


For Conscious Beauty: the Hidden Reasons Behind Consumer Preference for Vegan Cosmetics

Por uma Beleza Consciente: os Motivos Ocultos por trás da Preferência de Consumidoras por Cosméticos Veganos




Por la Belleza Consciente: las Razones Ocultas detrás de la Preferencia del Consumidor por la Cosmética Vegana

Autorship




Aline Francilurdes Nery do Vale

 Universidade Federal do Rio Grande do Norte (UFRN)
 alinefrancilurdes@hotmail.com
 <https://orcid.org/0000-0001-5876-4730>

Agostinha Mafalda Barra de Oliveira

 Universidade Federal Rural do Semi-Árido (UFERSA)
 agostinhamafalda@ufersa.edu.br
 <https://orcid.org/0000-0002-6055-1758>

Juliana Carvalho de Sousa

 Universidade Federal Rural do Semi-Árido (UFERSA)
 juli.cs1009@gmail.com
 <https://orcid.org/0000-0002-0388-3959>

ABSTRACT

Goal: To understand vegan consumer behavior in relation to the intention to purchase cosmetics of plant origin, using the Theory of Planned Behavior (TCP). **Methodology/approach:** Conducting semi-structured interviews with ten vegan women from different states in Brazil. Subsequently, conducting qualitative and descriptive research, followed by Core Meaning Analysis (ANS). **Originality/relevance:** The originality of this study lies in the application of the Theory of Planned Behavior (TCP) to the specific context of vegan cosmetics purchasing behavior, filling a gap in the academic literature. Additionally, the research highlights the growing importance of veganism and sustainability in the beauty products Market. **Main findings:** The results revealed the presence of the three main factors influencing vegan consumer behavior in purchasing intention: attitude, subjective norms and perceived behavioral control. These factors affect the decision to purchase vegan products. **Theoretical contributions:** The theoretical contributions of this study include confirming the relevance of the TPB in understanding vegan consumer behavior, as well as identifying the predominance of attitude over subjective norms and perceived behavioral control in the intention to purchase vegan cosmetics. **Management contributions:** This study contributes to company management by providing insights into how to better target marketing strategies to meet the needs and preferences of vegan consumers. By recognizing the importance of ethical, environmental and health issues associated with veganism, organizations can develop products that are more aligned with the values of this audience, thus promoting sustainability and corporate social responsibility.

Keywords: Theory of planned behavior; Veganism; Vegan cosmetics; Consumer behavior; Buy intention.

RESUMO

Objetivo: Compreender o comportamento do consumidor vegano em relação à intenção de compra de cosméticos de origem vegetal, utilizando a Teoria do Comportamento Planejado (TCP). **Metodologia/abordagem:** Realização de entrevistas semiestruturadas com dez mulheres veganas de diferentes estados do Brasil. Posteriormente, condução de pesquisa qualitativa e descritiva, seguida pela Análise de Núcleo de Sentido (ANS). **Originalidade/relevância:** A originalidade deste estudo reside na aplicação da Teoria do Comportamento Planejado (TCP) ao contexto específico do comportamento de compra de cosméticos veganos, preenchendo uma lacuna na literatura acadêmica. Além disso, a pesquisa destaca a importância crescente do veganismo e da sustentabilidade no mercado de produtos de beleza. **Principais resultados:** Os resultados revelaram a presença dos três principais fatores influenciadores do comportamento do consumidor vegano na intenção de compra: atitude, normas subjetivas e controle comportamental percebido. Estes fatores afetam a decisão de compra de produtos veganos. **Contribuições teóricas:** As contribuições teóricas deste estudo incluem a confirmação da relevância da TCP na compreensão do comportamento do consumidor vegano, bem como a identificação da predominância da atitude sobre as normas subjetivas e o controle comportamental percebido na intenção de compra de cosméticos veganos. **Contribuições para a gestão:** Este estudo contribui para a gestão ao fornecer insights sobre como melhor direcionar estratégias de marketing para atender às necessidades e preferências dos consumidores veganos. Ao reconhecer a importância das questões éticas, ambientais e de saúde associadas ao veganismo, as organizações podem desenvolver produtos mais alinhados com os valores desse público, promovendo assim a sustentabilidade e a responsabilidade social corporativa.

Palavras-Chave: Teoria do comportamento planejado; Veganismo; Cosméticos veganos; Comportamento do consumidor; Intenção de compra.

RESUMEM

Objetivo: Comprender el comportamiento de los consumidores veganos en relación a la intención de compra de cosméticos de origen vegetal, utilizando la Teoría del Comportamiento Planificado (TCP). **Metodología/enfoque:** Realización de entrevistas semiestruturadas con diez mujeres veganas de diferentes estados de Brasil. Posteriormente, se realizó una investigación cualitativa y descriptiva, seguida del Análisis de Significado Central (ANS). **Originalidad/relevancia:** La originalidad de este estudio radica en la aplicación de la TCP al contexto específico del comportamiento de compra de cosméticos veganos, llenando un vacío en la literatura académica. Además, la investigación destaca la creciente importancia del veganismo y la sostenibilidad en el mercado de productos de belleza. **Principales resultados:** Los resultados revelaron la presencia de los tres factores principales que influyen en el comportamiento del consumidor vegano en la intención de compra: actitud, normas subjetivas y control conductual percibido. Estos factores afectan la decisión de comprar productos veganos. **Contribuciones teóricas:** Las aportaciones teóricas de este estudio incluyen confirmar la relevancia del TPB en la comprensión del comportamiento del consumidor vegano, así como identificar el predominio de la actitud sobre las normas subjetivas y el control conductual percibido en la intención de compra de cosméticos veganos. **Contribución a la gestión:** Este estudio aporta ideas para mejorar las estrategias de marketing dirigidas a los consumidores veganos. Al reconocer la importancia de las cuestiones éticas, medioambientales y de salud del veganismo, las organizaciones pueden desarrollar productos que se alineen con los valores de este público, promoviendo la sostenibilidad y la responsabilidad social.

Palabras Clave: Teoría de la conducta planificada; Veganismo; Cosméticos veganos; Comportamiento del consumidor; Intención de compra.

■ INTRODUCTION

According to The Vegan Society (2020), the vegan movement, commonly known as veganism, was created in 1944 in England by Donald Watson and arrived in Brazil only in 2003. Motivated by ethical, environmental, economic, and health factors, the search for a vegan lifestyle has grown significantly in recent years, stimulating the market to offer meat and dairy substitutes in the food industry. This expansion attracted large brands, such as McDonald's and PepsiCo, which began to produce alternatives to animal products (Ghaffari et al., 2021). At the same time, with technological advances, veganism also began to cover the clothing, footwear, and household products industry (Le, 2019), including cosmetics and personal care items (Judge et al., 2022; Park & Kim, 2022).

Furthermore, veganism is believed to contribute to achieving the United Nations (UN) Sustainable Development Goals (SDGs) for 2030, such as ending world hunger (SDG2) and promoting sustainable consumption and production (SDG12). This is due to the positive impact of vegan consumption in reducing environmental damage, protecting animal rights, and conserving natural resources used in the production of animal products (Saari et al., 2021).

One of the most used theories to explain human behavior is the Theory of Planned Behavior (TPB) (Yuriev et al., 2020), widely used in the most diverse areas, such as tourism (Liu et al., 2021; Soliman, 2021; Ulker-Demirel & Ciftci, 2020), education (Aliedan et al., 2022; Correia et al., 2022; Su et al., 2021), green consumption (Amoako et al., 2020; Echchad & Ghaith, 2022), clothing (Kumar et al., 2022), and healthy eating (Ahmed et al., 2021; Ashrafi et al., 2023; Ates et al., 2021; Liu & Lee, 2021). However, few studies cover veganism and vegan consumption behavior. Therefore, there is a need to understand the motivations and challenges that determine the behavior of vegan cosmetics consumers (Chan et al., 2023; Davis et al., 2024; Pape et al., 2024; Rosenfeld et al., 2024; Shah & Thank, 2024).

In addition, few studies provide a broader view that encompasses behaviors and consumption patterns in different product categories, such as cosmetics and personal care items (Habib et al., 2024). Proof of this was a search carried out in the Web of Science database in March 2024, which found that there is only one study that analyzes the relationship between consumer behavior and consumption of vegan cosmetics or intention to purchase vegan cosmetics.

To fill this gap, this study aims to understand the behavior of vegan consumers regarding their intention to purchase cosmetics of plant origin considering TPB. Regarding the professional scope, understanding the factors that influence the consumption of cosmetics of plant origin, also called vegan cosmetics, can help guide strategies for manufacturers and traders to provide suitable products to end consumers. In addition, it can offer a social contribution by addressing a topic relevant to the current context and assisting researchers interested in the subject in their future research.

THEORETICAL REFERENCE

Historical Contextualization and Definitions of Veganism

Veganism emerged in England in 1806 but was only institutionalized in 1947 through The Vegetarian Society. Before that, Donald Watson and five other friends involved in animal causes created the term “vegan” and later founded The Vegan Society as a distinct part of The Vegetarian Society, which aimed only at diet (The Vegan Society, 2020).

However, in 1951, The Vegan Society began to define veganism as the doctrine that assumes that human beings must live without exploiting animals, whether for food, work, hunting, or other means that involve animal life. In 1979, this institution updated the definition of veganism as a philosophy and lifestyle that aims to extinguish all forms of exploitation and cruelty to animals, such as forms of forced labor, food consumption, manufactured products, and processes (The Vegan Society, 2020), besides going against the use of animals in favor of science, experiments on animals in laboratory tests, and the exposure and mistreatment of animals in cultural, sporting, and entertainment events (Neves, 2018). Therefore, the vegan individual refrains not only from consuming products of animal origin but also from using products of animal origin, such as clothing and cosmetics (Santos et al., 2023).

In the meantime, one of the precursor works of the movement to abolish animal exploitation is the moral theory of Regan (1983). The author postulates that each non-human animal is the subject of a life, just like each human animal, and has the capacity for consciousness and sentience. Therefore, they must have fundamental rights to be treated with respect. Furthermore, these rights must serve as a form of protection to restrain the actions of disinterested parties, thus resulting in ethics that are based on relationships of equality and respect.

Regan (2006) further argues that if there is no ethical justification for raising animals for human consumption, such practices should be abandoned. In this sense, the author is incisive in stating that treating animals well does not only imply not using them as resources for human benefit but that all types of animal suffering must be extinguished and that their moral rights must be considered.

In addition, Trigueiro (2013) explains that the representativeness of veganism is not only in its flag of struggle and the defense of animal rights but also in the way in which its members are giving new meaning to values and practices that conflict with the standards, until then, active. In this sense, veganism is more than a diet; it is a philosophy of life, guided by social, cultural, economic, and environmental factors, also linked to concerns about the body and health (Fuentes & Fuentes, 2023; Hargreaves et al., 2023). However, concern for animal welfare is the primary motivation for becoming vegan (Barrett & Raskoff, 2023).

It is essential to mention that veganism can also be seen as an “obstacle” in the consumption of products of animal origin, especially by those consumers who perceive problems with forms of mass consumption patterns and seek alternatives to prevent such problems from worsening. Based on the above, some less strict vegans only avoid products of animal origin, and others are stricter and avoid consuming any products that involve the ex-

exploitation of animals, including those manufactured by companies that test on animals (Fuller, 2016).

The Beauty Industry and Vegan Cosmetics

According to the Brazilian Micro and Small Business Support Service (Sebrae, 2023), it is estimated that the global vegan cosmetics market will grow at an annual rate of 6.3%, reaching an impressive value of US\$ 20.8 billion by the year 2025. In Brazil, this growth is no different. At the Brazilian level, it is estimated that 59% of Brazilians consume plant-based alternatives instead of products of animal origin.

This growth is driven by distinct factors, such as concerns about health, animal welfare, and the environment (Judge et al., 2022). According to the Brazilian Association of the Toiletries, Perfumery, and Cosmetics Industry (ABIHPEC, 2015), consumers are increasingly concerned about products that do not harm the environment, use recyclable packaging, and are made with raw materials and active ingredients of natural origin and that do not use animals for testing. This concern tends to affect more people in the coming decades (Sebrae, 2021).

Within this scenario, vegan cosmetics make up a promising segment to support veganism. A survey carried out by Entertainment Close-up (2018), with the participation of 15,000 women in 2018 through an application, showed that 36% of women prefer to buy beauty products that are not tested on animals. Based on the above, Ros (2016) draws the attention of organizations to develop cosmetics that meet the specific needs of their consumers and consider these factors in their production processes.

The Theory of Planned Behavior within the Logic of Veganism

A series of theoretical models were developed with the aim to predict and explain human behavior through internal and external variables that can interfere with the control that the individual has over their actions (Nunes et al., 2020). One of the models that has been widely used is the TPB, which suggests that factors such as attitude, subjective norms, and perceived behavioral control lead to the purchase decision-making process rationally (Ajzen, 1991; Çoker & Linden, 2020).

Attitude concerns a positive or negative evaluation that an individual makes about their behavior (Fishbein & Ajzen, 1975). Added to this, Neves (2018) states that individuals are prone to reason in a certain way, which, in turn, interferes with their behavioral intention, whether in relation to consumption or any other aspect of their lives. Therefore, attitude is considered a significant predictor of behavior. Based on a survey carried out with empirical studies on veganism, three factors related to attitude were identified that can predict vegan consumption, namely: ethics (Alnasser & Alomran, 2023), health (Fuentes & Fuentes, 2023; Hargreaves et al., 2023), and environment (Arvola et al., 2008).

Subjective norms, in turn, refer to the individual's perception of the opinion of people who are important in their social cycle, such as family members, friends, and colleagues, and who influence their behavior (Liu et al., 2023). Therefore, they indicate that an individual may suffer social pressure from these individuals to perform a specific behavior. Thus, the need

for approval can determine whether subjective norms will have a positive or negative impact on the individual's behavior (Schinaider & Silva, 2018). Previous studies have shown that people who adhere to the vegan lifestyle need a social support group to stay motivated (Miguel et al., 2024) and that the social nucleus influences the decision to adhere to veganism (Larsson et al., 2003).

In addition, Martinelli and De Canio (2021) highlighted the high growth in the number of consumers who are not adherents of the vegan philosophy but who have consumed this type of product. The authors believe that the exposure of the lifestyles of digital influencers and opinion makers on social media can drive the increase in demand for vegan products.

Finally, perceived behavioral control refers to the perception of ease or difficulty that the individual has in carrying out a specific behavior, considering potential obstacles or impediments (Ajzen, 1991). This perception is influenced by perceived ease of use, such as whether a product is easy to access and simple to use (Chai et al., 2020). Furthermore, if the purchase intention is facilitated, the perceived control will be greater, which will increase the probability of its completion (Schinaider & Silva, 2018).

In agreement with the TPB, these three factors, together, contribute to the development of a behavioral intention. In the specific case of this study, the intention to purchase and use a vegan cosmetic. In this sense, the intention to acquire and use a specific product will be stronger when an individual's positive attitude is favorably supported by subjective norms and that individual sees themselves as having greater control over their behavior (Ajzen, 2008; Ding et al., 2023; Yin et al., 2022).

In this way, the TPB proposes that individuals carry out their actions rationally, using the information collected and evaluating the results of their actions before deciding whether to manifest them (Nunes et al., 2020). In other words, when people have a positive attitude towards veganism and perceive social approval to carry it out, the greater the perceived control and the stronger the intention to carry out the purchasing process (Neves, 2018).

However, this relationship between attitude, subjective norms, and perceived behavioral control does not always materialize. For example, a positive attitude towards veganism may not be manifested, even if the individual has a perception of control over their behavior. This happens when the individual has a positive attitude towards veganism and, therefore, a purchase intention but a social disapproval to carry it out. In this case, even if one has control over one's behavior, one may not make the purchase and express one's attitude due to one's need for social approval and compliance with subjective norms. Alternatively, they may express their attitude regardless of what people think they should do and make the purchase, disregarding social approval and detaching themselves from subjective norms. Even if perceived behavioral control is weak, with a highly favorable attitude and subjective norms, it is still possible for the purchase intention to be practical (Patch et al., 2005).

METHODOLOGICAL PROCEDURES

The objective of this research was to understand the behavior of vegan consumers in relation to the intention to purchase cosmetics of plant origin, using the Theory of Planned Behavior (TPB).

Thus, regarding the research typology, it is a descriptive study with a qualitative approach (Godoy, 1995; Prodanov & Freitas, 2013). The technique used to collect the data for this research was the interview. The interview guide, prepared by the authors based on Le (2019), includes ten open questions, which mix questions about attitude, subjective norms, and perceived behavioral control, such as: 1) What are your reasons for either using or not using vegan cosmetics? 2) What reasons led you to buy the vegan cosmetics you are using now? 3) Did you have social difficulties due to your choice? How do you feel about this? 4) How well do you know about vegan cosmetics? 5) What do you think about the cost-benefit of these products? 6) Do you usually look for information about products or brands before making purchases? If so, which ones and where? 8) What makes it difficult to buy vegan cosmetics? 9) What makes buying vegan cosmetics easier? 10) What are the determining characteristics of this purchase?

Participating as research subjects were ten Brazilian women who adopt the vegan philosophy and, therefore, do not consume products of animal origin. The number of subjects was delimited by the data saturation or redundancy process (Glaser & Strauss, 2017). The participants, identified in vegan groups on Facebook and Instagram, were contacted and invited to participate in the research. They agreed to participate in the interview voluntarily, as they felt they were contributing to the dissemination of essential information on the topic and strengthening the fight for the animal cause. The collection was carried out via Skype in April 2020. Before the interviews, the participants were informed about the objective of the study, as well as the benefits and risks of their participation in the research. After explaining the research, they signed the Free and Informed Consent Form (FICF), authorizing their participation and recording of their respective interviews. Each interview lasted approximately 40 minutes. In the end, the recorded interviews were transcribed for analysis, which resulted in 89 pages.

The collected data were subjected to Meaning Nucleus Analysis (MNA). To Bardin (1977), MNA refers to a group of communications analysis techniques that use systematic and objective procedures for describing the content of messages. Thus, MNA consists of research techniques that allow, in a systematic way, the description of messages and attitudes linked to the context of the enunciation, as well as inferences about the information collected (Cavalcante et al., 2014).

RESULTS ANALYSIS

Interviewees Profile

Table 1 presents the sociodemographic characteristics of each interviewee, namely age, marital status, occupation, city, and state. The interviewees were between 18 and 46 years old at the time of the interviews. The majority were single, from different occupations, residents in the states of São Paulo, Paraná, Ceará, Rio Grande do Sul, and Distrito Federal, and are coded from V1 to V10. We chose coding to guarantee the anonymity of the participants, as well as the confidentiality of the information passed on.

Table 1

Interviewees' sociodemographic characteristics

Coding	Age	Occupation	Marital status	City State
V1	46	Lawyer	Married	São Paulo/SP
V2	19	Student	Single	Presidente Prudente/SP
V3	31	Secretary	Single	Foz do Iguaçu/PR
V4	24	Entrepreneur	Single	Fortaleza/CE
V5	18	Young apprentice	Single	São Paulo/SP
V6	31	Nutritionist	Single	Fortaleza/CE
V7	22	Entrepreneur	Single	Brasília/DF
V8	21	Photographer	Single	Porto alegre/RS
V9	38	Entrepreneur	Married	Porto alegre/RS
V10	30	Marketologist	Single	Curitiba/PR

The analysis of the collected data was carried out by considering the three factors that influence the intention to purchase vegan cosmetics: attitude (related to ethics, health, and the environment), subjective norms, and perceived behavioral control.

Attitude

When asked about “the reasons for either using or not using vegan cosmetics”, we observed that the three attitudinal factors that predict vegan consumption identified in the literature are present in the interviewees' answers: **ethics, health, and environment** (Judge et al., 2022; Miguel et al., 2021, 2024).

Among the main reasons for consuming vegan cosmetics was **concern for animal welfare**, which is an **ethical issue**, according to the statements of the interviewees below.

[...] the simple fact that it has not been tested and does not contain ingredients of animal origin is enough. [...] when the vegan uses the

product [...] without ingredients of animal origin he feels comfortable. He feels he is doing his duty. At least he is doing his part. (V1)

I always ask myself, "If I can choose a cruelty-free cosmetic, why would I buy one with cruelty?". That is the main reason I look for these cosmetics. (V2)

Eventually, veganism came into the conversation, and it made much sense to me. Since I care so much about dogs and cats, why not other animals? It's the issue of speciesism. We love animals, but only pets. (V3)

I think it's an excellent way, not indirectly, to feed industries that promote animal exploitation. (V4)

I prefer to use my money on something that will make me feel good and without animal suffering, and it is helping more and more people continue this work. [...] I always thought testing on animals to produce cosmetics was absurd. (V6)

I use vegan products because they don't harm animals, right? [...] since animals feel they are sentient, do you understand? They feel, they want affection, they want to be well taken care of, they want love, they are like a cat and a dog. (V7)

It's mainly because we don't support animal exploitation in any way, right? [...] It's totally for the animal issue. (V8)

I'm against testing on animals and products that contain any ingredients of animal origin. (V10)

Although research on the consumption of vegan cosmetics is incipient, this result confirms the findings of Barrett and Raskoff (2023), D'Souza et al. (2022), and Miguel et al. (2024), who found that one of the motivations for consuming vegan products is concern for animal causes. Thus, it appears that there is a commitment to vegan consumption beyond food, as the interviewees state that they do not consume products that are tested on animals, nor do they consume any products of animal origin.

In this sense, Miguel et al. (2024) explain that the worldview of ethical vegans is expressed by their efforts to protect animals from all types of exploitation and cruelty so that this extends to all areas of life. In other words, an ethical view of veganism suggests that, in addition to having a vegan diet, one should also consume clothing, utensils, and cosmetics that are not of animal origin.

In addition, still regarding ethical issues and concern for animals, we noticed that the adoption of vegan behavior was a result of cognitive dissonance (Festinger, 1975), as can be seen in the following statements:

[...] and one day, I realized that I wasn't acting right, loving, treating, caring for some animals that were my cats, dogs, and eating others. To me, this was something insane; it was hypocrisy because it wasn't right for me to say that I loved animals, that I cared for them, that I liked them, but I ate others [...] And, then I concluded that animals are all the same, they are not food, they are our friends, that's why

I [...] yeah, it no longer made sense for me to continue eating meat, any product of animal origin. (V1)

[...] I watched 'A carne é fraca' (The meat is weak) and 'Terráqueos' (Earthlings), and I also identified with empathy with other animals, as I realized that it didn't make sense for me to cause suffering to another animal just for taste if it was proven that I didn't need to feed on suffering to be healthy. (V6)

[...] because I realized that to me it didn't make sense that I was helping and wanted to save only specific types of animals and others I didn't know, so what made me even more interested was having this increased sense that other animals also deserve justice and that not only some have to be loved and others don't, so that's what made me completely interested in animal issues. (V8)

These reports corroborate Pereira (2019), who suggests a change in behavior to reduce the phenomenon of cognitive dissonance, and Suzina (2019), who argues that a change in attitude of this magnitude, which breaks with dominant thinking, begins with the perception of this phenomenon.

In addition to the ethical issue, the interviewees also mentioned **concern for their health** as one of the main reasons for consuming vegan cosmetics, which can be seen in some excerpts below:

The biggest benefit for me would be to have fewer allergies than I did when I wasn't vegan. (V2)

Because they are sustainable, I believe that, like food, the benefits are diverse. They adapt better to my body and nourish my skin. (V4)

[...] I was able to combine the health benefits that a plant-based diet can bring with the vegan cause. (V6)

Because vegans logically survive longer than carnivores, they have better health and a much better immune system than carnivores. [...] There is nothing that harms my health, on the contrary, it's only benefits [...]. (V7)

I say that I became vegan for personal health [...]. When I buy cosmetics, they should have a minimum of ingredients that are harmful to health. (V9)

I feel that my skin absorbs the components better and leaves it much more hydrated and softer. (V10)

Such results corroborate the findings of other studies when they point out that one of the main reasons reported by individuals who adopted this lifestyle concerns health care and personal well-being (Fuentes & Fuentes, 2023; Gallagher et al., 2021; Hargreaves et al., 2023; Rosenfeld & Tomiyama, 2020). Corroborating these authors, Solomon (2011) confirms that lifestyle is a determining factor for consumption, as it is linked to personal values, influencing the way the individual chooses to spend their time and money, reflecting on their purchase choices.

In addition, some interviewees reported that they also consume vegan cosmetics because they are **concerned about the environment**, even opting for cosmetics that were produced and packaged naturally and sustainably. In their statements, there is a concern with the cosmetics manufacturing process and the choice of packaging, as explained in the following statements:

So, you are there using a product that you know that the company cared a little about the planet. It's wonderful, right? (V1)

[...] Most of these cosmetics have a more natural proposal. [...] In other words, they do not include very aggressive components. (V2)

I started to become interested in Veganism when I researched climate change in more depth and, mainly, its cause. Realizing how harmful livestock farming is to the environment, I decided to stop consuming any food of animal origin [...]. (V4)

It is due to the composition of each one, whether they use packaging that does not contain plastic or generally packaging that is made of glass and has a metal lid [...] they do not harm the environment. (V5)

From a young age, I have always cared about preserving the environment, and I began to study and realize that livestock farming was one of the main factors in the destruction of forests. [...] Vegan cosmetics are more concerned about the environment and are therefore produced more naturally and organically. (V6)

And generally, I use products that come with recyclable packaging or handmade products from small entrepreneurs, right? As I am a sustainable vegan, I don't use anything made of plastic, so everything, including all the products I buy, comes in seed paper packaging or some kind of paper that can be returned to nature, you know? (V7)

[...] the simplicity of the ingredients as well, being products with fewer ingredients than usual, being lighter, more natural ingredients, so I have products that are totally natural and handmade. (V8)

Environmental concern suggests that consumers are increasingly informed and aware of the negative impacts that current consumption patterns have on the environment. Therefore, consumers have stopped consuming foods of animal origin to avoid worsening environmental problems (Miguel et al., 2021).

Maichum et al. (2016) explain that there are several ways for consumers to reduce impacts on the environment, starting by correctly choosing which products to buy precisely because they believe that these products can alleviate environmental problems. The authors also believe that strict environmental regulations in the country and growing pressure from parties interested in environmental preservation have forced organizations to pay more attention to this part of the market.

In this sense, Neves (2018) suggests that awareness and interest in the consumption of green products, which include natural, organic, sustainable, and vegan products, can influence consumers' purchasing decisions. In view

of the above, we observed that there is a positive attitude towards the use of vegan cosmetics on the part of consumers who have adopted this lifestyle.

Subjective Standards

In relation to subjective norms, most interviewees demonstrated **a lack of interest in the opinions of people in their family, close friends, and other individuals in their relationships**, as well as **disregard for the opinions of strangers about their consumption choices**. This suggests that these consumers' attitudes towards veganism are consistent.

I don't expect approval or support from anyone, okay? When I put something in my head, no one takes it away. So, no one will discourage me. [...] If the doctor said to me: [...] you have to [...] you're anemic [...] 'Well, then I'm going to die, doctor! I am really sorry.' I'm not going back; it's something I thought about a lot and it doesn't make sense. Because [...] I'm not following fashion, [...]. I came to this conclusion, I researched, I studied! [...] I am convinced that veganism is the way forward. (V1)

[...] I can't say that everyone supports it, but normally people in my circle respect it, but that's the least of it. (V5)

[...], because to me, veganism has always been a question of philosophy of life, much bigger than food, etc. [...] I always thought of veganism as a process that each person becomes aware of in their own time, and that's why I always preferred to be an example rather than judging the friends around me. I also started to study a lot and watched several documentaries to have arguments when it became a topic among friends because an expert on the subject always appears to tell you that it is impossible to be vegan. Just practice patience. (V6)

[...] So, I'm not interested in empty opinions, out of guesswork, out of criticism of a higher value (which is not always true). I don't bring up conversations with people who I know don't want to have a constructive conversation. (V9)

However, Schiffman and Kanuk (2009) believe that consumer behavior is influenced by small reference groups, such as family, friends, and close users, through comments and information about specific products. Santos et al. (2023) carried out a study to analyze the relationship between source credibility and the use of social media on the purchase intention of vegan cosmetics endorsed by digital influencers. They concluded that digital influencers have demonstrated the ability to shape the purchase intentions of consumers, even when the products they promote do not reflect their followers' lifestyles. An example of this is a non-vegan follower choosing to consume a vegan cosmetic after recommendations from a digital influencer. Therefore, organizations can benefit from advertising their products through digital influencers who reflect the trust of their followers.

Other studies also highlighted the high growth in the number of consumers who are not adherents of the vegan philosophy but who have

consumed this type of product, as mentioned by Martinelli and De Canio (2021). The authors believe that the exposure of the lifestyles of digital influencers and opinion makers on social media can drive the increase in demand for vegan products.

In other words, although the findings of this study reveal that vegan consumers do not care about the opinion of others about their choices regarding the consumption of vegan cosmetics, there is a tendency for these consumers to seek support and information from other individuals who identify with the animal cause, mainly through social networks, as shown in the following statements:

I believe in the entire vegan community. It's quite easy to find support in many vegan-focused groups on social media. (V2)

I find acceptance mainly from people who are also vegan and who finally know why and such [...] this part of social networks also interferes a lot. (V8)

These statements show that individuals with more knowledge of the subject are the ones who support this type of consumption the most. Furthermore, it is possible to find this support in social media groups. These groups play an essential role in encouraging the consumption of vegan products, including plant-based cosmetics (Martinelli & De Canio, 2021; Santos et al., 2023).

Furthermore, with regard specifically to the decision-making process for purchasing vegan cosmetics, the interviewees confess that they usually seek information and recommendations from third parties to validate their choices. The following statements demonstrate this need for approval.

There's a girl on Instagram, Ariane Ficher. [...] Usually, when I need to buy something, I go to her blog and check if she has already posted anything about it. (V3)

[...] Recommendations from friends [...]. (V4)

The hair and makeup products that I use were very influenced by other people that I follow who are using it, and I started to see that it was really good quality; people that I trust also encouraged me a lot to buy [...] I always do some research to see reviews from people who have already used it to see if it will really be a product that will work well. (V8)

Know who uses it regularly. [...] have good references and indications. [...] I look for information on the internet, tips and reviews (usually from digital influencers), and complaint websites, such as reclamaqui.com.br. (V9)

[...] I ask friends if they have already used it. (V10)

In short, these statements confirm the findings of Neves (2018), stating that social influence is not the only determining factor for behavioral intention in relation to vegan consumption. Other studies also confirm these results, showing that individuals choose to be vegan also due to their norma-

tive beliefs (Ajzen, 1991; Çoker & Linden, 2020). Since such beliefs are socially constructed, the role of social media is highlighted in providing the vegan consumer with approval and legitimization in relation to their purchasing choices (Pereira, 2019; Suzina, 2019).

Perceived Behavioral Control

In relation to perceived behavioral control, all interviewees stated that they did not feel a difference in the efficiency of vegan cosmetics in relation to cosmetics of animal origin. In fact, they believe that vegan cosmetics are of **superior quality** and bring **benefits to both health and the environment**. Therefore, they choose to consume the best quality ones, even though the price is generally higher. This means that, even with a higher price, the interviewees intend to buy vegan cosmetics.

I only have reasons to use vegan cosmetics [...]. I don't look at the price because I think everything has a cost [...]. I think it's very worth it. (V1).

So, I always look for the cheapest ones with good quality. (V2)

I always think about cost-benefit. Vegan cosmetics are generally more expensive, so I always try to prioritize the quality of the product. (V4)

I think it's a little expensive [...]. The price also plays a role, but I think quality comes first. (V8)

Although factors such as brand, image, price, and quality are fundamental to the purchasing behavior of ethical products (Carrigan & Attalla, 2001), in the case of this study; specifically, the quality factor weighs more than others when choosing an ethical product. According to Maichum et al. (2016), consumers judge the value of a product according to quality indicators and combine this judgment to evaluate their purchase intention.

These statements confirm the findings of Fonseca-Santos et al. (2015) that consumers who are concerned about environmental and ethical issues are willing to pay more for products that pay attention to the environmental impact of production and that do not test on animals. On the other hand, they expect packaging to be made of materials that can return to nature. Furthermore, they also believe that the quality of these cosmetics is superior to that of conventional ones.

However, when asked about the main difficulties perceived in acquiring and consuming this type of cosmetic, the highlight was the **unavailability of the product** in the local and even national markets. Most respondents stated that they find it challenging to consume vegan cosmetics due to the few options available on the market. However, it is understood from these statements that the scarce supply of vegan products does not inhibit the search and acquisition action.

What makes it difficult is not having it. It is the absence of the product on the market shelf or in the store. [...] there is no incentive yet on the market [...]. [...] I find it very difficult to be vegan, especially

in Brazil [...]. So, we can't give up, right? So, I'm not going back, I like this situation, and I feel comfortable. (V1)

The ideal would be to buy local, artisanal products. The transit of products also has a negative impact. [...] As the vegan options are limited, I end up buying the one that appears first. (V3)

Not easy to find them in supermarkets or cosmetics stores. For example, I often have to use the internet. (V4)

[...] the lack of availability to purchase, [...] it's quite annoying because sometimes that product is perfect, the price is great, but it's not in stock, [...] so I get really upset. At fairs too, sometimes this happens, I think, 'Ah! I'm going to this fair, I'm going to meet this producer, and I'm going to buy this product, then he says, 'Ah! We've run out!' [...]. (V5)

You can't find it in common places, which ends up being impractical. I'll give you an example: there's a very good vegan line of cosmetics, but it only sells in a single shopping mall in the city, which is located on top of a mangrove, and because I'm vegan, I don't go into that shopping mall, so that makes it difficult for me. (V6)

So, the difficulty is that we can't find it in a physical store. If we want to buy it we have to buy it online. (V7)

I think the only thing that makes it difficult is [...] that it's not so easy to find a physical store. So, for example, it may be that in a city other than ours, they won't have it, or won't have a variety, today I find it easier even in small cities but not everything, so I think if you think about going out to buy, it can get a little difficult, so a lot of purchases have to be made online, and I think that's it, what can make it difficult is this issue of not having everything and not having many options at various points of sale and such. (V8)

Therefore, it is worth highlighting that availability is one of the factors that most influence purchasing behavior. The absence of vegan cosmetics in large stores and shopping malls can negatively affect consumer behavior and cause a reduction in purchase frequency. These facts occur because, in some cases, the consumer chooses to buy a product that is easily accessible and not one that refers to their preferred brand, given that this product, for the most part, is only available in e-commerce. On the other hand, there is an aspect that explores the fact that the online market provides a reliable source of information, with evaluations, indications, and recommendations about a product (Churchill & Peter, 2010).

In addition to the online market, another difficulty pointed out by one of the interviewees concerns the **lack of information about the benefits of these products**, as well as their composition and manufacturing process, to guarantee and legitimize the choice of a vegan product. In her words:

Perhaps the lack of information on the packaging makes the purchase process a little longer. The main difficulty is the lack of information on the labels, which makes it necessary to research before purchasing them. It would be much easier if all vegan cosmetics had a seal on their packaging (V2).

Labels and packaging enable consumers to choose ethical products by informing them that the product or its ingredients are not tested on

animals through the Cruelty-Free seal (People for the Ethical Treatment of Animals [Peta], 2024). As Cole (2019) explains, vegan cosmetics must be free from ingredients of animal origin that have not been tested on animals, and the supply and processing of these ingredients must not have a negative impact on animals. Such information must be easily accessed. Otherwise, it becomes difficult to trust brands when this information is not offered or passed on clearly. Therefore, the author considers Leaping Bunny's certification to be a symbol of vegan cosmetics.

However, even in the face of these difficulties, it appears that most interviewees play an **active role in seeking information** about vegan cosmetics, as well as their brands. When asked how well they knew about these cosmetics, we found that they check whether the product is truly vegan, in addition to searching for the origin of each ingredient by searching on websites, as seen in the following statements:

I usually research [...] We always have to look and see the brands that are concerned with this thought. (V1)

When I need to buy a cosmetic, I look for those seals found on the packaging of vegan and Cruelty-Free products. (V2)

The information I look for is whether the company uses ingredients of animal origin and whether they test on animals [...]. Most of the time, it is not possible to check all the criteria, so I pay attention to the Cruelty-Free and Certified Vegan seals. (V4)

And I like to take a look at the ingredients. [...] Most vegan product websites talk about the properties, and I find this very interesting. I really like seeing it, and I'm very, like, excited, even more excited to buy. (V5)

I always try to read the labels of everything, as we often accidentally end up falling into Cruelty-Free, with collagen or beeswax. And the Customer Service is also important. Whenever I am in doubt and cannot find information on reliable websites, I contact the company. (V6)

I always do some research to get reviews from people who have already used it and to see if it's really going to be a product that will work well. (V8)

I don't buy for the sake of buying. I look at the brand (I research whether it tests or not, whether the product has ingredients of animal origin or not), I ask friends if they've used it, I look at reviews on YouTube. (V10)

These reports corroborate Ruuskanen (2019), who states that if consumers are really interested in buying vegan cosmetics, they will try to gain more knowledge about them and pay more attention to advertisements for products in this segment or third-party experiences, in addition to searching for information on the internet.

In short, based on these statements, the difficulty in conventionally finding vegan cosmetics, in addition to specialized fairs or even on websites, as well as obtaining accurate and reliable information about these products, affects their belief in perceived behavioral control. However, we observed

that even though it denotes a greater level of difficulty, such a belief does not inhibit the intention and implementation of purchases for these consumers.

■ FINAL REMARKS

The objective of this research was to understand the behavior of vegan consumers in relation to the intention to purchase cosmetics of plant origin, using the Theory of Planned Behavior (TPB). Moreover, in response to meeting the proposed objective, we confirmed that the three factors that guide vegan consumer behavior referenced in the literature are present in the purchasing intention of this public. As presented in the TPB model, the more ingrained these three factors are, the more present the intention to purchase vegan cosmetics will be, leading to actual purchasing behavior.

However, the statements of the participants in this study suggest that the attitude factor seems to exert a more significant influence than subjective norms and perceived behavioral control on the intention to purchase vegan products. This suggestion is in line with Branco et al. (2019), who prioritize the influence of these factors on the intention to purchase organic food.

Although not to the same extent, the finding that factors such as attitude, subjective norms, and perceived behavioral control interfere with the purchase of vegan products serves as a warning for organizations to rethink their marketing strategies to reach a more significant market share.

The results provide support for organizations in the development and availability of quality sustainable products, meeting the demands and desires of conscious consumers, which can help companies remain competitive and aligned with market trends focused on sustainability.

This research also highlights the importance of ethical, environmental, and health issues related to veganism and vegan products. By addressing these concerns, the research contributes to raising awareness about collective issues and promotes reflection on more responsible and sustainable consumption practices.

Furthermore, the use of the Theory of Planned Behavior (TPB) within the vegan perspective makes it possible to generate a robust theoretical framework on the factors influencing consumer behavior in this specific context.

As a limitation, we highlight the impossibility of generalizing the results, which may be limited due to the specific context of the research. However, in short, the research offers valuable contributions to several fields, including marketing management, sustainability, ethics, and consumer behavior.

As suggestions for future work, we infer that new research may work on more subjective perspectives, such as the emotion factor, one of the possible elements associated with the TPB of vegan consumer behavior. Furthermore, we also suggest that the relationship between veganism and anti-consumption be deepened, highlighting their intersection and impact on various social, environmental, and cultural aspects, which include comparative lifestyle analyses, studies of vegan communities, assessments of the environmental impact of veganism, investigations of cultural perceptions, and engagement and activism strategies. This research can contribute to a

more comprehensive understanding of sustainable consumption practices and their implications for individual and collective well-being.



REFERENCES

- Adams, V. M., Bagshaw, D., Wendt, S., & Zannettino, L. (2014). Financial Abuse of Older People by a Family Member: A Difficult Terrain for Service Providers in Australia. *Journal of Elder Abuse & Neglect*, 26(3), pp. 270-290. doi:10.1080/08946566.2013.824844
- Almeida, T. G., & Casotti, L. M. (2015). Turismo voluntário e o bem-estar do consumidor na pesquisa transformativa do consumo. *Rev. Ciências Administrativas*, 21(2), pp. 531-553. doi:10.5020/2318-0722.2015.v21n2p531
- Almeida, T. G., & Casotti, L. M. (2016). Ciclo Transformativo: Uma Proposição Conceitual a Partir de um Estudo. *EnANPAD*, XL (pp. 1-18). Costa do Sauípe - BA: Anais ...
- Alves, G. L., Stucchi, B. O., Mahmoud, R., Nascimento, B., Sampaio, Y., & Bacha, M. L. (2013). Baixa renda: endividamento e compreensão de notícias econômicas. *Inovcom*, 5(2), pp. 38-51.
- Alves, L. M., & Wilson, S. T. (2008). The Effects of Loneliness on Telemarketing Fraud Vulnerability Among Older Adults. *Journal of Elder Abuse & Neglect*, 20(1), pp. 63-85. doi:Sem DOI
- Arnould, E. J., & Thompson, C. J. (2015). Consumer Culture Theory: Ten years gone (and beyond). Em A. Thyraff, J. Murray, & R. W. Belk, *Research in consumer behavior* (pp. 1-21). Bingley, UK: Emerald Group Publishing. doi:10.1108/S0885-211120150000017001
- Bakhtin, M. (1998). O discurso no romance. Em *Questões de literatura e de estética: a teoria do romance*. São Paulo: Unesp.
- Bank of American Fork. (2014). *Bank of American Fork Encourages Age-Friendly Banking To Combat Elder Financial Abuse*. Acesso em 27 de Mar. de 2017, disponível em <http://www.prnewswire.com/news-releases/bank-of-american-fork-encourages-age-friendly-banking-to-combat-elder-financial-abuse-263837491.html>
- Batinga, G. L. (2018). Nas fronteiras entre o formal, o informal e o ilegal: o lado obscuro do mercado de moda fast fashion no contexto brasileiro. Tese (pp. 1-218.). Belo Horizonte: Puc Minas.
- Batinga, G. L., Saraiva, L. A. S., Pinto, M. R. (2022). A ACD e o modelo tridimensional de Fairclough. In: Saraiva, L. A. S., & Batinga, G. L. (orgs). *Discurso e Organizações*. Porto Alegre: Editora Fi.

- Bauer, M. W., & Gaskell, G. (2003). *Pesquisa qualitativa com texto imagem e som: um manual prático*. Rio de Janeiro: Vozes.
- Bauman, Z. (2008). *Vida para consumo*. Rio de Janeiro: Zahar.
- Bauman, Z. (2010). *Vida a crédito*. Rio de Janeiro: Zahar.
- Bernthal, M. J., Crockett, D., & Rose, R. L. (2005). Credit Cards as Lifestyle Facilitators. *Journal of Consumer Research*, 32(1), pp. 130-145. doi:10.1086/429605
- Bortoluzzi, D. A., Boligon, J. A., Hollveg, S. D., & Medeiros, F. S. (2015). Aspectos do endividamento das famílias brasileiras no período de 2011-2014. *Perspectiva*, 39(146), pp. 111-124.
- Brasil. (2008). Instrução Normativa INSS 28, de 16/05/2008. *Estabelece critérios e procedimentos operacionais relativos à consignação*. Brasília.
- Brusky, B., & Fortuna, J. P. (2002). *Entendendo a demanda para as microfinanças no Brasil: um estudo*. Rio de Janeiro: BNDES.
- Buaes, C. S. (2008). Velhos consumidores, novos (super) endividados? Impacto do crédito consignado. Em C. (Ed.), *Envelhecimento e Subjetividade: desafios para uma cultura de compromisso social* (p. 196.). Brasília: CFP.
- Burrell, G., & Morgan, G. (1979). The Radical Humanist Paradigm. Em G. Burrell, & G. Morgan, *Sociological paradigms and organisational analysis: elements of the sociology of corporate life* (pp. 32-33). Burlington, EUA: Ashgate.
- Burroughs, J. E., & Rindfleisch, A. (2012). What welfare? On the definition and domain of transformative consumer research and the foundational role of materialism. Em D. G. Mick, S. Pettigrew, C. Pechmann, & J. L. Ozanne, *Transformative Consumer Research: for personal and collective well-being* (pp. 249-266). EUA: Taylor & Francis Group. doi:10.4324/9780203813256
- Butler, S. (2006). Low-income, Rural Elders' Perceptions of Financial Security and Health Care Costs. *Journal of Poverty*, 10(1), pp. 25-43. doi:10.1300/J134v10n01-02
- Campos, K., Souza, M. L., & Matos, L. S. (2015). Impacto da Crise Econômica do Crédito nos Indicadores de Desempenho dos Maiores Bancos Brasileiros: Uma Análise entre os Anos de 2005 a 2012. *Reunir*, 5(2), pp. 122-143. doi:10.18696/reunir.v5i2.308
- Chauvel, M. A., & Mattos, M. P. (2008). Consumidores de Baixa Renda: Uma revisão dos achados nos estudos feitos no Brasil. *Cadernos EBAPE*, 6(2), pp. 1-17.
- Chipunza, k. J., & Fanta, A. B. (2023). Quality Financial Inclusion and Financial Vulnerability. *International Journal of Consumer Studies*, 47, 784-800.

- Chomsky, N. (21 de Ago. de 2016). Requiem for the American Dream. (P. Huthison, K. Nyks, & J. P. Scott, Entrevistadores) Acesso em 18 de Jan. de 2019, disponível em https://www.youtube.com/watch?v=_FtpgDvWjkQ
- Comissão de Valores Mobiliários. (2018). Apostila: Crédito e Endividamento. *Programa bem-estar financeiro, Módulo 2*. São Paulo. Acesso em 17 de Dez. de 2019, disponível em https://www.investidor.gov.br/portaldoinvestidor/export/sites/portaldoinvestidor/menu/Menu_Academico/Programa_Bem-Estar_Financeiro/Apostilas/apostila_02-bef-credito.pdf
- Cooper, D. R., & Schindler, P. S. (2016). *Métodos de Pesquisa em Administração* (12 ed.). São Paulo: Bookman.
- Dalmero, M., & Vitorazzi, K. (2016). Trajetórias de Consumo: O Sujeito-Consumidor de Serviços Bancários na Terceira Idade. *RAC*, 20(3), pp. 328-346. doi:10.1590/1982-7849rac2016140059
- Deville, J. (2014). Consumer credit default and collections: the shifting ontologies of market attachment. *Consumption Markets & Culture*, 17(5), pp. 468-490. doi: 10.1080/10253866.2013.849593
- Dienlin, T., & Johannes, N. (2020). The impact of digital technology use on adolescent well-being. *Dialogues in Clinical Neuroscience*, 22(2), 135–142.
- Fairclough, N. (2001). *Discurso e mudança social*. Brasília: UNB.
- Fairclough, N., & Melo, I. F. (2012). Análise Crítica do Discurso como método em pesquisa social científica. *Linha D'Água*, 25(2), pp. 307-329. doi:10.11606/issn.2236-4242.v25i2p307-329.
- Fan, L., & Henager, R. (2022). A Structural Determinants Framework for Financial Well-Being. *Journal of Family and Economic Issues*, 43, 415–428.
- Faria, M. D. (2015). *A eterna criança e as barreiras do ter: consumo de pessoas com síndrome de down e suas famílias*. Rio de Janeiro: Tese (Doutorado em Administração) - Universidade Federal do Rio de Janeiro.
- Faria, M. D., Casotti, L. M., & Carvalho, J. L. (2016). A decisão de compra de veículos adaptados por consumidores com deficiência motora. *Rev. de Administração da UNIMEP - RAU*, 14(3), pp. 112-141. doi:10.15600/1679-5350/rau.v14n3p102-131
- Fernandez-Lopez, S., Alvarez-Espino, M., Rey-Ares, L., & Castro-Gonzalez, S. (2023). Consumer financial vulnerability: Review, synthesis, and future research agenda. *Journal of Economic Surveys*, 1–40.
- Forbes. (09 de Fev. de 2020). *Bilionários: as pessoas mais ricas do mundo*. Fonte: Forbes.com: <https://www.forbes.com/billionaires/#7b1801bd251c>
- Garcia, A. (04 de Fev. de 2020). *Filologia*. Fonte: Figuras de Linguagem: <https://www.filologia.org.br/viiiisenefil/03.html>

- Garvey, A. M., Germann, F., & Bolton, L. E. (2015). Performance Brand Placebos: How Brands Improve Performance and Consumers Take the Credit. *Journal of Consumer Research*, 42(6), pp. 931-951. doi:10.1093/jcr/ucv094
- Gilhooly, M. L., Cairns, D., Davies, M., Harries, P., Gilhooly, K. J., & Notley, E. (2013). Framing the detection of financial elder abuse as bystander intervention: decision cues, pathways to detection and barriers to action. *The Journal of Adult Protection*, 15(2), pp. 54-68. doi:10.1108/14668201311313578
- Gomes, M. C. A., & Vieira, V. (2022). Análise de Discurso Crítica: algumas questões de metodologia para os estudos organizacionais. In: Saraiva, L. A. S., & Batinga, G. L. (orgs). *Discurso e Organizações*. Porto Alegre: Editora Fi.
- Gonzalez, L. (2015). Consumo e crédito: distorções recentes e ajustes. *GV-Executivo*, 14(1), pp. 30-33.
- Graeber, D. (2011). Consumption. *Current Anthropology*, 52(4), pp. 489-511. doi:10.1086/660166
- Hennigen, I. (2019). Endividado, devo: Governo da Vida pelas finanças. *Fórum linguistic.*, 16(3), pp. 3953-3965. doi:10.5007/1984-8412.2019v16n3p3953
- Hörl, J., & Spannring, R. (2001). Violence in old age. Em J. Hörl, & R. Spannring, *Violence in the Family. From the Removal of Taboos to Professionalisation* (pp. 305-344). Vienna: BMSG.
- Kotler, P. (2005). *Marketing essencial: conceitos, estratégias e casos*. São Paulo: Prentice Hall.
- Langley, P. (2014). Consuming credit. *Consumption Markets & Culture*, 17(5), pp. 417-428. doi:10.1080/10253866.2013.849594
- Lazzarato, M. (2011). *La Fabrique de l'homme endetté: Essai sur la condition néolibérale*. Amsterdam: Editions Amsterdam.
- Lazzarato, M. (2012). *The Making of the Indebted Man*. New York: MIT Press.
- Lazzarato, M. (2017). *O Governo do Homem Endividado* (1 ed.). (D. P. Costa, Trad.) São Paulo: n-1edições.org.
- Littwin, A. (2012). Coerced Debt: The Role of Consumer Credit in Domestic Violence. *California Law Review*, 100(4), pp. 951-1026. doi:10.15779/Z38VR6G
- Mano, R. (2014). Consumidor com deficiência: implicações de fatores pessoais e contextuais no consumo varejista de João Pessoa/PB. *Dissertação de Mestrado* (p. 199p.). João Pessoa: Universidade Federal do Paraíba (UFPB).
- Mari, C. (2011). Book Review: David Glen Mick, Simone Pettigrew, Cornelia Pechmann, and Julie L. Ozanne (eds.): *Transformative Consumer Research for Personal and Collective Well-Being*. *J Consum Policy*, 34, pp. 475-480. doi:10.1007 / s10603-011-9171-8

- Maurer, B. (2014). Postscript: is there money in credit? *Consumption Markets and Culture*, 17(5), pp. 512-518. doi:10.1080/10253866.2013.850037
- Maurer, B., Nelms, T. C., & Swartz, L. (2013). “When perhaps the real problem is money itself!”: the practical materiality of Bitcoin. *Social Semiotics*, 23(2), pp. 1-17. doi:10.1080/10350330.2013.777594
- Mauss, M. (2003). Ensaio Sobre a Dádiva, Forma e Razão da Troca nas Sociedades. Em M. Mauss, *Sociologia e Antropologia*. (pp. 183-314). São Paulo: Cosac Naify.
- Michaelis. (2020). *Dicionário Brasileiro da Língua Portuguesa*. São Paulo: Melhoramentos. Acesso em 06 de Fev. de 2020, disponível em <https://michaelis.uol.com.br/moderno-portugues/>
- Monte, E. (2011). *Manual de equitação da Federação Paulista de Hipismo*. São Paulo: Federação Brasileira de Hipismo.
- Narotzky, S., & Smith, G. (2006). *Immediate Struggles: people, power and space in rural spain*. Berkeley: University of California Press.
- Neill, L. S. (2014). The place of debt in establishing identity and self-worth in transitional life phases: young home leavers and credit. *International Journal of Consumer Culture*, 38(1), pp. 69-74. doi:10.1111/ijcs.12065
- Nepomuceno, M. V., & Laroche, M. (2015). The impact of materialism and anti-consumption lifestyles on personal debt and account balances. *Journal of Business Research*, 68(3), pp. 654-664. doi:10.1016/j.jbusres.2014.08.006
- Nepomuceno, M., & Laroche, M. (2012). Anti-Consumption Lifestyles and Personal Debt. *Advances in Consumer Reserch*, 40, pp. 699-700.
- Nietzsche, F. (2000). *Para a Genealogia da Moral*. Lisboa: Relógio d'Água.
- Ossandón, J. (2014). Sowing consumers in the garden of mass retailing in Chile. *Consumption Markets & Culture*, 17(5), pp. 429-447. doi:10.1080/10253866.2013.849591
- Ozanne, J. L., & Saatcioglu, B. (2008). Participatory Action Research. *Journal of Consumer Research*, 35(3), pp. 423-439. doi:10.1086/586911
- Paz, A. A., Santos, B. R., & Eidt, O. R. (2006). Vulnerabilidade e envelhecimento no contexto da saúde. *Acta Paul Enferm*, 19(3), pp. 338-342. doi:Sem DOI
- Peñaloza, L., & Barnhart, M. (2011). Living U.S. Capitalism: The Normalization of Credit/Debt. *Journal of Consumer Research*, 38(4), pp. 743-762. doi:10.1086/660116
- Pereira, C. R., & Strehlau, S. (2012). A Dádiva na Dívida: um Estudo sobre o Endividamento Familiar . V EMA (pp. 1-14). Curitiba: Anpad.

- Poser, D. V. (2005). *Marketing de relacionamento: maior lucratividade para empresas vencedores*. Barueri: São Paulo.
- Ramalho, V., & Resende, V. M. (2011). *Análise de Discurso (para a) Crítica: o texto como material de pesquisa*. Campinas: Pontes.
- Ribeiro, L. P. (2017). Considerações sobre a violência. Em L. Ribeiro, *O campo, a violência e a Educação do Campo* (pp. 23-35). Rio de Janeiro: Gramma.
- Saatcioglu, B., & Corus, C. (2014). Poverty and Intersectionality: A Multidimensional Look into the Lives of the Impoverished. *Journal of Macromarketing*, 34(2), pp. 122-132. doi:10.1177/0276146713520600
- Sanchez, Y. M. (1997). Distinguishing Cultural Expectations in Assessment of Financial Exploitation. *Journal of Elder Abuse & Neglect*, 8(2), pp. 49-59. doi:10.1300/J084v08n02_05
- Santi, P. L. (2015). Crédito acessível, consumo compulsivo. *GV-Executivo*, 14(1), pp. 34-37.
- Serasa. (26 de Jul. de 2017). Fonte: Estudo Inédito da Serasa Revela onde estão os idosos inadimplentes no Brasil: <http://noticias.serasaexperian.com.br/blog/2014/12/03/estudo-inedito-da-serasa-revela-onde-estao-os-idosos-inadimplentes-no-brasil/>
- Sharma, E., & Sussmann, A. B. (2014). Session Overview: Becoming a Saver: Benefits, Obstacles, and Aids. *Advances in Consumer Research*, 42, pp. 151-156.
- Silva, A. L., Silva, K., & Divino, B. (2015). Dinâmica de compra de alimentos das famílias de baixa renda frente às limitações do orçamento familiar. *Revista Administração em Diálogo*, 17(2), pp. 104-128. doi:Sem DOI
- Silva, H. M., Parente, J., & Kato, H. T. (2009). Segmentação da baixa renda baseado no orçamento familiar. *Adm. Faces Journal*, 8(4), pp. 98-114. doi:Sem DOI
- Soederberg, S. (2015). *Debtfare States and the Poverty Industry*. New York: Routledge.
- Voukelatou, V., Gabrielli, L., Miliou, I., Cresci, S., Sharma, R., Tesconi, M. & Pappalardo, L. (2021). Measuring objective and subjective well-being: dimensions and data sources. *International Journal of Data Science and Analytics*, 11, 279–309.
- Viana, D. (2012). *Margaret Atwood e a questão da dívida*. Acesso em 19 de Dez. de 2019, disponível em Valor Econômico: <https://jornalggn.com.br/cultura/margaret-atwood-e-a-questao-da-divida/>
- Vizeu, F. (2009). Contribuições da Sociologia da Dívida aos Estudos sobre Organizações Substantivas. *O & S*, 16(50), pp. 409-427. doi:10.1590/S1984-92302009000300001
- Weiss, H. (2016). Creditworthiness and the Consumer perspective: on credit scoring in Israel. *Max-Planck-Gesellschaft*, pp. 1-11.

Wodak, R., & Meyer, M. (2009). *Methods of Critical Discourse Analysis*. London: Sage.



NOTAS

Usage License

The authors grant **Revista de Ciências da Administração** exclusive rights for first publication, with the work simultaneously licensed under the **Creative Commons Attribution (CC BY) 4.0 International license**. This license allows third parties to remix, adapt, and create from the published work, provided proper credit is given to the author and the initial publication in this journal. Authors are authorized to enter into additional agreements for non-exclusive distribution of the version of the work published in this journal (e.g., publishing in an institutional repository, on a personal website, as a translation, or as a book chapter), with recognition of authorship and initial publication in this journal.

Publisher

Universidade Federal de Santa Catarina. Departamento de Ciências da Administração. Published on the **Portal de Periódicos UFSC**. The ideas expressed in this article are the responsibility of the authors and do not necessarily represent the opinions of the editors or the university.

Publishers

- Rosalia Aldraci Barbosa Lavarda
- Leandro Dorneles dos Santos

History

Received:	30-03-2021
Approved:	30-04-2024
Published:	02-10-2024