

The Study of Internal and External Factors Impact Willingness to Pay for Organic Products

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ABSTRACT: The world is increasingly turning away from processed foods and seeking, researching, purchasing, and paying for non-processed products, including organic and healthy foods. There are many external and internal factors that influence consumers' willingness to pay for organic products. In addition to internal factors such as consumer knowledge and health consciousness, external factors such as influencer marketing and product country of origin. This research aims to identify the internal and external factors that influence the willingness to pay for organic products. The study included 389 consumers, and six hypotheses were formulated and analyzed using SPSS 26.0 and Smart PLS 4. The results of the study show that the most influential factor is influencer marketing, while the least influential factor is consumer concern about the environment, and consumer knowledge does not have a significant impact on the willingness to pay for organic products. Also, the results of the study also confirm that organic product labeling increases consumer purchases.

Keywords: Environmental concern, health-consciousness, product country origin, influencer marketing, Eco labeling, Willingness to Pay.

I. INTRODUCTION

In the past, people died from lack of food. However, in modern times, many suffer from diseases caused by overeating and unhealthy food products. With the increase of processed foods, health issues like obesity and diabetes have become widespread. The urgency of this shift is underscored by alarming global health statistics. As a response, more consumers are turning to organic food, seeking natural, chemical-free options to support better health and prevent lifestyle-related illnesses. The World Health Organization (WHO) identifies unhealthy diets characterized by high intake of sugars, saturated and trans fats, and low consumption of fruits, vegetables, and whole grains as leading contributors to non-communicable diseases (NCDs) such as cardiovascular diseases, diabetes, and certain cancers. These NCDs are responsible for approximately 71% of all deaths globally, with unhealthy diets being a significant modifiable risk factor (WHO, 2020). Additionally, the WHO reports that in Europe alone, industries associated with ultra-processed foods, alcohol, tobacco, and fossil fuels contribute to 2.7 million deaths annually, highlighting the profound impact of dietary choices on public health (WHO, 2024). Much research is being conducted globally on healthy eating and organic food choices. In Japan, research indicates a more conservative approach to premium pricing for organic foods. A study by Nakano et al. (2020) revealed that while Japanese consumers are aware of organic produce, their willingness to pay a premium is limited, with price being a significant barrier to purchase. In Europe, Grzybowska-Brzezińska et al. (2024) found that only 14% of Polish consumers were willing to pay more than 40% extra for organic food, despite actual price premiums ranging between 35% and over 270%. These variations underscore the importance of understanding both internal and external factors influencing consumer decisions in different cultural and economic contexts. In Thailand, studies have shown that consumers are willing to pay for organic products. For instance, Sriwaranun et al. (2015) found that Thai consumers were willing to pay premiums of 88% for kale, 51% for jasmine rice, and 51% for pork. Factors influencing this willingness include prior purchase of organic products, health consciousness, ethical and environmental concerns, and perceptions of higher quality and health benefits associated with organic foods. This trend is not only evident in developed markets but also increasingly visible in developing countries like Mongolia. Mongolia, with its vast, unpolluted pasturelands and traditional nomadic livestock systems, holds great potential for producing high-quality organic products. Despite its agricultural potential, Mongolia remains heavily dependent on imported goods, a large share of which includes semi-processed and fully processed non-organic products. In 2022, the country imported goods valued at approximately \$8.74 billion, reflecting a 27% increase from the previous year. Key import categories include mineral fuels, vehicles, machinery, and consumer goods, many of which are non-organic in nature (TrendEconomy, 2023). The organic food market in Mongolia remains relatively small and underdeveloped, facing challenges such as limited consumer awareness, insufficient labeling, and low

certification rates (Baatarkhuu et al., 2020). However, interest in organic and healthy food is growing, especially among urban populations in Ulaanbaatar, where concerns about food safety and health have become more pronounced in recent years. While numerous studies have examined consumer willingness to pay (WTP) for organic food products across various countries—such as Thailand (Sriwaranun et al., 2015), Japan (Nakano et al., 2020), and Poland (Grzybowska-Brzezińska & Jankowski, 2024)—the existing literature primarily focuses on well-established or rapidly growing organic markets. These studies often emphasize internal factors such as health consciousness, environmental concern, and consumer knowledge. More recently, some research has begun to explore external influences, such as product origin and social media marketing (Huang et al., 2021). However, there is a notable lack of empirical research that holistically examines both internal and external factors influencing WTP for organic products in emerging organic markets like Mongolia, where the sector is still developing and consumer awareness remains relatively low. Additionally, limited research has explored the role of influencer marketing in such contexts, despite its growing relevance. This study seeks to address these gaps by providing empirical evidence from Mongolia and identifying the relative influence of various internal and external factors on consumer willingness to pay for organic food. This study explores both internal and external factors affecting Mongolian consumers' willingness to pay for organic food products, offering empirical insights based on quantitative research. Understanding the factors that influence consumers' willingness to pay for organic products is crucial for policymakers, producers, and marketers aiming to promote organic food consumption.

II. THEORETICAL BACKGROUND

2.1 Customer Environmental Concern

Environmental concerns among consumers play a crucial role in influencing their purchasing decisions, particularly with regard to organic products. Research has consistently shown that consumers who are environmentally conscious are more likely to purchase organic products. A study conducted in Sweden investigated the relationship between consumers' environmental concerns and their purchasing behavior. The findings revealed that environmentally conscious consumers were more inclined to purchase organic products, viewing them as a means of supporting environmentally sustainable agricultural practices (Magnusson, M.K., et al., 2003). A similar study in the United States examined the impact of environmental attitudes on the selection of organic food. The results indicated that consumers who were concerned about environmental issues were more likely to purchase organic products, driven not only by health benefits but also by a desire to contribute to environmental preservation (Zepeda, L., & Li, J., 2006). Furthermore, consumers who place a high value on sustainability were found to be more predisposed to buying organic food, with sustainability identified as a primary factor in their decision-making process (Saba, A., & Messina, F., 2003). Collectively, these studies highlight the significant role of environmental concerns in increasing the likelihood of purchasing organic products, with consumers perceiving organic items as an environmentally friendly option that influences their purchasing choices.

2.2 Customer Environmental Knowledge

Environmental knowledge significantly influences consumers' decisions to purchase organic products. A study conducted in Italy examined the relationship between environmental awareness and the consumption of organic food, revealing that consumers with higher environmental knowledge were more likely to increase their demand for organic food (Saba & Messina, 2003). Similarly, research in the United States found that consumers with a strong understanding of the environmental benefits of organic products were more inclined to make such purchases (Zepeda & Li, 2006). These findings suggest that consumers who are aware of the environmental impact of their choices tend to view organic products as both sustainable and environmentally responsible, which reinforces their purchasing behavior. As environmental concerns grow, it is likely that consumer demand for organic products will continue to rise, driven by an increasing awareness of the ecological benefits associated with such choices. Consequently, environmental knowledge may serve as a key determinant in fostering more sustainable consumption patterns.

2.3 Health Consciousness

Consumers who prioritize their health are more likely to purchase organic products, perceiving them as free from harmful chemicals, pesticides, and additives, and thus healthier. Radman (2005) examined the relationship between health concerns and organic food consumption, finding that individuals with health issues or those particularly sensitive to health risks are more inclined to choose organic products. Similarly, Zanolli and Naspetti (2002) explored the link between health concerns and the willingness to pay a premium for organic food, revealing that health-conscious consumers are more willing to pay higher prices, viewing organic food as safer and more beneficial. In line with these findings, Hagiri and Keys (2021) also demonstrated that health-

conscious consumers are more predisposed to pay a premium for organic products, further reinforcing the connection between health concerns and organic food consumption.

2.4 Product Country of Origin

Product country of origin plays a significant role in shaping consumers' perceptions and purchasing decisions. Consumers frequently associate certain countries with specific attributes, such as quality, reliability, and innovation, which influence their willingness to make a purchase (Aby Abraham & Sanjay Patro, 2013). This phenomenon is particularly evident in the case of products like Swiss watches, which are renowned for their precision and craftsmanship. As a result, consumers are often willing to pay a premium for such products, believing in their superior quality. Country of origin can establish trust and confidence in the products it produces. Countries known for maintaining high standards and fostering innovation tend to inspire greater trust in their products. Consumers often view the country of origin as a heuristic for assessing product quality, and if the country is associated with a positive reputation, consumers are more likely to perceive the product as high quality without the need for extensive research. The reputation of the country of origin has a direct influence on purchasing decisions, with consumers actively seeking products from countries with favorable reputations and avoiding products from countries with negative perceptions.

2.6 Social Media Influencer

Influencers play a significant role in shaping consumer purchasing decisions through the establishment of trust, credibility, and reliability. By leveraging these factors, influencers guide consumer behavior, often providing recommendations for products that align with the preferences of their followers (Freberg, Graham, McGaughey, & Freberg, 2011). Consumers are more likely to trust recommendations from individuals they perceive as authentic and relatable, in contrast to traditional advertisements, which are often seen as less personal. When an influencer shares their personal experiences with a product or the results they have achieved, it strengthens the perception of the product's reliability and quality (De Veirman, Cauberghe, & Hudders, 2017). Influencers regularly present products to their followers and offer personal endorsements, significantly influencing purchasing decisions (Djafarova & Rushworth, 2017). Through their content and interactions on social media platforms, influencers are able to understand consumer trends and preferences, shaping the types of products their followers are likely to purchase. Moreover, influencers often specialize in particular areas, such as beauty, fitness, or technology, which enhances their credibility and the impact of their recommendations (Casaló, Flavián, & Ibáñez-Sánchez, 2018). By sharing genuine experiences and engaging directly with their followers, influencers foster emotional connections that drive purchasing behavior. This trust relationship between influencers and their followers can lead to spontaneous purchases, demonstrating the influential role of influencers in modern consumer decision-making (Ki, Cuevas, Chong, & Lim, 2020).

2.7 Eco labeling

Eco labels exert a substantial influence on consumer purchasing behavior by providing valuable information regarding the environmental impact of products, thereby enhancing sustainability and fostering consumer trust in the environmental integrity of those products (Feuß et al., 2022). For consumers who consistently purchase eco-labeled products or who support environmentally conscious decisions, the effect of eco labels is notably more pronounced (Panopoulos et al., 2022). These labels serve as key informational tools that assist consumers in comprehending the environmental attributes of products, empowering them to make informed decisions. By utilizing eco labels, consumers can differentiate between environmentally friendly products and conventional alternatives, aligning their purchasing choices with their personal values and priorities. Products that bear eco labels, such as organic items or those certified for energy efficiency, are perceived as environmentally responsible. From a brand perspective, the adoption of eco labels can broaden the customer base by attracting consumers who prioritize sustainability. These consumers are often more inclined to pay higher prices for eco-friendly products, presenting businesses with an opportunity to appeal to this market segment through the incorporation of eco labels.

2.8 Willingness to Pay

Consumers' willingness to pay a premium for organic products plays a crucial role in shaping their purchasing decisions. This willingness is influenced by various factors, including product quality, health benefits, environmental considerations, and ethical standards. Research has examined the impact of consumers' readiness to pay higher prices for organic food on their buying behavior. Findings suggest that consumers who are willing to pay a premium for organic products tend to prioritize health benefits and environmental impact, regardless of the price (Lusk & Norud, 2009). Another study explored the relationship between price sensitivity and consumers' willingness to pay more for organic food. The results indicated that consumers with low price sensitivity are more inclined to purchase organic products at elevated prices, perceiving environmental

Based on our review of the theoretical concepts, we developed the following research model, hypothesizing that both external and internal factors are positively associated with the willingness to pay for organic products.



H1: Customer environmental concern positively influence willingness to pay for organic products.
H2: Customer environmental knowledge positively influence willingness to pay for organic products.
H3: Customer health consciousness positively influence willingness to pay for organic products.
H4: Product country of origin positively influence willingness to pay for organic products.
H5: Social media influencer positively influences willingness to pay for organic products.
H6a: Product's eco labeling will have moderating effect on the relationship between customer environmental concern and willingness to pay for organic products.
H6b: Product's eco labeling will have moderating effect on the relationship between customer environmental knowledge and willingness to pay for organic products.

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IV. RESEARCH RESULTS

This study identified several key findings concerning the impact of both external and internal factors on consumers' willingness to pay for organic products. Additionally, the research highlighted significant insights into the moderating role of eco-labeling in the relationship between customer environmental concern, customer knowledge and willingness to pay.

The demographic features of the research participants, which can be described as follows: Male respondents made up 51.9%, while female respondents made up 48.1% of the sample. In the case of age ratio, age between 18 and 30 was 44.5%, age between 31 and 40 was 32.4%, and age between 41 and 50 was 17% of the sample. In terms of education, the majority of respondents have a bachelor's degree (85.3%). In the case of household income, the majority of respondents have 3 to 5 million tugrugs.

Table 1. Participant demographics

Variables	Data	Number	Percentage (%)
Gender	Male	202	51.9
	Female	187	48.1
Age	18-30	173	44.5
	31-40	126	32.4
	41-50	66	17
	51-60	24	6.2
Household income	Up to 3.000.000 MNT	104	26.7
	3.000.001-5.000.000 MNT	150	38.6
	5.000.001-7.000.000 MNT	91	23.4
	7.000.001-9.000.000 MNT	28	7.2
	Over 10.000.001 MNT	16	4.1
Education	High school	57	14.7
	Bachelor	332	85.3

4.1 Validity and Reliability Test

Confirmatory Factor Analysis (CFA) is used to test whether observed variables align with expected latent constructs, helping validate the structure of theoretical models. In social science research, CFA ensures the reliability and validity of measurement instruments. Key metrics include Composite Reliability (CR), Average Variance Extracted (AVE), and Cronbach's Alpha. CR assesses internal consistency and is considered acceptable at 0.70 or above (Bagozzi & Yi, 1988). AVE evaluates convergent validity, with values over 0.50 indicating sufficient explained variance (F. Hair Jr et al., 2014). Cronbach's Alpha measures internal consistency, with 0.70 as the standard threshold (van Griethuijsen et al., 2015). To assess reliability and validity, CR, AVE, and Cronbach's Alpha were calculated (Table 2). Item loadings ranged from 0.771 to 0.908, exceeding the 0.7 threshold (Leguina, 2015). CR values ranged from 0.835 to 0.915, and AVE values from 0.557 to 0.844, all indicating strong reliability and convergent validity (F. Hair Jr et al., 2014).

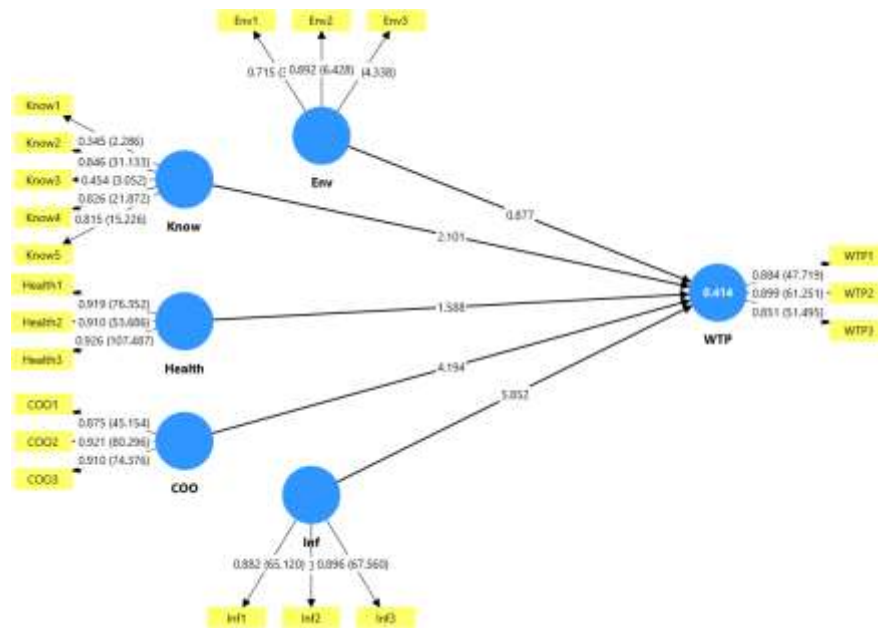


Figure 2. Smart-PLS test results

All composite reliability coefficients were shown to be greater than 0.5 and the values were significant. This means high consistence in further analysis. Table 2 shows the results of composite reliability test.

Table 2. Composite Reliability

Factors	Number of questions	Factor loading	CA	CR	AVE
Product of country image	3	.821-.848	.886	.897	.814
Environmental concern	3	.885-.915	.737	.874	.632
Health consciousness	3	.821-.889	.908	.915	.844
SM influencer	3	.885-.915	.844	.854	.762
Knowledge	3	.567-.875	.771	.835	.557
Willingness to pay	3	.885-.915	.852	.857	.771
Labeling	4	.885-.915	.891	.893	.755

The results of the correlation analysis are summarized in Table 3.

Table 3. Results of correlation analysis

Factors	PCO	Env	Health	SMI	Know	WTP
Product of country origin	1.00					
Environment	.77**	1.00				
Health	.84**	.68**	1.00			
SM influencer	.87**	.80**	.83**	1.00		
Knowledge	.84**	.78**	.87**	.88**	1.00	
WTP	.91**	.73**	.67**	.93**	.55**	1.00

Correlation tests show that social media influencer has a strong significant and positive correlation with willingness to pay for organic products [$r=.93$, $p<0.01$]. Product country origin has a strong significant and positive correlation with willingness to pay for organic products [$r=.91$, $p<0.01$]. However, customer knowledge and health consciousness have a weak significant correlation with willingness to pay for organic products [$r=.55$, $p<0.01$], [$r=.67$, $p<0.01$].

4.2 Hypotheses Testing

This research investigated the stated hypotheses using structural model path coefficients and a significant level (Chin et al., 2003). T-statistics were employed to determine the statistical significance of the path coefficients. The following outcomes were observed during data analysis: We proposed H1, consumer

environmental concern positively influence their willingness to pay for organic products ($\beta=.041$, $t=0.877$, $p>0.381$). We proposed Hypothesis 1 (H1): Consumer environmental concern positively influences their willingness to pay for organic products. However, the results indicated a non-significant relationship ($\beta = .041$, $t = 0.877$, $p > .381$). Therefore, H1 was not supported. The results indicated that consumer environmental concern did not significantly influence their willingness to pay for organic products. Although previous studies have suggested that individuals who are more environmentally conscious are more likely to support sustainable consumption behaviors (Laroche et al., 2001), our findings did not align with this pattern. One reason might be that other factors, such as product price, trust in organic certification, or personal health benefits, may be more influential in determining willingness to pay for organic products than environmental concern alone (Hughner et al., 2007). In this case, consumers might prioritize direct, personal benefits (e.g., health) over altruistic values like environmental protection.

Hypothesis 2 (H2) proposed that customer environmental knowledge positively influences their willingness to pay for organic products. The statistical analysis supported this hypothesis ($\beta = .125$, $t = 2.101$, $p < .036$). This finding aligns with prior research, which has consistently shown that consumers with higher levels of environmental knowledge are more likely to engage in environmentally responsible behaviors, including purchasing organic products (Yadav & Pathak, 2016). Environmental knowledge equips consumers with a better understanding of the environmental and health benefits of organic products, which in turn enhances their motivation to support sustainable consumption (Chekima et al., 2016). As organic products are frequently associated with higher prices, knowledgeable consumers may perceive this premium as justified by the environmental and health-related benefits, thus increasing their willingness to pay (Nguyen et al., 2019).

Hypothesis 3 (H3) posited that customer health consciousness positively influences their willingness to pay for organic products. The analysis yielded a positive but statistically non-significant relationship ($\beta = .101$, $t = 1.588$, $p < .112$), leading to the rejection of H3. Although prior literature often reports a strong connection between health consciousness and consumer preference for organic products (Pino et al., 2012), our findings suggest that, in this case, health consciousness alone does not significantly predict willingness to pay for organic products. One possible explanation is that, as a developing country, Mongolia faces challenges in health education, which contributes to limited public awareness of healthy dietary practices. As a result, even individuals with health issues may lack sufficient knowledge or confidence to select organic products as a healthier option. Moreover, health-conscious consumers may be interested in healthy lifestyles, they may not necessarily associate organic products directly with superior health benefits, particularly if there is skepticism or confusion regarding the actual health advantages of organic labels (Yadav, 2016).

Hypothesis 4 (H4) proposed that product country of origin positively influences consumers' willingness to pay for organic products. The results supported this hypothesis, revealing a statistically significant and positive relationship ($\beta = .278$, $t = 4.194$, $p < .000$). This suggests that consumers are more willing to pay for organic products when they originate from countries perceived to have high standards for quality, safety, and sustainability. This finding is consistent with existing literature emphasizing the importance of country-of-origin (COO) effects on consumer behavior (Gantulga & Ganbold, 2022). Moreover, in developing markets such as Mongolia, foreign organic products especially those imported from Western countries may be perceived as more trustworthy or healthier due to stricter regulatory standards and established certification systems (Grunert, 2005). This perception enhances their perceived value, thereby increasing willingness to pay. Hypothesis 5 (H5) posited that social media influencers positively influence consumers' willingness to pay for organic products. The results strongly supported this hypothesis ($\beta = .305$, $t = 5.852$, $p < .000$), indicating that influencers significantly shape consumer perceptions and purchase intentions. Influencers, seen as credible and relatable, can boost trust in organic products and reduce perceived risks (Lou & Yuan, 2019). In Mongolia, where social media usage is widespread, influencers are key opinion leaders, amplifying their impact on organic consumption (Gantulga et al., 2021). The hypothesis tests are summarized in Table 4.

Table 4. Path coefficient results

Dependent: Repurchase Intention	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P-value	
Product of country origin	.278	.274	.066	4.194	.000***	
Environment	.041	.025	.047	0.877	.381	
Health	.101	.100	.064	1.588	.112	
SM influencer	.305	.305	.052	5.852	.000***	
Knowledge	.125	.126	.059	2.101	.003*	
R2 adjustment						.414

*** $p < 0.00$, ** $p < 0.05$, * $p < 0.10$.

We used the comparatively well-liked analytical approach suggested by recent studies to assess the moderation role of eco label of products on the link between customer environmental knowledge, health consciousness and willingness to pay for organic products. To examine the moderating role, the product indicator approach was employed (F. Hair Jr et al., 2014). This approach involved multiplying willingness to pay for organic products with a moderating variable as shown in Table 5. The results showed that eco-labels significantly moderated the effects of both customer environmental knowledge ($\beta = .096$, $t = 2.338$, $p < .005$) and health consciousness ($\beta = .122$, $t = 2.291$, $p < .005$) on willingness to pay for organic products. Therefore, H6a and H6b are supported. This indicates that the presence of eco-labels strengthens the positive impact of environmental knowledge and health consciousness on consumers' willingness to pay. Eco-labels serve as credible cues that validate the environmental and health benefits of organic products, reducing consumer uncertainty and enhancing perceived value (Thøgersen et al., 2010; Testa et al., 2015).

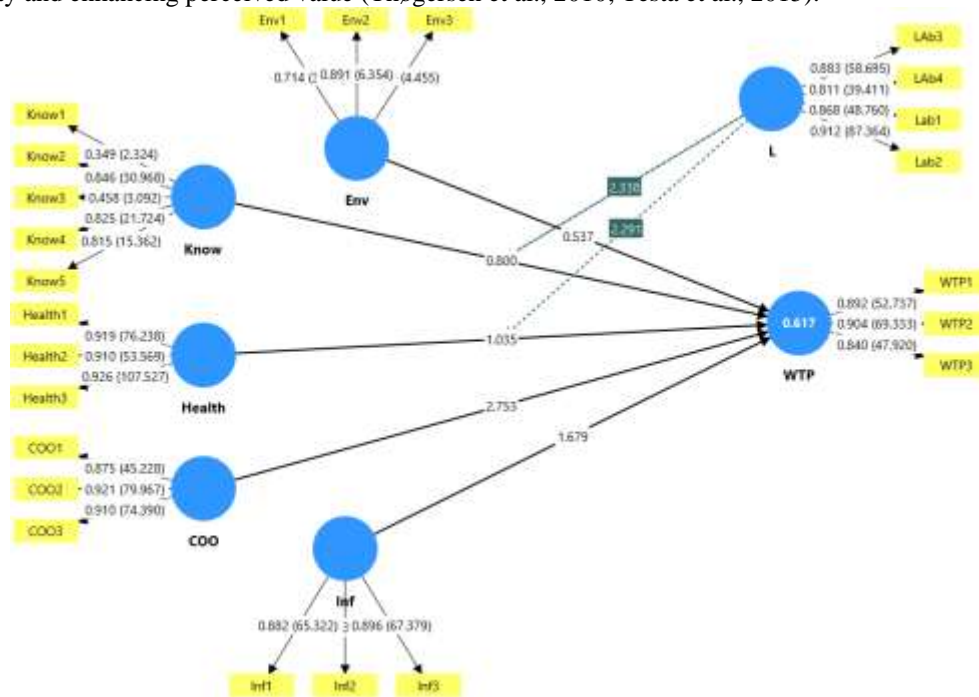


Figure 3. Moderation test results

Table 5. Moderation analysis results

Paths	Original sample	S.D.	t-statistic	p-value	Findings
Label*health-WTP	.124	.054	2.291	.022*	Moderated
Label*Know-WTP	.096	.041	2.338	.019*	Moderated

***p < .00, **p < .05, *p < .10.

V. DISCUSSION

This study examined the factors influencing Mongolian consumers' willingness to pay for organic products. The results showed mixed support for the proposed hypotheses. Environmental concern did not significantly influence willingness to pay. Although previous studies found that environmentally concerned people are more likely to buy organic products (Laroche et al., 2001), Mongolian consumers may prioritize personal benefits like product price over environmental concern (Hughner et al., 2007). Environmental knowledge had a significant positive effect. Consumers who understand the benefits of organic products are more willing to pay a premium (Yadav & Pathak, 2016). These findings highlight the importance of educational efforts and public awareness campaigns to boost sustainable consumer behavior. Health consciousness had a positive but non-significant impact. This may be attributed to the limited health education in Mongolia, which leads to a weak understanding of how diet affects health. As a result, even health-conscious individuals may lack the specific knowledge to associate organic products with better health outcomes. Product of country origin significantly influenced willingness to pay. Consumers prefer organic products from countries with strong regulations, seeing them as safer and higher quality (Gantulga & Ganbold, 2022). Therefore, organizations engaged in export activities may experience higher consumer demand when their products originate from developed countries, as these are often perceived to offer superior quality and safety standards

Social media influencers had a strong positive effect. This supports previous research suggesting that influencers, due to their perceived credibility and relatability, can build consumer trust and reduce uncertainty in purchasing decisions (Lou & Yuan, 2019). In Mongolia, where social media penetration is high, influencers act as key opinion leaders and trendsetters, making them effective tools for promoting organic consumption. Eco-labels strengthened the effects of both environmental knowledge and health consciousness. They help consumers trust product claims and feel more confident in paying more (Testa et al., 2015). Overall, the study underscores the complex interplay between knowledge, perception, and external cues (like eco-labels and influencer marketing) in shaping consumer behavior toward organic products in Mongolia. While environmental concern and health consciousness alone may not directly predict willingness to pay, their influence can be significantly enhanced through trusted information sources and visible quality cues.

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