

The Role Of CSR with relation to Global Warming and its effects on Consumer Purchasing Behaviour in the fashion industry.

Submitted to Jason Stienmetz

Craig Leslie Pereira

61902045

Vienna, 29th June 2021

Abstract

Corporate social responsibilities are self-imposed regulations with the aim to give back to the society which can be done in the form of external or internal activities such as charity or running the firm ethically. The aim of this paper is to discover the relation between corporate social responsibility and the purchasing behaviours of consumers given the situation of global warming. The literature review brings out concepts such as behavioural gap, triple bottom approach, TRA, and TPB for the purpose of hypothesizing relationships between the factors of CSR, price, culture as well as other demographic variables. Furthermore, quantitative research was undertaken to explore these hypothesized relationships between purchase intention and CSR, while also conducting regression analysis on the importance of CSR with Hofstede's cultural factors. The research design would follow an explanatory one to analyse the various relationships between the different available factors and come to a conclusion on them. Therefore to collect data, an online survey was utilized with a small sample size. Regression analysis led us to discover the relationship between culture and the importance given to CSR. Since Hofstede's cultural model is utilised, not all of his cultural factors are said to have a relation with CSR. The significance of this paper lies in exploring relationships rather than explaining them. Since relationships are explored, further research can be conducted to explain them.

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Introduction

The fashion industry is regarded as the third largest manufacturer in terms of quantity right after automobiles and technology (House of Commons Environmental Audit Committee, 2019, 5). This rate of manufacturing has given rise to a trend known as the 'fast fashion model'. The concept of 'fast fashion' aims to target individuals who show a keen interest in following fashion trends. It provides such individuals trending clothing for a comparatively cheaper monetary value produced with inexpensive textiles. Though on the surface this form of the business model generates sufficient profit margins, its profit comes at the cost of the environment. This industry is accountable for 10% of the global greenhouse gas emissions while also being accountable for 20% of the world's water waste (Society, 2020). Fashion giants such as Louis Vuitton have also jumped to this 'fast fashion model' by offering its users minor clothing collections every two weeks (House of Commons Environmental Audit Committee, 2019, 6). Burberry, which is another big player in the fashion industry had undertaken a process that entailed destroying finished products that were not sold by the end of the year to maintain an 'exclusive' brand image (Burberry, 2019). This depicts the reality of how brands in the fashion industry are downplaying the effects on environmental affairs of concern knowing about the facts and figures of CO₂ emissions just to produce those goods which may or may not be destroyed if not sold.

Global warming is an issue that has plagued our planet for several decades but its drastic effects have come into play in recent years. The rise of temperatures around the world is credited to global warming. This rise in temperature is due to certain gasses in the atmosphere which obstructs the heat generated from our planet to escape (NASA, 2018). The main factor for the cause of global warming is CO₂ emissions along with emissions of other greenhouse gasses such as methane, nitrous oxide, water vapor, etc. According to statistics, the average temperature has risen by around 0.08 degrees Celsius every year since 1880 (NOAA National Centers for Environmental Information, 2021). Though if we look at it from a micro perspective, an increase of 0.08 celsius a year doesn't make much of a difference to us homo-sapiens. However, from the macro perspective, the devastation of this minute rise in temperature can cause far-reaching consequences. High emissions of greenhouse gasses lead to a warmer planet causing polar ice

caps to melt thus rise in sea levels which once more correlate to devastations to coastal cities and biodiversity.

That's where corporate social responsibility comes into play. CSR or corporate social responsibility is the ethical obligation of companies towards society. This can be in the form of charity or rendering other services to the community. According to the United Nations Industrial Development Organization (UNIDO), CSR is a concept of management where companies incorporate social and environmental concerns into their daily operations to develop a sense of balance between the social, economical as well as environmental issues of importance (United Nations Industrial Development Organization, n.d.). Large companies need to take the initiative to develop a sustainable ecosystem for the sustenance of the planet as well as the life on it. This rationale has led to economics developing a 'triple bottom line' approach according to which firms should provide equal attention to not only profits but also social and environmental issues too (Kenton, 2020). Over the past decade due to social media and journalism, awareness regarding our carbon footprint as well as our effect on the environment around us has raised awareness of the 'cause and effect' of our actions and the actions of corporate giants. The year of 2019 brought forth a revolution led by young individuals concerned about climate change. Protests were held around the world gathering like-minded individuals with growing concern towards the environment and expecting governments to take the issue of climate change seriously (Bir, 2019). As the trend of raising awareness regarding environmental issues continues the possibility of individuals making purchasing decisions while taking CSR into consideration turns into a possibility.

In the fashion industry companies have jumped on the trend of sustainability and implement certain policies to combat climate change specifically. For example, Louis Vuitton has been using sustainable design techniques to reduce the carbon footprint of the product through its life cycle (Louis Vuitton, 2019, 36). Louis Vuitton aimed at reducing its overall carbon emissions by 25% using 2013 levels as a base, which as of 2018 was accomplished by more than half at 16% (Louis Vuitton, 2019, 38). Other fashion brands are also trying to use renewable sources of energy for production to reduce the environmental impact. Levis Strauss & Co. aim to be completely reliable on renewable sources of energy for their facilities of operation by the year 2025 while also aiming to reduce their supply chain carbon emissions by 40% (Levis Strauss &

Co, 2019, 16). In August 2019, Levis also introduced a new water management strategy to combat water waste generated during production (Levis Strauss & Co, 2019, 17).

Therefore, the purpose of this study is to understand the role of corporate social responsibility, specifically in relation to global warming and their effects on consumer purchasing behaviour, in the fashion industry. A 2012 report by Yu-Shu Peng, Altan-Uya Dashdeleg and Hsiang Lin Chih from the Department of International Business, National Dong Hwa University and Department of Finance and Cooperative Management, National Taipei University, tried to establish cultural factors that influence CSR, in their findings they concluded that masculinity as well as power distance tend to have a negative relation with CSR while individualism tend to have a positive impact on it (Peng et al., 2012, 43). Countries such as India where the concept of individualism is recent to develop and the concept of masculinity is dominant, in such an environment, the concept of CSR might not have a positive impact rather have no impact at all on consumer behaviour. This study would also be looking at the factors such as culture and location to explore possible contributions to CSR in a positive or negative manner. To support the study, two locations namely Vienna and Dubai are used to make comparisons on purchasing behaviours of individuals residing in their borders relating to corporate social responsibility factors.

Literature Review

Consumer Behaviour

Consumer behaviour is the process an individual or group undertakes to make purchasing decisions or it can also be defined as the response generated by consumers to a product (Zhao et al., 2021,). There are many factors that come into play when a purchasing decision is made such as willingness, awareness, capacity, and activity (Zhao et al., 2021,). awareness refers to the information available about the product itself as well as the company. While willingness relates to how willing the customer is to procure the product, is the product a want or need to them, are they willing to spend a bit more to obtain an eco friendly product etc. Consumers tend to make informed decisions and hence factors such as ethical values and culture come into play too.

Baldi et al., (2021) studied the attitude of consumers in Italy and the UK towards purchasing sustainable tomatoes, in which they uncovered two perspectives namely, consumer's perspective towards nature as well as their perspective towards environmental protection play roles shaping consumer attitudes and behaviour. The authors took water scarcity as the environmental issues and their findings displayed two different reactions to the same product. Since tomato is a widely used ingredient in Italian cuisine, Italians perceive it as a local product (Baldi et al., 2021). Another factor that influenced the Italians was the water shortages they faced on a regular basis, therefore they preferred tomatoes that were produced using less water but were a bit more pricey than its counterparts (Baldi et al., 2021). On the contrary UK consumers did not perceive tomato as a local product or use it widely in their cuisine (Baldi et al., 2021). This along with the fact that the UK doesn't face water shortages and doesn't see water scarcity as an environmental issue, solidified its opinion on purchasing the tomato counterpart which was cheaper.

Zhao et al. (2021) proposed to use the Adaptive Hybridized Intelligent Computational model (AHICM) to understand consumer behaviour in a business environment. According to the authors the AHICM model shows a better picture of consumer behaviour while being comparatively more accurate than the other existing models such as structural equation model (SEM), multi-method analysis (MMA) etc. The authors went on to prove that there are numerous factors that contribute to a single purchasing decision while also finding the approximate moment when consumer behaviour comes into action. According to the AHICM, consumer behaviour takes place between an individual's consumption related behaviour and that individual's learning history from past consumption or utilisation of products (Zhao et al., 2021).

In 2006 a new concept of consumer social responsibility was introduced by Devinney et al. (2006) according to which consumer social responsibility is the choice made by an individual based on ethical

and personal beliefs. Though consumer social responsibility consists of ethics and consumerism factors, Agarwal (2013) states that studies show otherwise, the relationship that CSR and ethical consumerism share may not always be direct and can be not as evident as it is expected to be. According to the authors not every CSR activity can be turned into consumer purchase as there are various other factors that come into play such as, the form of CSR, quality of the product, brand image, consumer opinions, etc (Agarwal, 2013). In his paper Agarwal (2013) stated that even though there is a part of the population that is concerned with social and economic causes, there are also other parts that just don't give the same amount of importance to such causes. As mentioned in numerous papers before (Agarwal, 2013; Zhao et al., 2021; Devinney et al., 2006) information or awareness of the product is key, this argument is supported by Bray et al. (2011) where they concluded that consumers make effective purchasing decisions when they have better information about a product or service. Consumer behaviour is governed by numerous factors before making a purchasing decision, these factors include but are not limited to, price of the product, the ethical standpoint of the individual, culture of the individual and other demographic variables.

Consumers go through different stages before they adopt a new product into their life (Agarwal, 2013). To understand the reason and thought of consumers during this purchasing process, researchers developed various theories starting from the theory of reasoned action (TRA) (Ajzen & Fishbein, 1975).

The TRA theory was developed by Ajzen & Fishbein (1975) to understand consumer behaviour. The theory uses two factors namely consumer attitude and subjective norms to identify their behavioural intention and patterns (Agarwal, 2013; Ajzen & Fishbein, 1975; Rangel et al., 2009). Ajzen & Fishbein (1975) suggested that if one wanted understand and predict the behaviour of consumers to a product, they should then focus on the intention of consumers to purchase or use that product rather than focusing on the attitude of the consumer to that product (Ajzen & Fishbein, 1975; Agarwal, 2013). Attitude in the theory refers to personal factors such as the belief of the consumers related to themselves and the environment (Ajzen & Fishbein, 1975). Subjective norm refers to what the society expects out of the individual, Ajzen & Fishbein (1975) suggests that the society and people around the individual contribute to his/her decision making process in a positive or negative way. This can also be considered as a form of peer pressure. The drawback of this theory is that it did not consider the effect of consumer behaviour without volitional control (Deng, 2015).

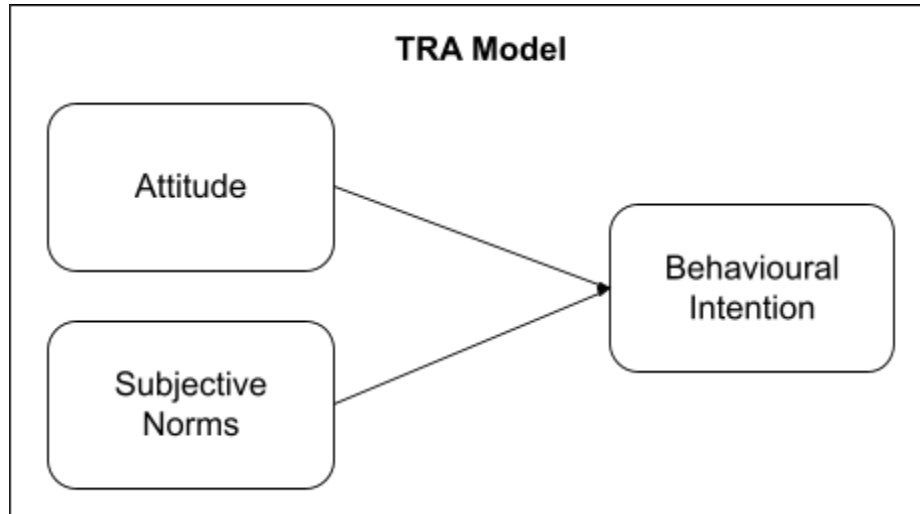


Figure 1.1

Due to the limitations of TRA, Ajzen (1991) formulated an extension of that theory called ‘theory of planned behaviour’ (TPB). Similar to TRA in its model, TPB added another factor in its model to make up for the deficiencies in TRA. This added factor is how consumers perceive their behavioural control (Ajzen, 1991). Perceived behavioural control in this model refers to the difficulty to take action on a certain behaviour due to internal or external constraints (Ajzen, 1991; Rangel et al., 2009). TPB is a very versatile theory that has many applications and has been used in various studies such as (Rangel et al., 2009; Deng, 2015) etc. Though TRA and TPB provide useful insights into consumer behaviour, their limitations are just as visible. Both these theories take attitudes into consideration, however the attitude of a consumer doesn't always equal the purchase of the product (Agarwal, 2013).

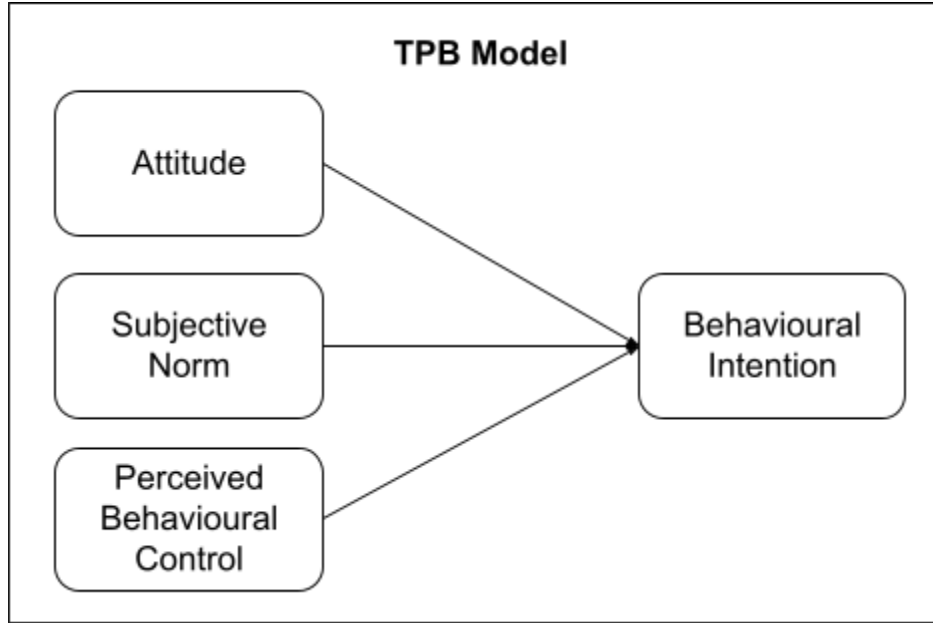


Figure 1.2

Price

Pricing plays a role when it comes to how customers perceive a product. The theory of price influencing purchasing decisions relating to ethical or organic products is supported by Taghikhah et al. (2021) who in their research to understand consumer behaviour towards organic food discovered price as an obstacle an individual faces when making a decision regarding organic food. Agarwal (2013) states the price of organic or eco friendly products is higher as their yields are comparatively less which results in selling the product at a premium. The lack of available sources to purchase such products along with premium pricing acts as a barrier to consumer purchase (Agarwal, 2013).

H_{1a}: Price importance has a relation with Purchase intention.

H_{1b}: Price importance has a negative relation with CSR importance.

CSR & Its Importance

CSR can be defined as the activity or commitment from a firm relating to its operating activities to repay the community (Carroll & Shabana, 2010, 85-105). Though CSR can seem to be a fairly new concept, its history can be dated back to the early 1950's where researchers began to explore the complex relation between a firm and the society it operates in (Carroll, 2008). Following this new criteria for business operations, the theory of "triple bottom line approach" was explored as it aimed at recording and

analysing the economical, social as well as environmental factors to understand the performance of the company (Elkington, 1997). According to this theory, companies need to focus on three aspects, people, planet and profits therefore it was also later known as the three P's theory. Elkington believed that a company should give those three factors equal importance rather than just focusing on the profits of the financials of the company as both social and environmental factors play roles in the company's performance (Elkington, 1997). However this theory comes with its own limitations as it only provides a vague idea on the social and environmental bottom line (Kingsley, 2013).

In the current world organisations are adopting eco-friendly practices in every different stage of their production, manufacturing or even supply chain (Kumar et al., 2021). Therefore this change in the operations of business where businesses consider the implications of CSR on its daily operations has caused impacts to various industries especially the fast moving ones. Numerous studies have been conducted to understand the impact CSR has on a company's brand image. One such study concluded that CSR has a positive effect on brand image however brands that are already seen in a positive light or have a good image tend to not be as affected by any new CSR activities that they might perform (Grover, 2014). Grover, (2014); Carrigan & Attalla, (2001) go on to say that consumers react more strongly to negative activities than positive and hence the impact that unethical behaviour has on a company may lead to products being boycotted while positive and ethical behaviour might not provide any assistance to the company in promoting its product. However another study suggests using CSR as an "insurance" mechanism, according to it when brands perform CSR activities that benefit the society before the release of their new products, then the negative effect that would accompany a product failure would be minimised (Kim & Park, 2020). Companies have realised the importance of including stakeholders' perspective and opinions too as they contribute to the overall position of a company. As per Dawkins (2004) companies have understood the relationship between the company, its CSR approach and its stakeholders. It becomes vital for a company's CSR to be appropriate with its operations as it would appeal to its customer base (Dawkins, 2004).

Promoting an undertaken social responsibility can be utilised as an asset to gain a competitive advantage as these social activities will be appealing to the potential consumers. A study conducted to analyse the relationship between ethics and Finnish consumers concluded that consumers find it challenging to relate to more than a single ethical standard (Uusitalo & Oksanen, 2004). Consumers are more likely to purchase products with characteristics linked to eco-friendly, quality and safety (Lee & Jin, 2019). Brands need to analyse which social activity would be able to satisfy its customer base while also keeping in mind that different forms of CSR are viewed in contrasting ways (Sen & Bhattacharya, 2004).

Green & Peloza (2011) analysed the added value created by CSR for consumers and discovered that consumers prefer products that would be eco friendly while also saving them from additional charges. In

the example of two laptops for the same price, however, one laptop provides a better energy efficiency than the other while also releasing less heat when used. Customers would then prefer the energy efficient one as it would provide the same features and last longer while also being friendly to the environment. Likewise in today's world people relate to certain words differently. The word organic is linked to a healthier food option which would appeal to consumers choosing a healthier lifestyle, while also organic food is considered good for the environment as no added preservatives or chemicals are used during any stage. Another such word would be biodegradable or recyclable, the three R's have been taught in schools for years now, educating children on recyclable materials and how good they are for the environment. Therefore CSR should be a factor when measuring the performance of a product (Green & Peloza, 2011). However other researches such as Dhir et al. (2021) suggest evidence of attitude-behaviour gap, according to which even though individuals may show positive responses to CSR, those responses may not necessarily turn into actual purchases. The author further went on to examine other environmental attitude factors, which showed a significant positive responsiveness however, it was unable to bridge the attitude-behaviour gap (Dhir et al., 2021). With an aim to explain the reason for the attitude-behaviour gap, researchers conducted by (Chu et al., 2021; Yamoah & Acquaye, 2019; ElHaffar et al., 2020) analysed various factors and came to a similar conclusion that it is not necessarily attitude that acts as an obstacle to individuals, other factors such as price, lack of access to the product, quality, as well as lack of experience when it comes to using such products.

Idealism & Egoism

In different parts of the world, individuals have started to be more concerned about the ethical practices of any firm. As these individuals can be considered stakeholders of the companies, it becomes vital to understand the relation between CSR and ethical values of individuals. A paper in the journal of business research identified two categories of ethical beliefs, Idealism and egoism (Palihawadana et al., 2016, 4964). Individuals with an ethical idealistic perspective show concern for others welfare, they believe that by performing their civic duty and undertaking the right actions they will receive desirable consequences (Palihawadana et al., 2016). Idealistic people look negatively upon unethical behaviour while following the universal moral rules, all of their decisions are based on moral rules and they make no exceptions (Palihawadana et al., 2016; Ko et al., 2019). Therefore we presume idealistic consumers would consider CSR as a vital part of a company's operational activities. On the contrary egoism reflects those who are more concerned with themselves than the community (Palihawadana et al., 2016). An egoistic person is more likely to put himself above the rest, his/her decisions revolve around himself/herself irrespective of

the consequences those decisions might bring to the society (Palihawadana et al., 2016). We presume that egoistic consumers would support CSR as long as it benefits them.

Culture

Culture plays a vital role in developing an individual personality. According to (Triandis, 2001) two main types of cultural patterns that are found around the world are individualism and collectivism. These two can be further classified into horizontal collectivism and individualism and vertical collectivism and individualism (Triandis, 2001). In the western part of the world mostly Europe, America etc, we see the concept of individualist culture quite dominant while in contrast the collective culture is dominant in the eastern part of the world such as Asia (Triandis, 2001). Individualism culture emphasises on individual benefit, where the individual looks after his/her own interest and the interest of his/her immediate family (Ezcurra, 2021). Therefore any form of recognition and merit are considered as the personal achievements of that particular individual (Ezcurra, 2021). On the other hand collectiveness embraces groupism and emphasises on qualities such as loyalty, this gives rise to a certain hierarchy in the group (Ezcurra, 2021). A survey conducted by (Darwish & Huber, 2003) which included a random sample from German and Egypt, concurred with the theory of individualism being more dominant in western culture and collectivism being more prominent in eastern culture

Hofstede's model

Another model that is quite prominent while studying culture is Hofstede's model which consists of six dimensions, individualism, masculinity, power distance, uncertainty, long term orientation and indulgence (Hofstede & Bond, 1988).

Individualism

Hofstede (2011) defined individualism as a level of integration of individuals into groups in a society. The focus on individualism is on 'I' while collectivism focuses on 'we' (Lu & Wang, 2021). Countries having a high individualism score can be said to put more emphasis on individual identity, independence, opinionated etc (Lu & Wang, 2021). According to the authors, some studies show a link between lower CO2 emissions and countries with an individualism culture though individualism is also linked negatively to CSR disclosures (Lu & Wang, 2021).

H_{2a}: There is a relationship between individualism and CSR importance.

Masculinity

Masculinity refers to the arrangement of values among two biological genders (Hofstede, 2011). Countries such as India would score high in the masculinity criteria as the role of male is considered as a ‘provider’. Masculinity cultures emphasize power, pursuing financial and economic growth and this usually comes at the cost of putting work before family (Hofstede, 2011). Therefore this culture considers men as the provider and women as the caretaker or caregiver (Hofstede, 2011). Over the years we get to see the opposite of masculinity culture develop in the western parts of the world. This opposite culture does not follow the traditional norms of provider and caregiver based on gender. Women are equally responsible for providing as men are (Hofstede, 2011). Ng et al., (2016) in their findings concluded that masculine cultures give more importance to economic development while ignoring the environmental effects.

H_{2b}: There is a relationship between Masculinity and CSR importance

Power Distance

The concept of power distance is similar to that of hierarchy, where individuals on the lower end of the hierarchy follow the footsteps of the leader (Hofstede, 2011). A high power distance suggests a strict hierarchical system with lack of democracy while a low power distance suggests a democratic environment (Lu & Wang, 2021). Lu & Wang (2021) used Austria as an example to describe countries with low power distance where managers have to take into consideration the opinions of his/her subordinates. Ng et al. (2016) provides evidence to link power distance and CO₂ emissions having a positive relation, according to which a high power distance relates to high CO₂ emissions while low power distance relates to lower CO₂ emissions.

H_{2c}: There is a relationship between power distance and CSR importance

Uncertainty

Hofstede (2011) defines uncertainty avoidance as the amount of stress faced by individuals in a society when they are faced with an uncertain or unknown future while measuring their tolerance level to this uncertainty. Countries faced with high uncertainty avoidance levels show a trend to reject change as it is accompanied by a high levels of stress, while counties with low uncertainty avoidance embrace change as stress accompanied by it is low levels of stress (Hofstede, 2011; Ng et al., 2016). Evidence provided by Ng et al. (2016) depicts a positive relationship between low level of CSR disclosure and low level of uncertainty avoidance.

H_{2d}: There is a relationship between uncertainty avoidance and CSR importance

Long term orientation

Long term orientation looks at the perspective countries use to look at the future. If a country is said to be long term oriented it means that it is more open to learn and develop by sacrificing the present to develop a better future (Hofstede, 2011; Lu & Wang, 2021). While short term oriented countries are proud of their culture and prefer traditional practices over other available more efficient practices (Hofstede, 2011). Therefore Ng et al. (2016) suggests that there is a positive relationship between long term oriented countries and CSR.

H_{2e}: There is a relationship between long term orientation and CSR importance.

Indulgence

Indulgence in this context refers to the basic human need to relax and enjoy (Hofstede, 2011). On the two ends of the indulgence spectrum, high indulgence relates to more emphasis on leisure and less restrictions and rigidity while low indulgence emphasises on following social norms (Hofstede, 2011; Lu & Wang, 2021). Ng et al. (2016) in their research state that indulgence has a negative relationship with CSR, therefore a high indulgence relates to low emphasis of CSR while low indulgence relates to more emphasis on CSR practices.

H_{2f}: There is a relationship between indulgence and CSR importance

Demographics

As mentioned in the earlier literature by Agarwal (2013), not all individuals respond in the same manner to corporate social responsibility. Some support it while others do not. In a paper by Carrigan & Attalla, (2001), the authors found that consumers who are more educated, come from known social backgrounds with at least an above average income tend to be more inclined with considering ethical responsibilities of companies while making a purchasing decision. However there are other demographic factors that also contribute to a customer's preference.

Gender

Age and gender are also factors that have to be taken into consideration along with educational and income levels. Richard et al. (2010) researched into the role of gender in online consumer behaviour and found that the two biological genders of male and female responded differently to common stimuli. Richard et al. (2010) credited these differences to factors such as socialization, gender biology as well as the method in which the two genders process information. Richard et al. (2010) went on to elaborate, saying, the human brain being divided into two hemispheres according to biology, developed differently in males and females. Therefore males respond to key words while processing information while on the other hand women tend to do a comprehensive processing of information. Salladarré et al. (2009) in their research of understanding demand for green products, discovered that women coming from well educated backgrounds are more inclined towards making ethical consumptions. However if a company is advertising its CSR through its online presence then the structure of the advertisement is more likely to influence biological males than their counterparts while the information displayed is more likely to appeal to female consumers (Richard et al., 2010).

Age

Aging is a normal process that is observed throughout the world as an effect of the flow of time. The older an individual gets the more likely he/she is to have a greater amount of disposable income available (Schewe, 1985). Mohammad & Drolet (2019) used the socioemotional sensitivity theory (SST) to analyse the relationship between age and consumption of products. According to the theory of socioemotional sensitivity, the elderly people are more likely to make decisions that provide them with emotional fulfillment. Using SST the authors were able to conclude with facts stating, when a limited time perspective is brought into consideration, the elderly give more focus to emotions than facts

(Mohammad & Drolet, 2019). Two separate studies (Radman, 2005; Rayp et al., 2006) found contradicting evidence relating to age and ethical consumerism. Radman (2005) concluded his findings by stating that elderly individuals are more likely to purchase organic food, however Rayp et al. (2006) concluded by saying that the elderly are less likely to purchase organic or bio-food due to an increase in price. These two contradicting papers give us two different views on the same topic. Elderly individuals might buy into the organic lifestyle to take care of their health or they might feel that paying a premium for organic food may just not be worth it as non-organic food is sold for a cheaper price. This introduces another factor to be taken into consideration which is price.

Income & Education

Usually 'green' or 'eco' products are always linked with a higher price for purchase. Therefore this higher price deters consumers from purchasing these products as they can find cheaper alternatives which might not be beneficial for the environment. Shapiro et al. (2012) in their research to understand consumer willingness to pay for pro environmental products discovered, individuals between the age group of 18-30 and households with a higher disposable income are more likely to buy eco-friendly products given the added price. According to the authors, individuals who were not in favour of paying little extra for such products can be related to the lack of college education (Shapiro et al., 2012). Income and education are also said to have a positive relation as it is expected that an individual with a high income comes from a highly educated background. Hence income is also positively correlated to willingness as individuals with high income have greater disposable income at hand (Shapiro et al., 2012). Radman (2005) in his paper goes on to show the effect of higher education on developing interest in CSR.

H₃: Educational level affects importance given to CSR.

H₄: Level of income affects importance given to CSR

H₅: Educational level affects willingness to purchase CSR linked products.

H₆: Level of income affects willingness to purchase CSR linked products.

Ethics Decision

Ethical decisions refer to those that have a moral value factor in them. There are numerous ethical decisions we face in the world from choosing to go green, recycling, boycotting companies for unethical

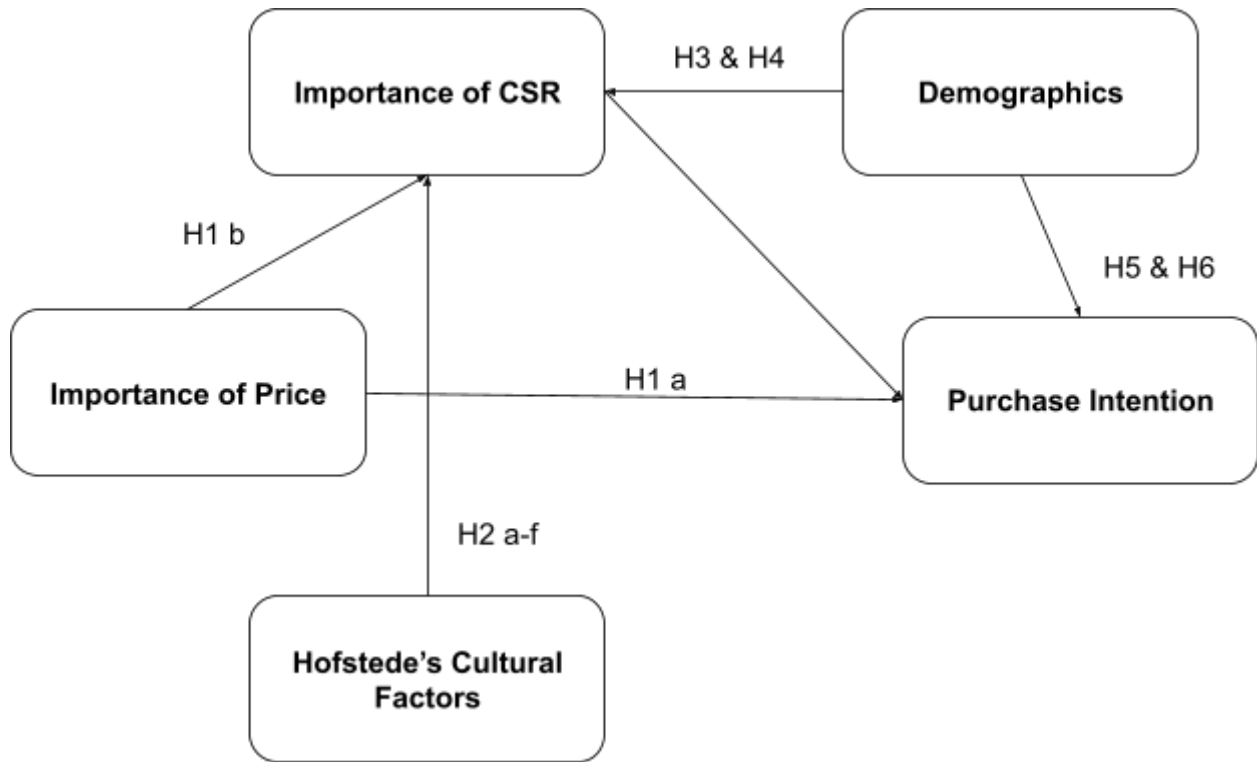
practices etc (Agarwal, 2013). In this paper we are exploring ethical decisions in relation to global warming.

Environmental issues

Individuals are more aware and active regarding the environmental situation around the world. While global warming is the reason for most of the environmental issues. Agarwal (2013) in his paper highlights how individuals residing in OECD countries are showing more willingness to pay for products that have a positive impact on the environment or products that cause less harm to the environment than their counterpart (Agarwal, 2013). Campbell et al. (2021) classifies social interaction among relatives and friends as a motivational factor to explain the growing importance given to global warming. The authors in their findings also discussed how global warming may not be the top most factor when it comes to voting issues in the US, it is still considered as an important one highlighting the importance that should be given to global warming (Campbell et al., 2021). According to the authors the most interesting finding was the discovery of a positive relation between worry and the importance given to global warming, suggesting that the more worried consumers get the more importance is given to global warming (Campbell et al., 2021). Numerous studies such as Kast & Tanner (2003) suggest consumers take environmental issues into consideration before making a purchase, therefore this behaviour of considering the environmental impact as a factor before purchasing is known as ecological behaviour (Agarwal, 2013). However a study of food waste in Ireland Flanagan & Priyadarshini (2021) displayed results according to which 62.56% of individuals from a survey consisting of over 2000 individuals are considered 'uncaring' while 37.44% are considered 'caring' with respects to the environmental impact of food wastage. Both 'caring' and 'uncaring' individuals are aware of the impact of their actions and feel guilt, however 'uncaring' individuals do not concern themselves with the unethical action (Flanagan & Priyadarshini, 2021). The authors also state that these numbers are subject to change if 'uncaring' individuals are re-education on the issue of food wastage, highlighting the importance education can have on consumer behaviour (Flanagan & Priyadarshini, 2021).

Research Model

Figure 2; Research Model



Methodology

The aim of the study is to explore the relationship between corporate social responsibility and consumer purchase behaviour to provide corporate firms in the fashion industry an insight into the behavioural patterns of consumers.

This study approaches the topic with a quantitative approach rather than a qualitative one. According to Patton, (2005), qualitative research is used to gather and analyse data from the field through observations, interviews, written documents etc. Quantitative methods are generally used in topics relating to social psychology, marketing, economics etc as they require data from the field for real life applications. The topic of this study falls under a branch of social psychology as it tries to understand the relationship of consumer purchase intentions with corporate social responsibility while also analysing other factors such as demographics, price and culture. This research can be described as correlation research as it aims to find the relationship between the various variables in this study, while also providing us with the opportunity to test out our hypothesis.

Survey

The method used to collect data was in the form of an online survey, created with the help of the online platform of surveymonkey. Surveys are tools used by researchers to gain insights into their topics of research and can be conducted in multiple forms depending on the methodology (Question Pro, 2020). To avoid bias that could influence the research, surveys adopt a standardised procedure to provide all the respondents the same starting line (Question Pro, 2020). Since the method of online surveys was adopted to gain insights into customer behaviour, all data received was stored online by the surveymonkey platform with the consent of the respondents. The online survey provided respondents with ease of participation and was easy to analyze as data was already stored properly which in turn reduced the risk of human error.

The survey consisted of a total of 24 questions aimed at understanding the factors taken into consideration by customers and also external and internal factors that contribute to the final decision. The following table below describes the question and the variable it is to measure.

Table 3.1; Question measuring variables

Variables	Questions	Source
<ul style="list-style-type: none"> • Respondents were provided with 4 different scenarios . • These scenarios were put in place to understand the relationship between the pricing, CSR as well as customer purchase intention. • The questions aimed at finding out how likely they were to purchase clothing items given in each scenario. 	<ul style="list-style-type: none"> • Imagine you want to purchase a T-shirt from a well known fashion brand. The shirt costs AED 200 / EURO 50. How likely are you to purchase the T-shirt? • Imagine you want to purchase a T-shirt from a well known fashion brand. The shirt costs AED 40 / EURO 10. How likely are you to purchase the T-shirt? • Imagine you want to purchase a T-shirt from a well known fashion brand. The shirt costs AED 200 / EURO 50 and is advertised as 'carbon neutral'. How likely are you to purchase the T-shirt? • Imagine you want to purchase a T-shirt from a well known fashion brand. The shirt costs AED 40 / EURO 10 and is advertised as 'carbon neutral'. How likely are you to purchase the T-shirt? 	
<ul style="list-style-type: none"> • Perspective on CSR 	<ul style="list-style-type: none"> • Is it important for fashion brands to undertake pro environmental behaviour? (CSR1) • Corporate Social Responsibility is important to me. (CSR2) 	
<ul style="list-style-type: none"> • Perspective on Price 	<ul style="list-style-type: none"> • Price of a clothing item is important to me (PRC1) 	

<ul style="list-style-type: none"> • Power Distance 	<ul style="list-style-type: none"> • Individuals in a lower position should not question their superior decisions. (PWD1) • Individuals in a higher position should make decisions without consulting individuals in a lower position. (PWD2) 	(Yoo et al., 2011)
<ul style="list-style-type: none"> • Uncertainty Avoidance 	<ul style="list-style-type: none"> • It is important for me to be given detailed instructions so that I know what is expected of me. (UNC1) • It is very important to follow rules and regulations (UNC2) • Standardized work procedures are helpful. (UNC3) 	(Yoo et al., 2011)
<ul style="list-style-type: none"> • Individualism 	<ul style="list-style-type: none"> • Individuals should sacrifice self interest for the community (IDV1) • Individuals should only pursue their goals after considering the group welfare. (IDV2) 	(Yoo et al., 2011)
<ul style="list-style-type: none"> • Long-Term Orientation 	<ul style="list-style-type: none"> • Long-term planning is vital to me. (LTM1) • It is important to save money for a rainy day. (LTM2) 	(Yoo et al., 2011)
<ul style="list-style-type: none"> • Masculinity 	<ul style="list-style-type: none"> • Men usually solve problems through logical analysis while women solve problems through intuition (MAS1) • There are some jobs men perform better than women. (MAS2) 	(Yoo et al., 2011)
<ul style="list-style-type: none"> • Indulgence 	<ul style="list-style-type: none"> • I prefer less restrictions in my job. 	(Yoo et al., 2011)

	(IND1) <ul style="list-style-type: none"> Leisure travel and work are all equally important. (IND2) 	
<ul style="list-style-type: none"> Understand the demographic factors of the individual. 	<ul style="list-style-type: none"> Age Gender Level Of Income Level Of Education 	

The questions used to measure the 6 factors in Hofstede's model came from Yoo et al., (2011) which analyses numerous questions and chooses the best of them which can help depict the results better.

Ethics

Along with these 24 questions the survey opened up with a question of consent to collect the individuals data provided in the survey while also providing a sense of confidentiality to the respondents. Hence no data such as name, or contact information was collected to maintain ethical standards.

Description of the sample.

Compared to the usual 'population' definition in speech, the population in statistics refers to a 'n' number of individuals or objects that a researcher uses to support his/her research paper through the process of examining, computing results etc.. As populations tend to be huge, it becomes inefficient to compute the data from the whole population, therefore researchers utilise the samples from the population whose main aim is to represent the population in the research. Sampling is the act of choosing a number of individuals to include in the statistical testing. The greater the sample size, the more precise the results tend to be.

There are various methods of choosing samples from the population. Random sampling, systematic sampling, convenience sampling, snowball sampling etc, are just a few of the methods that can be utilised to choose a sample from the population. Each form of sampling comes with its own advantages and disadvantages. For example, in random sampling, researchers randomly pick out individuals from the population, this method thus reduces bias from the researcher while choosing a sample, while on the other hand, random sampling can lead to not being able to select sufficient amount of individuals for the testing who may have characteristics that interest the researcher (Barratt & Shantikumar, 2009).

The target samples of this research were random individuals who were interested in the fashion industry or purchased clothes at least a couple times a year, residing in the borders of U.A.E.. The research

collected 76 responses in total. Due to the limited number of responses, the responses were multiplied into 3 times to utilise during the process of computing the results. The average time taken to complete the survey was around 3-4 minutes.

Once all responses were compiled in an excel sheet, all incomplete responses were removed. The data was then multiplied 3 times to get a better understanding of the factors. The sheet was then imported to R-Studio where the necessary methods and procedures were implemented. First was to check if the data was normally distributed followed by skewness and kurtosis. Hofstede's cultural factors were analysed using cronbach alpha as 2-3 questions were allocated per cultural factor. Basic descriptive data analysis was performed to understand the mean, variance, standard deviation etc.

To further understand the complex relationship between the various factors as well as to prove the hypothesis, regression analysis was utilised. Regression analysis is a method to analyse the relationship between a dependent variable and either one or more than one independent variable (Beers, 2021). Regression analysis can further be classified into linear and multi linear analysis. For the purpose of this study, we utilized linear regression analysis. Linear regression analysis follows the formula:

$$Y = a + bX + u$$

Where Y is the dependent variable, X is the independent variable, b is the slope, a being the point of intersection on the slope and u being the residual. (Beers, 2021)

Limitations

Due to the current pandemic and the online nature of the survey, the survey was not able to reach out to the elderly and include them in the target sample. This may be due to the lack of technology awareness of the elderly. Another limitation would be the questions not answered by the respondents resulting in a lower completed response rate. The survey's completion rate was around 75%.

Results

Describing the data

Table 4.1 Data Distribution; N=76

Variables	Category	Distribution
Gender	Male:	52.6%
	Female:	47.4%
Age	18-24 :	84.2%
	25-34 :	5.3%
	35-44 :	7.0%
	45-54 :	1.8%
Income	<10,000	82.5%
	10,000 - 30,000	14.0%
	>30,000	3.5%
Education	High School Degree	50.7%
	Bachelor Degree	42.3%
	Masters Degree	5.3%
	Others	1.8%

Gender Distribution

From total respondents of 76, as displayed in table 4.1, 52.6% are male and 47.4% are female. Displaying an almost equal distribution of gender among the respondents. Thus, minimising any gender bias that could arise due to any of the genders being greater than the other.

Age Distribution

The age distribution is mostly in the range of 18-24, this can be due to the younger generation being more socially active compared to the older generations. Since the survey was performed online this form of distribution is to be expected. However, this distribution could lead to inaccuracies when utilising the sample predicting the population's perspective.

Income Distribution

Table 4.1 depicts the distribution of income among the respondents. As most of the individuals were within the range of 18-24 years old, this distribution of income makes sense, as the younger generation has just recently got into the job market. However, as this distribution again leans in favor of range < AED 10,000, it might not be able to accurately display the perception of the other ranges.

Education Distribution

Distribution of the educational level among the respondents is displayed in table 4.1. While 50% and 42% of the respondents maximum education level being at high school and bachelors degree respectively, may be due to the larger size of 18-24 year old in the sample size.

Descriptive Data

Table 4.2 describes the variable with the help of its mean, median and standard deviation, while also using Skewness and Kurtosis as a means of explanation. The Cronbach Alpha testing was used to determine the level of relation between questions measuring the same variable.

Table 4.2 Descriptive Data; N = 228

Variable	Mean	Median	Standard Deviation	Skewness	kurtosis	Cronbach Alpha
CSR1	4.26	4	0.91	-1.66	3.43	0.56
CSR2	3.94	4	0.86	-0.70	0.75	
Price1	4.17	4	0.79	-0.94	0.75	N/A
PWD1	2.10	2	0.96	0.36	-0.95	0.54
PWD2	1.92	2	0.93	1.04	0.92	
UNC1	4.26	4	0.80	-1.11	1.00	0.57
UNC2	3.94	4	0.60	0.02	-0.28	
UNC3	3.89	4	0.48	-0.48	0.52	
IDV1	2.54	2	1.04	0.34	-0.53	0.60
IDV2	2.82	3	0.90	-0.08	-0.41	
LTM1	4.05	4	0.71	-0.66	0.79	0.50
LTM2	4.17	4	0.82	-1.09	2.02	
MAS1	2.85	3	1	-0.24	0.09	0.61
MAS1	3.22	3	1.21	-0.38	-0.76	
IND1	4	4	0.88	-0.62	-0.29	0.64
IND2	4.36	4	0.85	-1.80	3.82	

Hypothesis Testing

Testing the relationship between Price, CSR importance and intention to purchase.

Regression Model 1:

Dependent variable = Purchase Intention

Independent Variables = Price Importance

Table 5.1; Regression Model 1

Variable	Coefficient	P-value
Price Importance	-0.03158	0.848

Multiple R-squared: 0.000162, Adjusted R-squared: -0.004262

F-statistic: 0.03662 on 1 and 226 DF, p-value: 0.8484

H₀: Price importance has a relation with Purchase intention.

H_{1a}: Price importance has a relation with Purchase intention

Regression analysis displays a p value greater than 0.05, therefore, there is no significant relationship between the importance given to price and purchase intention.

Regression Model 2:

Dependent variable = Importance of CSR

Independent Variables = Price Importance

Table 5.2; Regression Model 2

Variable	Coefficient	P-value
Price Importance	0.37318	0.000000106

Multiple R-squared: 0.1178, Adjusted R-squared: 0.1139

F-statistic: 30.18 on 1 and 226 DF, p-value: 0.0000001055

H₀: Price importance doesn't have a negative relation with CSR importance.

H_{1b}: Price importance has a negative relation with CSR importance

When testing out the hypothesis with regression analysis we discovered that price has a positive relation with CSR rather than a negative one. Hence, we accept the null hypothesis. Regression analysis depicted a significant relationship between the importance given to price and CSR as the ‘P’ value was less than 0.05.

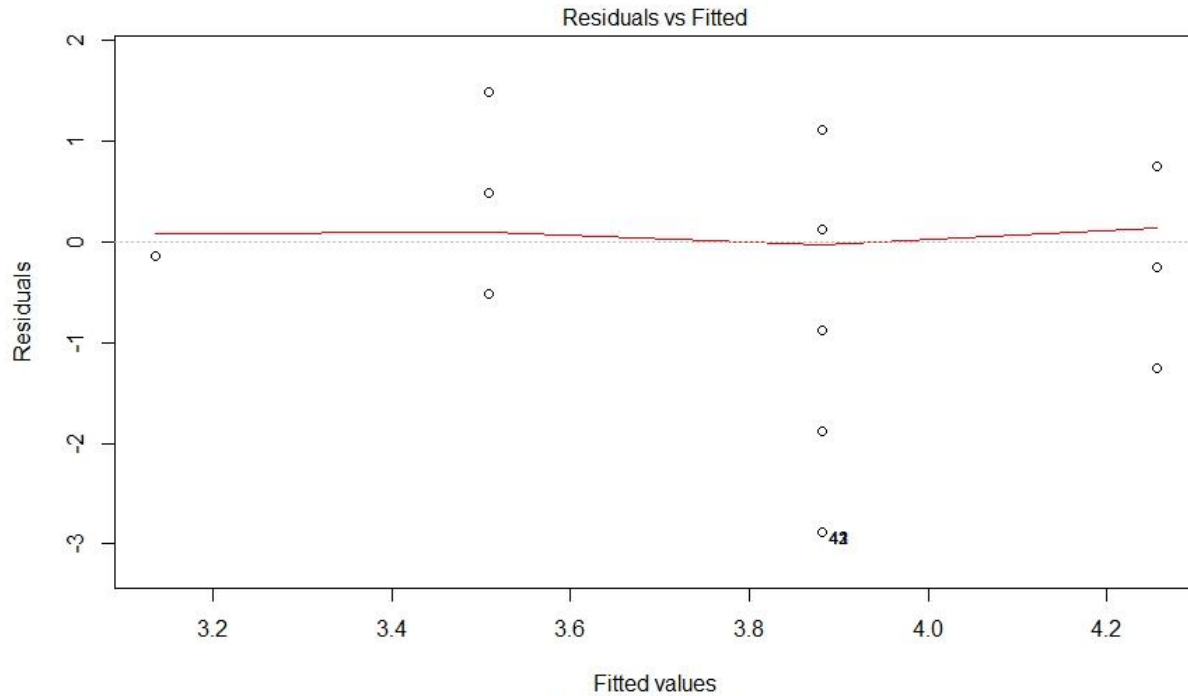


Figure 4.4

Figure 4.4 depicts the linear relationship between residuals and fitted values. The closer the red line to being a perfect horizontal line, the better it is. As it can be inferred from the graph, there are minor variations in the red line. The Residuals are also equidistant from each other.

Testing the relationship between hofstede’s cultural factors and CSR:-

Regression Model:

Dependent variable = Importance of CSR

Independent Variables = Individuality, Masculinity, Power Distance, Uncertainty Avoidance, Long-Term Orientation, Indulgence.

Table 5.2; Regression Model 2

Variable	Coefficient	P-value
Individuality	-0.01474	0.842802
Masculinity	-0.20587	0.000955
Power Distance	-0.13102	0.073862
Uncertainty Avoidance	0.02107	0.857797
Long-Term Orientation	0.32471	0.001412
Indulgence	-0.27666	0.000540

Multiple R-squared: 0.144; Adjusted R-squared: 0.1208; F-statistic: 6.197 on 6 and 221 DF, P-value: 0.000004986 < 0.05

H₀: There is no relationship between individualism and CSR.

H_{2a}: There is a relationship between individualism and CSR.

P value = 0.842802; Through regression analysis, we identified that there is no statistical significance between CSR and individuality. Hence we can say that CSR and individuality of an individual have no connection. Therefore, we accept the null hypothesis and reject H_{2a}.

H₀: There is no relationship between Masculinity and CSR

H_{2b}: There is a relationship between Masculinity and CSR

P value = 0.000955; Based on the regression analysis, Masculinity has a negative relationship with the importance a person gives to CSR. Therefore we can say that countries / individuals with a high masculine culture might be more inclined to not take CSR into consideration while making purchasing decisions. Therefore, we reject the null hypothesis on the basis of the negative relation between CSR and masculine culture.

H₀: There is no relationship between power distance and CSR

H_{2c}: There is a relationship between power distance and CSR

P value = 0.073862; Through regression analysis, we identified that there is no statistical significance between CSR and power distance.. Hence we can say that CSR and power distance have no connection. Therefore the null hypothesis is accepted.

H₀: There is no relationship between uncertainty avoidance and CSR

H_{2d}: There is a relationship between uncertainty avoidance and CSR

P value = 0.857797; Through regression analysis, we identified that there is no statistical significance between CSR and uncertainty avoidance.. Hence, we can say that CSR and uncertainty avoidance have no connection. Therefore, we accept the null hypothesis and reject the H₁.

H₀: There is no relationship between long term orientation and CSR

H_{2c}: There is a relationship between long term orientation and CSR

P value = 0.001412; Through regression analysis we identified that long term orientation has a positive relationship with CSR. The greater the long term orientation of the individual, the more they would take CSR into consideration. Therefore, individuals who are more long term oriented are more likely to consider CSR while purchasing products. Therefore, we reject the null hypothesis on the basis of their positive relationship.

H₀: There is no relationship between indulgence and CSR

H_{2f}: There is a relationship between indulgence and CSR

P value = 0.000540; Through regression analysis we identified that indulgence has a negative relationship with CSR. The more indulgent a person, the less likely they are to consider CSR as a factor while purchasing. Hence we reject the null hypothesis on the basis of their negative relationship.

Testing relationship between Demographic variables and CSR importance:-

Regression Model:

Dependent variable = Importance of CSR

Independent Variables = Education, Income

Table 5.3; Regression Model 3

Variable	Coefficient	P-value
Education	0.04113	0.676
Income	-0.18097	0.210

Multiple R-squared: 0.007091, Adjusted R-squared: -0.001895

F-statistic: 0.7891 on 2 and 221 DF, p-value: 0.4555

H₀: Educational level does not affect importance given to CSR.

H₃: Educational level affects importance given to CSR.

H₀: Level of income does not affect importance given to CSR.

H₄: Level of income affects importance given to CSR

After conducting regression analysis, the results display no statistical significance between the dependent and the independent variables. Therefore, in this case we accept the null hypothesis for both education and income.

Testing relationship between Demographic variables and Purchase intention:-

Regression Model:

Dependent variable = Purchase Intention

Independent Variables = Education, Income

Table 5.4; Regression Model 4

Variable	Coefficient	P-value
Education	0.1344	0.547
Income	0.2087	0.524

Multiple R-squared: 0.005212, Adjusted R-squared: -0.00379

F-statistic: 0.579 on 2 and 221 DF, p-value: 0.5613

H₀: Educational level does not affect willingness to purchase.

H₅: Educational level affects willingness to purchase.

H₀: Level of income does not affect willingness to purchase CSR linked products

H₆: Level of income affects willingness to purchase CSR linked products.

Through regression analysis we identified that educational level as well as income have no relation with willingness to purchase. they have no statistical significance. Therefore we accept the null hypothesis in both cases.

Conclusion

Implications

In conclusion, we discovered that though people perceive CSR as important, it doesn't necessarily have an impact on intention to purchase. However we did discover that some of Hofstede's cultural factors have an impact on how consumers perceive CSR. What was surprising in the analysis was finding out that there is no significant relationship between education, income and the importance of CSR. The reason this discovery was interesting is due to it being instilled in school that, the more you learn, the more responsible one becomes. Therefore we had hypothesized that the more educated an individual the importance they would give to CSR. However this was proved wrong. Another fascinating aspect of the results was the relationships between the dependent variable of CSR importance and price importance. Which signifies that the greater importance an individual gives to CSR, the greater importance that individual has to price. This is due to the dependent and independent variables being said to have a positive relationship.

The generic significance of this paper is for managers of a company, this thesis would be able to provide insights into CSR and its relationship with the variables. CSR being a fairly new concept brought to light with growing concerns around the world, insights into what variables it affects can be utilised to market company products better. The explored relationship between culture and CSR can let managers know what country would be perfect for what kind of advertisement, as different countries have different beliefs and cultural heritage. Since we discovered that relationships between culture and the importance given to CSR exists, managers can then formulate various strategies to maximize output while minimising any negative impact as highlighted by Kim & Park, (2020).

From a theoretical standpoint, CSR can be included when trying to understand the gap that exists between purchase intention and actually purchasing the item. The theoretical significance of this paper lies with the relations formulated with CSR and culture. How much of an impact does culture play when it comes to our purchasing behaviour? Is culture the reason for a behavioural gap?

The underlying significance of this paper lies in with the first hypothesis which was tested and found that importance of price has no significant relation with purchase intention. This turned out to be one of the most fascinating discoveries of this thesis as it was expected that the importance of price would have a significant relation with purchase intention as some individuals look at the price before purchasing products. This discovery suggests that over the years we as individuals have started to give less importance to price. Companies can look into this aspect and do further research into it.

Limitations

Though the thesis has been conducted to the best of ability, there are certain limitations to this thesis. For starters the small sample size gathered posed as quite a challenge to compute results. Though the responses were multiplied, their results might not depict an accurate picture of the relationships between the variables. Furthermore, the sample size was not able to accommodate individuals over the age of 45 due to the method of survey distribution being online. Older individuals tend to either stay away or don't know how to utilise online services. This has posed a limitation when conducting the survey. Since the sampling method utilised was a convenience sample, it might have led to a certain unknown bias. The data collected may be more biased to the younger generation with the age range of 18-24 as they were the majority of the respondents. Due to this reason, more indepth research should be conducted.

Future Research

The thesis has proved that though there may not be a relationship between CSR and purchase intention, cultural factors do have an impact on importance given to CSR. Therefore, the researcher suggests understanding the deeper relationship between culture and CSR. three out of six of hofstede's cultural factors turned out to have a relationship with CSR. Studies can be conducted to understand why and how it affects or does not affect CSR perspective. Another path a researcher can look at would be 'why is there no relationship between price and CSR'. Around the world people do assume that CSR, healthy products are more expensive than their counterparts. So redefining the relationship between price and CSR can be further studied and examined. As mentioned in the implications, further research can be conducted to realise the impact of culture on our purchasing decision. The behavioural gap spoken about by various researchers can look at the implications of culture on the gap.

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Appendix

Survey

01. By clicking the button below, you are giving your consent to participate in this study.

Yes

No

02. Imagine you want to purchase a T-shirt from a well known fashion brand. The shirt costs AED 200 / EURO 50. How likely are you to purchase the T-shirt?

Very Unlikely -1

Unlikely - 2

Somewhat Unlikely - 3

Neither Unlikely or Likely - 4

Somewhat Likely - 5

Likely - 6

Very Likely - 7

03. Q3 Imagine you want to purchase a T-shirt from a well known fashion brand. The shirt costs AED 40 / EURO 10. How likely are you to purchase the T-shirt?

Very Unlikely -1

Unlikely - 2

Somewhat Unlikely - 3

Neither Unlikely or Likely - 4

Somewhat Likely - 5

Likely - 6

Very Likely - 7

04. Imagine you want to purchase a T-shirt from a well known fashion brand. The shirt costs AED 200 / EURO 50 and is advertised as 'carbon neutral'. How likely are you to purchase the T-shirt?

Very Unlikely -1

Unlikely - 2

Somewhat Unlikely - 3

Neither Unlikely or Likely - 4

Somewhat Likely - 5

Likely - 6

Very Likely - 7

05. Imagine you want to purchase a T-shirt from a well known fashion brand. The shirt costs AED 40 / EURO 10 and is advertised as 'carbon neutral'. How likely are you to purchase the T-shirt?

Very Unlikely -1

Unlikely - 2

Somewhat Unlikely - 3

Neither Unlikely or Likely - 4

Somewhat Likely - 5

Likely - 6

Very Likely - 7

06. It is important for fashion brands to undertake pro-environmental activities.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

07. Corporate Social Responsibility is important to me.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

08. Price of a clothing item is very important to me.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

09. Individuals with a lower position should not question their superior's decision.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

10. Individuals in higher positions should make decisions without consulting individuals in lower positions.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

11. It is important for me to be given detailed instructions so that I know what is expected from my work.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

12. It is very important to follow rules and regulations.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

13. Standardized work procedures are helpful.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

14. Individuals should sacrifice self interest for the community.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

15. Individuals should only pursue their goals after considering the group welfare.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

16. Long term planning is vital to me.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

17. It is important to save money for a rainy day.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

18. Men usually solve problems through logical analysis while women solve problems with intuition.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

19. There are some jobs that men perform better than women.

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

20. I prefer less restrictions in my job

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

21. Leisure, travel and work are all equally important

Strongly Disagree -1

Disagree -2

Neither Agree or Disagree -3

Agree - 4

Strongly Agree -5

22. Age?

18-24

25-34

35-44

45-54

55-64

65+

23. What is your gender?

Male

Female

24. What is your level of income? (Per Month)

< AED 10,000

AED 10,000 to AED 30,000

> AED 30,000

25. What is the highest level of education you have completed?

High School

Bachelor's Degree

Masters Degree

PhD

Others (Specify)