDIC BEAUTY CARE PRODUCTS**

Erangi M.A.U., Priyankara H.P.R.*

Department of Business Management, Faculty of Management Studies,
Sabaragamuwa University of Sri Lanka, Belihuloya, Sri Lanka

*hprp@mgt.sab.ac.lk**

ABSTRACT

The basic premise of the Theory of Planned Behavior suggests that the purchase intention predicts the purchase behavior. However, preliminary survey results revealed that this common association cannot be observed directly since some of the participants who had higher intention to purchase herbal and ayurvedic beauty care products (HABCPs) barely purchased the products. Therefore, what happened in between purchase intention and actual purchase behavior relationship of HABCPs is unclear. Thus, the purpose of this study is to test the effect of trust in the relationship between purchase intention and actual purchase behavior of HABCP. Employing survey strategy and questionnaire method, data were collected from 265 female students of the Faculty of Management Studies of the Sabaragamuwa University of Sri Lanka in two-time lags. The data were analyzed by using Hayes' SPSS Macro Process model. The final fitted model indicates a significant positive impact of purchase intention on actual purchase behavior of HABCPs and significant moderation effect of trust on purchase intention and actual purchase behavior towards HABCPs. Thus, this study provides a vital implication to use TPB in similar future studies. Practically, to increase sales of HABCPs, the managers in the industry should come up with interventions to enhance both the consumers' purchase intention towards HABCPs and trust on HABCPs.

Keywords: *Actual Purchase Behavior, Herbal, and Ayurvedic Beauty Care Products, Purchase Intention, Theory of Planned Behavior, Trust*

1 INTRODUCTION

There is an increasing demand for cosmetics products and it has become one of the leading industries in the world (Anjana, 2018). It has also been found that the influence of female consumers has been dominant in the cosmetic and

beauty care industry over the past years (Pudaruth, Juwaheer, & Seewoo, 2015). Cosmetic products range from Herbal and Ayurvedic Beauty Care Products (HABCPs) to modern Chemical Beauty Care Products (CBCPs). In comparison to CBCPs, there are a lot of benefits from HABCPs for the users. One of the key benefits of these products is fewer side effects (Subbulakshmi & Geethamani, 2017; Joshi & Pawar, 2015; Sumit, Vivek, Sujata, & Ashish, 2012). Moreover, the HABCPs are safe to use for the skin, lower cost and environmental friendly compared to the synthetic products (Joshi & Pawar, 2015). Also, herbal cosmetics are compatible with all skin types, a wide selection to choose from, and not tested on animals (Rajarajan & Birundha, 2016).

Though HABCPs provide superior benefits to consumers, the observation of consumers in the cosmetic market shows that female customers demand CBCPs in the market than that of HABCPs. The researchers conducted a preliminary survey to check the relative market shares of HABCPs and CBCPs. The researchers selected the salespersons in the Pabahinna area since these sellers have a very good customer base because of the over and above 1500 female student population (Academic Services and Students Services Provision of SUSL by 22.10.2018) in the Sabaragamuwa University of Sri Lanka (SUSL). 10 questionnaires were distributed among sellers to clarify whether these sellers have the highest sales income from CBCPs or HABCPs. It was revealed that 2 sellers earn the highest sales from HABCPs and 7 sellers have the highest sales income from CBCPs and one seller has equal sales income from HABCPs and CBCPs. Thus, it is clear that the market share for HABCPs is less than the CBCPs in the selected area. Also, another preliminary survey was conducted by using 30 female students of the Faculty of Management Studies (FMS) of SUSL to check their intention to purchase HABCPs and Actual Purchase Behavior (APB) of HABCPs and CBCPs. To measure the customer purchase intention for HABCPs, the researchers used the 7 points Likert type measuring instrument of Jalilvand, Samiei, and Mahdavinia (2011). The mean value of the female students' purchase intention of HABCPs was 4.67. Thus, it is clear that female students have above average purchase intention towards the HABCPs. Also, the female students have positive purchase intention variance up to 1.62 from the mean. Similarly, the results show that the majority (73%) of female students purchase CBCPs while a minority (27%) of female students purchases HABCPs. Therefore, it is reconfirmed the initial study that customers purchase CBCPs more than HABCPs. However, as shown earlier, their APB of HABCPs is very low even though they have the intention to purchase HABCPs. Interestingly, this condition is contradictory to the argument of the Theory of Planned Behavior (TPB) that intention directly leads to actual behavior.

Also, after reviewing the literature, the researchers identified that there are fewer research efforts regarding the identified practical problem in Sri Lanka.

Hence, the answer to why do female students have less tendency of purchasing HABCPs even though they have a higher intention to buy HABCPs is yet to be discovered in the Sri Lankan context. Therefore, the researchers argue and bring Trust (Fairhurst, 2016) as a moderator of the impact between Purchase Intention and APB of HABCPs. Thus, the objectives of the study are:

1. To identify whether purchase intention towards HABCPs impacts on actual purchase behavior for HABCPs of female students of FMS of SUSL.
2. To identify whether trust moderates the relationship between purchase intention and actual purchase behavior of HABCPs of female students of FMS of SUSL.

The academic contribution of this study is three folds. First, this study contributes to the body of knowledge by identifying the role of trust in the relationship between purchase intention and APB towards HABCPs. Second, the studies on female customers' purchase intention and purchase behavior for HABCPs are limited. This study brings new insights into the topic and fills the contextual knowledge gap in the Sri Lankan context regarding the HABCPs sector. Third, the data collection was done at two points in time. First, the purchase intention and trust were collected. Then, after a month, APB was collected from the identical customers. Thus, the methodology of the study is more appropriate and it avoids the issue of inability to establish causal effects in a general cross-sectional study.

Practically, local companies which are operating in the Sri Lankan HABCPs market will be able to know the factors influencing the purchase of their products by female customers. Hence, HABCPs producers and marketers, based on the study findings, can initiate context-specific programmes to overcome their problem of low sales turnover in comparison to CBCP counterparts. A brief review of the literature and hypotheses development is shown next.

2 LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1 The Premise of the Theory of Planned Behavior

TPB indicates that intention predicts the behavior (Ajzen, 1991). Confirming this theory, several researchers have identified that there is a significant relationship between the intention of a person and his or her behavior. As examples, a study that reflected that intention to use green information technology directly effects on the actual use of green information technology among the students in Iran (Dezdar, 2017). Another study in Malaysia revealed that both behavioral intention and perceived behavioral control are the

significant predictors of the actual usage of internet stock trading (Gopi & Ramayah, 2007). However, as per the preliminary study of present study, it was identified that there could be some intervening variables to the established intention and actual behavior relationship.

2.2 Intention and Actual Purchase Behavior of HABCPs

“Intentions are assumed to capture the motivational factors that influence a behavior” (Ajzen, 1991, p. 181). Ajzen and Fishbein defined purchase intention as “the consumer’s readiness and willingness to purchase a product” (as cited in Alekam, Alanazi, Mat, Salleh, & Omar, 2003). Also, they defined APB as “involvement in purchase and use of a product” (as cited in Alekam et al., 2003). The purchase intention for environmentally sustainable products leads successfully to the purchase behavior for those products (Kumar, 2014). Moreover, it has been found that the purchase intention of organic food products significantly affected on APB of those products (Wee, Ismail, & Ishak, 2014). As most of the researchers have validated the predicting role of purchase intention on APB in various studies, in this study the first hypothesis is developed as,

H₁: Purchase intention towards HABCPs impacts on actual purchase behavior of female students of the FMS of SUSL.

2.3 The Solutions for the Gap between Intention and Behavior - the role of Trust

Many scholars in the literature invited future researchers to uncover the intervening variables between the link of purchase intention and purchase behavior (Kumar, 2014; Jain, Khan, & Mishra, 2017). The price transparency moderates the relationship between purchase intention and purchase behavior for green chicken products when purchase intention does not lonely lead for purchase behavior (Minbashrazgah, Maleki, & Torabi, 2017). The translation of the intentions of the customers towards purchasing green products to actual behavior further facilitated by product knowledge (Liu, Segev, & Villar, 2017). Moreover, the level of trust strengthens the relationship between purchase intention and the purchase behavior for locally produced foods (Fairhurst, 2016). Also, trust significantly moderates the relationship between consumer purchase intention and internet shopping behavior in the context of Pakistan (Rehman, Bhatti, Mohamed, & Ayoup, 2019). Therefore, literature shows various solutions in various contexts for reducing the gap between the purchase intention of a person and his or her behavior. Among those, the construct of trust has been identified as a vital factor that moderates Intention and Behavior link. Trust can be defined as "Expectations held by the consumer that the store, its people, and its products are dependable and can be relied on

to deliver on their promises" (Guenzi, Johnson, & Castaldo; Sirdeshmukh, Singh, & Sabol as cited in Fairhurst, 2016). Based on all this information, researchers propose that female students who have the intention to buy will purchase HABCPs as long as the level of trust regarding the HABCPs is high. Hence, the second hypothesis is developed as,

H₂: Trust moderates the relationship between purchase intention and the actual purchase behavior for HABCPs of female students of the FMS of SUSL.

Thus, the conceptual framework which illustrates the research model of the study is shown in Figure 1.

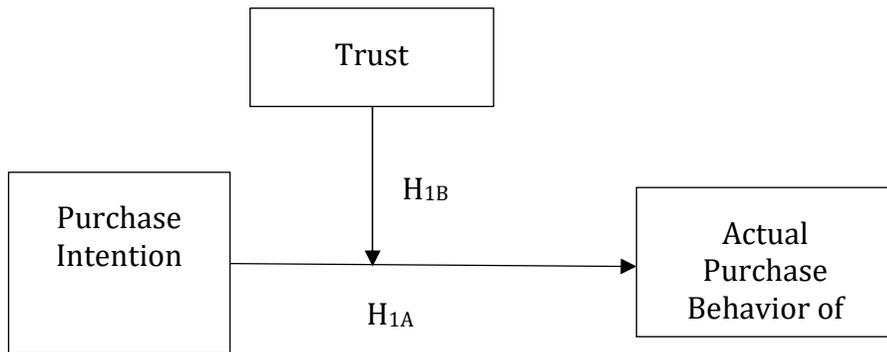


Figure 1: Conceptual Framework

3 METHODOLOGY

In this study, the researchers aim to test the above shown conceptual model. Hence, the research is based on the deductive approach. The survey strategy was applied and the study is explanatory. The population of the study is the 856 female students of FMS of SUSL for the academic year 2016/2017 by 22.10.2018 as per the Academic Services and Students Services Provision of SUSL. The researchers distributed 500 questionnaires to conveniently selected female students of FMS of SUSL in the first round. The researchers used a convenience sampling method as researchers have to contact the same respondent twice in different data collection phases as per the design of the study.

3.1 Measurements

Purchase intention was measured using a scale with three items derived from Jalilv and et al. (2011). A sample item is "I am willing to purchase Herbal and Ayurvedic beauty care products in the next month". Trust was measured using a scale with seven items derived from Guenzi et al; Ganesan; Ganesan & Hess as

cited in Fairhurst, 2016. A sample item included “Herbal and ayurvedic beauty care products producers do not make false claims with their products”. Both scales were seven-point Likert scale where 7 indicates Strongly Agree and 1 indicates Strongly Disagree.

The researchers objectively measured Actual Purchase Behavior of HABCPs by asking the question of "How many HABCPs did you buy within the previous month?" since it is always better to measure actual behavior of a person objectively than using subjective Likert scale type of data (Shih & Fang, 2004; Guo & Barnes, 2012). There are similar situations in the body of knowledge where researchers measured some variables using scales and some variables objectively and those were analyzed using Hayes SPSS Macro Process Model (Poel, 2016).

3.2 Data Collection Process and Analysis Tools

The researchers collected primary data using a self-administered questionnaire. It is inappropriate to collect both intention to perform a behavior and the behavior at the same point in time since the intention indicates future behavior while actual behavior indicates what happened in the past (George, 2004). Therefore, researchers collected data in two points in time with a time lag of one month.

In time one; the researchers measured the independent variable (Intention to Purchase) and the moderator (Trust). The researchers could collect 265 questionnaires out of the distributed 500 questionnaires in the first phase of data collection. At this phase, the respondents were asked to mention their names, year in the university, and the contact numbers on the backside of the questionnaire. This was done to collect the data from the identical respondents in the second phase of data collection.

In phase two, researchers measured the dependent variable (APB). In this round, 11 questionnaires were not returned and 08 respondents could not be contacted who responded in the time one. Therefore, only 246 questionnaires could be collected with an effective response rate of 92.83%. This effective rate is high since the respondents are female undergraduates in a single university and the continuous inquiries made by the first author.

The main analytical tool was the SPSS Macro Process Model of Hayes to conduct the moderator analysis. Next, the researchers present the data analysis, results, and discussion of the findings.

4 DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Preliminary Analysis

The statistic value of skewness and Kurtosis are used to check the normality. Normality is assumed if the skewness and Kurtosis values are between +1 and -1 (Chan, 2003). The actual skewness value (0.804) and kurtosis value (-0.545) of the dependent variable are in between -1 to +1. Therefore, it can be concluded that there is sufficient normality in the distribution of the dependent variable.

The Cronbach's alpha value is the most common measurement scale for reliability (Field, 2009). The Cronbach's alpha values of purchase intention and trust are 0.812 and 0.835 respectively. Since the Cronbach's alpha values exceed 0.70, the measurements of purchase intention and trust can be identified as reliable.

The Kaiser-Meyer-Olkin (KMO) test was used to check the external validity and the KMO values should be greater than 0.5 (Field, 2009). The KMO and Bartlett's Test values of purchase intention (0.713), and trust (0.726) exceeded the accepted KMO value (0.5). Therefore, it can be concluded that the research instruments of the present study have external validity. Average Variance Extracted (AVE) of purchase intention (0.728103) and trust (0.519716) exceeds the critical value of 0.5 (Fornell & Larcker, as cited in Liu et al., 2017). Thus, confirms the convergent validity of variables. Also, discriminant validity was evident since AVE values are greater than the squares of inter-construct correlations.

The mean and standard deviation of purchase intention and trust are 4.862, 1.389 and 4.284, 0.962 respectively. The minimum and maximum values of APB of HABCPs were 0 and 5 times per month respectively.

The Pearson's Correlation values between each variable such as purchase intention, trust, and APB of HABCPs were significant with P values (0.000). There is a moderate degree of the positive correlation coefficient between purchase intention and APB as the r is 0.641 and there is a low degree of positive correlation coefficient between trust and purchase intention, and trust and APB as the r values are 0.443 and 0.382 respectively.

4.2 Hypotheses Testing

4.2.1 *The Direct Effect*

In this, the researchers used a regression analysis of the Hayes SPSS Macro Process model to measure the impact of purchase intention on APB towards HABCPs. As mentioned in the Table 1, the purchase intention positively impacts

on APB of HABCPs ($\beta = 0.7467$; $P < 0.05$). Further, zero is not seen in between the lower and upper bound of a 95% confidence interval for β (0.6256-0.8677). Hence, it is clear that there is an impact of purchase intention on APB of HABCPs.

Table 1: Direct Impact of Purchase Intention on Actual Purchase Behavior

Variable	β Value	Sig.	Actual Purchase Behavior	
			95.0% Confidence Interval for β	
			LLCI	ULCI
Constant	1.4525	0.000	1.2967	1.6083
Purchase Intention	0.7467	0.000	0.6256	0.8677

4.2.2 The Test of Moderation Effect

The researchers analyzed the data using the regression procedure of Hayes SPSS Macro Process Model to measure the moderation effect of Trust on the relationship between purchase intention and APB. The total model is significant ($P < 0.05$). Therefore, it can be concluded that the model is a good fitted model. Even though the model is significant, for the moderator to be significant, the interaction term ($PI \times Trust$) should be significant.

Table 2: The Significance of the Moderator and the Interaction Term

Variable	β Value	Sig.	Actual Purchase Behavior	
			95.0% Confidence Interval for β	
			LLCI	ULCI
Constant	1.4525	0.0000	1.2967	1.6083
Purchase Intention (β_1)	0.7467	0.0000	0.6256	0.8677
Trust (β_2)	0.2372	0.0069	0.0657	0.4087
$PI \times Trust$ (β_3)	0.2253	0.0000	0.1399	0.3107

As shown in the Table 2, Trust ($\beta = 0.2372$; $P < 0.05$) and the interaction term ($\beta = 0.2253$; $P < 0.05$) are significant and positively associated with APB. Also, zero cannot be seen in between the lower and upper level of 95% confidence interval for β of Trust (0.0657-0.4087) and the interaction term " $PI \times Trust$ " (0.1399-0.3107). Therefore, it can be concluded that Trust moderates the relationship between purchase intention and APB for HABCPs of female students of FMS of SUSL and both Trust and its interaction term " $PI \times Trust$ " are significant predictors of behavior. The constant term indicates although the PI and Trust has zero values, there is 1.4525 amount of APB for HABCPs. Also, β_1 indicates that remaining other values are constant if PI is increased by 1 unit, APB is going to be increased by 0.7467 number of HABCPs. The β_2 indicates if Trust is increased by one unit when other variables remain

constant, it is expected that APB will be increased by 0.2372 number of HABCPs. Furthermore, β_3 indicates when other variables are constant if the interaction term is increased by one unit, APB also will be increased by 0.2253 amount of HABCPs. Next, Table 3 shows the nature of the moderation effect.

Table 3: The Effect of Trust on the Actual Purchase Behavior

Trust	Actual Purchase Behavior			
	Effect (β)	Sig.	95.0% Confidence Interval for β	
			LLCI	ULCI
-0.9626	0.5298	0.000	0.3978	0.6617
0.0000	0.7467	0.000	0.6256	0.8677
0.9626	0.9635	0.000	0.8042	1.1229

According to the Table 3, trust has positive significant effect at low level of APB ($\beta = 0.5298$, $P < 0.05$, 95% confidence interval: 0.3978 to 0.6617), moderate level of APB ($\beta = 0.7467$, $P < 0.05$, 95% confidence interval: 0.6256 to 0.8677), and high level of APB ($\beta = 0.9635$, $P < 0.05$, 95% confidence interval: 0.8042 to 0.1229). Therefore, in the lower level when trust is decreased, APB also will be decreased and when Trust is at an average level, APB is also at an average level. Furthermore, when Trust is increased, APB also will be increased. Therefore, the conditional effect analysis indicates the simple slopes of all the three levels are significant and using these three levels it is clear that there is a moderation effect.

Moreover, this moderation effect can be visualized as in Figure 2. The Figure 2 clearly shows that three lines are interacting and crossing each other. It highlights even when the purchase intention is low if the customer has high trust towards HABCPs, APB will be high. Also, if the customer is high in purchase intention but trust towards HABCPs is low, then APB will also be lower.

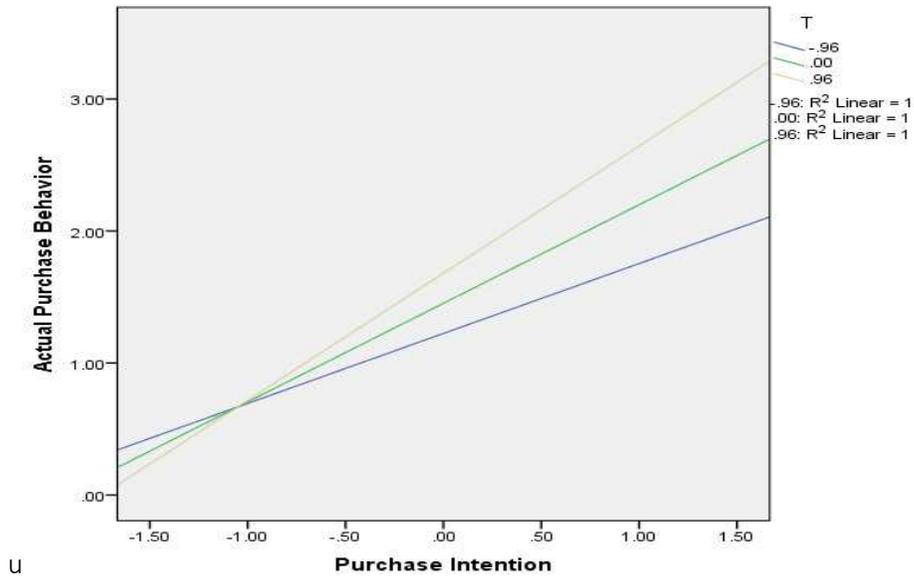


Figure 2: Visualizing Moderation Effect of Trust

The findings of the research revealed that the purchase intention impacts on APB towards HABCPs and Trust moderates the relationship between purchase intention and APB as hypothesized by the researchers. The finding that purchase intention positively impacts on APB of HABCPs goes hand in hand with TPB and other several research findings of prior researchers such as Kumar (2014), Saba & Messina; Thogersen, as cited in Kumar (2014). Furthermore, a study in Malaysia regarding the actual purchase of herbal products revealed that purchase intention is positively associated with the actual purchase of herbal products (Ismail & Mokhtar, 2016). Through these similarities, it is clear that the purchase intention and purchasing behavior for herbal products are compatible with the present research context. It was found that trust moderates the relationship between purchase intention and APB. This finding is compatible with the research work of Fairhurst (2016) and Rehman et al. (2019).

5 CONCLUSION

The present study was carried out to examine the direct impact of purchase intention on APB of HABCPs and the moderating effect of Trust between the link of purchase intention and APB of HABCPs. Findings revealed a direct positive impact of purchase intention on APB for HABCPs of female students of FMS of SUSL. Moreover, the moderating effect of Trust on the relationship between purchase intention and APB was also confirmed. Thus, the positive impact of purchase intention on APB towards HABCPs is further strengthened or weakens by Trust towards HABCPs.

Even though the traditional TPB model proposes that an individual's behavior is determined by his or her intention, the empirical findings go beyond what the theory suggests. Thus, TPB has to be extended as there are intervening variables between intention and behavior. The researchers could reconfirm one of the variables which lie between purchase intention and APB, the Trust. Hence, the current research study contributes to the existing body of knowledge by fulfilling the directions of early scholars (e.g., Kumar, 2014; Jain et al., 2017) and fulfilling the contextual gap.

The results of the study suggest to the producers and marketers of HABCPs to enhance the purchase intention and trust of female customers towards HABCPs. To increase the purchase intention, the managers should pay more attention to the factors which will support to enhance the purchase intention of customers. As examples, the factors such as attitudes, subjective norms, and PBC, etc. Also, marketing and strategic communication programs should focus on intention generating promotional tactics. To increase the trust of the customers, the managers should consider the factors which will affect to build up the customers' trust towards HABCPs. The retailers' CSR reputation (Tong & Su, 2018), corporate image (Lin & Lu, 2010), advertising, word of mouth, and brand reputation of the product (Ballester & Aleman as cited in Tong & Su, 2018) help build trust.

One of the limitations of the study is the limit of the sample to female university students in the FMS of SUSL. This restricts the generalization of the findings to the other market segments in Sri Lanka. Therefore, future researchers are encouraged to conduct similar model by expanding the sample to other market segments of HABCPs.

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