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import-export irregularities, but this can only be done with the participation and cooperation between the customs service and other government bodies such as tax administration and the Police against economic crimes and together can significantly reduce the gray economy, increase budget funds and reduce unemployment.

However, the informal economy cannot be considered a temporary phenomenon. Moreover, the informal economy has been more pronounced in countries where incomes and assets are not evenly distributed. If economic growth is not accompanied by improvements in employment and income levels sufficiently and deservedly distributed, the informal economy does not shrink. Therefore, it is no coincidence that the informal economy is considered to be constantly growing in most developing countries and consequently in our country.

The conclusions that we have presented and analyzed in this scientific paper will also reveal the obstacles that arise in preventing this phenomenon, which may eventually lead to the comprehensive strategy of the state in the fight against the gray economy and its transformation into legal flows, where the customs service make sure it has an irreplaceable place. Undoubtedly, the aim is to transform this problem into contemporary trends and to provide as complete information as possible to both lay people and experts on the role of the customs service in the fight against the gray economy.

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CONSUMER BEHAVIOR AND PRO-ENVIRONMENTAL BEHAVIOR: DOES CONSUMMATION CONTRIBUTE TO CLIMATE CHANGE?

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ABSTRACT

Numerous activities of the people that could have possible influence on climate changes include various patterns of consumer behavior. The aim of this study is to assess the relationships between the consumers' behavior and climate changes, and the opportunities of limiting the changes. Several studies that focus on the relationship between the consumer behavior and climate changes are reviewed in this study. These studies indicated different perspectives on consumerism and climate change. The presented data could contribute to the understanding of the consumer behavior of individuals in relation to the climate changes. The study will increase the awareness of the crucial importance of individual consumer behavior together with state legislation in achieving effective responses to climate change issues and challenges.

Keywords: consumer behavior, climate change, pro-environmental behavior.

INTRODUCTION

The environmental changes leading to ecological crises are among the most important current problems of humanity, needing urgent scientific actions. Many of the current environmental issues are primarily caused by human activities and acts. Humanity is spending the products with a higher grade than the natural regeneration and recycling capability. It emphasizes the urgent need of achieving sustainable consumer behavior, to preserve healthy living conditions SAARI, et al (2021). Scientists increasingly recognize the need for behavioral changes to accomplish a maintainable

future and try to illuminate the behavioral drivers that alter human behavior and give rise to the current ecological problems **BLANKENBERG & ALHUSEN (2018)**.

The article aims to increase the awareness of the crucial importance of individual consumer behavior together with state legislation in achieving effective responses to climate change issues and global challenges that arise in the modern world.

DETERMINANTS OF PRO-ENVIRONMENTAL BEHAVIOR

Consumer behavior in the recent past was principally in the studying field of Economical science. However, it became increasingly recognized that consumer decisions are not always rational and balanced, and are often influenced by individual and social motives and factors, giving significant importance to the psychological view of consumer behavior **KIRCHLER & HOELZL (2015)**.

Consumer psychology is a psychology discipline exploring the process of selection, buying, placing, or spending goods, ideas, or services by groups or individuals to satisfy necessities or wishes **SOLOMON (2005)**. The term "pro-environmental behavior" is usually defined as all actions that are carried out by an individual to reduce the negative effect on the environment, and a clear objective to transform the environment **STERN P. C. (2000), KOLLMUSS & AGYEMAN (2002), BLANKENBERG & ALHUSEN (2018)**.

STERN P. C. (2014) identified several different climate-influencing behaviors that could be evaluated by psychologists. They include but are not limited to energy consumption for home power needs and fuel for motor vehicles, and engagements that contour upcoming energy needs (choosing a home, family planning). Additional behaviors are selecting goods that are non-energy consuming or don't include fossil fuel consumption in their producing process, limiting the energy usage, or reducing fossil fuel consumption by the managers and employees in organizations. Influencing government policies by approving or opposing different energy sources and technologies are other important climate-influencing behaviors.

BAUM & GROSS (2016) described 4 groups of determinants that are important for environmental behavior. Internal factors, which include the intentions, preferences, and attitudes, compose the first group. The individual-level context includes knowledge, resources, and habitual

behavior and self-image, and identity values. The third group – socio-cultural context includes status considerations, personal and structural norms, and socio-demographic factors. The last group or the techno-economic context, includes policies, regulations, prices, infrastructure, technology, and institutional framework.

Personal motivations and characters are important behavioral determinants for pro-environmental behavior. The altruism directed towards the environment or other human beings could be a strong motive, but also could be the self-interested motivations, such as decreasing costs for energy consumption at home or working place **WOLSKE & STERN (2018)**. **DE DOMINICIS, et al. (2017)**, for example, evaluating pro-environmental behaviors by performing three different experiments, provided an Inclusion Model for Environmental Concern, where the individual's self-interest and altruism are not excluding each other, but are integrated into a hierarchical structure. Authors emphasize the importance of self-interest and personal benefit in promoting pro-environmental behavior. Altruistic individuals can be stimulated to participate in pro-environmental behavior not only by environmental but also by a personal, self-interested benefit.

Some authors discuss that financial motivations are not the strongest and prevailing reasons for pro-environmental consumer behavior; the well-being might not be significantly improved by high-energy consumption characteristics for rich societies and could be achieved even in poor countries with only modest energy rise **DIETZ T. (2015)**. **ASENSIO & DELMAS (2015)** evaluated the energy consumption changes in more than a hundred households in California compared to the control group, after encouraging energy effectiveness in two different ways. Two different psychological strategies were used in the experiment, increasing prosocial conservation inclinations or interdependence of self-interested benefits from reduced energy consumption. The first group received information about the air pollution levels and the other group received information about the financial benefit of performing energy-saving practices. The first group significantly reduced the energy consumption, particularly families having parents with children. On the opposite, the group that had an only a financial motive for energy-saving significantly increased the energy consumption. The results of the study confirmed that behavioral strategies could successfully aid the political and financial pro-environmental strategies.

Knowledge about the effectiveness of different pro-environmental strategies is another behavioral determinant **WOLSKE K. S. (2018)**.

Individuals are often unaware of the difference between the low and high-impact behaviors and focus on actions that have an insignificant environmental effect, such as recycling, instead of concentrating on energy-conserving strategies, which have the highest effectiveness. A study by **ATTARI S. Z. (2014)**, focusing on the perception of drinking water use, including more than 1000 participants, revealed that the individuals highly underestimated the average usage of water in their households. In addition, they usually pointed out the water restriction activities, for example, shorter shower period, instead of increased efficacy, like retrofitting washers, as important water-conservation tactics. This is the opposite of the expert's opinions and recommendations.

However, not always, the pro-environmental behavior is reliable and constant among the individuals. Performing a single pro-environmental behavior can trigger carrying out another pro-environmental behavior, a sequence known as positive behavioral spillover **WAN DER WERFF, et al (2014)**. The behavioral pro-environmental spillover, though, can also be negative, and in some circumstances and situations, positive environmental behavior can lead to a weakening of implementing different pro-environmental behaviors or adopting an environmentally unfriendly behavior. A recent study by **DREJERINIK, et al (2021)** in an example, explored both psychological and economic ways of the negative environmental spillover. The authors showed that the environmentally friendly actions acquiring greater effort are more likely to be hardly performed, and that the individuals often rationalize and find different excuses for not performing them. Individuals are usually unconscious of the negative spillover and rationalization, and undervalue their negative environmental behavior.

WHITE, et al. (2019) highlighted the importance of the social influence on the positive environmental behavior, and identified three social factors as important aspects for adopting pro-environmental activities. Social norms can be predictors of positive environmental behavior, including preserving energy in households, choosing green transportation, recycling, etc. Social identities can be strong influencers of sustainable behavior. Individuals tend to act more environmentally friendly if they perceive themselves as members of a pro-environmental group. In addition, individuals do not like their group to be outpaced by another group by performing pro-environmental behaviors **WHITE et al. (2019)**, **WHITE et al. (2014)**. Social desirability is the third social influence for performing pro-environmental behavior. Individuals can perform eco-friendly actions to

create a positive, affirmative impression to others, especially if their actions are detected and valued.

A recent literature review studying pro-environmental behavior by **BYERLY, et al (2018)** reviewed 76 research papers that incorporated 160 different interventions in 6 environmental fields including the planning of the family, choices of transportation, meat consumption, use of water, land management, and production of waste. The authors revealed that social norms and decision-context alteration could inspire environmentally friendly behavior in several of the researched fields. Changing the background for the decision-making process could encourage individuals into pro-environmental behavior, including a healthy way of life and nutrition choices, involvement in social beneficial agendas, etc.

The approach of focusing on the societal characteristics should be added to the technological developments to achieve and improve the pro-environmental behavior. In an example, **BERNEISER, et al. (2021)** evaluated the technology and person-related factors that influenced the acceptance of electric vehicles, in a study including more than 1900 participants. The authors concluded that the negative technological factors of battery electric vehicles compared to conventional vehicles, including higher cost and lower driving range could be possibly relativized by the person-related factors, such as collective efficacy, subjective norms, risk attitude, and perceived information.

It is important to note that the different determinants of the pro-environmental behavior should not be evaluated separately and individually, since the determinants are interconnected and interdependent, and the authors should always combine several of them to establish results that are more accurate and precise. There is a difference in the researching approach of the pro-environmental behavior by different disciplines. Psychologists dominantly evaluate the internal factors, while economists focus mostly on external aspects of the pro-environmental behavior. Examining pro-environmental behavior should always be performed carefully, with taking into consideration numerous behaviors, carrying out interdisciplinary approaches, and always-exchanging ideas and results between economy and psychology science **BLANKENBERG & ALHUSEN (2018)**.

CONCLUSION

Faced with the increasing environmental changes, that often result in ecological crises, dealing with global warming, floods, or droughts leading

to hunger, diseases - epidemics and pandemics the humanity has an urgent necessity for rapid and decisive scientific actions. The presented data could give a modest contribution to a better and more comprehensive understanding of the various determinants of the pro-environmental behavior of individuals, social groups, and societies. Considering the psychological aspects of the consumerism and pro-environmental behavior could provide different perspectives and changed point of view to the other scientific fields dealing with the same questions and issues. Understanding how individuals react in different environmental settings and surroundings and possibly finding ways of shaping their behavior to lead to more sustainable and ecological friendly actions could make significant differences in the efforts of reducing the climate changes and establishing a healthy living environment. Interdisciplinary research of the pro-environmental behavior should be performed with paying constant attention and exchanging numerous different factors, approaches, and ideas between psychology and other relevant scientific fields.

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