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GREENWASHING IN THE ENERGY SECTOR OF FINLAND

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Abstract

Greenwashing is a worldwide phenomenon and a widespread ethical concern in the ever-globalizing world. It is still unclear how the environmental procedures of a company are perceived by consumers, and if these procedures follow ethical guidelines.

This thesis studies the perceived greenwashing effect of companies practicing in the energy sector in Finland. The focus of this research is to find out how consumers see the green marketing communications of the aforementioned companies. Here, the perceived greenwashing effect from the consumer's perspective is of interest.

A literature review and an exploratory study were conducted to find out how these green communications are evaluated by consumers.

Consequently, greenwashing leads to negative consumer attributions regarding the advertising company. The purchase intentions of consumers can be reduced through increasing greenwashing perceptions. In situations where the environmental performance of a company does not reflect the company's commitments, consumers lack the contingency of finding relevant data to assess the truthfulness of the green advertising.

Keywords Greenwashing, Finnish companies, energy sector, perceived greenwashing

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Tiivistelmä

Viherpesu on maailmanlaajuinen ilmiö ja laajalle levinnyt eettinen huolenaihe yhä nopeammin globalisoituvassa maailmassa. Edelleen tänä päivänä on epäselvää, miten kuluttajat tulkitsevat yritysten ympäristöystävällisyyttä / vihreyttä korostavan viestinnän, ja miten yritykset lopulta noudattavat viestimiään kestäväää kehitystä korostavia menettelytapoja.

Tämä tutkielma tarkastelee sitä, miten kuluttajat havainnoivat Suomen energia-alan yritysten vihreää mainontaa. Tutkimuksen tarkoituksena on selvittää, miten kuluttajat näkevät näiden yritysten vihreän markkinointiviestinnän – ja huomaavatko he siinä merkkejä viherpesusta. Tarkastelun keskiössä on tutkia viherpesua nimenomaan kuluttajien näkökulmasta.

Harhaanjohtavan vihreän viestinnän seurausten selvittämiseksi toteutettiin laaja kirjallisuuskatsaus sekä eksploratiivinen tutkimus.

Yleisesti ottaen viherpesu aiheuttaa kuluttajille negatiivisia attribuutioita markkinoivaan yritykseen liittyen. Lisäksi havaittu viherpesu vähentää kuluttajien ostoaikeita. Tilanteissa, joissa yritysten ympäristön kannalta positiivinen toiminta ei vastaa niitä ehtoja, joihin yritys on sitoutunut, kuluttajilla on merkittävästi vaikeuksia löytää oikeellisia tietoja vihreän mainonnan totuudenmukaisuuden arvioimiseksi.

Avainsanat Viherpesu, Suomalaiset yritykset, energia-ala, havaittu viherpesu

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1 INTRODUCTION

“A rise of green consumers has had a significant impact on CSR initiatives and corporate environmental performance” (Porter and Kramer, 2006). However, along with the emergence of green marketing, the phenomenon of *greenwashing* is simultaneously becoming increasingly dominant around the world. Simply put, greenwashing is the practice of producing misleading or unevidenced claims regarding a company’s environmental impact. This practice has become a widespread ethical concern. (Berrone et al. 2015). As sustainability has become a common concern for consumers (Davis, 1993), companies have become increasingly interested in demonstrating their stand in regard to sustainability.

Today, we don’t know much about how the definite environmental procedures of a business eventually influence consumer’s perceptions that the company’s behavior complies to external expectations related to the natural environment i.e. the firm’s environmental legitimacy (Berrone et al. 2015). For green marketing research, *the perceived greenwashing effect* is of great importance. Indeed, perceived greenwashing has an impact on company’s bottom line, but it also represents serious ethical harms. (Davis 1993). Therefore, this paper will focus on studying the perceived greenwashing of companies, more precisely, of the Finnish companies in the energy sector.

Previous research has not studied rigorously the effects of green advertising in Finland. The Council of Ethics in Advertising issues statements regarding the ethical acceptability of advertisements in the country. However, the council does not evaluate whether an advertisement is misleading or untrue. Hence, consumers rely heavily on their own knowledge of critical thinking when evaluating the truthfulness of advertisements. (Kauppakamari, retrieved 01.09.2018). This gap in monitoring means that companies are expected to follow the rules of corporate responsibility when advertising their products or services. Whether they fulfill this requirement is in the end judged by each consumer individually.

Therefore, to find out how people evaluate claims made by advertisers, this research will study how consumers view the perceived green marketing attempts of companies and how those green statements comport with the actual CSR of the chosen companies. The research question is, therefore, ‘how consumers perceive the green communication generated by companies acting in the energy sector’. Here, the focus is on revealing whether consumers can suspect or infer greenwashing in

advertisements. In this paper, perceived greenwashing is defined as *consumer reactions to situations where green advertising messaging and actual corporate social responsibility (CSR) interact* (Nyilasy et al. 2014). As the paper will demonstrate, green marketing and actual corporate environmental performance will confront at times, and present major challenges for marketers across organizations.

This study uses sustainable marketing theory as an explanatory framework, and consumer psychology theories to comprehend how consumers understand green advertising and what is the effectiveness of these communications. Therefore, the contribution of this paper is to offer a deeper theoretical understanding of consumer perceptions to green marketing and to connect the phenomenon of greenwashing to the literature on green advertising as well as consumer behavior related to the theory of CSR.

The structure of this paper is as follows; first, in the *literature review*, relevant literature related to green marketing, corporate social responsibility, greenwashing, and consumer attitudes are discussed, and theories and models regarding the subject are presented (e.g. cognitive dissonance theory and approach-avoidance model). Hence, the subjects of sustainable business strategies and sustainable consumption are presented. Second, data collection, interviewees, the interview structure and analysis are presented in the *data and methodology* chapter. Here, Mayring’s qualitative content analysis is used to decipher the collected data from the interviews. Third, in the *findings* section the results are discussed in chapters divided in the analysis part of the research. Here, perceived credibility and informativity of advertisements as well as opinions towards advertising are discussed. Finally, among other things, the perceptions of greenwashing and consumer reactions to misleading green communication are discussed. Fourth, the *discussion* chapter summarizes and interprets the findings further. Fifth, the *conclusions* will draw together the findings and summarize the results of the research.

2 THEORETICAL BACKGROUND

In this chapter, the most relevant theories concerning the research topic will be presented and discussed. First, terms related to green marketing, sustainability and ethical consumerism will be presented. Second, greenwashing is defined, and corporate social responsibility presented. Third, the characteristics of greenwashing and consumer buying behavior are discussed, and finally, most important models and theories related to green marketing are presented.

2.1 Green Marketing

Peattie (2001) reasons that green marketing can be grouped into three periods. The first period was the 1970s' *ecological marketing*, when specific environmental problems, such as air pollution or the consumption of oil, were of interest. The second period was the 1980s' *environmental marketing*, when clean technology and green consumers were of interest, and good socio-environmental performance seen as a competitive advantage. The third and current period is called *sustainable marketing*, with focus on sustainable development and economy. In this period, the full environmental costs of production and consumption are accommodated. (Peattie, 2001, 219–146).

Lubin and Esty (2010) propose that sustainability is a megatrend. The society has evidently recognized that the planet cannot forever sustain its capacity at the current level of consumption. (McDonagh & Prothero, 2014, 1186). Sustainability has gained significantly in importance during recent years. *Sustainable marketing activities* can be defined as “marketing methods companies use to balance their environmental, economic, and social goals for long-term development, to attract customers, and to contribute to society” (Sun et al., 2014, 74–86). It is important to understand the concept of sustainable marketing, in order to understand how it impacts consumer behavior. Oslo Symposium on Sustainable Consumption (1994) defined *sustainable consumption* as “the use of goods and services that respond to basic needs and bring a better quality of life, while minimizing the use of natural resources, toxic materials and emissions of waste and pollutants over the life cycle, so as not to jeopardize the needs of future generations” (Oslo Symposium on Sustainable Consumption, cited in Emery, 2012).

"*Green marketing* refers to marketing practices, policies, and procedures that explicitly account for concerns about the natural environment in pursuing the goal of creating revenue and providing

outcomes that satisfy organizational and individual objectives for a product" (Leonidou et al., 2013, 153). "Green marketing consists of actions directed to all consumers and incorporates a broad range of marketing activities (e.g., price, planning, process, production, promotion, and people) designed to demonstrate the firm's goal of minimizing the environmental impact of its products and services" (Groening et al., 2018, 1850). "The need to understand green purchasing behavior is especially timely due to environmental, scientific, and communication advances, such as the internet and social media, and increases in consumer awareness of and concern with environmental issues including population growth and global warming" (Groening et al., 2018, 1849).

Companies are spending more and more money to promote their 'green' corporation, products and services (Terrachoice, 2009) and the environment continues to be a vital issue often discussed in public. According to surveys, there exists a growing global demand for green products and services, which is why business spending on green marketing communications is growing (Sheehan and Atkinson, 2012). There was a short debate in the early 1990s regarding policies that could regulate greenwashing. However, a lot still needs to be done. According to Carlson et al. (1993), the most greenwashed – and common – organizations are the ones promoting the greenness of the whole institution, as they rely on claims that can be described as generic and ambivalent. (Parguel et al., 2015).

2.1.1 Ethical Consumption

Ethical consumerism is an expanding social movement. Today, consumers are increasingly expressing their worry regarding ethical issues and their consumption choices on the environment, society, and/or animal welfare. (Carrington et al., 2012, 1). Greenwashing has been in the head of research since the end of 2000s, which resulted in a stream in green advertising tripling it between 2006 and 2009 (Terrachoice 2009). This increase was followed by requests denouncing the practice and debates concerning regulation (e.g. the US FTC set up a task force to come up with new guidelines in 2010 and in the Australian parliament approved the Consumer Law in 2011). (Parguel et al., 2015). Nevertheless, even though many academic articles have discussed greenwashing (e.g. Cherry, 2011 and Chang, 2011), there has been little research on perceived greenwashing, where company elements, such as image, symbols or claims, mislead consumers to comprehend companies as more environmentally friendly than they are in reality. (Parguel et al., 2015).

Carrington et al. (2012) discuss obstacles to ethical consumption in their article *Lost in Translation: Exploring the Ethical Consumer Intention–Behavior Gap*. Surprisingly, even though ethical

consumerism is a major phenomenon, ethical consumers seldom make ethical purchases. The study suggests, “the translation of intentions into behavior is contingent upon the prioritization of ethical concerns, and that not all concerns are of equal salience. Ethical issue prioritization is integral to the observed mechanisms of plans and habits, and commitment and sacrifice. This core process significantly impacts which ethical concerns translate into purchasing / consumption.” Hence, the authors propose four (4) components influencing ethical intention-behavior gap: “(1) prioritization of ethical concerns into primary or secondary; (2) formation of plans or habits; (3) willingness to commit and sacrifice; and (4) shopping behavior modes” (Carrington et al., 2012, 2759–2767). These components visible in figure 1 unit in three levels while working as an ensemble affecting purchasing / consumption behavior of consumers. (Carrington et al., 2012, 2759–2767).

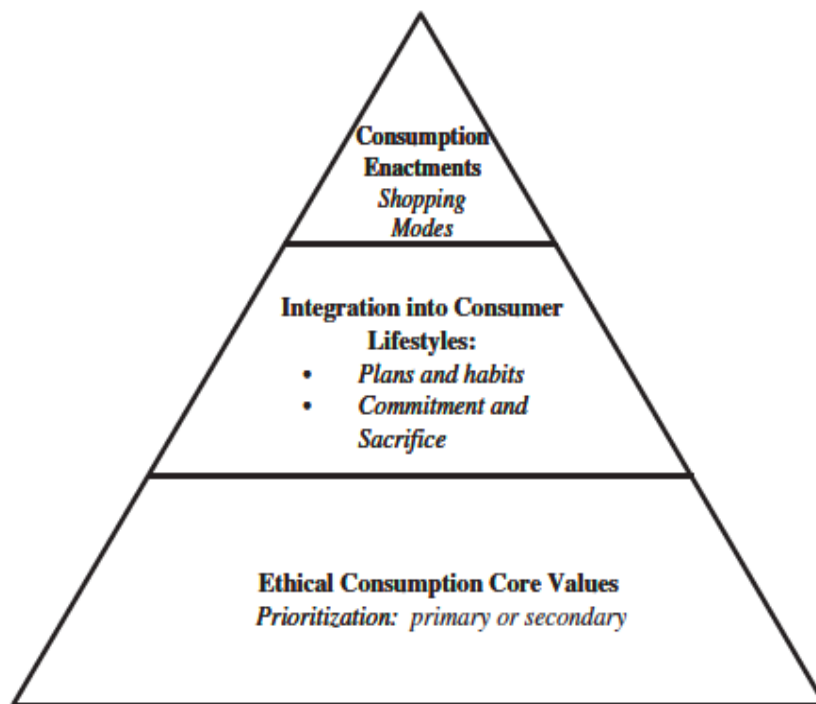


Figure 1. Core Motivational Hierarchy (Carrington et al., 2012)

2.1.2 Greenwashing

Environmental policy statements are not required by law: issuing these statements – or committing to them – is voluntary (Ramus & Montinel, 2005, 377). However, due to the global acknowledgement of sustainability as a megatrend and sustainability as a core value for many consumers, some

companies engage in false communication by claiming to be greener than they actually are. There is no consensus among researchers about the definition of greenwashing. Greenpeace defines greenwashing as “the act of misleading consumers regarding the environmental practices of a company or the environmental benefits of a product or service” (Greenpeace, n.d.), while Seele and Gatti define it as “co-creation of an external accusation toward an organization with regard to presenting a misleading green message” (Seele & Gatti, 2015, 248).

Carlson et al. (1993) categorize ads using greenwashing to four (4) misleading or deceptive groups of environmental advertising claims: (1) Vague / ambiguous; A broad or vague claim lacking explicit meaning (e.g. environmentally friendly product), (2) Omission; The claim withholds important information (e.g. product contains no carbon dioxide, but then again contains other ingredients harmful to the environment), (3) False / outright lie: A fake or inaccurate claim, and (4) Combination of the aforementioned types. (Carlson et al. 1993).

Seele and Gatti (2015) investigate the conceptual phenomenon of greenwashing in their article *Greenwashing Revisited: In Search of a Typology and Accusation-Based Definition Incorporating Legitimacy Strategies*. The authors reveal that greenwashing is “a phenomenon in the eye of the beholder and it lies in the unstable balance between expectations, messages and perceptions”. They propose that greenwashing, as a definition, should be understood in instances of *potential* and *false* greenwashing. (Seele & Gatti, 2015). Even though the term *greenwashing* may not have one explicit definition, the phenomenon is recognizable in various industries. Lyon and Montgomery (2015) search for research that selected greenwashing as its central concept or focus. Their study recognizes *corporate actors* as the primary cause of greenwashing, and revealed that greenwashing was conducted by governments, politicians, university administrators, research organizations, environmental policy experts, and industries. According to the authors, external drivers of greenwashing include pressures from both nonmarket actors (e.g. regulators and NGOs) and market actors (e.g. consumers and competitors). (Lyon & Montgomery, 2015, 223–249).

Greenwashing is thought to have many benefits to companies. However, the review by Lyon and Montgomery (2015) reveals that greenwashing may not be beneficial for some of the firms practicing it. For example, a research concerning Canadian companies in highly polluting industries finds that greenwashing and symbolic environmental deeds promoted by companies negatively affect financial performance (Walker & Wan, 2012). Hence, the somewhat limited research on marketing, which handles deceptive green communications does make homogeneous findings suggesting that

perceptions of greenwashing have an effect on purchase behavior and product judgements of consumers. (Lyon & Montgomery, 2015, 239–241).

2.2 Corporate Social Responsibility

“In an age of corporate social responsibility (CSR), organizations realize that they cannot concentrate only on profit, investment return, and shareholder value” (De Jong et al., 2017, 2–3). The triple-bottom line, i.e. good social and environmental performance, has become essential for organizations. Greenwashing is named as an important cause for consumer skepticism towards both corporate social responsibility and pro-environmental claims. Due to this, it threatens not only the effectiveness of organizations’ genuine CSR policies, but also the development of more sustainable societies world wide. (De Jong et al., 2017, 2–3).

Sen and Bhattacharya research when, how, and for whom certain CSR motions work in their 2001 article *Does Doing Good Always Lead to Doing Better? Consumer Reactions to Corporate Social Responsibility*. Corporate social responsibility, pro-social corporate endeavors (Murray & Vogel, 1997) or corporate social performance (Turban & Greening, 1997), has traditionally been conceptualized as “the managerial obligation to take action to protect and improve both the welfare of society as a whole and the interest of organizations” (Sen & Bhattacharya, 2001, 225–242). Alternative explanations of CSR range from purely economic ones to an all-inclusive “proactive social responsiveness view” that expresses a business’ long-term role in a dynamic social entity. (Sen & Bhattacharya, 2001, 225–242).

Sen and Bhattacharya (2001) test an individual-level conceptual framework, which links CSR to consumers’ purchase intentions and company evaluations and find out both company- and consumer-based heterogeneity in consumers’ reactions to CSR. Hence, by using real-life CSR and product information, they show how consumers’ perceptions of self-company congruity and support of CSR adjust the positive effect of CSR on consumers’ company evaluations. Thus, according to the research, all consumers react negatively to negative CSR, while only those consumers most supportive of the CSR issues act positively to positive CSR. The findings of Sen and Bhattacharya suggest managers need to be especially conscious about the risks of being perceived as socially irresponsible. Thus, according to the results, a company’s CSR efforts can have an effect on consumers’ purchase intentions both directly and indirectly. (Sen & Bhattacharya, 2001, 225–242).

Seele and Gatti (2015) depict a matrix that summarizes the different cases of greenwashing (figure 2). The matrix proposes four (4) cases of greenwashing: (1) *false greenwashing*. Here, an

organization’s CSR isn’t false or misleading, but it is nevertheless blamed for greenwashing. In this situation, the company faces both reductions in legitimacy and reputational damage; (2) *greenwashing*. Here, an organization deliberately communicates false or misleading green claims. In response, it is accused of greenwashing, negatively affecting its legitimacy and reputation; (3) *potential greenwashing*. Here, an organization communicates misleading green information and there is only the potential for greenwashing, as the accusation of greenwashing is missing; (4) *No greenwashing*. Here, a company does consistent CSR communication and there are no accusations altering the message. Accordingly, the corporate legitimacy increases, and the firm can benefit from its CSR communication. (Seele & Gatti, 2015, 244–246).

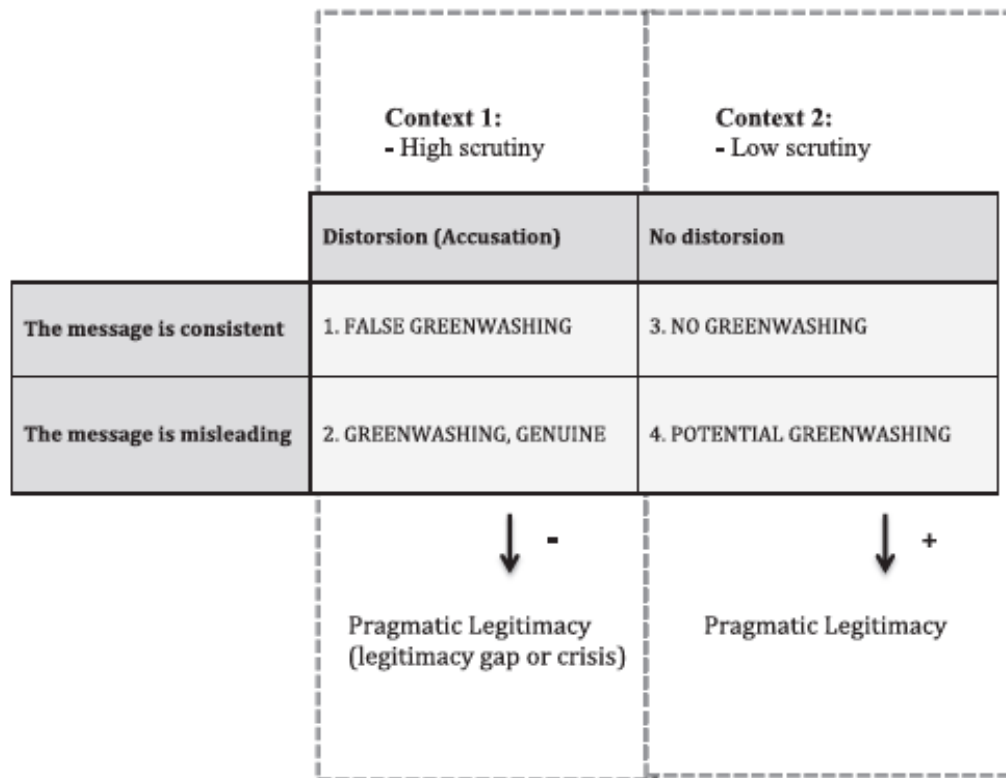


Figure 2. Different Cases of Greenwashing (Seele & Gatti, 2015)

2.3 Characterizing Greenwashing

Seele and Gatti (2015) describe different steps of greenwashing signalling followingly: First, “the company transmits its green communication to its key audiences. In this stage, the company may

strategically decide how to develop green messages with regard to its actual green behavior, that is, whether engaging in fair green communication (words = deeds) or in misleading communication (words \neq deeds). The receiving process is subject to the interaction of an extremely complex net of phenomena, such as the level of media and NGO scrutiny and the stakeholder pressure. For this reason, also in cases of consistent signals (words = deeds), fair green communication may produce what we call an ‘illegitimate’ legitimacy crisis. The central element here is the accusation of greenwashing (distortion of signal) that occurs during the receiving process.” (Seele & Gatti, 2015, 246–247).

Delmas and Burbano (2011) offer a typology of organizations to characterize greenwashing. It is based on two areas: (a) environmental performance (divided in “green” and “brown” organizations) and (b) communication about environmental performance (divided in “vocal” and “silent” organizations). These two areas form four different categories (Figure 3). According to the authors, *vocal greens* are organizations that incorporate good environmental performance with positive communication about it, *silent greens* don’t communicate about their good environmental performance, and *greenwashing organizations* combine bad environmental performance with positive communication about it. Thus, *silent brown organizations* have bad environmental performance and no communication about it. In Figure 3, there are two ways in which a greenwashing company can become a non-greenwashing company and vice versa: a brown organization can change its communication regarding the environmental performance (movement from section III to section I) or a vocal firm can change its environmental performance (movement from section II to section I). (Delmas & Burbano, 2011, 7).

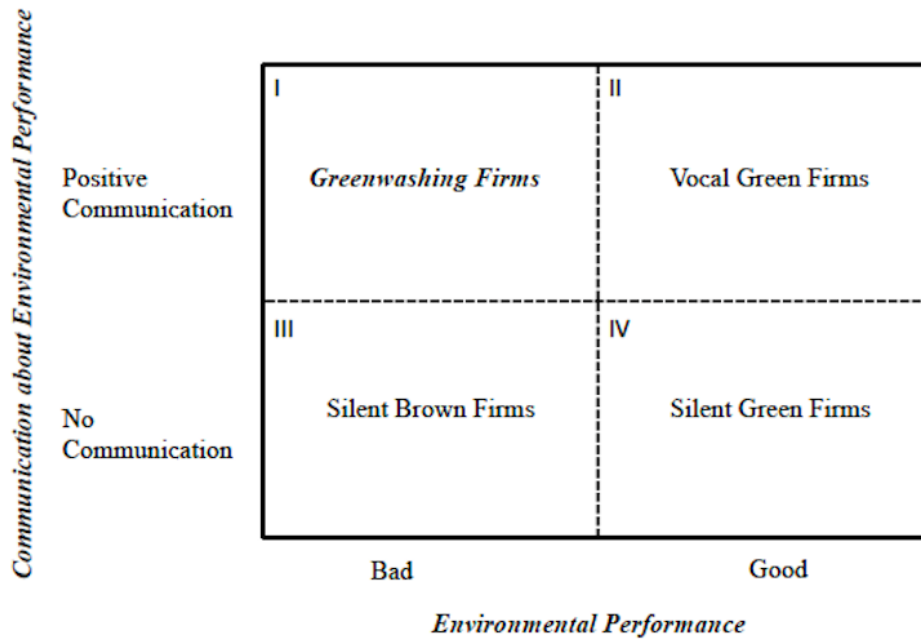


Figure 3. A Typology of Firms based on Environmental Performance and Communication (Delmas & Burbano, 2011)

The framework by Delmas and Burbano (2011) thus indicates a variety of drivers of greenwashing and groups them into three (3) different levels: individual, organizational, and external. The organization-level drivers of greenwashing include a company’s incentive structure and ethical atmosphere, effectiveness of communication inside the company, and organizational aversion. The authors emphasize that loose regulations will lead organizational-level drivers to have more prominent impacts.

2.4 Consumer Attitudes towards Greenwashing

Values and knowledge possessed by individuals are the foundation for beliefs, which then form attitudes that can predict the behavior of the individual. According to research evidence, subjective knowledge generated by beliefs and values is the most important part in predicting green behavior. Hence, researchers have discovered a positive relationship between attitude and behavior regarding environmental issues. Intentions, which describe how a consumer chooses a product, appear before green attitudes are translated into green purchasing behavior. Thus, motivations and their facilitators also affect a consumer before the event of green purchase behavior. (Groening et al., 2018, 1851).

According to Park et al. (2014), attitudes towards the environment are formed through one’s values, beliefs, and intentions related to environmental issues. The best predictor of one’s future behavior is the attitude toward a certain environmental behavior – not an environmental issue (Fielding et al., 2008). According to the theory of reasoned action, behavior is the result of one’s beliefs. Some researchers believe that cultural norms and knowledge of the environment strongly affect attitudes to green purchases and that environmental norms “mediate the effect of general environmental beliefs on green purchasing attitudes” (Groening et al., 2018, 1856).

In their article *Normalising Green Behaviours: A New Approach to Sustainability Marketing*, Rettie et al. (2012) conclude that consumers are generally aware of what is sustainable and not sustainable, therefore their purchasing behavior cannot be seen as a consequence of insufficient sustainability information. Thus, consumers generally trust shared connotations rather than strive to evaluate whether behaviors are green on a case-by-case basis (Rettie et al., 2012, 420–444). On the other hand, Brennan and Binney (2008) claim that greenwashing has led to consumer skepticism towards sustainable products and green marketing. Therefore, it is important for companies to communicate their sustainability efforts to consumers in an effective and clear way in order to increase the consumer awareness of sustainability issues and to use the information as a competitive advantage against other actors inside the market.

According to the framework depicted by Delmas and Burbano, De Jong et al. (2017) showed that it is possible to positively affect consumers’ evaluations of an organizations’ environmental claims and performance through greenwashing. Interestingly, the study reveals that companies that show interest towards environmental issues create a better image than those completely neglecting the issues, even when consumers are aware that the green communication is not (completely) true. The findings thus suggest that greenwashing does not affect consumers’ purchase intentions, but that only a bona fide commitment to environmental issues together with environmentally friendly behavior will increase the purchase intentions of consumers. (De Jong et al., 2017, 1–36).

2.4.1 Buying Behavior of Consumers

Nyilasy et al. study the effects of green advertising and a company’s environmental performance on brand attitudes and purchase intentions in their 2013 article *Effects of Green Advertising and Corporate Environmental Performance on Consumer Reactions*. The authors find that green advertising can easily fail, particularly if it is inconsistent with the company’s actual environmental performance. The authors recommend managers handling green advertising initiatives research green

consumer attributions, their composition and influence expected in strategic communication maneuvers. Thus, serving consumer expectations in an ethically responsible way should be the eventual target of a company, and to their opinion, some companies may even benefit from not advertising ‘their green’ at all. (Nyilasy et al., 2013, 1–15).

The buying behavior of consumers is an area of interests regarding this paper. In 1965, Kotler wrote an article about behavioral models for analyzing buyers. In his research, Kotler contrasts buyer behavioral models based on five major theories that are (1) the Marshallian model, highlighting economic motivations; (2) the Pavlovian model, learning; (3) the Freudian model, psychoanalytic motivations; (4) the Veblenian model, social-psychological factors; and (5) the Hobbesian model, organizational factors. He summarizes the five different models as follows: “Marshallian man is concerned chiefly with economic cues – prices and income – and makes a fresh utility calculation before each purchase. Pavlovian man behaves in a largely habitual rather than thoughtful way; certain configurations of cues will set off the same behavior because of rewarded learning in the past. Freudian man's choices are influenced strongly by motives and fantasies which take place deep within his private world. Veblenian man acts in a way which is shaped largely by past and present social groups. And finally, Hobbesian man seeks to reconcile individual gain with organizational gain.” (Kotler, 1965, 37–45).

Kalafatis et al. (1999) research what influences consumers’ intention to buy environmentally friendly products in their article *Green Marketing and Ajzen's Theory of Planned Behaviour: A Cross-Market Examination*. The authors conclude that their findings are in agreement with Vallerand et al. (1992) who stated "expectancies of obtaining valued consequences and avoiding unwanted consequences play an important role in the emission of moral behaviour" (Kalafatis et al., 1999, 448). The authors argue that behavioural attitudes form through either the learning or development of beliefs. The research is conducted in two markets: the UK and Greek, in which the first market is habited by pressure groups (such as Greenpeace) and has lots of environmentally friendly products available, and the latter one doesn't have many pressure groups nor environmentally friendly products offered. Therefore, the authors argue that societal influences largely contribute to forming the intentions to buy environmentally friendly products while in Greek, personal influences guide environmentally friendly product purchases. (Kalafatis et al., 1999, 441–460).

Borin et al. (2013) study consumers’ purchase intentions of new green, recycled products, green business processes and a non-green product process in their article *An Analysis of Consumer Reactions to Green Strategies*. Companies are able to account to consumer’s interest in sustainability

through their products and procedures. Makower (2009) claims that a company chooses its strategies by compromising between the risks and attractiveness. Borin et al. argue that green strategies – irrespective of the type of a certain strategy – have a great impact on consumer purchase intentions. Therefore, it seems that the type of green strategy a company chooses is irrelevant and will evidently provide a differential advantage. However, the authors show that green strategies will not impact consumers who don't have strong environmental behaviors or attitudes. (Borin et al., 2013, 118–128).

Haws et al. (2014) develop a scale of green consumption values in their article *Seeing the World through GREEN-Tinted Glasses: Green Consumption Values and Responses to Environmentally Friendly Products*. According to the authors, there is no answer to the question of why and to which extent consumers' environmentally responsible behaviors differ. Green consumption values correspond to both the use of collective environmental resources and personal resources, i.e. using both financial (e.g. price consciousness) and physical resources (e.g. product retention tendency) wisely counters positively to green consumption values. Furthermore, according to the authors, consumers with stronger green consumption values need less convincing to make an environmentally friendly purchase as they tend to evaluate the non-environmental features of the product in question. (Haws et al., 2014, 336–354).

2.4.2 Consumer Attitudes

Mehta (2000) studies whether general attitudes towards advertising influence reactions to advertising in his article *Advertising Attitudes and Advertising Effectiveness*. The author demonstrates how personal attitudinal factors related to advertising influence the reaction to an advertisement. According to the results, the personal liking, the informativity and the sincerity of an advertisement have an effect on the amount of attention a person pays to a magazine advertisement. Creativity and strategic aspects appear crucial when trying to gain the attention of consumers, making the advertisement memorable and persuading the consumer's liking of the product. (Mehta, 2000, 67–72).

Hornik et al. investigate advertising-appeal differences in their article *Advertising Appeals, Moderators, And Impact on Persuasion. A Quantitative Assessment Creates a Hierarchy of Appeals (2017)*. The authors examine the most common advertising appeals, compare their effect sizes, and evaluate certain variables that might compensate effectiveness. The findings suggest that, first, message appeal seemed to strengthen positive attitudes towards both the advertisement and the product; second, there seems to be greater reactions to sex appeals, specifically in recent years; and third, emotional appeals generate more positive product or brand attitudes and advertisement liking

than rational appeals. This finding is in line with the consumer-engagement hypothesis, which states that strong feelings towards an advertisement engage consumers in the advertisement and transfer to the company’s positioning. (Hornik et al., 2017, 305–315).

Gallicano (2013) studies public’s responses to Starbucks’ environmental communication. The findings suggest that “even the critical public tended to applaud Starbucks’ green initiatives while asking for more change, asking critical questions, or making a jab about Starbucks’ environmental impact” (Gallicano, 2013, 13). However, the study highlights how a company showing improvement with environmental efforts can nevertheless be accused of greenwashing if it seems like the green promotion misleads one from the company’s pervasive environmental impact. Hence, the attitudes of the general public towards a company’s environmental communication can vary from legitimate requests to false accusations. (Gallicano, 2013, 1–21).

2.5 Approach-Avoidance Model

In their article *Measuring Approach-Avoidance Motivation: Expanding Dimensionality Through Implied Outcomes* (2017) Scott et al. test the validity of approach-avoidance model, according to which both approach and avoidance motivation are weighed in respect to implied success and implied failure. The approach-avoidance distinction comes from the reckoning that behavior is directed by one’s urge to *approach rewards* and *avoid punishments*. According to the research, approach motivation is an encompassing scope of gains and non-gains, and avoidance motivation of losses and non-losses. Hence, the results show preliminary evidence showing it might be feasible to increase the rightness of a construct of approach-avoidance self-reports by specificating the reward / punishment context without prominent corruption of the outcome value. (Scott et al., 2017, 312–324).

In the article *The Role of Mixed Emotions in Consumer Behaviour: Investigating Ambivalence in Consumers’ Experiences of Approach-Avoidance Conflicts in Online and Offline Settings* Penz et al. (2011) conceptualize and examine the multidimensional correlates of approach-avoidance conflicts. Emotions are central to consumption and mixed emotions (e.g. uncertainty) play a central role in consumer behaviour. The findings suggest that both behavioural and emotional sides of consumers’ approach-avoidance conflicts are different in offline and online channels. Furthermore, the level of arousal is vital regarding the emotions the consumer experiences and modifies following consumer behavior. Overburden is one of the main factors of consumer uncertainty as consumers feel “overwhelmed or ill-prepared during the purchasing process and the sheer volume of purchasing decisions to be made”. (Penz et al. 2011, 104–132).

2.6 Cognitive Dissonance Theory

The cognitive dissonance theory (Festinger, 1957) was developed over half a century ago by social psychologist Leon Festinger. The cognitive dissonance theory proposes people have an inner desire to hold all beliefs and attitudes in harmony while avoiding disharmony – or *dissonance*. Oshikawa (1969) stated that “dissonance may be aroused 1) after making an important and difficult decision, 2) after being coerced to say or do something which is contrary to private attitudes, opinions, or beliefs, and 3) after being exposed to discrepant information”. The author suggests that dissonance will not occur when inconsistent information is not relevant, and the degree of public ego-involvement is small. However, dissonance can be evoked if a consumer has “publicly engaged himself to the position that the choice he made is a good one”. (Oshikawa, 1969, 44–49).

Cummings and Venkatesan (1976) argue that the cognitive dissonance theory can be applied most accurately in situations where there is high-perceived will and irrevocable commitment regarding the purchase *and* when the purchase is salient for the consumer. Thus, the authors note that the manipulation of the magnitude of dissonance can be expected to influence post purchase attitude or behavioral changes, but not post purchase information search. (Cummings & Venkatesan, 1976, 303–308). George and Edward (2009) discover that the cognitive dissonance associated with a *low involvement purchase* is less difficult to overcome than the cognitive dissonance associated with a *high involvement purchase*. Hence, highly involved individuals tend to underrate their new cognition, search for information supporting the purchase in an active manner and not change the cognition that generated the purchase decision. (George & Edward, 2009, 7–24).

Juvan and Dolnicar (2013) study why environmentally conscious consumers engage in activities that harm the environment during their vacation time in their article *the Attitude-Behavior Gap in Sustainable Tourism*. The authors identify a set of beliefs that help understand the attitude-behavior gap in sustainable tourism. The findings show that the interviewees were aware of the consequences of tourism on the environment and hence used different beliefs to justify their actions during vacation time. The authors show there is cognitive dissonance in the interviewees attitudes towards the environment and in their behavior during vacation time. Hence, the study participants used different statements to cope with the cognitive dissonance. The results highlight how targeting beliefs could be used to change the attitude-behavior gap in sustainable behavior.

2.7 Attribution Theories

“Attribution theories address the issues of how people infer, from limited available evidence, unobservable attributes or dispositions about objects and organisms in their environment” (Burnkrant, 1975, 465). Smith and Hunt (1978) claim that promotional stimuli provoke causal reasoning processes by consumers – i.e. that there exist product claim attributions in promotional situations. Hence, according to the research, it seems likely that providing consumers with a more truthful description of a product's features could result from significant increases in source credibility. Nevertheless, if varied product claims would grow to be a universal advertising strategy, consumers could include this behavior in their role expectations of advertisers. (Smith & Hunt, 1978, 149–158).

According to Weiner (2001), there is not one singular attribution theory – it is not a unified conceptual system. In spite of this, researchers agree that the focus of this approach is on *phenomenal causality*. According to Weiner, there are two metaphors associated with this theory: *a scientist* focusing on comprehending the reasons for an event and *a judge* desiring to discover the intentions of others. (Weiner, 2001, 527–532). According to Malle, the term *attribution* has two principal meanings: “The first refers to explanations of behavior (i.e., answers to why questions); the second refers to inferences or ascriptions (e.g., inferring traits from behavior, ascribing blame to a person).” (Malle, 2011, 72). Simply put, various types of attribution can have different emotional and motivational consequences for people trying to describe their performance (Mirsadeghi, 2013, 76).

Fishman and Husman (2016) explore how students’ attribution-related beliefs effect the causal thought process by using the perceived control of the attribution process (PCAP) model in *Extending Attribution Theory: Considering Students’ Perceived Control of the Attribution Process*. According to the authors, “the PCAP model consists of 2 subconstructs: *perceived control of attributions* (PCA), which refers to perceived capability to influence attributional thought and *awareness of motivational consequences of attributions* (AMC), which refers to students’ understanding that attributions have behavioral and psychological consequences” (Fishman & Husman, 2016, 559). The findings indicate that the knowledge of the consequences of attributions and the perceived control over attributions are discrete and distinctly related to outcomes. (Fishman & Husman, 2016, 559–573).

2.8 Correspondence Theory

Jones and Davis (1965) developed the correspondence theory seeking to depict certain types of attributions instead of causal deduction in general. Figure 4 presents a model that shows the integration of correspondence theory and the varied-nonvaried product claim paradigm. The upper part shows the attributional processing of *a varied product claim message*. Here, the consumer’s prior

probability of receiving varied product claims in an advertisement is low. Additionally, exposure to this stimulus will presumably arouse product claim attributions. Hence, because the sponsor is denying superiority on two product features, i.e. the behavior is unusual, and the consumers should make a correspondent attribution. Judiciously, the source tendency to be disclosed in this situation should be truthfulness, and the perceived credibility of the source should be high. The lower half of the figure shows the processing of a *nonvaried product claim message*. As consumers expect these kinds of messages in advertisements, the prior probability of the event is high. Consequently, as consumers appoint cause to external sources the resulting attributions are likely to be noncorrespondent. (Smith & Hunt, 1978, 150–151).

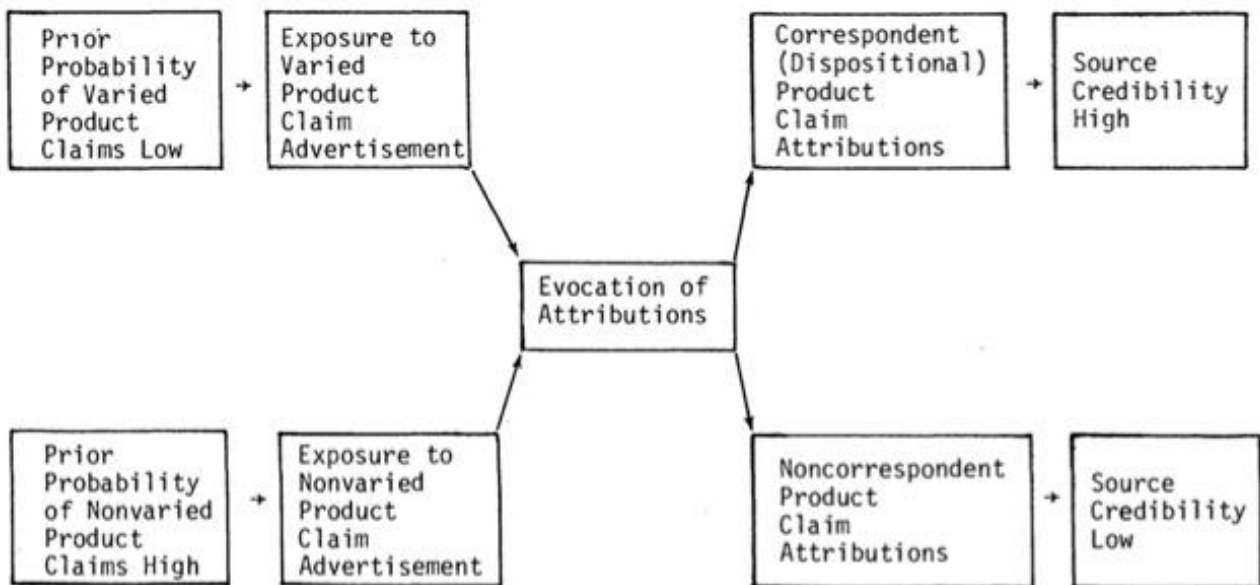


Figure 4. Product Claim Attribution Model (Jones & Davis, 1965)

2.9 Sustainable Business Strategies

Esty and Winston (2006) categorize primary sustainable business strategies searched after by companies into two groups; *managing downside risk* and *building upside potential*. By managing downside risk, companies try to assure long-term resource availability, boost productivity, and lower the costs of regulations, environment and supply chain. Some of these strategies demand considerable investments in advance, but many of them are relatively easy to adopt. These strategies are often referred to as eco-efficiency. By building upward potential, companies seek for product expansion as part of sustainability efforts by focusing on the burgeoning environmental needs of consumers. This

can be achieved, for example, by recycling materials, developing new breakthrough products, adding green elements to existing products, or enhancing company reputation through green brands. (Esty & Winston, 2006).

Ramus and Montiel (2005) investigate large, leading-edge corporations to find out whether environmental policy statements made by these companies represent the corporate commitments to sustainability accordingly in their article *When Are Corporate Environmental Policies A Form of Greenwashing?* The authors propose that there are differences between companies in policy implementation according to possible economic incentives for environmental change. According to the findings, manufacturing companies were most likely to implement environmental policies, services companies were less likely to implement specific policies, and gas & oil companies were not likely to commit to fossil fuel use reduction policy. (Ramus & Montiel, 2005, 377–414).

Kim et al. (2016) claim that even though some companies' environmental communication is met by a relative willingness to act in response, some companies fail at this despite their adopting of green concerns in communication to stakeholders. According to their research in firms acting in polluting industries, there seems to be an incoherence of response in a sense that some of these companies greenwash while others do not. Dawkins and Fraas (2011) suggest a negative relationship between environmental performance and environmental disclosure. According to the authors, companies with lacking environmental performance use climate change disclosure as a safeguard against threats to legitimacy while companies with favorable environmental performance utilize the disclosure as a window of opportunity. (Dawkins & Fraas, 2011, 315–316).

According to Wan (2012), greenwashing is negatively related to firm's financial performance. The results suggest that companies acting in visibly polluting industries should use their company websites as a platform to discuss the actions completed, not plans or potential environmental actions because symbolic actions of companies were found to be related to decreased financial performance. Hence, the authors discovered that in visibly polluting industries, the symbolic actions of a company are perceived *negatively* by the stakeholders, and thereby affect the company's bottom line negatively. However, even though the relevant actions of the companies did not result in a better financial situation, they might have helped the companies avoid potential environmental costs, such as contingencies, fines and negative investor reactions. (Wan, 2012, 227–239).

2.10 Summary of Literature Review

This chapter broadly discussed literature related to green marketing and consumer behavior. As discussed, green marketing – a wide range of marketing activities directed to all consumers to demonstrate a company’s goal of minimizing the environmental impact of its products and services (Groening et al. 2018, 1850) – can be divided into three ages, of which the current period we are experiencing is called sustainable marketing. As sustainability has gained in importance during the recent years, sustainable consumption has consequently shaped consumer behavior. Hence, ethical consumerism is rising, and consumers are increasingly expressing their worry for the environment.

This rise in consumer interest towards the environment has urged companies to promote their ‘green’ – sometimes with questionable means. Hence, the emergence of greenwashing, or “the act of misleading consumers regarding the environmental practices of a company or the environmental benefits of a product or service” (Greenpeace, n.d.), has become a global phenomenon. Here, corporate social responsibility (CSR) becomes of interest, as good social and environmental performance is nowadays required by companies. A company’s CSR communication can be divided into different cases of greenwashing varying from false greenwashing to no greenwashing at all. Furthermore, companies can be divided into four different categories (green, brown, vocal or silent organizations) based on their actual environmental performance and their communication regarding the environmental performance. Additionally, the drivers of greenwashing can be grouped into individual, organizational and external factors.

Consumer attitudes and buying behavior were discussed to explain the thought process behind sustainable consumption choices. Indeed, knowledge generated by beliefs and values is the most important factor in predicting consumers’ green behavior. According to the theory of reasoned action, behavior is the result of one’s beliefs. According to Rettie et al. (2012), consumers are generally aware of what is sustainable and not sustainable, therefore their purchasing behavior cannot be seen as a consequence of insufficient sustainability information. Furthermore, De Jong et al. (2017) showed that it is possible to positively affect consumers’ evaluations of an organizations’ environmental claims and performance through greenwashing. Mehta (2000) demonstrates that the personal liking, the informativity and the sincerity of an advertisement have an effect on the amount of attention a person pays to a magazine advertisement. Thus, Hornik et al. (2017) suggest strong feelings towards an advertisement engage consumers in the advertisement and transfer to the company’s positioning.

The approach-avoidance model suggest that behavior is directed by one’s urge to *approach rewards* and *avoid punishments*. This model was accounted for as it takes into account both the behavioral and emotional sides of consumers in a purchase situation. The cognitive dissonance theory then demonstrates the will of holding ones’ beliefs and attitudes in harmony. This explains how consumers’ behavior differs in low versus high involvement purchases. Furthermore, attribution theories help explain how product claim attributions effect consumers and how they cause emotional and motivational consequences in purchase situations. Finally, correspondence theory helps explain why consumers make internal or external attributions.

Sustainable business strategies can be grouped into two categories; building upside potential and managing downside risk. However, according to Kim et al. (2016), some companies fail at meeting the goals stated in their environmental communication to stakeholders. Furthermore, Dawkins and Fraas (2011) suggest a negative relationship between environmental performance and environmental disclosure. Thus, Wan (2012) states that greenwashing is negatively related to firm’s financial performance. Therefore, companies in visibly polluting industries, such as Helen, Neste and ST1 discussed in this research, should promote the environmental actions they have completed, instead of potential future plans regarding the environment.

3 DATA AND METHODOLOGY

A qualitative research interview seeks to cover both a factual and a meaning level, though it is usually more difficult to interview on a meaning level (Kvale, 1996).

In this research, inter alia, attribution theories and theories on CSR will be used. Theoretical framework for green marketing will be used as a guideline in the process. Phenomenology will be used to understand the way in which the consumers understand the world around them.

Qualitative interview is a fundamental method used to investigate how subjects undergo and comprehend the life around them. It offers a one-of-a-kind attainment to the thoughts and ideas of the subjects through their own experiences, opinions and activities. (Kvale, 2007). This paper uses qualitative research methods to understand the phenomenon of greenwashing through the eyes of consumers. Through qualitative research, it is possible to access social phenomena from the inside. In this research, in depth group interviews are used as a qualitative method. Furthermore, qualitative interviews look for qualitative knowledge through normal language, and therefore the goal is not to quantify knowledge. (Kvale, 2007).

3.1 Data Collection

As the goal of this research is to better understand consumer perceptions about greenwashing in relation to companies acting in the energy sector in Finland, the author of this paper concluded that gathering data through semi-structured interviews could provide bonafide results. This way, consumers are free to express their opinions through open dialogue.

“Semi-structured interviews are simply conversations in which you know what you want to find out about – and so have a set of questions to ask and a good idea of what topics will be covered – but the conversation is free to vary and is likely to change substantially between participants. Semi-structured interviews are great for finding out *why* rather than how many or how much.” (Miles & Gilbert, 2005, 65–69). Semi-structured interviews allow the conversation to flow more freely and thus allow for flexibility. Therefore, the aforementioned research method was chosen to not restrict or limit the conversation by any means. Consequently, this method proved to be successful in most of the groups,

as the conversations were easy-going and many of the interviewees didn't need to be asked to answer questions. However, in some groups, a structured interview may have worked even better, as the subjects had a hard time keeping the conversation going and rather preferred to answer questions in a precise manner.

3.2 Interviews

The research context of the study is a natural setting in the capital area of Finland. The interviews were conducted between February and April 2018 and the interviewer was the writer of this paper in all occasions. Audio recorder was used to store the interview data and the consent of the interviewees to use the recorder was asked from each participant. Each interview lasted from 50 to 60 minutes. After the interviews, the data was transcribed by the interviewer in a way that the anonymity of the interviewees was retained.

The interviews addressed the consumers' perceptions about sustainability and his/her assessments of company advertisements used as examples. The advertisements assessed in this research are those of the companies practicing in the energy sector in Finland: Helen (Helsinki Energy Company), ST1 and Neste. These companies were chosen as they practice in a high-polluting industry and thus are well-known in Finland. In the interview, both “what” and “how”, and open and close-ended questions were asked from the participants.

3.3 Interviewees

Data is collected on the basis of observation and interaction with the participants through semi-constructed face-to-face group interviews. The interviewees are Finnish consumers, as most of the advertisements evaluated will be in Finnish, and the aforementioned companies are well-known for Finnish consumers. The interviewees were divided into four groups: students, working professionals, pensioners, and stay-at-home mums.

The first group consists of four (4) pensioners aged 60–69 years. The household gross income in this group varies between 50 000–90 999 euros with one person having secondary education as the highest degree and other three having graduate degrees. The previous occupations of the interviewees were teacher, special education teacher and school secretary.

The second group consists of three (3) young professionals aged between 20–39 years. The household gross income in this group varies between 60 000–100 000 euros with two persons having secondary education as the highest degree and one having a graduate degree. The occupations of the interviewees are sales manager, restaurant manager and financial analyst.

The third group consists of four (4) students aged 20–29 years. The household gross income in this group varies between 10 000–100 000 euros with undergraduate degrees as the highest education for each participant. Three of the interviewees also work simultaneously while studying with occupations of growth hacker, entrepreneur and mover.

The fourth group consists of two (2) stay-at-home mums aged 30–39 years. The household gross income in this group varies between 30 000–90 999 euros with both subjects having graduate degrees as the highest education. The occupations of the interviewees are controller and medical doctor.

Table 1 below summarizes the backgrounds of the interviewees.

Group	Gender(s)	Age	Education	(Previous) occupations	Household gross income	Number of interviewees
Pensioners	Female	60–69	Secondary education / graduate degree	Special education teacher / teacher / school secretary	50 000–90 999 €	4
Young Professionals	Female, male	20–39	Secondary education / graduate degree	Sales manager / restaurant manager / financial analyst	60 000–100 000 €	3
Students	Male	20–29	Undergraduate degree	Growth hacker / entrepreneur / mover	10 000–100 000 €	4

Stay-at-home mums	Female	30–39	Graduate degree	Controller / medical doctor	30 000–90 999 €	2
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Table 1. Summary of the interviewees

3.4 Interview Structure

The first part of the interview consists of background questions (appendix 2). These include the age, education, occupation and household gross income from the previous year. The demographic characteristics are collected to evaluate whether they have an effect on the attitudes or behaviors of the interviewees.

The second part of the interview is semi-constructed to find out the respondents' attitudes and opinions associated with the advertisements shown. However, certain questions were asked to lead the conversation. These questions were related to the credibility and informativity of the advertisements and the purchase intentions of consumers based on the ads. Thus, questions related to the environmentality of the companies were asked.

The third part of the interview consists of overall questions regarding the respondents' attitudes towards marketing in general. The questions touch upon consumers' own perception of their purchase behaviour and highlight whether price, environmentality or other aspects affect the purchase behaviour.

3.5 Analysis

Mayring's qualitative content analysis was utilized to decipher the data. The key idea of Mayring's analysis is to "preserve the advantages of quantitative content analysis as developed within communication science and to transfer and further develop them to qualitative-interpretative steps of analysis" (Mayring, 2000). The aforementioned method was chosen as it helps in reviewing the interview materials in a systematic way. Thereby, the interview materials – once coded – can be transcribed into suitable categories, which are then discussed orderly in the findings chapter. By focusing on certain categories, rather than analyzing the interview records as an ensemble, it is easier to outline and recognize the areas relevant for answering the research question.

The object of the Mayring’s analysis can be any kind of recorded speech, such as the taped interviews collected in this research. Qualitative content analysis is defined as the “approach of empirical, methodological controlled analysis of texts within their context of communication, following content analytical rules and step by step models, without rash quantification”. According to the method, the interview materials need to be analyzed step by step by dividing the material into *content analytical units*. Hence, text interpretations should be sorted into carefully selected categories. (Mayring, 2000).

There are two (2) central applications of qualitative content analysis, which are *inductive* category development and *deductive* category application. In the inductive approach, the main idea is to desing a criterion of definition that is taken from theoretical background. The research question then defines which parts of the text are taken into consideration. After this, the material will be explored, and categories concluded. Those categories are then adjusted eventually ending up to main categories, which are then checked in respect to their reliability. In the deductive approach, the key idea is to “give explicit definitions, examples and coding rules for each deductive category, determining exactly under what circumstances a text passage can be coded with a category”. (Mayring, 2000).

In this research, inductive category development was loosely used as it was seen better applicable considering the nature of the study; it was more convenient to categorize the material while working on it, as doing it before hand would have required a different kind of an approach. However, Mayring’s analysis was not used comprehensively, but rather by adopting certain ways of categorizing data. Accordingly, all the interview materials were categorized at first, and unnecessary parts removed only later on. This was done to make sure all relevant data are analyzed. Hence, each comment was linked to a certain category and some categories were removed along the way to arrive to the final categorizations. Eventually, there were 21 categories, which were then organized under 9 main categories that reflect well the consumers’ perceptions regarding the research topic. Finally, these categories were analyzed comprehensively.

The nine main categories are discussed individually in the findings chapter of this paper. The categories are as follows; perceived credibility of energy-sector companies, perceived credibility of advertisements, perceived informativity of advertisements, perceived company interest in environmental factors, opinions towards advertising in general, consumer reactions to misleading green communication, misleading advertisements, perceived greenwashing, and background factors considered in the research.

3.6 Trustworthiness of the Study

As both reliability and validity are essential for qualitative research (Bryman and Bell, 2007), reliability and validity of this thesis are improved by saving evidences of data sources, i.e. notes, references and interview records. All the answers provided by the interviewees are documented, and the interviewees are anonymous to ensure their ability to speak freely. Furthermore, the research setting is made transferrable for potential further purposes.

4 FINDINGS

In this chapter, findings from the research will be presented and analyzed in the context of the research question. The findings are reviewed in the following order; first, the perceived credibility of energy-sector companies; second, the perceived credibility of the advertisements; third, the perceived informativity of the advertisements; fourth, the perceived company interest in environmental factors from the consumers’ perspective; fifth, the interviewees’ opinions towards advertising in general from their own perspective; sixth, consumer reactions to misleading green communication; seventh, the advertisements perceived as misleading by the consumers; eight, the perceived greenwashing; and finally, the background questions considered in this research.

4.1 Perceived Credibility of Energy-Sector Companies

Each group of interviewees was asked if they initially find the company in question (Helen, ST1 or Neste) credible. All comments were reviewed and ranked with the following perceptions: “Yes, credible”, “I don’t know” and “No, not credible”.

4.1.1 Perceived Credibility of Helen

The table 2 shows sample comments to the question of whether the interviewees find Helen a credible company. When asking if the interviewees this question, most of them agreed that they see the company credible and fell under the category of “Yes, credible”. It seemed apparent that Helen’s reputation as the general electricity provider in Helsinki had an effect on the answers. The company name seemed to also evoke trust within the interviewees. The company’s slogan “world’s best city energy” was also mentioned as a reason for the perceived credibility of the company. It was also mentioned that the company is not ‘any less credible than any other company providing electricity’, which could be interpreted as a statement admitting all the electricity companies are at the same level i.e. none of them strikes as any more credible than the other. Furthermore, many of the interviewees seemed to know the company from advertisements or from their previous experience. However, a few people from pensioners’ and one young professionals’ groups fall in the category of “I don’t know” after admitting they have never heard of the company before.

Is Helen a credible company?	Sample Comments
Yes	<p><i>“Yes, it (Helen) is probably quite credible”</i> (Pensioner 3, 2018)</p> <p><i>“I don't see a reason to think that it (Helen) is less credible than any other electricity provider”</i> (Young Professional 1, 2018)</p> <p><i>“They have this theme 'world's best city energy' or something. At least that doesn't evoke distrust”</i> (Student 2, 2018)</p> <p><i>“- - Somehow it gives you the impression that when the name is Helsingin Energia (Helsinki's Energy), even the name makes you feel like it is a big company and namely the principal company to buy electricity from there (in Helsinki). So, I'm basing my guess on the name but it sort of builds trust in it's own way as well”</i> (Stay-at-home mum 2, 2018)</p>
I don't know	<p><i>“I have never heard of them before”</i> (Pensioner 2, 2018)</p> <p><i>“I don't know anything about the company”</i> (Young Professional 2, 2018)</p>

Table 2. Sample Comments Regarding the Initial Perceived Credibility of Helen

4.1.2 Perceived Credibility of ST1

Table 3 shows sample comments to the question of whether the interviewees find ST1 a credible company. Most of the interviewees agreed they see the company credible and were thus coded in the category of “Yes, credible”. Interestingly, pensioners brought up the subject of the company’s origin, namely stating that because the company is Finnish, it is naturally then a credible company. This highlights the groups’ patriotic view and the appreciativeness of Finnishness in the ever-globalizing world. As this view only came up in the pensioners’ group, it could be perceived that age has something to do with the opinion. Furthermore, another reason why the company was seen credible

was previous knowledge of the company’s actions. One student mentioned knowing the company CEO donates money for sports, and thereby admitted he thinks the company is credible. It was also discussed by the stay-at-home mums that the company has not been in the headlines for misbehavior, which is why they concluded the company must be credible. This view highlights the trust to the Finnish authorities and legislation in Finland in a sense that the consumers might trust the authorities to make the decision regarding company credibility for them. This view is harmful when considering greenwashing, as noticing such signals requires one to perceive company messaging critically – not solely trusting the communications of an organization.

Is ST1 a credible company?	Sample Comments
Yes	<p><i>“Yes, if the company is Finnish then of course (it is credible)”</i> (Pensioner 2, 2018)</p> <p><i>“I have a quite positive image of them. For example, their CEO donates 10 000 euros a year or something to Finnish junior ice hockey. He supports stuff like that. Positive vibes”</i> (Student 3, 2018)</p> <p><i>“- - At least they haven't gotten any stigmas of being unreliable according to my knowledge”</i> (Stay-at-home mum 2, 2018)</p>

Table 3. Sample Comments Regarding the Initial Perceived Credibility of ST1

4.1.3 Perceived Credibility of Neste

Table 4 shows sample comments to the question of whether the interviewees find Neste a credible company. Interestingly, all but one interviewee agreed they see the company as trustworthy and thus fall in the category of “Yes, credible”. Many seemed to think the company does a lot of advertising to promote sustainability, which makes the company seem credible. Furthermore, one of the interviewees knew Neste from following a career of an artist promoting the company. It was also mentioned that when comparing Neste to other gas station brands, the company appeared to be more credible in the eyes of the interviewees. From the answers, it was therefore easy to comprehend that Neste has done a good job in advertising its products and services. Nevertheless, one of the students

made an observation by mentioning the incident back in 2012, when the non-governmental organization Greenpeace announced Neste is cutting down rainforests to produce palm oil in Indonesia. The other interviewees seemed not to be aware of this event. However, even the student remembering this incidence did not completely deny his trust towards the company. This might be due to the creation of Neste MY Renewable Diesel, as the aforementioned student was aware of this product and concluded Neste seems to be making efforts to preserve the environment.

Is Neste a credible company?	Sample Comments
Yes	<p><i>“I think they are (credible)”</i> (Student 3, 2018)</p> <p><i>“- - If you think which one is more environmentally friendly, Neste or Teboil, I would immediately think of Neste”</i> (Young Professional, 2018)</p> <p><i>“I don't know much about the company but at least they put a lot of effort in marketing renewable energy”</i> (Student 2, 2018)</p> <p><i>“They have that guy... Who was he... Prince E. I don't know if you know him, but he does music and videos and stuff like that and is very selective about who he works with and he is with Neste. So that's part of the reason why I like them (Neste)”</i> (Student 2, 2018)</p>
I don't know	<p><i>“Wasn't it Greenpeace who campaigned against these Neste palm oil products or something when they cut down rainforests? It was some years ago”</i> (Student 1, 2018)</p> <p><i>“But at least right now Neste is advertising some 'super gasoline', which saves the environment. That's why I feel a bit better about them now”</i> (Student 1, 2018)</p>

Table 4. Sample Comments Regarding the Initial Perceived Credibility of Neste

4.1.4 Summary of Findings regarding Company Credibility

When asking about the credibility of Helen, ST1 and Neste, the response from the interviewees was mostly positive and the majority of them responded with answers stating they see these companies

credible. With all companies, some of the interviewees concluded they see the company credible as they don't recall any crisis regarding the company or haven't seen the company presented in a negative light in the media. This highlights the trust the interviewees have for the media to report on any misbehaviors from the company perspective. However, this finding regarding the trust for the media should only be applied to companies in Finland, as later responses to credibility questions regarding the country of origin show that Finnish companies and Finnishness are valued by the interviewees differently than foreign counterparts.

From the comments it was thus clearly visible that Neste was seen as the most trustworthy company of the three firms presented. Reasons mentioned for this statement were, for example, the Neste MY Renewable Diesel with which some of the interviewees were already familiar with, their environmentally conscious style of advertising, not being able to come up with any negatives regarding the company, and the company's connection to Prince Ea (a spoken word artist Prince Ea has collaborated with Neste to create a "Pre-order the Future project"). As suggested by De Jong et al. (2017), it could be perceived that by showing interest towards environmental issues Neste has created a better image than those completely neglecting the issues, even when consumers are aware that the green communication is not (completely) true. This was evident as one of the interviewees recalled the company was accused of cutting down rainforests, but he nevertheless had not lost his trust towards the company.

The interviewees who doubted the credibility of the companies based their statements on the facts that, regarding ST1, the company acts in the oil business and that it seems like the company is doing a lot to improve its image and to depreciate the fact that it is functioning in the oil business; and regarding Helen, the doubts were related to not knowing enough or at all about the company. Notably, however, none of the interviewees thought any of these companies to not be credible. Therefore, it is safe to say all of the three companies were seen credible with minor hesitations from some of the interviewees.

4.2 Perceived Credibility of Advertisements

The interviewees were asked if they find each advertisement shown from the three aforementioned companies credible. These answers were then coded to the following categories: "Yes, credible", "I don't know" and "No, not credible".

4.2.1 Perceived Credibility of Helen’s Advertisements

Table 5 shows sample comments to the question of whether the interviewees saw the first ad by Helen (Appendix 1. Helen / Ad 1) credible. The ad was a Facebook post featuring a candle with Allas Sea Pool swimming area in the background. A small majority of the interviewees thought it was not credible. Pensioners and young professionals were the most suspicious in this case and were coded in the category of “No, not credible”. The reason for the decreased credibility seemed to be the fact that it was difficult to see Helen was the advertising company in the image. Furthermore, the pensioners mentioned it was difficult to decipher what the company was advertising in the photo, and therefore did not see the advertisement as credible. Students and stay-at-home mums, on the other hand, thought that the ad was credible and were coded in the category of ”Yes, credible”. The atmosphere in the image seemed to be the reason contributing to the credibility of the advertisement. However, it was also mentioned that there was nothing unbelievable in the advertisement, which means the interviewees did not question the message of the ad.

Is the advertisement credible?	Sample Comments Helen / Ad 1
Yes	<p><i>“Yeah, I think that (picture) works well with the text. Dip in the pool, warm sauna and a cup of hot mulled wine”</i> (Student 3, 2018)</p> <p><i>“Respects traditions”</i> (Student 4, 2018)</p> <p><i>“No, nothing unbelievable. So I think this is pretty credible”</i> (Stay-at-home mum 1, 2018)</p>
No	<p><i>“It doesn't come up that this is Helen's ad so no, not credible”</i> (Pensioner 2, 2018)</p> <p><i>“No (not credible), as you can't see what they are advertising here”</i> (Pensioner 4, 2018)</p>

Table 5. Helen / Ad 1: Sample Comments Regarding the Credibility of the Advertisement

Table 6 shows sample comments to the question of whether the interviewees saw the second ad by Helen (Appendix 1. Helen / Ad 2) credible. The ad, featuring a couple hugging on a bed, was not perceived as credible by almost all of the interviewees but seemed to rather raise questions regarding the company’s provocative style of advertising. Hence, the majority of answers were reviewed and ranked in the category of “No, not credible”. Many mentioned the advertisement had too much of a sex appeal, and thus did not evoke trust. Some of the interviewees even directly stated they would not choose the company for their electricity provider based on the advertisement. However, the picture provoked a lot of conversation. Therefore, it can be perceived that, in line with the findings of Hornik et al. (2017), there seems to be greater reactions to sex appeals.

Is the advertisement credible?	Sample Comments Helen / Ad 2
No	<p><i>“I don't think this is (credible). It belongs in a sex store”</i> (Pensioner 2, 2018)</p> <p><i>“Not really (credible), raises a lot of questions”</i> (Student 1, 2018)</p> <p><i>“Based on this ad, I wouldn't choose this company as my electricity provider”</i> (Pensioner 4, 2018)</p> <p><i>“I don't get a very trusting feeling from this - -“</i> (Stay-at-home mum 2, 2018)</p>

Table 6. Helen / Ad 2: Sample Comments Regarding the Credibility of the Advertisement

Table 7 shows sample comments to the question of whether the interviewees saw the third ad by Helen (Appendix 1. Helen / Ad 3) credible. The majority of interviewees agreed the ad, displaying a young man sitting on a toilet reading a newspaper, was credible. The interviewees highlighted that this ad was more credible especially compared to the previous ad (Helen / Ad 2). The main reason for this was that many of the interviewees thought the previous ad highlighted sex too strongly and gave the image that the advertisement is about something completely different from Helen’s area of expertise. Hence, many mentioned that price plays a pivotal role when choosing an electricity provider, and therefore Helen’s pursuit of trying to sell energy by creating mental images does not work at all. Furthermore, some mentioned they are happy the company is using alternative ways to collect the heat. However, they did not question the statement by Helen about collecting the heat from

the waste water. Consequently, most of the answers were coded in the category of "Yes, credible". However, young professionals thought the third ad was not credible at all and were coded in the category of "No, not credible". They were unable to connect the advertisement to Helen but seemed to agree it represented Helsingin Sanomat (a newspaper brand) better. They thus felt the advertisement did not bring up the purpose of the company (creating energy) well enough.

Is the advertisement credible?	Sample Comments Helen / Ad 3
Yes	<p><i>"Yes, it gives a very positive vibe. I'm glad they collect the heat"</i> (Pensioner 3, 2018)</p> <p><i>"I think this is more credible (than the previous ad). Somehow it doesn't seem so far fetched that they could do that (collect the heat)"</i> (Student 2, 2018)</p>
No	<p><i>"(This is) the least credible (ad so far) because it doesn't bring up energy. It only says 'Helsinki's' but nothing else"</i> (Young professional 2, 2018)</p> <p><i>"- - This could fit better as Helsingin Sanomat's commercial"</i> (Young professional 3, 2018)</p>

Table 7. Helen / Ad 3: Sample Comments Regarding the Credibility of the Advertisement

4.2.2 Perceived Credibility of ST1's Advertisements

Table 8 shows sample comments to the question of whether the interviewees saw the first ad by ST1 (Appendix 1. ST1 / Ad 1) credible. The ad featured a Facebook video in which the Finnish skiing team members talk about their passion and drive for the sport. Interestingly, all of the interviewees agreed that this video was credible. The ad seemed to appeal to the interviewees' feelings and made them feel like the company is serious about its cause. This highlights the importance of the atmosphere in an advertisement as a factor contributing to credibility. Even though there weren't any actual means of saving the environment, the advertisement made the interviewees feel like the company is acting responsibly. Accordingly, all of the answers were coded in the category of "Yes, credible". However, pensioners thought that even though the ad was credible, it was difficult to see

who the advertising company was. They would have wanted the company logo to be more present to enhance the credibility. The pensioners commented the following regarding this subject:

“- - They could’ve explained how ST1 has invested in these athletes” (Pensioner 3, 2018)

“They (ST1) were quite moderately on display. They could’ve been more present there” (Pensioner 1, 2018)

Is the advertisement credible?	Sample Comments ST1 / Ad 1
Yes	<p>“Yes, it was very credible!” (Pensioner 4, 2018)</p> <p>“Well... Yes (it was credible). It created a feeling that... Or it made me feel like they are serious here. For a good cause” (Stay-at-home mum 2, 2018)</p> <p>“Yeah, I got the same feeling that somehow... That was a very convincing ad” (Young Professional 1, 2018)</p>

Table 8. ST1 / Ad 1: Sample Comments Regarding the Credibility of the Advertisement

Table 9 shows sample comments to the question of whether the interviewees saw the second ad by ST1 (Appendix 1. ST1 / Ad 2) credible. The Facebook post by ST1 portraying gas pumps also stirred trust as almost all of the answers were coded in the “Yes, credible” –category. Many thought the advertisement was funny. This again highlights the importance of the atmosphere in the image to appeal to the emotional side of consumers. Furthermore, some of the interviewees even stated they find the statement in the ad – telling about the possibility to save both money and the environment by fueling up a car at ST1 – credible. Here again, none thought to doubt the text in the image but more so the focus was on the picture. Notably, one student mentioned he does not question the statement in the advertisement as he trusts the Finnish law prohibits companies from displaying untrue information.

Is the advertisement credible?	Sample Comments ST1 / Ad 2
Yes	<p><i>“The ad speaks to you very well”</i> (Pensioner 1, 2018)</p> <p><i>“I don’t see any negatives here. Quite funny and humorous approach”</i> (Young Professional 1, 2018)</p> <p><i>“I think those (statements) are quite solid. That when they say ‘this saves money’, it has to be true. So, in that way I believe in this, even though no numbers are presented”</i> (Student 1, 2018)</p> <p><i>“- - I think the credibility of this ad is based on the fact that ST1 is a Finnish company and we have quite tight regulations regarding what you can and cannot say. So that before there is a scandal I, per se, believe in all Finnish companies - -”</i> (Student 2, 2018)</p>

Table 9. ST1 / Ad 2: Sample Comments Regarding the Credibility of the Advertisement

Table 10 shows sample comments to the question of whether the interviewees saw the third ad by ST1 (Appendix 1. ST1 / Ad 3) credible. This advertisement was similar to the first ad by ST1, again portraying some of the members of the Finnish skiing team, but this time discussing the Finnish summers. However, less than a half of the interviewees thought the ad was credible. The other half was divided between answers in the categories of “I don’t know” and “No, not credible”. Many of the interviewees did not find the ad authentic, but thought it rather seemed a bit fake and was not easily associable to the company. Pensioners, however, felt that the ad was credible and were coded in the category of “Yes, credible”. They seemed to think highly of the use of the Finnish athletes and, again, highlighted their appreciation of Finnishness.

Is the advertisement credible?	Sample Comments ST1 / Ad 3
Yes	<p><i>“Yes, it is credible”</i> (Pensioner 3, 2018)</p> <p><i>“I get a positive feeling from this”</i> (Young professional 1, 2018)</p>

No	<p><i>“I don’t think this (ad) is by any means related to ST1. This is very emotionally appealing, but this could basically be an ad by any other company as well”</i> (Young professional 2, 2018)</p> <p><i>“They could’ve used that 15-20 seconds to describe what they are doing and how they are helping”</i> (Student 3, 2018)</p> <p><i>“No, I don’t think this was credible. It sounded a bit factitious and fake in my opinion”</i> (Student 2, 2018)</p> <p><i>“- - No, didn’t convince me. And compared to the previous ad where they brought up the ‘fighting spirit’, this ad was pretty bland”</i> (Stay-at-home mum 1, 2018)</p>
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Table 10. ST1 / Ad 3: Sample Comments Regarding the Credibility of the Advertisement

4.2.3 Perceived Credibility of Neste’s Advertisements

Table 11 shows sample comments to the question of whether the interviewees saw the first ad by Neste (Appendix 1. Neste / Ad 1) credible. The ad portrayed the Facebook cover photo of the company with a text stating ‘celebrating 70 years of passion for renewals’ with a white background accompanied by a few raindrops. The plain setting was one of the factors why all except for one of the interviewees thought the ad was not credible. Thus, the interviewees were not able to recognize the advertiser in the photo. The students seemed to also question the statement and did not believe the company has been fighting for renewables for seventy years. This remark shows critical reading skills and thus highlights the group felt misled by the message in the advertisement.

Is the advertisement credible?	Sample Comments Neste / Ad 1
No	<p><i>“You can’t clearly see that this ad is from Neste”</i> (Pensioner 2, 2018)</p> <p><i>“Doesn’t say anything to me”</i> (Pensioner 1, 2018)</p>

	<p><i>“I think that this is an unsuccessful attempt to connect past to the present day... And when you think about it for a while, you realize that they are actually lying here”</i> (Student 2, 2018)</p> <p><i>“I don't think that 70 years ago, when Neste was established, they thought that ‘now we are gonna start producing renewable energy’”</i> (Student 4, 2018)</p>
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Table 11. Neste / Ad 1: Sample Comments Regarding the Credibility of the Advertisement

Table 12 shows sample comments to the question of whether the interviewees saw the second ad by Neste (Appendix 1. Neste / Ad 2) credible. The Facebook video featuring sceneries and stating Neste has been chosen as ‘the second most responsible company in the world’ was evaluated as not credible by all students and pensioners. Especially students were really appalled by the ad and annoyed that Neste did not mention at all who had ranked them and in which competition they were awarded. They thought the company is misleading consumers by concealing information and trying to appeal to consumers who are not that critical when viewing advertisements. The students felt really suspicious regarding the ad and demanded more transparency. The pensioners brought up similar concerns, while all young professionals and stay-at-home mums did believe the ad, and thus fell under the category of “Yes, credible”. They seemed to think the atmosphere in the video was impressive and appealed to their emotional side.

Is the advertisement credible?	Sample Comments Neste / Ad 2
No	<p><i>“The first question that comes to mind is who ranked them (as the most sustainable)”</i> (Pensioner 2, 2018)</p> <p><i>“It doesn't come up who has ranked them and where”</i> (Pensioner 1, 2018)</p> <p><i>“- - They would need to tell that compared to what (they are the ranked). You might think that the other companies are in the energy sector as well, but as they don't mention that, this makes you think that they are the second most sustainable company in the whole world”</i> (Student 1, 2018)</p>
	<p><i>“Yes, I think it was (credible)”</i></p>

Yes	<p>(Young professional 1, 2018)</p> <p><i>“It was a lot more credible than this (refers to Neste / Ad 1)”</i> (Young professional 2, 2018)</p> <p><i>“- - Even though an older person, who doesn't understand the message of this video would watch this, he/she would understand the atmosphere”</i> (Young professional 2, 2018)</p> <p><i>“That was quite grandiloquent. That probably easily builds trust”</i> (Stay-at-home mum 2, 2018)</p>
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Table 12. Neste / Ad 2: Sample Comments Regarding the Credibility of the Advertisement

Table 13 shows sample comments to the question of whether the interviewees saw the third ad by Neste (Appendix 1. Neste / Ad 3) credible. The final company communication viewed in the study was a calculator in Neste’s website (<https://nestemy.fi/>) with which you could calculate how much less emissions your car would produce if you fueled it with Neste MY Renewable Diesel. According to Neste, “Neste MY Renewable Diesel, produced 100% from renewable raw materials, offers an easy way to lower traffic emissions and increase the proportion of renewable energy used in transport” (Neste, <https://www.neste.com/>, retrieved at 25.5.2018).

To give an example, the interviewees were asked how much they usually drive in a year and based on those kilometers they were shown how much less greenhouse gas emissions they would produce with Neste MY Renewable Diesel compared to regular diesel. For example, when inserting 100 000 kilometers in the calculator, it shows your car produces 17 632 kilograms of carbon dioxide per year with regular diesel, and 1 763 kilograms with Neste MY Renewable Diesel. When asked about the credibility of the calculator, all but the stay-at-home mums thought it was credible and were coded to the category of “Yes, credible”. Stay-at-home mums agreed they do not solemnly trust the information presented but rather want some other facts to support the presented statement. Many of the interviewees were surprised by the information provided by the calculator and thus directly stated the ad appeals to them very strongly. The reactions were strong in a positive way, and therefore contributed to the perceived trust of the advertisement. However, some mentioned that the results sound a bit ‘too good to be true’. Many brought up the question of price, wondering the possible price difference between Neste MY Renewable Diesel and regular diesel. However, overall the ad was received with amazement and positive consideration.

Is the advertisement credible?	Sample Comments Neste / Ad 3
Yes	<p><i>“Numbers are credible”</i> (Pensioner 1, 2018)</p> <p><i>“Emotionally appealing and makes you think that you could even sometimes buy this - -”</i> (Young professional 2, 2018)</p> <p><i>“When they put it there like that it has to be pretty... It has to be true”</i> (Student 1, 2018)</p> <p><i>“This appeals to me so strongly that I sort of think something is not right here. I mean that (amount) is a third of that of the regular diesel and it just feels unbelievable. But damn interesting”</i> (Student 1, 2018)</p>

Table 13. Neste / Ad 3: Sample Comments Regarding the Credibility of the Advertisement

4.2.4 Summary of Findings regarding the Credibility of Advertisements

When comparing which company’s ads were seen as the most credible, ST1 is the winner among the interviewees. Indeed, all of the interviewees thought the first ad by the company (Appendix 1. ST1 / Ad 1) portraying Finnish skiers was credible. Hence, it seemed like the ongoing 2018 Winter Olympics and the recent win of the Finnish team in cross-country skiing had an effect on the opinions of the pensioners, who commented the ad with the likes of the following comment:

“Masters there (in the video). And these youngsters – there has been so much talk about them even before the medal” (Pensioner 1, 2018)

The second ad by the company (Appendix 1. ST1 / Ad 2) was also seen as credible by a strong majority of the interviewees. Most of the comments supporting the credibility of the ad highlighted the humour in the ad and the good image of the company. However, the final ad by the company (Appendix 1. ST1 / Ad 3) was on the other hand not seen as credible by the majority of the interviewees. The main reason for this seemed to be the homogeneity of the advertisement as most of the interviewees agreed the ad could be basically by any company, i.e. they didn’t think the ad was

distinct of or easily connectable to ST1. Hence, like proposed by Smith & Hunt (1978), it seems like providing consumers with a more truthful description of a product's features could result from significant increases in source credibility.

The ads by Helen and Neste were seen as equally credible when looking at the big picture. The final ad shown by Helen (Appendix 1. Helen / Ad 3) was seen as the most credible of the three ads shown to the interviewees. The interviewees seemed to think that the claim stated in the ad – that Helen collects energy from cleansed water – made sense and was one they can believe. Some of the interviewees would have wanted more reasoning for the claim but nevertheless admitted they believed the ad. Here is an example of the comments supporting that statement:

“I think it is easier to believe. I mean that somehow that doesn't feel far fetched that they could be doing that” (Student 2, 2018)

“Again this would need some more explanation regarding which mechanism (they use to collect the heat) but somehow this... The picture isn't somehow now credible but this that they collect energy from cleansed waste water is somehow easier for me to understand than the energy generated by people from the previous picture - -“ (Stay-at-home mum 2, 2018)

The second ad by Helen (Appendix 1. Helen / Ad 2) was only seen credible by one of the interviewees – the rest thought the ad was not credible. The sexist ad seemed to annoy the interviewees and they did not see it as one to be taken seriously. The saying ‘sex sells’ does not seem to apply here but it rather seemed to distract people from the actual message of the advertisement. Likewise, the first ad by Neste (Appendix 1. Neste / Ad 1) was not seen credible but for different reason. Here, the interviewees thought they cannot clearly see who the advertiser is and did not easily connect the ad to Neste. Furthermore, especially students questioned the text in the image (“celebrating 70 years of passion for renewals”). The other interviewees did not raise questions regarding this statement, but students seemed to have the most critical outlook here.

On the other hand, all except for one of the interviewees saw the emission calculator by Neste as credible. Many seemed to agree that numbers are credible, and this calculator showed explicitly the amount of emissions one could save by using the alternative fuel. Hence, some of the interviewees thought it was emotionally appealing, and thereby created a sense of credibility. Many of the

interviewees did react very strongly to the information presented by the calculator. According to Hornik et al. (2017), strong feelings towards an advertisement engage consumers in the advertisement and transfer to the company’s positioning. This seemed apparent in the case of the emission calculator, as many were appaled by the information. However, especially students – again – were a bit skeptical and questioned whether this was ‘too good to be true’. As such, students were once more the most suspesive of false advertising claims and thus projected the most critical reading skills.

4.3 Perceived Informativity of Advertisements

The interviewees were asked if they find each advertisement shown from the three aforementioned companies informative or not. All answers were then reviewed and ranked with the following perceptions: “Yes, informative”, “I don’t know” and “No, not informative”.

4.3.1. Perceived Informativity of Helen’s Advertisements

Table 14 shows sample comments reegarding the informativity of Helen’s advertisements. The first two ads by Helen (Appendix 1. Helen / Ad 1 & Ad 2) were evaluated as not informative by a strong majority of the interviewees. Regarding the first ad, which was a Facebook post featuring a candle with Allas Sea Pool in the background, the majority thought the ad did not provide enough information about the advertised product / service. It was unclear for the interviewees what the goal of the advertisement was, and hence many felt it did not talk about the renewable energy enough. However, both the stay-at-home mums thought the ad was informative enough but agreed the atmosphere in the image was not very compelling. They were more concerned about the temperature of the water in Allas sea pool, wondering if 37 degrees would be warm enough, rather than about the renewable district heating discussed in the caption.

The second ad by Helen, which promotes “world’s best district heating” and features a couple kissing enthusiastically, was critically evaluated by the interviewees who found the ad not informative enough. They agreed it didn’t explain enough how the heat is actually collected and was therefore lacking information. Many, however, thought the ad was interesting and described it as one that draws attention to itself well. According to Carlson et al. (1993), this kind of advertisement slogan lacking explicit meaning can be categorized into vague / ambiguous misleading environmental advertising claims.

Regarding the third ad by Helen (Appendix 1. Helen / Ad 3) promoting the same cause as the previous ad and featuring a man sitting on a toilet reading a newspaper, the pensioners agreed that the ad is informative enough and the comments were coded in the category of “Yes, informative”. According to them, the knowledge of waste water being used to produce energy is enough, and they don’t need additional information. Other interviewees, however, remained suspicious and were coded in the category of “No, not informative”. Many of them seemed to assume the ad included a link where one could look for more information. In reality, this ad has been on print as well i.e. there has not always been a possibility for online linkage. Especially young professionals remained unimpressed with the advertisement arguing that the advertisement was not informative enough, nor interesting enough to inspire them to go online and start looking for information themselves.

Informative advertisement?	Sample Comments Helen / Ad 1	Sample Comments Helen / Ad 2	Sample Comments Helen / Ad 3
Yes			<p><i>“Yes, it tells us that waste water is utilized”</i> (Pensioner 2, 2018)</p> <p><i>“The text is good. It states clearly their message”</i> (Pensioner 3, 2018)</p>
No	<p><i>“From the energy company's part, no, not informative enough”</i> (Pensioner 4, 2018)</p> <p><i>“I don't know what... What the goal of this (ad) is”</i> (Student 3, 2018)</p> <p><i>“It doesn't really tell anything, for example, about the usage of renewable energy. I mean this is an ad by Helen, an energy company - -”</i> (Student 1, 2018)</p>	<p><i>“It's enough to raise interest. But that... More information is needed”</i> (Student 3, 2018)</p> <p><i>“Yeah, more information is needed but I don't think you can still stick it here without making this uninteresting”</i> (Student 2, 2018)</p> <p><i>“I got the same feeling that you would need some more definitive</i></p>	<p><i>“No not really (informative)... Probably the idea here has been to get people to click a link where you could then find more information”</i> (Young Professional 3, 2018)</p> <p><i>“I wouldn't open this ad, if there was a link. I would just pass this”</i> (Young Professional 2, 2018)</p>

		<p><i>explanations about how they collect the heat and how they utilize it. At least it requires you go online and start looking for information yourself"</i> (Stay-at-home mum 2, 2018)</p>	<p><i>"It seems like a long fetch that if this were a print ad that I would get so interested that I would pick up my laptop and go look for more information. I wouldn't do that myself"</i> (Young Professional 3, 2018)</p>
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Table 14. Sample Comments Regarding the Informativity of Helen's Advertisements

4.3.2. Perceived Informativity of ST1's Advertisements

Table 15 shows sample comments regarding the informativity of ST1's advertisements. When asked about the informativity of the first ad shown by the company (Appendix 1. ST1 / Ad 1), all the interviewees thought the ad was not informative. However, pensioners and students agreed that informativity is not required in an ad like this, as this advertisement is meant to create a certain feeling and to not sell the company or its products directly, in their opinion. The lack of informativity resulted from the omission of information regarding both the advertising company and the advertised product / service. Hence, the advertising claim can be categorized into the 'omission' group of deceptive advertising claims, as explained by Carlson et al. (1993).

According to the majority of the interviewees, the next ad by ST1 (Appendix 1. ST1 / Ad 2) featuring a Facebook post with gas pistols was also not informative enough. Only the stay-at-home mums and a pensioner thought the ad was informative. The others thought the ad had potential but was lacking vital information. Especially the statement about the fuel saving both money and the environment was received with reservation, as it was lacking the needed evidence to support the statement. Many would have wanted the advertisement to include numbers or other data to support the evidence as well. Hence, the advertising claim – 'save both money and the environment' – puts the advertisement in the 'vague / ambiguous' category of deceptive advertising claims (Carlson et al., 1993).

Regarding the second video from ST1 (Appendix 1. ST1 / Ad 3), also featuring characters from the Finnish skiing team, most of the interviewees thought the ad was not informative enough and the comments were coded in the category of "No, not informative". The students, stay-at-home mums

and young professionals thought the company could have used the end of the video to explain what the company is actually doing for the environment. However, all pensioners thought the ad was informative and were coded in the category of “Yes, informative”. According to them, what made the ad good was the fact that it did not try to directly sell anything but rather helped in forming mental images.

Informative advertisement?	Sample Comments ST1 / Ad 1	Sample Comments ST1 / Ad 2	Sample Comments ST1 / Ad 3
Yes			<p><i>“Yes, it was (informative). They didn’t try to push any products but rather the idea was great, that they think of the future summers”</i> (Pensioner 4, 2018)</p>
No	<p><i>“It would be nice to hear what they actually do”</i> (Young Professional 1, 2018)</p> <p><i>“They didn’t tell about the ways they act... At least it didn’t resonate with me how they can produce sustainable energy - -”</i> (Stay-at-home mum 2, 2018)</p> <p><i>“- - If you don’t know what company this is about and what they do, that doesn’t come up in this (video) - -”</i> (Stay-at-home mum, 2018)</p>	<p><i>“It says ‘save both money and the environment’ but they don’t explain how it saves the environment”</i> (Pensioner 2, 2018)</p> <p><i>“It (the ad) doesn’t explain how it saves the environment”</i> (Pensioner 1, 2018)</p> <p><i>“This is funny and all but I don’t know how I save money and the environment when I buy gas from them. From what I know, ethanol is the filler in gasoline, which means it’s cheaper than the actual gasoline. And now they try to get us to buy that cheaper filler that actually harms your car’s engine. So, in a sense they are just trying to raise money here”</i> (Young Professional 3, 2018)</p> <p><i>“But because they must have some sort of data about that, it would be so easy to just put here</i></p>	<p><i>“They don’t tell much about why they are more (environmentally friendly) compared to their competitors”</i> (Young Professional 1, 2018)</p> <p><i>“They didn’t show in which ways they are going to save the Finnish summers”</i> (Stay-at-home mum 2, 2018)</p> <p><i>“I would’ve wanted there to be more information too”</i> (Stay-at-home mum 1, 2018)</p> <p><i>“They could’ve used the final 15-20 seconds to explain what kinds of methods</i></p>

		<p><i>that 'this etanol is 25 percent cheaper' or '10 percent less harmful for the environment' or something like that. They must have the information. And they could put it here with simply one sentence"</i> (Student 1, 2018)</p> <p><i>"- - Feels like this was a good idea but it has been left unfinished"</i> (Student 2, 2018)</p>	<p><i>they have for helping, for example"</i> (Student 3, 2018)</p>
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Table 15. Sample Comments Regarding the Informativity of STI's Advertisements

4.3.3. Perceived Informativity of Neste's Advertisements

Table 16 shows sample comments regarding the informativity of Neste's advertisements. The first ad shown to the interviewees from Neste was their Facebook cover photo (Appendix 1. Neste / Ad 1). All of the interviewees agreed that it was not informative, and the comments were coded in the category of "No, not informative". The interviewees thought that the ad was blunt and did not really capture their attention. According to them, the information value of the ad was nonexistent. Pensioners were also annoyed by the English language and said that effects the informativity of the ad, as you do not necessarily understand what is said there as a native Finnish speaker. They were also confused about the advertisement as a whole, and mentioned they really do not understand what the company is trying to say there. Hence, the advertisement falls under the 'vague / ambiguous' category of deceptive advertising claims, as well as in the category of fals / outright lie, as suspected by the students regarding the text in the image. (Carlson et al., 1993).

The second ad shown to interviewees from Neste (Appendix 1. Neste / Ad 2) was a Facebook video featuring images and text and announcing Neste as the second most sustainable company in the world. Hence, in this case as well the interviewees agreed that the ad was not informative enough, and the ad can be categorized in the same group as the previous advertisement. The message was received as more of a 'thank you' from the company to consumers, rather than an advertisement itself. Furthermore, students thought the company is deliberately trying to conceal information from the consumers, and that it is leading off consumers who are easily persuasible i.e. lack critical reading

skills. Thereby, they felt the advertisement even created lack of confidence towards the company. Hence, the advertisement falls under the ‘vague / ambiguous’ category of deceptive advertising claims. Here, it can be perceived that Neste’s green advertising strategy failed in a sense that it seemed to have an impact on consumer purchase intentions.

Informative advertisement?	Sample Comments Neste / Ad 1	Sample Comments Neste / Ad 2
No	<p><i>“I don’t get this at all”</i> (Pensioner 4, 2018)</p> <p><i>“Doesn't provide enough information”</i> (Young Professional 3, 2018)</p> <p><i>“This is like ‘bla bla’”</i> (Young Professional 1, 2018)</p> <p><i>“They just tell they are doing something good but they don't tell how”</i> (Young Professional 3, 2018)</p>	<p><i>“Yes, it would need additional information”</i> (Stay-at-home mum 2, 2018)</p> <p><i>“- - That text was hard to understand as it wasn't in Finnish”</i> (Pensioner 1, 2018)</p> <p><i>“This is a thank you -message. Basically”</i> (Young Professional 2, 2018)</p> <p><i>“They are trying to withdraw information. Like in this cover photo (Neste / Ad 1) they are trying to appeal to consumers who aren't that critical. So, I think it just creates mistrust”</i> (Student 1, 2018)</p>

Table 16. Sample Comments Regarding the Informativity of Neste’s Advertisements

4.3.4. Summary of Findings regarding the Informativity of Advertisements

According to Mehta (2000), the informativity of an advertisement has an effect on the amount of attention a person pays to a magazine advertisement. It was evident that the lack of informativity had an impact on the consumers’ interest towards the advertisements. Table 17 summarizes the advertisements that fit the criteria of Carlson et al. (1993) who categorize ads using greenwashing to four groups of environmental advertising claims. The categorization was made based on the interviewees own perceptions of the nature of the advertising claims used in the research.

When comparing the perceived informativity of the ads by the three companies, Helen’s advertisements were seen as the least informative by the interviewees. The interviewees did not seem to understand the point in the Facebook post (Helen / Ad 1) and thought the image was not easily connectable to the company itself. To the second ad by Helen (Helen / Ad 2), they would have wanted more information with small print or alternatively a link to a page where they could find more information regarding the ad. Here is an example comment:

“I think you could add it (more information) with a small print there under (the image) to describe that thing a little. Lightly” (Student 1, 2018)

The same precautions apply to the third ad by Helen (Helen / Ad 3) as well. However, here the pensioners thought the ad was informative enough. ST1 also did not gain status as a company having informative ads, as a strong majority of the interviewees agreed each ad was not informative enough. Although the interviewees seemed to think having the Finnish team in the two videos (ST1 / Ad 1 & Ad 3) was a good idea and boosted their brand image, they did not think the advertisements provided enough information to support their statements. They thus thought it was difficult to identify ST1 as the advertiser in both of the videos. Furthermore, many thought the motivational aspect in the videos was good and one interviewee stated the following:

“Well they didn't really talk about the ways a lot... At least to me it didn't come through how they can produce energy sustainably but well... It was more about motivation” (Stay-at-home mum 2, 2018)

Regarding the Facebook post by ST1 (ST1 / Ad 2), some of the students and young professionals questioned the statement about ‘fueling ethanol’. They argued that ethanol is actually not gasoline but rather a filler in gas, and therefore questioned if ST1 is trying to raise money by selling a fuel that harms cars’ engines. Thus, some would have wanted to know in which cars you can use ethanol as a fuel. They also mentioned ST1 could have easily added figures to support their statement regarding the price and environmentalty of the aforementioned fuel.

The first and second ads by Neste (Neste / Ad 1 & Ad 2) seemed to truly annoy the majority of the interviewees. The English language was seen as a negative factor by the pensioners. Hence, young professionals and some of the students were confused by the meaning of *renewals* mentioned in the cover photo by Neste. Many thus thought the first two ads by the company were not distinctive of the

advertising company and especially the cover photo was seen as too pedestrian. Furthermore, as Makower (2009) claims a company chooses its strategies by compromising between the risks and attractiveness, this seemed to be the case with Neste as the company's advertisements were very celebrative and attractive but seemed risky in a sense that information had been almost completely cut off from them.

Misleading or Deceptive Groups of Environmental Advertising Claims	Advertisements fulfilling the Criteria set by Carlson et al. (1993)
Vague / ambiguous	ST1 / Ad 3 Neste / Ad 2
Omission	Helen / Ad 2 Helen / Ad 3 ST1 / Ad 1
False / outright lie	
Combination of the types	Neste / Ad 1

Table 17. Consumer's Evaluation regarding the Advertising Claims categorized according to Carlson et al. (1993)

4.4 Perceived Company Interest in Environmental Factors

The interviewees were asked if they think the company in question is worried about the environment, i.e. if it looks like the company is acting / trying to act sustainably, based on the ad they were shown. All of the answers were reviewed and ranked with the following perceptions: "Yes, worried", "I don't know" and "No, not worried".

4.4.1. Helen's Perceived Interest in Environmental Factors

Table 18 shows sample comments regarding the interviewees perceived worry for the environment regarding Helen's advertisements. Almost all of the interviewees thought the first ad by Helen (Helen / Ad 1) didn't strike as an advertisement from a company worried about the environment. Some of the students and young professionals thought that Helen is trying to profile itself as a company worried about the environment only to increase its sales. They thus wondered why the company mentions 'renewable energy' but doesn't display it in the picture. Only one student and stay-at-home

most thought Helen is worried about the state of the environment based on the ad. They agreed that the image paints a picture of a company who is acting responsibly.

Interestingly, the second ad by Helen (Helen / Ad 2) was considered as more of a one showing interest in the environmental values – even though almost all of the interviewees did not find the ad credible. The interviewees thought that based on the ad stating Helen’s endeavour to collect ‘even the heat generated by people’, the company seems to be interested in the environment. Some of the interviewees mentioned it seems like Helen is creating its own innovations, and many agreed the company seems to ‘at least try and do something’ for the environment.

Likewise, regarding the third ad by Helen (Helen / Ad 3), most of the interviewees thought that the company is worried about the environment based on the advertisement. Many mentioned that the advertisement truly makes them feel like the company is making efforts to do the right thing regarding the environment. Hence, many felt that of the three ads by Helen, this was the one showing the most worry for the environment. One reason for this might be the humorous approach in the picture (showing a man sitting on a toilet). Thus, the mention of the straightforward word ‘waste water’ as an instrument in the process seemed to convince many of the interviewees.

Worried about the environment?	Sample Comments Helen / Ad 1	Sample Comments Helen / Ad 2	Sample Comments Helen / Ad 3
Yes		<i>“I think this more tells about it (environmental values) as it communicates something about their own innovations. Even though it doesn't state what that innovation actually is, but it still communicates that they have thought about things and done something”</i>	<i>“It makes you think that collecting energy from cleansed waste water is a good thing and that they are utilizing it as it frees energy”</i> (Young Professional 1, 2018) <i>“This makes me feel like, at least from the text, that they actually</i>

		<p>(Student 1, 2018)</p> <p><i>“At least they try. They save ‘even the heat generated by people’ so they are probably doing everything they can to collect energy”</i></p> <p>(Student 4, 2018)</p> <p><i>“If this is true that they can utilize even the heat generated by people, then... If they do it, then I guess I have to believe it”</i></p> <p>(Stay-at-home mum 2, 2018)</p>	<p><i>pay attention to that (environment) and the waste water... Those are pretty problematic, and waste is leaked to lakes and everything, so this makes you feel like they pay attention to this”</i></p> <p>(Stay-at-home mum 1, 2018)</p> <p><i>“I feel like they do care (about the environment). This (worry about the environment) comes up probably the strongest from this ad compared to the two previous ads”</i></p> <p>(Stay-at-home mum 2, 2018)</p>
<p>No</p>	<p><i>“No, not even the slightest (worried about the environment)”</i></p> <p>(Pensioner 3, 2018)</p> <p><i>“It's more of a marketing tactic here”</i></p> <p>(Young Professional 3, 2018)</p> <p><i>“I think they just say that (they are worried about the environment) because it sells - -”</i></p> <p>(Student 2, 2018)</p>		

	<p><i>“It's funny that they bring that (renewable energy) up in the text but it doesn't come across from the picture”</i> (Stay-at-home mum 1, 2018)</p>		
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Table 18. Sample Comments Regarding the Perceived Worry for the Environment of Helen's Advertisements

4.4.2 ST1's Perceived Interest in Environmental Factors

Table 19 shows sample comments regarding the interviewees perceived worry for the environment regarding ST1's advertisements. The ads divided opinions regarding the worry about environment. The first ad (ST1 / Ad 1) had answers coded in the categories of “Yes, worried” and “I don't know”. The stay-at-home mums agreed ST1 is worried about the environment as according to them, the scenery in the video was pure and clean, and therefore celebrated nature. The other interviewees mostly felt contradictory regarding the ad. The second ad (ST1 / Ad 2) then divided comments evenly between categories “Yes, worried”, “I don't know” and “No, not worried”. Most of the students thought the ad is not credible, while most of the pensioners did not know their stand based on the ad, but were rather confused by the texts on the gas pistols portrayed in the image. Here, clarity would have helped in building both the credibility and the informability of the advertisement.

One of the pensioners mentioned that everyone should nowadays be worried about the environment, and that she therefore trusts Helen is as well. This comment raises the important question of responsibility: is the consumer actually responsible of finding out how the company in question is acting, and / or does the liability move from the consumer to the company – and if so, at what point of the time will that happen. It is indeed worrying if consumers trust companies ‘are doing the right thing’ when it comes to sustainability.

The final ad by ST1 (ST1 / Ad 3) thus divided opinions with approximately half the comments coded in the category of “No, not worried” and the other half in the category of “Yes, worried”. All pensioners thought the company is worried about the environment, however saying that the advertisement did not completely convince them about the ways in which the company is fighting for

the environment. Then again, the others considered ST1 is not worried about the environment at all. Reasons for this were, for example, that money is the driving force behind empty promises, recession makes companies do anything to survive, and that being environmentally friendly is trendy.

Worried about the environment?	Sample Comments ST1 / Ad 1	Sample Comments ST1 / Ad 2	Sample Comments ST1 / Ad 3
Yes	<p><i>“Yes, I believe that (they are worried about the environment). The nature and clean, white snow in the ad appealed to me pretty well and made me feel like they are actually working for it (the environment)”</i> (Stay-at-home mum 1, 2018)</p>	<p><i>“I think they are (worried about the environment). Nowadays everyone should be interested in the environment. That's what I hope”</i> (Pensioner 2, 2018)</p>	<p><i>“I get a feeling that yes (they are worried about the environment). They want the summers to stay the same”</i> (Student 3, 2018)</p> <p><i>“Yes (worried about the environment), according to this message but they don't have any evidence”</i> (Student 1, 2018)</p>
I don't know		<p><i>“I can't say. I don't understand these gas pistols”</i> (Pensioner 2, 2018)</p>	
No		<p><i>“Not (worried about the environment) based on this”</i> (Student 2, 2018)</p> <p><i>“They try to imply it but... Doesn't evoke much feelings though”</i> (Student 3, 2018)</p>	<p><i>“It bothers me that everyone can say that they are interested (in the environment). But if you don't offer any solution to that, then I'm not convinced. If you don't tell how you are doing things”</i> (Student 2, 2018)</p> <p><i>“The last 15-20 seconds could have been used to tell that ST1 has 'these and these' things that help solve this issue”</i> (Student 3, 2018)</p>

Table 19. Sample Comments Regarding the Perceived Worry for the Environment of ST1's Advertisement

4.4.3. Neste's Perceived Interest in Environmental Factors

Table 20 shows sample comments regarding the interviewees perceived worry for the environment regarding Neste's advertisements. The first ad by Neste (Neste / Ad 1) was not seen as very informative nor credible. The interviewees also thought that you really cannot predict the company's worry regarding the environment from the ad, and most of the comments were coded in the category of "No, not worried". However, the stay-at-home mums agreed that Neste could be worried about the environment based on the ad but said they would need a bit more clarification to be sure.

The second ad by Neste (Neste / Ad 2) received more positive comments and was seen as one promoting the worry for the environment by most of the interviewees. The message of the video clearly effected the interviewees in a positive way, and thus convinced them about Neste's efforts to sustainability. This was evident even though the message contained very little information regarding the title awarded to the company. Furthermore, the emission calculator by Neste (Neste / Ad 3) was by far seen as the best example of the company's worry regarding the environment. Hence, most of the answers were coded in the category of "Yes, worried". However, even though the calculator convinced the interviewees about the worry for the environment, many seemed to think that the product might be too expensive for 'common people'.

Worried about the environment?	Sample Comments Neste / Ad 1	Sample Comments Neste / Ad 2	Sample Comments Neste / Ad 3
Yes	<p><i>"And sort of that blue and green creates the illusion of... or the mental imafe of... This sort of purity, goodness and renewability and what ever else"</i> (Young Professional 1, 2018)</p> <p><i>"On the other hand, I was fueling our Audi at Neste and there was someone</i></p>	<p><i>"It made me feel like that (they are worried for the environment) and that they are comprehensively interested in the well-being of the environment"</i> (Stay-at-home mum 1, 2018)</p>	<p><i>"Yes, I do believe (that they are worried about the environment). They have seen trouble to do this. An admirable thing"</i> (Pensioner 2, 2018)</p> <p><i>"I get a feeling that yes, they do care. That if they make</i></p>

	<i>talking about their renewable biodiesel or something like that. And I just thought 'what on earth' and it made me believe they are doing something more"</i> (Young Professional 1, 2018)		<i>these kinds of calculations - -"</i> (Young Professional 2, 2018)
I don't know	<i>"It makes me feel like they possibly are but it would require a bit more clarification about how it is shown. Other than in this picture"</i> (Stay-at-home mum 2, 2018) <i>"According to this color palette it makes you feel like that (they are worried) but then again I would want more information about how they are (worried) and how passionately are they working for the environment"</i> (Stay-at-home mum 1, 2018)		

Table 20. Sample Comments Regarding the Perceived Worry for the Environment of Neste's Advertisements

4.4.4 Summary of Findings regarding the Perceived Worry for the Environment

Wan (2012) stated that greenwashing is negatively related to firm's financial performance. Hence, the author proposed that symbolic actions of a company are perceived *negatively* by stakeholders in visibly polluting industries. Accordingly, the interviewees reacted negatively to company messages that did not seem to show concrete or distinct means of green behavior. Indeed, when asking the interviewees about the perceived company worry for the environment, it was clear that many struggled to answer the question. Based on the negative response from the interviewees, it seemed evident that some companies would benefit from not advertising 'their green' at all, as suggested by Nyilasy et al. (2013).

Regarding the first ad by Helen (Helen / Ad 1), many were annoyed about the lack of information and thus didn't see the company being worried about the environment. Young professionals thought the reference to renewable district heating was a marketing technique, rather than an honest way to display worry towards environmental issues. The pensioners highlighted the fact – especially regarding the second and third ads by Helen (Helen / Ad 2 & Ad 3) – that electricity provider will be chosen based on price and that they don't see the need to advertise electricity by any other means than price. Students and stay-at-home mums were on the other hand convinced by the second ad by Helen, and agreed it seemed like Helen is doing everything they can to act sustainably.

The stay-at-home mums also thought the first ad by ST1 (ST1 / Ad 1) showed signs of company worry regarding the environment. The second ad (ST1 / Ad 2) divided opinions as answers were coded in all three categories. The pensioners didn't really understand the ad and were confused by the gas pistols and what the letters in them meant. Students said they didn't perceive the worry regarding environment based on the ad. The final ad by the company (ST1 / Ad 3) divided the interviewees in half, with others thinking the ad showed concerns towards the environment and the others thinking it didn't. All pensioner and half of the students and stay-at-home mums thought the ad showed worry for the environment, but thus said they would have liked more evidence to support that claim. The rest didn't think the company showed any worry based on the advertisement. Some claimed it was a pure sales technique while others would have wanted them to explain the ways they are fighting for the environment.

The first ad by Neste (Neste / Ad 1) didn't really convince the interviewees about the company's worry for the environment. Students especially doubted the claim in the image (stating Neste has been fighting for sustainability for seventy years), questioning if the company really has been making efforts for that long a time period. The second ad (Neste / Ad 2) was seen as a better presentation of a company that is actually concerned about the environment. Stay-at-home mums and pensioners thought the ad paints the image of a company worried about global warming. Nevertheless, the emission calculator (Neste / Ad 3) was seen as the best proof of a company concerned about the state of the environment. However, some students and young professionals were skeptical regarding the figures demonstrated by the calculator, and even stated that the results seem a bit sketchy.

4.5 Opinions Towards Advertising in General

The interviewees were asked a set of general questions related to marketing to interpret and understand if they believe in advertisements in general, find them trustworthy, whether Finnishness affects the credibility and if they look for information before making a purchase decision. Furthermore, they were asked if they do research before making a purchase decision. The answers the interviewees provided highlight their own opinions and perceptions about their purchase behavior. The answers to these questions could be eventually highlighted against the answers consumers provided when displaying the advertisements used in this research to reveal whether the sporadic answers of the interviewees to these questions differ from their own stated purchase behavior.

4.5.1 Attitudes towards Advertising

All the interviewees were asked if they generally believe advertisements i.e. the claims made in them. All comments were reviewed and ranked with the following perceptions: “Yes, I do”, “Maybe / It depends” and “No, not at all”. The overall opinion was that advertising is not altogether seen as trustworthy. Stay-at-home mums and the majority of the students agreed they do not believe in advertisements at all. The “No, not at all” comments were the likes of these samples:

“I have become quite sceptical lately... Or critical. I don't directly believe in ads”

(Student 1, 2018)

“I'm usually pretty suspicious. Meaning that I don't blindly trust advertisements”

(Stay-at-home mum 1, 2018)

The rest of the interviewees fall under the category of “Maybe / It depends” with the likes of the following comments:

“It depends on whether the ad is related to your lifestyle”

(Pensioner 3, 2018)

“It depends on the company in question”

(Young professional 1, 2018)

None of the interviewees stated they trust advertising, which supports the statement that people nowadays are aware of the fact that advertisements can be deceiving to some extent. Thus, the results suggest consumers nowadays tend to have a critical attitude towards advertisements in general and do not take the information provided in them as the ultimate truth. However, when contrasting these answers to the answers the interviewees provided to the questions asked regarding the advertisements, it seems likely that consumers do believe ads more than they are willing to admit. This can be interpreted, for example, from the reactions the interviewees had when they were revealed additional information regarding the first ad by Helen (Helen / Ad 1), discussed later in this chapter.

4.5.2 Factors affecting the Credibility of Advertisements

One notable discovery when discussing the subject of credibility of advertisements in general was that all the interviewees agreed that *Finnish advertisements are more credible compared to foreign advertisements*. Here are a few comments stated supporting this statement:

“ – – Like I said earlier, Finnishness means a lot. I somehow believe in the regulation (in Finland) more strongly than, for example, in the USA. I don't believe anything they say in the US commercials ”
(Student 2, 2018)

“We belong to this certain age group that knows what it means if a product / service is Finnish or has a Finnish flag on the package ”
(Pensioner 1, 2018)

“You would always want to support Finland ”
(Young Professional 3, 2018)

However, even though the general attitude among the interviewees was that Finnishness builds trust, the basis for this belief varied among the interview groups. Students highlighted the regulatory aspect of Finland, stating that the law prohibits false statements pretty well in the country, while pensioners were more likely to act patriotically by appealing to the emotional side by reminiscing the Finnish heritage.

Most interviewees also agreed when asked if the *channel of advertising* has an effect on the credibility of the ad. All comments were reviewed and ranked with the following perceptions: “Yes, to some extent”, “Yes, completely”, “No, not at all” and “No, not really”. All pensioners and one student fall in the “Yes, completely” –category with the following comments:

“Absolutely (the channel matters)”

(Pensioner 4, 2018)

“Yes, definitely (the channel matters). Not like Facebook compared to Helsingin Sanomat (the biggest newspaper in Finland) these days, but more like pop-up ads are something I don't consider very trustworthy”

(Student 3, 2018)

The pensioners compared mostly different newspapers and magazines as channels, while the students mostly compared different online advertising channels. Hence, the majority of young professionals and students and all stay-at-home mums fall in the “Yes, to some extent” -category with the following comments:

“– If it's a company that is more well-known, then it doesn't really matter which channel they use. But if it is a newer company, then I think a newspaper (as an advertising channel) is a better choice than social media”

(Young professional 2, 2018)

“If you don't know the company, then it matters where they advertise”

(Student 2, 2018)

“I would trust an ad in Helsingin Sanomat more than an ad in Facebook, as there you also meet a lot of scam advertisements. So that those (Facebook ads) I don't maybe trust that much. At least not without research”

(Stay-at-home mum 2, 2018)

It was clear that Helsingin Sanomat was brought up as a very trustworthy channel of advertising by all of the interviewees. Notably, companies can affect how credible they are seen in the eyes of the

consumers by choosing the advertising channel carefully. However, some of the advertisements shown to the consumers were separated from the advertising channel. For example Helen’s second and third ad have been portrayed in Helsingin Sanomat. Therefore, it would be interesting to redo the study with a different group showing the advertisement directly from the newspaper to see if this has any effect on the answers provided.

4.5.3 Qualities making Advertisements Credible

The interviewees were asked which features / qualities make advertisements credible in their opinion. These are summarized in the table 21. All agreed that it is vital that the advertisement is clear, i.e. it is easy see *who* is advertising and *what*. This means the interviewees do not want to see misleading advertisements or false communications. They also highlighted the importance to easily access more information about the product / service being advertised. For pensioners, it was thus very important that the advertisement itself is easy to read with big text and images. Additionally, all interviewees mentioned Finnishness as an attribute making ads more credible, but for pensioners this was extremely important and seemed to be a big weighing factor when making a purchase decision.

PENSIONERS	YOUNG PROFESSIONALS	STUDENTS	STAY-AT-HOME MUMS
Matter-of-fact text	Company logo	Facts	Facts
Easy-to-read text	Good quality	Reasoning	No misleading information
Distinct text	Relevant information	Includes the possibility to “read more”	Related to everyday life
Short text	Has to tell what is advertised	The channel	
Easy to understand what is advertised	Consistent advertising	Easy to get more information	
Eye-catching image	No misleading information	Finnishness	
A good image			
Clarity			

Finnishness			
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Table 21. Qualities Making Advertisements Credible

4.5.4 Research before Purchase Decision

The interviewees were asked if they do research before making a purchase decision. All agreed they do research regarding certain purchases. All comments were reviewed and ranked with the following perceptions: “Rarely” and “Sometimes”. All interviewees except for one pensioner fall under the category of “Sometimes”. When asked in which purchase situations the interviewees do research, students and stay-at-home mums concluded that they do research when the purchase is significant i.e. expensive / long lasting product or service. The stay-at-home mums thus argued they do not do research when the purchase is considered small i.e. inexpensive / an expendable product or service. Here are a few example comments:

“-- In significant purchases I do research and might ask opinions from others and then when buying something that comes for momentary use, is smaller or not that markable, it doesn't really matter if the purchase goes a little wrong”

(Stay-at-home mum 2, 2018)

“Depends on the amount of your own investment and the product itself. If I'm looking for a new TV or a hotel, then I will for sure do some research. Then again, if I'm buying a chocolate bar, I don't think research is really needed”

(Student 2, 2018)

When asked which qualities the interviewees research, young professionals brought up explicitly that they research the price of the product or service. One of them commented the following:

“(I look for) the price, where you can buy the cheapest”

(Young professional 2, 2018)

Young professionals along with the stay-at-home mums also brought up the qualities of a product / service as a factor they look for more information about. Thus, pensioners mentioned they think

looking for product qualities is important when you are buying a technical device. Students thus mentioned looking for reviews from other users, especially when buying services, such as hotel accommodations, is of importance. Here are a few comments regarding this topic:

“ – – If it is a bigger purchase, you compare if you can get it somewhere else cheaper and if there exists something similar (a product or service) that is possibly of better quality or otherwise better”
(Stay-at-home mum 1, 2018)

“(I do research to find out) if the product is actually good or not”
(Student 1, 2018)

“When you buy a technical device (a household appliance, a TV, etc.) then you do research and find out what kinds of qualities it has, and you do all the tests”
(Pensioner 4, 2018)

“(I look for) qualities. For example, when you are choosing a hotel you pay attention to what other people have commented about it”
(Young professional 3, 2018)

The interviewer didn't directly ask if the interviewees look for information regarding the environmental aspects of products / services to see if anyone sporadically would bring up the subject. However, only in the students' group the interviewees mentioned the topic. Half of the group, however, only brought it up to mention they *would not* search for information regarding the environment. One mentioned he would consider environmental aspects when buying electricity. However, he also mentioned that he would choose a more environmentally friendly option only if the price would be equal (or less) compared to the 'conventional' option. Here are the comments about research regarding the environment:

“I do research on the product itself and maybe about the company but not really about these environmental aspects, for example”
(Student 1, 2018)

“I wouldn't start searching if a product / service is environmentally friendly. I could read articles that have done the comparison for me about how the energy is produced or whatever. That much I could do”

(Student 2, 2018)

“It's more the product that is interesting to me but, for example, with this electricity thing, if I can get completely renewable energy with the same price (as non-renewable energy), that would affect my buying decision. So, in that kinds of things, yes (I might look for information regarding environmental aspects), but it depends on what you are buying”

(Student 2, 2018)

4.7 Consumer Reactions to Misleading Green Communication

At the end of each interview, the interviewer referred back to the first advertisement by Helen (Appendix 1, Helen / Ad 1). First, the interviewer reread the caption of the image aloud to the interviewees stating that Allas Sea Pool is heated by Helen's *renewable district heating*. Second, the interviewer told about a piece of information found from Helen's website (source: <https://www.helen.fi/en/heating/homes/renewable-district-heat-for-homes/>, retrieved at 30.01.2018), which states that one fifth of the energy mentioned in the caption is produced by using renewable forms of energy and that there is *no mention about how the other four fifths of the energy are produced*. This was done to see how consumers react to this new piece of information in the light of their previous answers when viewing the advertisement for the first time.

Table 22 displays comments from each of the groups to the new piece of information. The consumers' reactions to this information were mostly of surprise. Pensioners were the ones reacting the strongest to this information and stating their astonishment and disbelief of how this kind of misleading communication can even be legal. Their reaction shows how surprised they were by this new piece of information and clearly displays how trusting they were of the statements written in the ad. When seeing the ad for the first time, the pensioners didn't question the statement in the image but rather took it as a fact statement. Therefore, it can be said they didn't perceive the misleading information stated in the advertisement. The group was the most bothered about this information and had the most to say about the revelation.

The reaction from the young professionals was also of amaze regarding the new information. But rather than being as shocked as the pensioners, the young professionals’ response seemed to be more of disappointment. However, it was obvious that the young professionals were a bit more expecting of something like this looming in the background. This highlightes a more critical outlook on advertising and shows they don’t blindly trust advertisements in general. However, when showing the ad for the first time, none of the interviewees in the group doubted the written communication.

The reaction from the students wasn’t as strong as with the previous two groups. The interviewees weren’t that surprised by the information but rather annoyed by it. It can be perceived that they also had some precautions, but nevertheless were trusting of the message the ad sent initially. However, the stay-at-home mums were the ones not that bothered about the new piece of information presented. Their response highlights the fact that they do not seem as concerned regarding the environmental matters as the other groups. However, from most of the answers the groups provided, it was possible to sense frustration or annoyance to the new piece of information. Some reactions were more surprised than others, but nevertheless all felt mislead by the communication shared by Helen. Hence, none of the interviewees doubted the validity of the information in the ad when it was shown to them for the first time. Thereby, it can be concluded that all of the interviewees were mislead by the advertisement to some extent.

Reactions to the New Piece of Information (regarding Helen / Ad 1)	
Pensioners	<i>“I don't think they can use the term ‘renewable district heating’ if only one fifth of it is made from renewables”</i> (Pensioner 3, 2018)
	<i>“This statement about renewables isn't true”</i> (Pensioner 1, 2018)
	<i>“How can they even use that (statement)”</i> (Pensioner 3, 2018)
	<i>“They are lying”</i> (Pensioner 1, 2018)
	<i>“And we trusted this”</i> (Pensioner 4, 2018)
	<i>“We were fooled”</i> (Pensioner 4, 2018)
	<i>“Can they do this? You should contact the consumer ombudsman”</i>

	<p>(Pensioner 2, 2018)</p> <p><i>“I completely lost my trust in Helen”</i> (Pensioner 1, 2018)</p>
Young professionals	<p><i>“Well then, it was a scam”</i> (Young Professional 3, 2018)</p> <p><i>“Makes you feel betrayed”</i> (Young Professional 1, 2018)</p> <p><i>“You sort of expected this as nowadays as everyone is competing and the competition is hard, everyone is trying everything and sometimes you sort of ‘cross the line’, which creates this disbelief in the beginning so that you can always expect there is some kind of a scam in the background”</i> (Young Professional 3, 2018)</p> <p><i>“Not surprising really”</i> (Young Professional 2, 2018)</p> <p><i>“No, not that surprising. You aren't like ‘wow’”</i> (Young professional 1, 2018)</p> <p><i>“I would've thought that the ratio (of renewables vs. non-renewables) would've been closer to fifty-fifty, however”</i> (Young Professional 1, 2018)</p>
Students	<p><i>“I feel screwed”</i> (Student 2, 2018)</p> <p><i>“Annoying”</i> (Student 4, 2018)</p> <p><i>“It comes back with all of these (advertisements) to that they don't directly lie but they let you to believe that the thing is more positive than it actually is”</i> (Student 2, 2018)</p> <p><i>“It's very annoying when you realize that they are trying to fool you and then when you find out something like this, it makes you very angry”</i> (Student 4, 2018)</p>
Stay-at-home mums	<p><i>“That message is a bit misleading at least”</i> (Stay-at-home mum 1, 2018)</p> <p><i>“It makes you feel a bit betrayed in a way that they have embellished the truth –</i> –“ (Stay-at-home mum 2, 2018)</p>

Table 22. Sample Comments from Each Interview Group to the presented New Piece of Information

4.8 Misleading Advertisements

Without labelling any of the shown advertisements as greenwashing per se, it was however possible to see that some of them appeared as misleading in the eyes of the consumers. Notably, the first ad by Helen was used as an example to show consumers how information was withdrawn from the advertisement itself, as they were shown the accurate information from Helen’s website stating the number of renewables actually used for heating the Allas Sea Pool in Helsinki. As discussed before, this information was received with mixed emotions and it could be perceived that it had an effect on how credible the interviewees saw the company in the light of the new information.

The consumers were very trusting of Helen’s advertisements and didn’t doubt much about the tenability of the statements in them. They largely agreed that Helen’s statements highlight the willingness of the company to act sustainably. In the ads shown from Helen, the company uses words such as ‘renewable district heating’ and ‘cleanced waste water’. These keywords seemed to impress the interviewees in a sense that many of them felt Helen was acting informatively by announcing these implicit ways of heating. Then again, with ST1, many of the interviewees felt the ads were lacking information, as ST1 used statements which didn’t imply direct ways of acting sustainably or environmentally friendly. Therefore, even though Helen didn’t give explicit numbers or explanations of how the company acts sustainably, it proves using referral keywords builds trust among the viewers of the advertisements.

The interviewees were impressed by Neste’s initiative to produce renewable diesel fuel. The numbers produced by the calculator convinced the majority of the audience, and thus built trust among the interviewees regarding Neste. Students were the most skeptical about the information provided and thought it sounded almost too good to be true. The interviewer didn’t provide any additional information of her own view about the truthfulness of the calculator. However, with some research it was possible to find the following facts regarding Neste’s biodiesel from Greenpeace’s website:

“Global demand for palm oil is increasing fast. The cost to the environment and the global climate is devastating – tropical rainforests and peatlands are being torn up to provide land for oil palm

plantations. Currently most of the palm is used in food and cosmetics, but the use for biofuel production is rapidly increasing. In 2011 Finnish oil refiner Neste Oil finalized its palm oil diesel refinery investments. In 2012 it will become the world's largest producer of biodiesel and most likely also the number one palm oil user.” (Greenpeace, retrieved at 27.6.2018)

In the light of this information, it seems like Neste is misleading consumers with its marketing of *renewable* biodiesel. However, over a half of the interviewees didn't question the credibility of the emission calculator but were rather concerned about the price of the fuel. Many of them mentioned that numbers build trust and the use of figures to support statements can, therefore, be seen as a factor contributing to the perceived credibility of advertisements.

Apart from numerical factors, it became evident that using Finnish athletes contributed to the credibility of the advertisements by ST1. The videos from ST1 (ST1 / Ad 1 & Ad 3) received positive feedback from the majority of the interviewees and seemed to appeal to them in an emotional way. These emotionally appealing advertisements were ranked by most of the interviewees as credible, and ST1's support for athletes was seen as a positive factor. Accordingly, the use of emotionally appealing content seems to work efficiently among different types of consumers. Thus, especially pensioners were remarkably proud of the Finnishness highlighted in these advertisements. It became also apparent that Finnish companies in general were seen as trustworthy, which could be reckoned as a factor affecting the credibility of the advertisements as well. A Finnish ad compared to a foreign one, in principle, seemed to build trust remarkably easier.

4.9 Perceived Greenwashing

Neste's emission calculator was appraised as a credible ad by a strong majority of the interviewees. However, stay-at-home mums didn't trust the advertisement but informed they would want other facts in order to entrust it. The students were thus sceptical and suspecting that the calculator might not be showing the ultimate truth behind the advertised product. Then again, pensioners and young professionals took the given information as granted and didn't have any doubts regarding the truthfulness of the calculator. Another ad by Neste that also stirred questions was the cover photo stating their 70-year-old fight for renewables. This piece of information was questioned by the students, who didn't believe the company had been focused on renewables for that long a time period. Moreover, Neste's ads were the ones stirring most doubt regarding false green communication.

The first video of ST1 was seen as credible by the students. The group mentioned they would have wanted it to contain more information but nevertheless didn't doubt the accuracy of the statements in it. Regarding the second ad by ST1 (ST1 / Ad 2), young professionals were skeptical of the statement that the advertised product will 'save both money and the environment'. They rather agreed that this was a marketing technique used to raise more money for the company. One of the young professionals seemed extremely annoyed by the statement in the advertisement and stated the following:

*”- - I don't think they (ST1) would advertise a product that is unprofitable to them. They are trying (to sell more). Basically, they are saying that 'buy more of this sh*t so we will benefit from it'”*
(Young professional 3, 2018)

Young professionals didn't also believe in the statement in the third ad by ST1. They agreed that the advertisement attempts to present the company in an environmentally friendly way, but that the message of the video was not by any means relatable to ST1 – but rather could have been a message by any other company – i.e. it was neither personalized nor related to ST1. The young professionals didn't believe that the company is actually worried about the environment, but again agreed that the purpose of the advertisement was merely to earn money for the company. The stay-at-home mums were positively impressed by ST1's ads, didn't doubt any of the statements presented in the them, and were rather interested in buying the company's products based on the advertisements.

Pensioners were similarly happy with the ads by ST1, and especially about the use of young Finnish athletes in them. The group didn't doubt the statements present in the advertisements. However, they became rather defensive about the use of gasoline and one of them even stated 'you can't get to nature without gas'. By declaring gasoline as a necessity, the pensioners tried to reconcile the fact that they are not able to act environmentally friendly when it comes to fuel. They also agreed they can not affect the quality of gasoline and, are therefore forced to use it no matter the ecofriendliness of it. One of the pensioners stated the following regarding this topic:

“We just have to trust that they (sellers of gasoline) produce good quality gasoline”
(Pensioner 3, 2018)

Hence, it was apparent that the pensioners didn't think they can personally have an effect on the quality of gasoline i.e. they didn't think gasolines differ in their content but are all of the same standard. They however didn't believe ST1's statement 'save both money and the environment' (ST1 / Ad 2). Regarding the advertisements by Helen, pensioners didn't have any doubts at all. The same applies to young professionals, who were however a bit more skeptical. Accordingly, the young professionals believed Helen's statement about using cleansed waste water (Helen / Ad 3) but still thought the promise was empty in a sense that they didn't agree using waste water was a step towards saving the environment. One of the young professionals mentioned the following regarding this topic:

“This (Helen / Ad 3) draws attention to minor details leaving the most important things aside. I mean how do you save the world with these actions in the end? They (Helen) are strongly marketing with the ‘world will be saved when you buy electricity from us’ –style”

(Young professional 3, 2018)

The students were also a bit skeptical regarding Helen's ads but didn't directly suspect Helen was greenwashing. When asked if they think Helen is worried about the environment based on their second ad, the students agreed the company is not worried but knows that its customers are and is therefore trying to act sustainably. Furthermore, the stay-at-home mums didn't either have any suspect regarding Helen's advertisements. Nevertheless, they expressed their desire for more informative advertisements.

4.10 Background Factors Considered in Research

Before starting the interviews, the interviewees were asked to fill out a form of background questions (Appendix 2). These handled the age, education, occupation / previous occupation and household gross income of the interviewees. These questions were asked to construe if they have or could possibly have an effect on the answers the interviewees provided.

4.10.1 Age

The ages of the interviewees varied between 20 to 70 years old. The students were the youngest group with ages between 20 to 29, while pensioners were the oldest with ages between 60 to 69. Young professionals and stay-at-home mums were in the middle, with ages ranging from 20 to 39.

There weren't many direct references to age that came up during the interviews. Nevertheless, from the pensioners' group it was visible that the age had an effect on some of the answers. For example, the group commented that some of the text and / or images shown were too small or unclear and thus stated these affect the credibility of the advertisement in question. They also mentioned that Helen's second ad might be one to interest younger people – as it had references to sex – but that it didn't appeal to them that much. Furthermore, the pensioners were bothered by the English language and some of them seemed to struggle trying to understand the meanings in Finnish. The 'age factor' was also visible in the pensioners' answers in a sense that they seemed to appreciate Finnishness a lot by acting more patriotically than the other interviewees. One of the pensioners even commented the following when asking if Finnish advertisements are more credible than foreign ones:

”It is again about this age question. We are from the generation that knows what Finnishness and products bearing the Finnish flag mean. And what they bring about”

(Pensioner 1, 2018)

Regarding the second ad by Helen, which pensioners commented might be of interest to younger people, the young professionals mentioned that the ad might offend older people while young people might be more willing to take it as a humorous advertisement. The interviewer also mentioned at some point to the young professionals' group that they are not as talkative as the pensioners were, to which the group members commented the following:

”I don't know if it is a difference between generations, as you mentioned that pensioners were more talkative about this ad. To us, this is 'everyday advertising' and as you have seen so much of these kinds of advertisements, you don't really think about them but are rather used to the information overflow. Maybe older people are more likely to click on these ads and think about them - -”

(Young professional 1, 2018)

The group agreed that their generation is so used to information coming from all different sources that they don't pay that much attention to different pieces of it but rather ignore the majority, and only pay attention to the ones that *really* capture the attention. The same attitude could also be

perceived from the students’ answers. The student group seemed to be even more critical when viewing the advertisements, however, and more demanding of additional information. The students thus discussed different types of online advertising methods more thoroughly than any other group, which implies they are familiar with these types of advertisements as well. They talked about bitcoin trading sites and pop-up ads, while the pensioners seemed – at some point – even confused with different types of Facebook content.

Finally, the stay-at-home mums were the most difficult group to read when trying to see if age could have an effect on their answers. They didn’t seem as critical as students and young professionals but were more interested in searching for additional information regarding the ads. They thus analyzed the different ads carefully but didn’t bring that much outside knowledge or opinions to the table. Consequently, it could be said the group appeared to understand well the advertisements and channels discussed in the research.

4.10.2 Education

Little under a half of the interviewees reported graduate degree as their highest education. The second most common education was undergraduate degree and the third most common was secondary education. The pensioners and the stay-at-home mums were the highest educated groups. To evaluate whether this factor had an effect on the answers is difficult to say the least. However, it was apparent that the higher level of education did not correlate with critical reading skills, as both highest educated groups were also the ones asking the least questions and / or questioning the messages of the advertisements. Hence, pensioners along with some of the students and young professionals struggled a bit with the understanding of the English language.

4.10.3 Socio Economic Background

Table 23 summarizes the average household gross income per year of the interviewees. The gross income among the interviewees varied between 10 000 – 90 999 euros. The lowest incomes were understandably in the students’ group, while the highest incomes were in the young professionals’ group.

	Young professionals	Pensioners	Stay-at-home mums	Students
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Average income per year	87 000 €	62 000 €	60 000 €	40 000 €
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Table 23. Average Household Gross Income per Year of the Interviewees

Price was a subject that came up in every group at some point of the interviews. Pensioners brought up the subject when discussing Helen’s advertisements to point out that electricity is something you buy based on the price, i.e. you look for the cheapest provider. One of the pensioners even stated the following regarding Helen’s first ad (Helen / Ad 1):

”- - I don’t think you can sell electricity with anything other than price. There is no point to try and sell it with these kinds of ‘mental images’”

(Pensioner 3, 2018)

Also, when discussing ST1 and Neste, the price factor came up in a sense that the pensioners agreed they fuel their cars in a gas station with the ‘best price’. Young professionals also agreed that price is the most important factor when they are buying fuel for their cars. One even stated the following when asked if the interviewees would buy the products of ST1 based on their first ad (ST1 / Ad 1):

”This (ad) doesn’t bother me but it rather effects positively the brand image (of ST1) but nevertheless, price is what matters the most. I mean if there is cheaper gas in the gas station next door which hasn’t advertised, I’ll go there rather than think that ‘they had such a great ad that I’ll fuel my car there and pay a little more’”

(Young professional 3, 2018)

The group was also very much interested in knowing the price of Neste MY Renewable Diesel and hypothesized it must be more expensive than ‘regular’ fuel. Therefore, despite the having the highest level of incomes, young professionals were also mostly interested about the price as a factor. When asked from students if price effects their choice of a gas station, half of the group said it does, while the other half said they don’t look for the price. This group was the one talking the least about prices. The stay-at-home mums, like pensioners, agreed that price effects their choice of electricity provider the strongest. They also agreed that the same applies when buying gas. When asked if they would be

interested in buying electricity from Helen based on their second ad, one of the stay-at-home mums stated the following:

“- - This raises interest to some extent but price effects my buying decision more”

(Stay-at-home mum 2, 2018)

5 DISCUSSION

The main objective of this paper was to find out how consumers perceive the green marketing efforts of companies practicing in the energy sector. Here, consumer perceptions regarding greenwashing are of interest.

5.1 Background Questions

The three influencing background factors (age, education and socio-economic background) considered in the research seemed to have some effect on the perceived greenwashing. Higher *age* in the pensioners' group resulted in slight difficulties in understanding the functioning of some online marketing channels, such as Facebook. This lack of understanding may have influenced the way the group evaluated the Facebook advertisements by the companies used in the research. In other groups, age as a factor was not considerably visible. Apart from the pensioners' group, the other interviewees seemed to understand the advertising channels well. In the students' and young professionals' group, however, a few people struggled with understanding the meaning behind the word 'renewables'. This entails lower knowledge regarding the subject of sustainability.

Education as a factor did not seem to correlate very strongly with knowledge regarding sustainability or critical reading skills, as the lower-educated students seemed to have more knowledge regarding sustainability and green consumption compared to the stay-at-home mums with higher education backgrounds. This could be the cause of climate change disclosure and sustainability as a trend becoming the center topic in schools only after the stay-at-home mums have graduated. But then again, the pensioners seemed to be aware of these issues, bringing up, for example, the use of gasoline as a major pollutant.

Furthermore, the *gross income of the households* came up in a way that many highlighted price as a factor when making purchase choices between (more expensive) renewables and 'conventional' (cheaper) products / services. This was the case in all groups, as almost all of the interviewees weren't ready to pay more for things such as the Neste MY Renewable Diesel or their district heating (if it

were produced with renewables). In the students' group, it became evident they would be interested in making these choices if they had more money.

5.2 Perceptions of Advertisements

Initially, the conducted interviews reveal that consumers largely have a skeptical standpoint when viewing advertisements. Many eventually thought that the advertisements used in the research were created to further the companies' agendas i.e. the perceived worry for the environment was not legitimate but the companies were rather trying to sell more by utilizing green advertising means as a selling point. Furthermore, it was apparent that trust towards the advertising company decreased if the advertisement was seen as (1) confusing or as (2) not informative enough. These findings are in line with Nyilasy et al. who suggest that green advertising can easily fail, particularly if it is inconsistent with the company's actual environmental performance. Furthermore, it was apparent that consumers seem to have negative attitudes towards green advertising if they notice deception in the advertisement. Hence, the results of the study show that deception has a negative effect on consumers' attitudes but that this deception is rarely noted or suspected – meaning that consumers generally trust the advertising messages of Finnish companies.

According to Carlson et al., greenwashing can be grouped into four categories of misleading / deceptive environmental advertising claims. According to the study results, most of the advertisements used in this research fall under the categories of vague / ambiguous claims or omission of important information. Hence, many suspected Neste's statement “Celebrating 70 years of passion for renewals” was untrue, and the ad could thereby be grouped under the category of ‘false / outright lie’. The results of the study indeed indicate that consumers have a hard time deciding which advertising claims are deceptive. Pensioners and stay-at-home mums were the ones most unable to notice deceptive claims, and thereby the most accepting of green (or greenwashed) advertising claims. Students and young professionals, on the other hand, were the most skeptical ones, and hence more prone to question the claims in the advertisements.

Related to uncertainty, all of the interviewees agreed at some point that there was insufficient evidence or information provided by the advertising companies related to the advertised product or service. Many of the interviewees were skeptical, questioning the veritability of the statements by the advertising companies, while at the same time, some of the interviewees trusted that the companies

are taking initiatives to protect the environment, even though direct means were not stated. This highlights the shift of responsibility regarding the pro-environmental behavior away from the consumer and back to the company in question.

5.3 Consumer Attitudes

Unlike the findings of De Jong et al. (2017) suggesting that greenwashing does not affect consumers' purchase intentions, the findings of this research suggest the contrary. The interviewees seemed, in general, irritated by the advertising messages they perceived as greenwashing, and even openly stated this has an effect on their purchase intentions. Furthermore, De Jong et al. state that only a true commitment to environmental issues paired with environmentally friendly behavior will increase the purchase intentions of consumers. The findings of this research do not agree with that statement as, for example, with the Neste MY Renewable Diesel the interviewees acknowledged Neste's pursue for sustainability and understood the benefits of the product but were still skeptical questioning the true purpose and meaning of the product.

According to Mehta (2000), the personal liking, the informativity, and the sincerity of an advertisement have an effect on the amount of attention a person pays to a magazine advertisement. The results of this study are in line with the findings, and it seemed like the atmosphere in an advertisement had a strong effect on the interviewees' liking of it. Hence, it was apparent that some of the interviewees denied their responsibility of the environment. The pensioners stated that they cannot have an effect on the quality of gasoline but are nevertheless forced to use it. This belief encompasses the externalization of responsibility and enacts that the consumer is powerless in the situation. This thus follows the attribution theory in a sense that causes for the events are externally attributed.

All of the advertisements used in the research follow the approach motivation discussed in 2.5.1 *approach-avoidance model* chapter. Approach motivation is the “energization of behavior by, or the direction of behavior toward, positive stimuli (objects, events, possibilities)” (Elliot, 2006, 111). The interviewees observed these positive stimuli and vocalized their views regarding the statements. It was apparent that emotions played a central role in determining the consumer experience related to each advertisement presented. It was evident that ambivalence was susceptible to pre-existing experiences and past negative emotional experiences of the consumers as they recounted past events

with the companies in question. These findings were consistent with Penz et al. (2011) who studied approach-avoidance conflicts and the aspects of ambivalence.

5.4 Consumer Behavior

If categorized according to Kotler's (1965) behavioral models, it seems the majority of the interviewees act like the 'Marshallian man' and the 'Pavlovian man' i.e. many make purchases based on prices and income or on a habitual rather than thoughtful basis. Furthermore, the societal influences seemed to matter more in purchase situations, as was the situation in Kalafatis et al. (1999) study in the UK market. That seems logical, as there are many environmentally friendly products and services available nowadays in Finland. Therefore, the impact of society is quite strong in influencing purchase behavior and the intentions to buy sustainable products.

Rettie et al. (2012) state that consumers are generally aware of what is sustainable and not sustainable, which is why their purchasing behavior cannot be seen as a consequence of insufficient sustainability information. This became apparent during the interviews, as the interviewees seemed to know the consequences of using the services of the discussed energy-sector companies. However, in some occasions it became evident that the consumers felt they are 'forced' to use these services, even though they are aware of the consequences to the environment. For example, the pensioners felt they have no other choice but to use gasoline for their car, and therefore have to trust that the seller / producer of gasoline is acting responsibly. Notably, they didn't bring up any other options for this service, such as electric or hybrid cars, which are nowadays recognized as more sustainable options.

Regarding *the attitude-behavior gap*, differences between the interviewees existed as regards to if or if not the participants outright admitted the attitude-behavior gap or not. It was evident from most of the interviews that an attitude-behavior gap existed in the context of buying behavior. Many of the interviewees used beliefs like "I don't have the money to (do the more environmentally friendly purchase)" or "I don't have the information to (do the more environmentally friendly purchase)" to re-establish the cognitive consonance. However, students did agree they would like to act or hope to act greener in their purchase behaviors.

All the beliefs the interviewees had could be applied as a way to cope with *cognitive dissonance*. Hence, these beliefs help understand the attitude-behavior gap in the consumer's purchase behavior.

In line with Nyilasy et al.’s findings, the interviewees were skeptical when showing discrepant green advertising and thus did start forming negative attributions regarding the motives of the company, i.e. they perceived these companies engage in greenwashing. This shift changes the normal process of attitude formation in a sense that positive stimuli (here; green advertising) did not build credibility and change attitudes and purchase behavior towards the hoped direction of the advertiser.

5.4 Corporate Social Responsibility

Of the three companies used in this research, Neste and Helen seem to be the ones following Esty’s and Winston’s (2006) sustainable business strategy of building upside potential. Helen’s attempt to collect heat from waste water and Neste’s creation of a new biodiesel indicate the potential of product expansion as a sustainability effort. When it comes to ST1, it is hard to distinguish if the company belongs to either of the primary sustainable strategies (managing downside risk or building upside potential) defined by the authors. The advertisements by ST1 used in the research neither showed any direct means of promoting sustainability, nor addressed any individual problems / challenges. However, in this research, we do not editorialize each individual statement made by the aforementioned companies.

In accordance with the findings of Sen and Bhattacharya, all of the interviewees reacted negatively to negative CSR, while only those consumers most supportive of the CSR issues acted positively to positive CSR. The latter part was especially visible in situations in which the interviewees were provided with an advertisement with positive green communications. Here, it was apparent that approximately half of the interviewees doubted even these positive statements, while the other half greeted them with delight. Furthermore, it became evident that none of the companies discussed in the interviews fell under the category of ‘no greenwashing’ – as depicted by Seele and Gatti (2015) – if asked from the interviewees. Instead, many of the advertisements were suspected to belong to the category of ‘potential greenwashing’ according to the interviewees. Hence, in accordance of the findings of this study, some directly fell under the category of ‘greenwashing’.

It can be perceived that the companies in this research use pro-environmental disclosure rather as a safety net against threat of legitimacy than as an opportunity platform, as proposed by Dawkins and Fraas (2011). This is due to the essence of the energy industry as a high polluting area of expertise and this means could easily backfire as consumers are ever more aware of the phenomenon of

greenwashing, and simultaneously more skeptical about companies' motives in advertising. From the interview records, it was evident that consumers would have liked the services or products to have labels or other certifications to validate their authenticity. Therefore, it seems important to verify green claims through verifications or certifications, such as the EU Ecolabel. These certifications could improve the companies' credibility, highlight their environmental commitment and thus deter greenwashing claims simultaneously.

5.4 Perceptions of Greenwashing

The majority of the interviewees categorized the companies addressed in this research to 'greenwashing firms', as characterized by Delmas and Burbano (2011). However, in many occasions, it was difficult for the interviewees to decide and interpret if the company in question was a greenwashing firm or a *vocal green firm*. Furthermore, the results suggest that consumers have a hard time understanding which statements fall under the category of false green communication, even though consumers were not trusting of advertising claims in general. The study group seemed to form positive attitudes towards the advertisements when there were humor or Finnish athletes present. These factors made it less likely for consumers to question the statements in the ads and more likely to form positive attitudes towards the advertising company in question. Vague statements combined with images of nature (Ads 1 and 3 by ST1) seemed to shape older peoples' (pensioners) attitudes to more positive towards the brand.

However, unlike suggested by Hornik et al., sex as an advertising-appeal did not seem to appeal to the strong majority of the interviewees. The advertising awareness was however high, as the Helen's advertisement (Helen / Ad 2) stirred comments in every interview group. The ad was seen both as offensive and unnecessary considering the advertised service (energy). Therefore, instead of greater responsiveness, it could be said the advertisement created greater backlash. Consequently, even though the ad might have created strong feelings towards the advertisement, it did not create more positive brand liking according to the study results.

The findings of this research are consistent with Nyilasy et al. (2014), who suggest greenwashing perceptions are negatively related to consumers' purchasing intentions. When consumers perceive that companies are overstating their commitment to environmental matters, this affects negatively the trust they have towards the company in question, and thus helps in forming negative evaluations of

the firm. Furthermore, it looks like the portrayal of green attributes regarding products / services can even lead to reduced trust regarding the qualities of the product / service, as demonstrated by the students’ and young professionals’ reaction to ST1’s advertisement (ST1 / Ad 2). Accordingly, greenwashing perceptions may reduce consumers’ purchase intentions.

As predicted by *attribution theory*, the findings suggest that there is a connection between green communications and corporate environmental performance. However, as proposed by Nyilasy et al., some companies would be better off staying silent, as their green communications seem to affect consumers negatively, and hence could be harmful for the company. When showing the majority of the advertisements, the consumers’ attributions followed the product claim attribution model regarding a nonvaried product claim message. In this case, consumers were expectant of the advertising messages shown to them, which resulted in noncorrespondent attributions.

The results of the study are in line with Wan’s (2012) findings, which suggest greenwashing is negatively related to firm’s financial performance. The interviewees’ reaction to misleading green communication was negative, and thus many of them said they lost trust in the advertising company. This could entail loss of customers and thereby financial losses to the company in question. Hence, as Wan suggests, companies in visibly polluting industries should display actions completed – not potential plans / commitments to the environment. This was visible in the research as the interviewees strongly felt many companies are making claims about being pro-environmental but missing the actual actions to support these statements. For example, even the vague slogan by Helen stating they produce ‘the best city energy in the world’ got many of the interviewees to question the basis for this statement.

6 CONCLUSION

This paper is part of a research area that takes into account both societal and managerial implications of marketing activities while supporting Lazer’s statement, which goes as follows:

“Marketing is not an end in itself. It is not the exclusive province of business management. Marketing must serve not only business but also the goals of society. It must act in concert with broad public interest. Since marketing does not end with the buy – sell transaction, its responsibilities extend well beyond making profits.” (Lazer, 1969, 3).

With high possibility of global population growth, advancing development and growing resource use combined with impacts on the environment, it is likely that business as usual will not provide a sustainable future for the world. To second human activities, we are currently using the equivalent of 1.5 planets (WWF, 2012). We are aware of the demand to value ecological systems and natural capital necessitated for human wellbeing but have not made it common practice in many businesses. In recent years, however, the number of institutions taking environmental applications in consideration has raised quickly (Yüksel Avcilar & Külter Demirgünes, 2016). On the downside, misleading consumers about the environmental benefits of products and services to coincide to the needs of consumers’ regarding environmentality has increased in many companies (Yüksel Avcilar & Külter Demirgünes, 2016). Hence, this casts doubt on the level of validity in the company green advertising messages and thus centers on whether consumers can interpret these messages accordingly.

Green marketing is becoming an increasingly essential tool for companies looking for competitive advantage. This paper offers interesting findings on how consumers perceive companies’ green communication. The focus of this research is on consumers’ responses to the environmental claims made by companies practicing in the energy sector.

Attribution theory seems to be a good tool in finding out consumer reactions to green marketing. The results suggest that greenwashing leads to negative consumer attributions regarding the company in question. Therefore, the best manner for companies would be to act ethically and environmentally friendly, as Kotler (2011) suggests. The consumers’ awareness of the greenwashing phenomenon is growing, and they are at the same time becoming more skeptical about companies’ motives. To

summarize, a good recommendation for companies based on the results would be to apply transparent protocols concerning their green policies and thus seriously consider the marketing regime of these policies. Effectiveness and clarity in the green communication means is key in gaining the trust of consumers.

The findings of this research suggest the purchase intentions of consumers can be reduced through increasing greenwashing perceptions. Companies should focus on environmental aspects of the business with relevant actions, instead of greenwashing, to become eligible for green communications. Furthermore, it seems like companies acting in high polluting industries need to be even more cautious regarding both their environmental communications and their actions. Strengthening their green management could be a way to decrease consumer skepticism. These actions should thereby help companies achieve better market performance.

As demonstrated by this research, the perceptions of greenwashing vary significantly regarding the type of advertising presented to the consumers. Consumers possessing knowledge of sustainability and green advertising are the most suspicious of green advertisements, while consumers with less knowledge regarding sustainability tend to adopt the company’s sustainability claims as the truth. Hence, green advertising partly contributes to green confusion and perceived risk – it strengthens the consumer uncertainty on the matter. Accordingly, greenwashing makes it challenging for consumers to interpret the messaging, and thus makes it more difficult for the ‘conventional’ consumer to become a green consumer. As shown by this research, greenwashing as a phenomenon has grown drastically in recent years. In situations where the environmental performance of a company does not reflect the company’s commitments, consumers lack the contingency of finding relevant data to assess the veritability of the green advertising.

6.1 Implications

As demonstrated, green advertising methods can easily backfire. This happens especially in situations where the communicated actions of the company are discrepant with the actual behavior. Consumers may attribute the company green communication with factors such as dishonesty or opportunism. This happens especially in situations where the marketer does not include sufficient information in the advertisement.

This study showed that consumers' perceptions of greenwashing are real and that they have an effect on the purchase intentions as well as on the company image. Therefore, misleading green communication can also have financial impacts on companies that are discrepant with their communications. Here, it should also be pointed out that more information is more; consumers want the opportunity to read more about the statements / claims a company makes. This builds trust towards the company and the product or service advertised.

The best recommendation for companies based on the study results would be to 'do as you say'. If a consumer is to find a discrepancy in the information provided by the company, this could ultimately affect the company's bottom line. However, it must also be noted that consumers might be skeptic even though the information provided by the company is consistent and truthful. This leads back to consumers' past experiences or general suspicions regarding the industry in question.

6.2 Limitations and Future Research

Like all studies, this research has its limitations. First, this study was made in Finland and included only Finnish companies. Cross-cultural factors could have an effect on the results and might influence consumer attributions. Therefore, a cross-cultural study is recommended for future research purposes. Second, the results show that the industry context matters as some industries clearly had negative attributions attached to them and were therefore more prone to consumer skepticism regarding green communications and sustainability. Accordingly, it would be optimal to redo this research with advertising materials from other industries. Third, this research only discusses support for a few environmental causes (such as energy and waste reduction and production). Therefore, it would be interesting to extend the research to other areas, such as product life-cycle optimization or packaging of products, to gain more knowledge in the area. Fourth, this research didn't account for other possibly moderating or mediating factors, such as environmental knowledge or green concerns. Future research should take these actors into consideration as well. Fifth, this research didn't consider different types of greenwashing but only accounted for the perceptions of it. For future research purposes, it could be reasonable to expand the measurements of greenwashing practices to these areas as well. Finally, the results depict the opinions and views of the interviewees chosen for the research. A more comprehensive study could be done with a larger sample group of interviewees.

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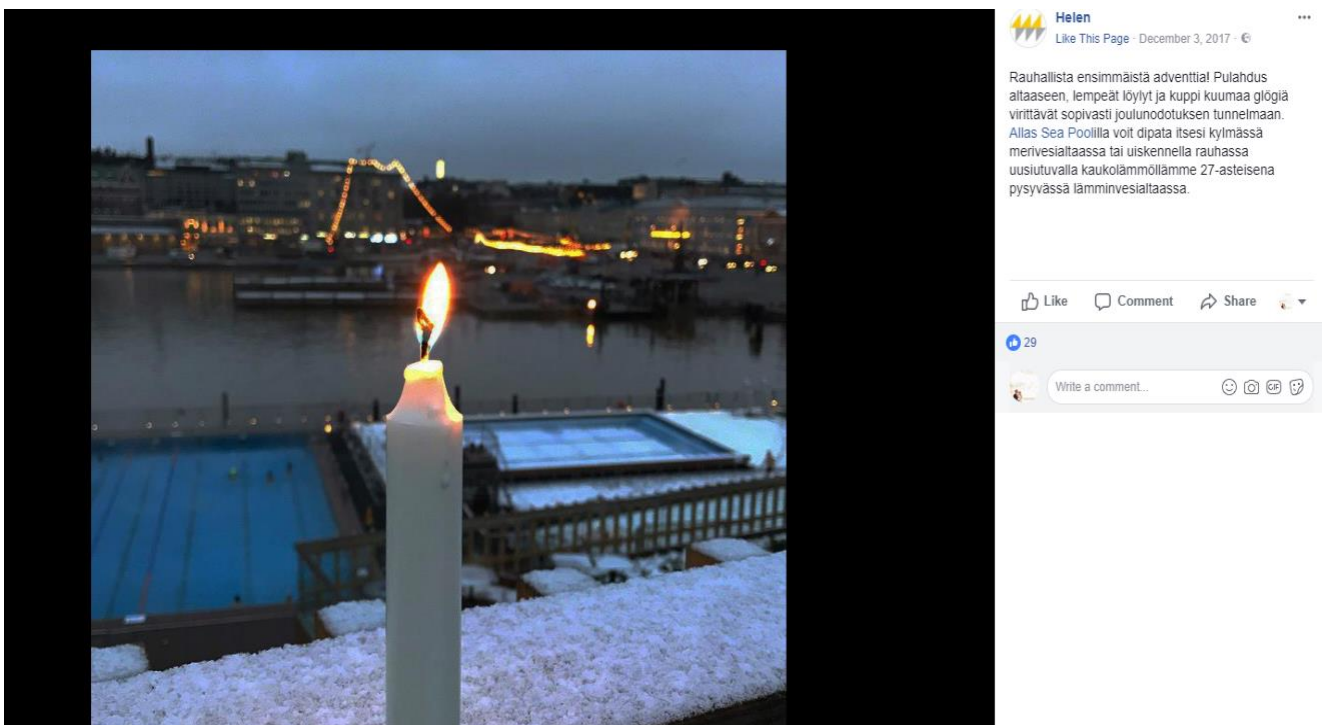
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APPENDIX 1

ADVERTISEMENTS USED IN THE INTERVIEWS

Helen / Ad 1

Facebook post by Helen (Retrieved at January 2018)



Caption: "Peaceful first advent! A dip in a pool, a gentle sauna and a cup of hot mulled wine will get you conveniently to the Christmas spirit. At Allas Sea Pool, you can take a dip to in the cold seawater pool or swim in piece in the 27 degree hot water pool heated by our renewable district heating."

Helen / Ad 2

Print advertisement by Helen (Retrieved at January 2018)



**OTAMME TALTEEN
JOPA IHMISTEN
TUOTTAMAN
LÄMMÖN.**

Hyödynnämme sen edelleen kaukolämpönä.
Ei ihme, että Helsingin energiajärjestelmä
on palkittu maailman tehokkaimpana.
Lue lisää: Helen.fi

HELEN MAAILMAN PARASTA
KAUPUNKIENERGIAA



Caption: “WE COLLECT EVEN THE HEAT GENERATED BY PEOPLE.” We utilize it further as district heating. No wonder that Helsinki’s energy system has been rewarded as the most effective in the world. Read more: Helen.fi. HELEN The best city energy in the world”

Helen / Ad 3

Print advertisement by Helen (Retrieved at January 2018)

**OTAMME LÄMMÖN
TALTEEN JOPA
PUHDISTETUSTA
JÄTEVEDESTÄ.**

Hyödynnäme sen edelleen kaukolämpönä.
Ei ihme, että Helsingin energiajärjestelmä on palkittu maailman tehokkaimpana.
Lue lisää: helen.fi

HELEN MAAILMAN PARASTA
KAUPUNKIENERGIAA

Caption: "WE COLLECT EVEN THE HEAT FROM CLEANCED WASTE WATER.

We utilize it further as district heating. No wonder that Helsinki's energy system has been rewarded as the most effective in the world. Read more: Helen.fi. HELEN The best city energy in the world"

ST1 / Ad 1

Facebook video by ST1 (Retrieved at January 2018)




Caption: “We work ambitiously to develop environmentally sustainable energy. See what ambition means to the Finnish ski team”

(Link: <https://www.facebook.com/st1suomi/videos/930109956999820/>)

ST1 / Ad 2

Facebook post by ST1 (January 2018)



St1
Like This Page · January 2 · €

Alkoiko tipaton tammikuu? Etanolista ei kuitenkaan kannata kokonaan luopua: sitä tankkaamalla säästät sekä rahaa että ympäristöä!

Like Comment Share

280 Top Comments

8 Shares 43 Comments

Riku Saarinen Ei alkanu mutta meillä Hämeenkyrössä on polttoaineasemia 200m välein ja yhdessäkään ei e85 polttoainetta 🤔 yks etanolilla toimiva auto löytyy ja toinen konversiodaan jos sitä e85 saisi lähempää kun Tampereelta. Ruohonleikkuri rokkaa kans e85:lla

Like · Reply · 6w

View 2 more replies

St1 Moro Ismo! Ja kiitos viestistäsi, laitoin myös sinun toiveesi eteenpäin!

Like · Reply · 5w

Harri Pöyhönen Lopetin etanolin tankkauksen koska piti ajaa 25km lähimmälle tankille ja vielä periaatteessa "väärään" suuntaan.

Write a comment...

Caption: Did you begin the 'No-alcohol January' challenge? There is no point in giving up ethanol though: by fueling it, you save both money and the environment!"

ST1 / Ad 3

Facebook video by ST1 (Retrieved at January 2018)



Caption: “Let’s enjoy the last days of Finnish summer before the fall. Let’s also remember to look further to the upcoming summers so that our summertime will always remain as unique as it is now”

(Link: <https://www.facebook.com/st1suomi/videos/1052461091431372/>)

Neste / Ad 1

Facebook cover photo by Neste (Retrieved at February 2018)



No caption

Neste / Ad 2

Facebook video by Neste (Retrieved at February 2018)



Caption: "Neste ranked the 2nd most sustainable company in the world"

(Link: <https://www.facebook.com/NesteGlobal/videos/1734268599936842/>)

Neste / Ad 3

Emission calculator by Neste (Retrieved at January 2018)



Allows one to calculate how much greenhouse gases you can save by using Neste MY Renewable Diesel compared to 'regular' diesel. E.g. if you drive 100 000 km per year, your greenhouse gases per year are 17 632 kg with 'regular' diesel and 1 763 kg with Neste MY Renewable Diesel.

(Link: <https://nestemy.fi>)

APPENDIX 2

INTERVIEW BACKGROUND QUESTIONS

1 Age

- a) 20–29
- b) 30–39
- c) 40–49
- d) 50–59
- e) 60–69
- f) 70–79
- g) 80–

2 Education

- a) Elementary school
- b) Secondary education (high school, vocational school)
- c) Undergraduate degree
- d) Graduate degree

3 Occupation / previous occupation

4 Household gross income per year

- a) Under 9 999€
- b) 10 000 – 19 999€
- c) 20 000 – 29 999€
- d) 30 000 – 39 999€
- e) 40 000– 49 999€
- f) 50 000 – 59 999€
- g) 60 000 – 79 999€
- h) 80 000 – 99 999€
- i) 100 000€ –

APPENDIX 3

ANSWERS TO BACKGROUND QUESTIONS

PENSIONERS

Interviewer: Ilona Roschier

Interviewee 1

Age: 60–69

Education: Graduate degree

Previous occupation: Special education teacher / kindergarten teacher

Household gross income per year: 80 000 – 90 999€

Interviewee 2

Age: 60–69

Education: Graduate degree

Previous occupation: Special education teacher

Household gross income per year: 60 000 – 79 999€

Interviewee 3

Age: 60–69

Education: Graduate degree

Previous occupation: Teacher

Household gross income per year: 50 000 – 59 000€

Interviewee 4

Age: 60–69

Education: Secondary education

Previous occupation: School secretary

Household gross income per year: 60 000 – 79 999€

YOUNG PROFESSIONALS

Interviewer: Ilona Roschier

Interviewee 1

Age: 20–29

Education: Graduate degree

Occupation: Financial Analyst

Household gross income per year: 100 000€–

Interviewee 2

Age: 20–29

Education: Secondary education

Previous occupation: Assistant Restaurant Manager

Household gross income per year: 60 000 – 79 999€

Interviewee 3

Age: 30–39

Education: Secondary education

Previous occupation: Area Sales Manager

Household gross income per year: 100 000€–

STUDENTS

Interviewer: Ilona Roschier

Interviewee 1

Age: 20–29

Education: Undergraduate degree

Occupation: Student / Growth Hacker

Household gross income per year: 100 000€–

Interviewee 2

Age: 20–29

Education: Undergraduate degree

Occupation: Student

Household gross income per year: 30 000 – 39 999€

Interviewee 3

Age: 20–29

Education: Undergraduate degree

Occupation: Student / Entrepreneur

Household gross income per year: 20 000€ – 29 999€

Interviewee 3

Age: 20–29

Education: Undergraduate degree

Previous occupation: Student / Mover

Household gross income per year: 10 000€ – 19 999€

STAY-AT-HOME MUMS

Interviewer: Ilona Roschier

Interviewee 1

Age: 30–39

Education: Graduate degree

Occupation: Student / Controller

Household gross income per year: 30 000 – 39 000 €

Interviewee 2

Age: 30–39

Education: Graduate degree

Previous occupation: Doctor

Household gross income per year: 80 000 – 99 999 €