

**Impact of religious affiliation of retailer on  
consumer purchase intention with mediating role  
of consumer buying motives and moderating role  
of intrinsic and extrinsic religiosity**

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This is to certify that Ms. Anum Laraib has incorporated all observations, suggestions and comments made by the external evaluators as well as the internal examiners and thesis supervisor. The title of his Thesis is: Linking the Hierarchical Service Quality Model to Customer Satisfaction, Trust and Loyalty: An Application to Pakistani Banking Sector.

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## List of abbreviation

<b>ROAR</b>	Religious affiliation of retailer
<b>CBM</b>	consumer buying motives
<b>CPI</b>	consumer purchase intention
<b>ER</b>	Extrinsic religiosity
<b>IR</b>	Intrinsic religiosity

## **Abstract**

Purpose of this study was to find out the impact of religious affiliation of retailer on consumer purchase intention. Additionally the study explores the mediating role of consumer buying motive. Study also explores the moderating role of religiosity (Intrinsic religiosity, extrinsic religiosity) between consumer buying motive and consumer purchase intention.. Survey conducted in this study was on consumers shopping in different shopping malls of Rawalpindi and Islamabad. Questioners consisting five point likert scale measurement was used to collect data. SPSS 17.0 statistical tool were used for correlation and regression analysis.209 respondents from twin cities (Rawalpindi, Islamabad) were used in study. Results of the study suggested that religious affiliation of retailer has significantly positive impact on consumer purchase intention. Results also showed that consumer buying motive showed strong mediating effect between religious affiliation of retailer and consumer purchase intention. Results indicated that intrinsic religiosity has positive moderating role between consumer buying motives and consumer purchase intention.



# CHAPTER 1

## INTRODUCTION

Religion is the internal experience of the person when he detects a Beyond, especially as prove by his conduct as he attempted to blend his life with the past Religion is defined as man's reaction to the problems of life and the significance of life, and in addition those recommending that whatever man considered most imperative in life included his religion (Clark, 1958). Religion has been characterized as an arrangement of customs, justified by myth, which assembles extraordinary forces with the end goal of accomplishing or avoiding changes of state in human and natural world (Knight, 1986)

Religion is also viewed as a subsystem of culture and a set of norms in practiced by society and is respected as a lifestyle that urges individuals to make progress toward different esteems (Schwartz and Huismans, 1995). Religion is so important in the majority of the societies for example, in Israel, Iran, India and Saudi Arabia, religion is a noteworthy durable drive. Since it is consecrated, its value framework is acknowledged unquestioningly by all individuals from the general public and turns out to be a part of all parts of life, from family to training to the working environment to government (Berkman, Lindquist and Sirgy, 1997).

McDaniel & Burnett (1990) defined religion as faith in God joined by a promise to take after and to follow all the accepted and divine principals to be put forward by Allah. Religion is a socially shared arrangement of convictions, opinion & behavior that identify with a reality that can't be confirmed experimentally yet is accepted to influence the course of characteristic and human occasions (Teiser, 1995).

Religion can be also define as social plan intended to provide mutual, aggregate method for managing the obscure and un-understandable parts of human life, with the puzzles of life, demise what's more, the diverse quandaries that emerge during the time spent settling on good choice (Johnson, 2001).

Another definition of religion that is given by (Sheth and Mittal, 2004) is that religion is an arrangement or set of rules or principles about the otherworldly and profound world, about Allah, and about how people, as God's creation, should carry on this planet.

In Islam, women cannot be objectify to attract consumer as per as Islamic teaching objectifying woman is strictly prohibited. By the use of woman as an object and attracting consumer is not allowed in Islam (Hassan Chachi and Latiff, 2008).sexual appeal must not be used in advertising and excessive fantasies , advertising triggering emotion or fear are not allowed in the religion as well (Ishak and Solihin, 2012). Consumer considers the promotional activities from the retailer's side who is strongly affiliated with religion.

Islam has different side of its teachings as compare to other religion. It's very unique in its composition. Islam gives great respect and prestige to its woman so woman cannot be used in any sort of publicizing activity, it is prohibited in Islam. Woman is not allowed to show any part of her body accept hands face and feet. So if any retailer is using woman in such activities is considered against the teachings of Islam. Religiously affiliated consumer show less commitment and loyalty toward such advertisement and get less attracted towards the product/service (Olayan and Karande, 2000)

Pakistan has the majority population of Muslims and religion is a strong determinant in the case of Asian countries as compare to the western countries. In Asian countries, religion is considers an important part in every walk of life. In Pakistani culture religion has a significant influence on consumers. Religion shows a strong relationship with consumer life choice. Research revealed that in western countries consumers show week bonding with religion as compare to Asian countries (Ilyas, Hussain and Usman, 2011; Lindridge, 2005).

In Islam consumer is prohibited to buy an article when consumer is not well aware. This condition contains risk and consumer does not know that what the outcome can be. So Islam prohibits such kind of transaction which can be unbeneficial for consumer. Islam

emphasizes to get knowledge about an article before purchasing (Khan and Porzio, 2010). The level of religious commitment of consumer is the determinant of the decisions of consumer toward the selection of a new article. Muslims are strongly connected to their religion so most of the time they treat religion as their priority. Retailer must consider this fact while launching a new product or service for Muslims (Rehman and Shabbir, 2010).

Consumers who are highly affiliated with religion found to gather more information about the new product before purchasing it. Consumers with high level of religious commitment shows less degree of interest in purchasing new product, such consumer are more loyal towards the brands they are already using. Because of being well informed about the brand they are attached with (Khan et al., 2012). Advertisements which are against the teachings of Islam and advertisements against the religious values and belief systems of Islam can offend Muslim consumers (Akhter, Abbasi and Umar, 2011).

Consumers having strong religious affiliation are found to be less attracted towards the new trends and fashions. Consumers with strong religious affiliation are well informed and less confused about the article they are buying. Consumer with higher religious affiliation are more conscious about their purchasing decisions, such consumer get influenced by social values and norms easily (Yousaf and Malik, 2013).

Religion is considered as a part of culture, and can have momentous impact on individuals' values, propensities and stances, and it extraordinarily impacts way of life, which thus influences shopper's decision making about the particular item. Religious affiliation can be the key indicator for a shopper to do something and also it can define the consumers shopping behavior (Delener, 1994).

Religion is such of the most can't get away from and important social institutions and has significant influence on thoughts, principles, and behaviors at both the individual and societal laid on the line (Hogg, Adelman, and Blagg 2010).Consequently, many companies consider religious symbols In their hype campaigns preceding masterpiece religious holidays, other matters of religious messages in their day in and day out advertisements (Miller, 2012).Recent trends disclose that scholars and hype practitioners

have did what one is told religion is as significant as cultural urge in these day's client behaviors( Muhamad & Mizerski; 2010)

Religion is considered to have some influence on consumer buying; religious affiliation can be utilized as the motivation towards the buying behavior of a consumer. Religious affiliation and religious commitment are the two most considering factors in marketing to clarify religious impacts in the marketplace. Interestingly, the utility of one's religious learning and acknowledging results of religion on societal outcomes. It has not been considered in advertising beside the fact that religion is very important even in our daily life; religious affiliation of retailer and its impact on consumer under researched (Muhamad and Mizerski, 2010).

Religion play vital role in consumer daily life and we get easily influenced by religion. We are connected and cognate to our religious values, to a categorical group, sect which can be considered as religious affiliation. Consumer has certain norms and values of our culture/society one has to follow in a categorical pattern. It can be considered as the guideline to spend life. We are emotionally and convivially connected to Allah and his divine rules and regulation. Religious affiliation of retailer can also be kenned as set of connections between retailer and religion (Mokhlis, 2010). It is perceived that religion has always a vigorous impact on person's faith and personal life, on their buying patterns on their intention to consume a product/ service. Religion provides the set of instructions to follow and a guideline to deport in a concrete manner (Delener, 1994). Religious tradition may provide a path for a consumer to make choices in purchasing if the consumer is following the edification of his religion. If a religion does not provide guidelines cognate to purchasing concretely then religion can influence a consumer indirectly for example the buying patterns in the month of fasting, notion and restriction cognate to clothing in religion (Mokhlis, 2010).

Religion can be considered as the piece of individual's identity and its prepping. We saw an observable effect of religion on purchaser in addition we saw a noteworthy and positive connection between religion and its intention of buying while some other elements, (for example, locality , sex , family and companions , social gatherings ) may

likewise impact consumer (Zhou et al., 2010 ; Radder, Li and Pietersen, 2006). Shopper got impacted by its surrounding, family can be the most grounded factor which can influence, and consumer age can likewise impacts its taste and what purchaser is proposed to purchase. Demographics can be considered the main influence regarding the buying of a consumer (Zhou and Wong, 2008).

Religious affiliation concerns the particular sort of religious group into which an individual is incorporated (Ellison, Gay and Glass, 1989). Someone's religious affiliation provides way about what to think and how to think about some specific cultural values and social norms (Hogg, Adelman, and Blagg 2010). Moreover, Muslims, Hindus, and Catholics have been found to different from each other in their shopping patterns. (Parameshwaran & sirvastava, 2010)

Bailey and Sood (1993) Studied the relationship of religious affiliation of retailer with shopper buying styles, researcher discovered that Muslim buyer are more rational , on the other hand Hindus were very educated and objective as contrast with catholic customers. Customers are diverse on the premise of their religion and religious affiliation (Essoo and Dibb, 2004).

A motive is an inside component that stimulates, coordinates, and incorporates a man's conduct (Ahola, 1980) everything which will be activated by a craving. Intentions are the beginning stage that dispatches the choice procedure.

Consumer buying motive is the intention to fulfill a desire or need that makes individuals to buy some item. A consumer can have many buying motive behind its intention to purchase e.g, friends and family, emotional attachment, health and diet, age, gender and many other motives behind its buying. Padel and Foster (2005) revealed that youngest consumer is less concerned about the organic food as compare to the old consumer because of their health and diet issues.

Religiosity can be known as in term of religiousness, a person who have strong faith and belief, it can have the synonym of piousness, devotion towards the religion and holiness (Holdcroft, 2006). Religiosity has been conceptualized as complex construct. Many

authors revealed that religiosity has two dimensions, intrinsic religiosity and extrinsic religiosity (Elzein, 2013; Mokhlis, 2009; Mukhtar & Butt, 2012). Other than that (Hashim & Othman, 2011) studied faith and belief deeply.

Moreover Researchers and marketing experts have hold onto religion as a critical social impact in cutting edge's purchaser practices. Religion is considered as a vital social impact in the commercial areas that should be perceived and looked into in advertising perspective (Mittelstaedt, 2002). Muslim buyers' inclination to purchase items with deficient data, and purchase new items before others, were proposed to be identified with Islamic lessons foreordained in life (Essoo and Dibb, 2004).

Practitioners have studied religion as a consequential construct which can have influence on consumer. Many marketers use religion to magnetize and grasp their customer, Retailer use religion in marketing and advertisement (Kuzma, kuzma and Kuzma, 2009).

## **. 1.2 Problem statement**

There is limited research on the utilization of religious images in showcasing, and the larger part of accessible reviews concentrate on Christian imagery in promoting (Yaar & Alkalay, 2007). Religion is an important construct but many controversies are attached with it. This topic is under researched and got less attention as compare to the many other research constructs. It is an important construct to consider and to work on it

The utilization of religion in retailing is frequently a wellspring of debate, be that as it may. For example, there were boundless exhibitions of both challenge and support for the fast-food chain Chick-fil and after the organization's president created an impression supporting the scriptural definition of marriage (Miller, 2012)

Religiosity tends to direct the impact of consumer buying intention. In particular, shoppers' with more elevated amount of religiosity and purchasing utilitarian items have a tendency to have higher buy aim. Companies are spending a lot of money on creating good image and brand awareness in customers. Companies are facing tough competition and every company tries to grasp more & more market share. Marketer's wants to give an

impression that they are here to give every solution of consumers' problem (Souidenm & Rani, 2015). Marketers have to put a lot of effort on making consumer loyal and giving them an impression that the product / service they are buying is the solution of their problem

“To find out the impact of religious affiliation of retailer on consumer purchase intention with mediating role of consumer buying motive and moderating role of intrinsic and extrinsic religiosity”

### **1.3 Research Questions**

The questions which this study will answer are:

***Question 1:*** To what extent religious affiliation of retailer has significant positive impact on consumer purchase intention?

***Question 2*** Does the consumer buying motive mediate the relationship between the religious affiliation of retailer and consumer purchase intention?

***Question 3:*** Does the intrinsic religiosity moderate the relationship between the Consumer buying motive and consumer purchase intention?

***Question 4:*** Does the extrinsic religiosity moderate the relationship between the Consumer buying motive and consumer purchase intention?

## **1.4 Research objectives**

The objectives of this study are to

- Find out the impact of Religious affiliation of retailer on customer purchase intention
- Examine mediating role of consumer buying motive between Religious affiliation of retailer and Consumer purchase intention
- Investigate the moderating role of Intrinsic religiosity between Consumer buying motive and Customer purchase intention
- Investigate the moderating role of extrinsic religiosity between consumer buying motive and Consumer purchase intention.

## **1.5 Gap analysis**

Dotson and Hyatt (2000) examine the Christian cross as a secondary cue and find out that with high level of involvement; highly rigid respondents have more positive feelings toward advertisements as compare to others. Taylor, Halstead and Haynes (2010) find that the Ichthys (i.e., Christian fish symbol) can sometimes enhance and sometimes detract from consumer evaluating a product

Religion should be considered as the strong force of shaping consumers behavior in the case of Pakistani consumers. This area is under researched and researchers need to do detailed study to find the influence of religion on consumer (Ahmed, Rahman and Rahman, 2015). Henley et al. (2009) find a significant interaction effect between Christian symbols and the relevancy of the context on consumers' perceptions, specifically that Christian imagery has a positive effect on patients' perceptions of breast cancer screening procedures.

Kamins and Marks (1991) find that a kosher designation on product packaging enhances Jewish consumers' brand perceptions, but only in the context of a familiar brand. Researchers have done some research on religion as religion is an important factor but we are going to study the impact of religious affiliation on consumer purchase intention.

These constructs together are under researched. These constructs work together in creating this differential effect has not been examined. This study fills these gaps by determining whether a consumer's reaction to a retailer's association with a religious symbol will differ based on the consumer's religiosity and religious affiliation, in particular when that religious symbol aligns with the consumer's religious affiliation.

## **1.6 Supporting theory**

Belief congruence theory (Rokeach, Smith, and Evans, 1960; Rokeach, 1979) gave hypothetical support for the theory proposed in this review. Belief congruence theory provided the base to know about the attitudes, values and about belief similarities and dissimilarities (Gabarro, Pichastor, and Mugny 2009; Roccas and Schwartz 1993; Rohmann, Florack and Piontkowski 2006).

According to belief congruence theory, the two main elements of congruence are likeness and importance. If an individual is encountered with two stimuli and is looked at as being more similar to individual's belief system, then you're more similar stimulus is generally viewed more favorably (Rokeach 1960).

Consumer values and belief systems provides him a guideline about his life. When consumer find out the similarity in his beliefs and retailer beliefs, consumer get attracted towards that retailer with the intention to purchase. Jiang et al. (2015) revealed that the similarity between the retailer and consumer can lead the retailer towards the favorable condition. For example retailers with the shared birth places and shared birthdays can develop a positive relationship with consumers. Moreover consumer having the same religious values as the retailer has will prefer that retailer whenever consumer intend to purchase.

It is important for retailer to examine the belief congruence because consumer may compromise on the other characteristic but religion will be dominant characteristic in consumer's life choices. Consumer gives preference to his religious values (Hogg, Adelman, and Blagg 2010).

## CHAPTER 2

### LITRATURE REVIEW

#### **2.1 Religious affiliation of retailer with consumer purchase intension**

Religious Affiliation is a clear cut measure of the religion to which one is associated for example, Islam, Buddhism or Hinduism, and in addition distinctive orders or schools of thought inside a religion (Hirschman, 1983).

One of the significant indications of the twenty-first century business environment is the wonderful improvement of globalization. Today's interconnections, trade relations and overall shared dependence drive varying difficulties on association's strategists. The world trade has grown exponentially as a delayed consequence of globalization. Transportation of people and stock to all zones of the world has never been as speedy and reasonable as it is today (Pinho and Martins, 2010).

According to Smith and Li (2010) researched the impact of integrative inspiration on the ability to take an interest in blacklist exercises in China. In Islamic and Middle Eastern nations, not very many reviews have been directed yet. All the more particularly, no endeavors have been made to build up a theoretical model which can be fit to Muslim customers' conduct towards remote items.

These religious duties and convictions impact the emotions and state of mind of individuals towards utilization. For instance, the utilization of pork is disallowed in both Islam and Judaism yet it is permitted in Christianity. As a result, religion impacts what customers conviction, what they like, and what they don't like (Rehman and Shabbir, 2010).

It is contended that religious affiliation of retailer is a critical incentive in the individual's psychological structure, and can impact an individual's conduct toward purchasing items (Lau, 2010). Halal is not only an absolutely religious issue; it is likewise in the domain of business and exchange. The reason for this review is to

propose a model to decide the Halal brand identity and after that look at its impact on brand trust and buy aim ( Borzooei & Asgari ; 2013)

As studies emphasize that religion is so much alive in the worldwide social orders where religious gatherings of diversities take stands furthermore, and have a positive impact on public opinion. Literature revealed that that religion is a basic segment of our way of life and is related with many parts of purchasers' lives and lifestyle (Bailey and Sood, 1993).

Religious affiliation can lead to purchase or boycott the good/service. Religion is very important part of human life as (Knight et al., 2010) mentioned in his study that Muslim world has been a desire to boycott all the Danish goods because of the conflict between muslim and Danish people on some religious phenomenon. Religious affiliation can have a strong impact on consumer who is indented to buy something.

The purchasing intention is not just confined by social, political and financial openings, additionally affected by social structures of purchasers' surroundings (Pual and Rana 2012). As indicated by Kotler (2006), religion is a piece of culture that can shape individuals' conduct. In particular, what this implies is that individuals who have religion hold certain qualities that can impact their activities and choices.

Islam is a religion that aides Muslims in each part of life, not simply in particular acts of love. For example, in the Quran verse, Al Isra':26-27, "Allah summons Muslims not to expend or spend excessively, but rather to spend in a method for Allah". Some other direction which have been accommodated by Islam are the means by which and what to exchange,

Religion is a vital social component to think about on the grounds that it is a standout amongst the most general what's more, powerful social organizations that have noteworthy impact on individuals' states of mind, qualities and practices at both the individual and societal levels (Mokhlis, 2009). Religious affiliation has positive influence on consumer purchase intention (Sproles and Kendall, 1986).

Throughout the previous three decades, there has been extensive research building up a connection amongst social and sub cultural qualities, and parts of buyer conduct. Be that as it may, religion as an intrinsic human esteem has gotten little consideration from consumer researching in this direction.

Religion is a global phenomenon, every marketer should have a understanding that it is not the only concern of local business but business around the globe should be concerned about the importance of religion. Understand the social value and religious values of the immigrant who are moving towards the other country is genuinely paramount for the host country. They will have to adopt the world wide ethical strategies to grasp the consumers (Faulk and Usunier, 2004).

Religion affiliation can be the secret to hold consumers around the world. Each consumer originates from different culture with its own way of life and its own particular piece of moral esteems. Religious comprehension can lead advertisers to comprehend these distinctions and to serve in a better way. Religious Affiliation of retailer can lead a consumer towards the purchase intention (Sandicki, 2009).

Researchers have concentrated on religious affiliation and religious commitment so profoundly to comprehend its impact in market. Consumer is more worried about the item; items are religiously permitted or denied. Usually prefer to purchase from religiously legitimate retailer (Jong et al., 1976)

Consumer who are strongly affiliated to religious and give importance to cultural norms and values shows higher life satisfaction as compare to those who are not affiliated to religious , such people show lower level of life satisfaction (Kahle et al., 2005).

Religion and religious affiliation is acknowledged by many researchers, many studies showed the relationship between purchasing and religion. Consumer purchase intentions base can be religious affiliation of retailer, consumer purchasing decisions are greatly influenced by religion and religious values. So if the consumer is affiliated with religion he will surely intend to buy from the retailer who will have certain religious similarities.

Religiously affiliated consumer may consider those similarities regarding their purchasing choices (Worthington et al., 2003).

Consumer may consume the product to show its affiliation with religion; sometimes consumer purchase the product to intend to purchase the product just because of the religious interference in his life, Consumer tries to correlate itself with religion (Lindridge, 2005). Religion is really important in consumer daily life decisions as well as in buying of an item. Purchasing is a part of daily life routine where religion shows its influence. If a person is religiously affiliated he may go for the product his religion allows him to buy.

*H1: Religious affiliation of retailer has a significant positive impact on consumer purchase intention.*

## **2.2 Mediating role of consumer buying motive**

Buying motive is the urge or motive to satiate a desire or need that makes people buy goods or accommodations. Besides every purchase there is a buying motive. It refers to the opinion conceptions, feelings, emotions and instincts, which stimulate in the buyers to buy Consumer buying motives consumers are roused to purchase an item to the degree that it, in the brain of the consumer, contributes to satisfaction of individual life values.

Consumer buying motive is the inclination or rationale to fulfill a craving or need that makes an individual purchase a product/service. Behind each buy there is a purchasing intention. It alludes to the considerations, sentiments, feelings and impulses, which stimulate in the purchasers a yearning to purchase an article. It is the secret to be successful for every business that they should know about the consumer consumption decisions it can act like a key factor in the accomplishment of a goal (Kautish and Dash, 2017). We are living in a time where there are a large number of organizations which are opening in a moment. A retailer is confronting strong competition from rivals (Huda & Sultan, 2013).

Consumer emotions are main motivator in consumer buying therefore consumer mood and their emotions lead them to purchase an article, this act can satisfy them (Faber, 2004). Researchers study consumer buying motive and its relationship with compulsive buying behavior of consumer. Consumer buying motive can have a significance influence on their buying decision and their intention to purchase some item. Many researchers proved that consumer buying motives will affect behavior. Consumer will decide every article on the basis of his buying motives. Consumer buying motives can act as a catalyst (Dittmar et al., 2007).

Pleasure can be the buying motive to buy an article. Researcher said in their studies that pleasure is an important factor in buying. Consumer buying motive explained a consumer that why he is buying that specific article from retailer. Sometimes consumer purchases an item just for the sake of pleasure without considering the other factors (Gultekin and Ozer, 2008). Arnold and Reynolds (2003) revealed that consumer sometime buy because of some hedonic buying motives for example adventure, pleasure etc. The ultimate goal of these motives can be the enjoyment of consumer, consumer fantasies and fun. Another consumer buying motive can be known as uniqueness, consumer buy an item because of its uniqueness. Such type of consumers buys to feel different and out of this world (Puccinelli et al., 2009).

If a consumer is left without anything to do and he is getting bore, such kind of consume will have greater intention to go for shopping and feels relax moreover consumer can make himself comfortable and Shopping can act as a therapy for a consumer (Hausman, 2000).According to (Arnold and Reynolds, 2003) discount form a retailer can motivate consumer to buy items from that retailer because that retailer can be the cause of consumer satisfaction. Retailer is fulfilling consumer's hedonic buying motive of pleasure and satisfaction. But in contrary (Cox, Cox and Anderson, 2005) argued that consumers who purchase to make themselves comfortable and for the sake of pleasure do not give importance to the prices. Retailer can charge high prices from those consumers.

Researchers argued that a consumer purchase product on the basis of his preferences, consumer preferences provide guidance in selection of an item, intention to buy, buying and consumption of the product. Consumer purchases these products/services to fulfill his needs and desires. This buying process involves mental, emotional and physical activities (Zanoli, Naspetti, 2002).

If the need is not fulfilled, the consumer feel uncomfortable, consumer try to relieve their stress buy purchasing so they intend to buy an article because of this action they can get relaxed and more comfortable (Schiffman and Kanuk, 2000). moreover people believe that acquiring an article can help them to feel good. Purchasing can satisfy a consumer emotionally and mentally (Dittmar et al., 2007).

Parasuraman and Grewal (2000) uncovered that consumer buying motives can manage a buyer to consider an article which will at last lead him towards the consumer purchase intention. Marketing researchers have suggested that the value inspires consumer to take part in retail shopping to fulfill their desires and necessities (Babin et al., 1994).

Consumer loyalty or repetitive buying is essential for the survival and achievement of any store. By concentrating on stores, researchers are finding out the repetitive buying of experienced purchasers (Chiu et al; 2014). Organization with high performance and superior environment will definitely have a positive influence on the purchase intention of consumer because consumer will have loyalty towards the organization and he will be motivated to buy from the specific retailer. Consumers needs will be satisfied by purchasing from that retailer (bhate; 2005).

There is very limited research regarding private label food product in Malaysia. Researchers focused on the factors that may influence consumers 'intention to make decision for buying private label food product. Factors examined are extrinsic factors and intrinsic factors that influence consumers purchase intentions (Jaafar, Lalp and Naba, 2012).

Utilization of halal-marked nourishments is an essential qualifying condition for creating, keeping up and fortifying a general Islamic way of life and personality and is

an instrument for soothing soundness (Sandikci and Ger, 2009) As per Schwartz (1992) consumer buying motives generally that individual qualities, which are moderately stable develops in individuals' lives, direct conduct through states of mind, perception and motives, which may effectively change after some time and place.

Consumer buying motive can behave like drivers for a consumer which can lead them toward the retailer. Consumer buying motive can act like a path or direction for a consumer in their purchasing process (Kim and Jin, 2001).

On the basis of previous studies, consumer buying motive can be divided into four categories, the influence of social system on consumer for example cultural norms and values (Munusamy and Hoo, 2008). Second category is the situational influence for example consumer's current situation; time can be the main factor as well as physical condition of the consumer (Belk, 1975). Third category is consumer psychology and its influences on consumer buying. Forth and the final category is influence of marketing mix on consumer for example price place etc (Sloot et al., 2005).

Consumers are roused to purchase an item to the degree that it, in the brain of the consumer, contributes to satisfaction of individual life values. Parasuraman & Grewal (2010) contend that consumer buying motive is the most imperative indicator of rehash buy goal. There are significant shopping objectives.(Jones et al., 2006; Wang, 2008). It is important for retailer and for consumers to examine consumer groups sharing similar consumption patterns. The connecting point between the consumers with each other and with the retailer (Pohjanheimo and Sandell, 2009) Consumer buying motives will have positive influence purchase intentions (liang and Huang, 2012).

*H2: Consumer buying motive mediate the relationship between the religious affiliation of retailer and consumer purchase intention.*

### **2.3 Moderating role of Intrinsic Religiosity between consumer buying motive and consumer purchase intention.**

Religiosity is conceptualized from different perspectives in the written work, the most comprehensively divided into Intrinsic and extrinsic religiosity. Intrinsic religiosity refers to a man who is characteristically spurred towards religion, which is roused from his internal. Intrinsic religiosity relies upon different motivations besides, consequences of religious feelings and rehearses than outward religiosity. Intrinsic religiosity is set up in the natural feelings of the religion itself and prescribes extraordinary motivations. Naturally religious people tend to have a self-change motivation that urges them to need to see themselves more decidedly (Sedikides and Gebauer; 2010).

Consumer with higher intrinsic religiosity will be more persuaded to coordinate religion in their life since religion will be their first priority so they will mean to purchase from a retailer with similar religious values.

According to Maher and Mady (2010), “effects of animosity, social norms, and anticipated emotions as antecedents to animosity might differ based on individual’s level of religiosity”.

Researchers revealed that customer with intrinsic religiosity will be more conventional with less knowledge about the article. These purchasers will dependably go for discounts and they will negotiate while purchasing. These buyers are less inventive and they are minimum inspired by forthcoming new trends. These consumers are less demanding as contrast with the extrinsically religious consumers (Esso and Dibb, 2004).

Religion can't be ignored in light of the fact that it is a vital factor in terms of marketing. Religion can be the key inspiration for buyers in their acquiring decisions. They will buy upon their prior religious beliefs (Swimberghe et al., 2009).

Religiosity act as moderator and it directs the connection between consumer buying motives and consumer purchase intention. Muslim follows their religion Islam in their day by day life. Islam gave them an appropriate rule that how to carry, on the most

proficient method to live and how to trade for example eating pork and drinking liquor is entirely disallowed in Islam so Muslim customer take care of this govern entirely. They eat kosher meat concurring the educating of their religion. Muslim Consumers are delicate about their religious values. Muslim in Malaysia who has a comprehension about the teaching of religion gives importance to it. They take care that what to purchase? Also, the amount we ought to purchase as indicated by the instructing of Islam (Alam, Mohd and Hisham, 2011).

As per Shebil et al. (2011) customer blacklists are progressively being utilized by different extremist and religious gatherings to rebuff focused on nations. The approaches of the (US) over the Middle-East and Afghanistan have been the subject of feedback in numerous nations overwhelmed by Muslims and religious gatherings in these nations have asked the customers not to buy US items and administrations.

Prior reviews in traditionalist Islamic nations like Iran, Pakistan, Saudi Arabia, Morocco, and Jordan have indicated critical enmity towards US items and administrations (Bahae and Pisani, 2009; Maher and Mady, 2010;). hostility, religiosity and also ethnocentrism communicate with each other and impact Malaysian shoppers' item judgment and buy conduct

Buyers who are characteristically religious are probably going to be more delicate to a retailer's utilization of religious signs on account of the expanded capacity to upgrade their own mental self portrait (McDaniel and Burnett 1990).

Religiosity plays a vital role in the formation of the attitudes of consumers and it has a significance relationship with the question that why people purchase, or intend to purchase (Razzaque and Chaudhry, 2013). Individuals different beliefs and values leads him towards the different perception and that guides him to select different solution of his problems so the better understanding of religion will lead retailer to understand consumer buying behavior in a better way. It will result in more efficient strategies and policies related to consumer (Newaz et al 2016)

*H3: Intrinsic religiosity moderates the relationship between consumer buying motive and consumer purchase intention.*

## **2.4 Moderating role of Extrinsic Religiosity between consumer buying motive and consumer purchase intention**

Extrinsic religiosity is refers to a man who is inspired towards religion in view of his condition and sounding, he will be propelled extrinsically (Vitell 2009). Consumer who are high in extrinsic religiosity tend to be stimulated to participate in religious activities for social and business sorting out purposes rather than for extraordinary purposes. (Vitell 2009)

Moreover extrinsically religious consumers will specifically follow the teachings of their religion which will be more appropriate for them as indicated by the circumstance. So they receive religion in business and in day by day life as per the environment (Allport and Ross, 1967).

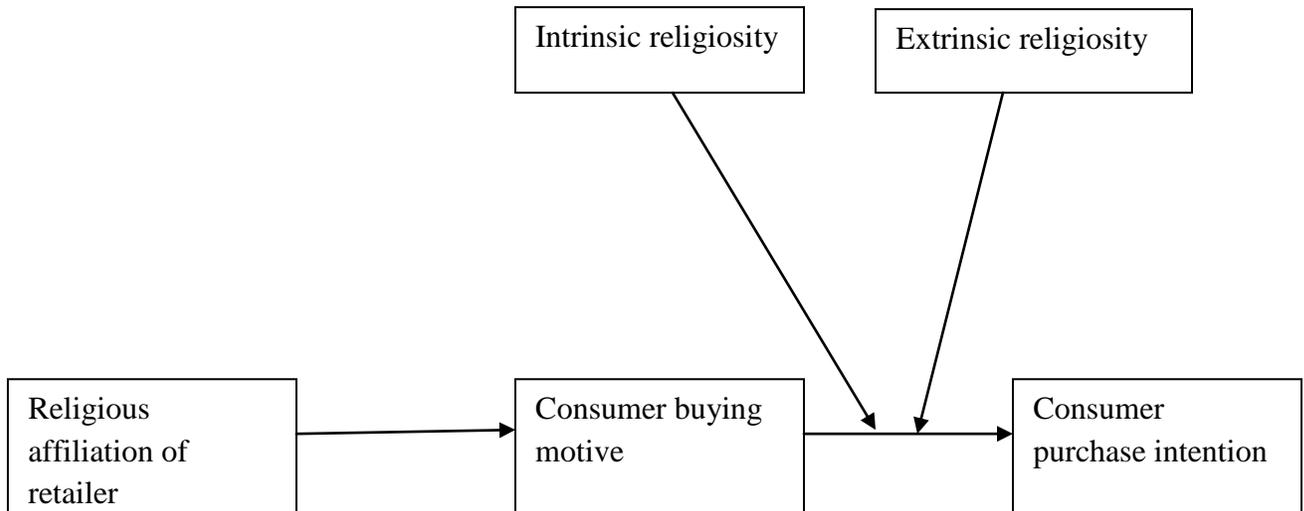
In contrary extrinsically religious shopper will have information about the article and give importance to item quality. They are more liberal as contrast with the intrinsically religious consumer. Extrinsically religious buyer is more creative and they consider new patterns and form while buying, they expect to buy item with higher quality.

Great or horrible manner of shoppers towards a nation brings about acknowledgment or dismissal of items or administrations offered by that nation (Maheswaran, 2008). Customers may have a sentiment antagonistic vibe or hostility towards certain nations bringing about boycotting their items and administrations (Haber et al., 2011).

Religion serves as a solid intention in shopper buy conduct and their goal to act as a solid connection had been found amongst religion and nourishment decision utilization among shoppers (Mukhtar and Butt, 2012; Siala, 2013)

*H3: Extrinsic religiosity moderates the relationship between consumer buying motive and consumer purchase intention.*

## 2.5 Research model



## 2.6 Research hypotheses:

***Hypothesis 1:** Religious affiliation of retailer is significantly and positively related to consumer purchase intention.*

***Hypothesis 2:** Consumer buying motive mediate the relationship between Religious affiliation of retailer and consumer purchase intention.*

***Hypothesis 3:** Intrinsic religiosity moderates the relationship between consumer buying motive and consumer purchase intention.*

***Hypothesis 4:** Extrinsic religiosity moderates the relationship between consumer buying motive and consumer purchase intention.*

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

#### **3.1 Research Design**

This is a cross sectional study which investigates the impact of religious affiliation of retailer on consumer purchase intention. This study investigates the mediating role of consumer buying motive and moderating role of intrinsic and extrinsic religiosity among consumers

#### **3.2 Population and sample size**

Consumers from twin cities of Islamabad and Rawalpindi are the population of this study the sample size of 209 respondents are used for this study. More than two hundred (230) questionnaires were distributed among the consumer in the shopping malls of twin cities. 100 questionnaires were distributed in centaurus shopping mall of Islamabad and out of which 100 questioners were returned.70 questionnaires were distributed in Moon shopping mall and out of which 60 questioners were returned. 20 questionnaires were distributed in City center located in sadder out of which 19 were returned from the consumer and 20 questionnaires were distributed in Safa Gold Mall located in ISB out of which 20 returned. 20 questionnaires were distributed in Beverly center located in ISB out of which 10 were received back.

#### **3.3 Sampling Technique**

Sampling technique used in this study was on the basis of the convenience of researcher. The sampling technique is known as convenience sampling. It is nearly impossible to use the whole population for research and most of the time it is difficult to consider every subject in research. This is the main reason of researchers behind using the convenience sample technique in research (Etikan, Musa and Alkassim, 2016). This is the type of technique used in social sciences to do research. It allows the researcher data on the

availability of subject/ sample. Convenience sampling was likewise picked as inspecting procedure so as to meet the time and to save expenses.

### 3.4 Instrumentation

To measure the independent variable Religious affiliation of retailer scale by (Siala, Keefe and Hone, 2004) which is used have the reliability of 0 .728, The scale consists of total 07 items (with one reverse item).To measure the dependent variable that consumer purchase intention scale (Chaisurivirat, 2009) was used and this scale consist 03 items with the reliability of 0 .720. To measure the mediating role of consumer buying motives scale by (Huda and Sultan, 2013) having reliability 0.710 with total items of 07 was used. The study has adopted scale to measure moderating role of intrinsic religiosity by (Alhouti et al., 2015) and it had the reliability of 0.796 with 04 items. Extrinsic religiosity was measured by using the scale given by (Alhouti et al., 2015) with reliability of 0.716 and it consisted of 03 items.

Each scale included in the questionnaire measures the responses on five-point Likert scale where 1 represent strong disagreement and 5 represent strong agreement with the items.

**Table 3.1**

#### **Instrumentation**

<b>Variables</b>	<b>Author</b>	<b>Item</b>	<b>Reliability</b>
<b>Religious affiliation of retailer</b>	(Siala, Keefe and Hone, 2004)	<b>07</b>	0 .728
<b>Consumer purchase intention</b>	(Chaisurivirat, 2009)	<b>03</b>	0 .720
<b>Intrinsic religiosity</b>	(Alhouti et al., 2015)	<b>04</b>	0.796
<b>Extrinsic religiosity</b>	(Alhouti et al., 2015)	<b>03</b>	0.716
<b>Consumer buying motives</b>	(Huda and Sultan, 2013)	<b>07</b>	0.710

### 3.5 Data Analysis Tools

To analyse the data software of SPSS was used. The data has been tested for examining the correlation and regression. To evaluate that to what extent religious affiliation of retailer influence consumer purchase intention correlation analysis is used. While to regression is used to examine that how much change in independent variable caused change in dependent variable.

### 3.6 Characteristics of sample

The first demographic factor was Gender which was used in the study. The following table 3.2 discussed about the characteristic (age) of sample

### 3.7 Age

Age is the other demographic variable. This variable is used in study in reference with independent and dependent variable

**Table 3.2**

**Demographic statistics (Age)**

Age	Frequency	Percent	Cumulative Percent
18-25	31	14.8	14.8
26-33	65	31.1	45.9
34-41	47	22.5	68.4
42-49	43	20.6	89.0
50 and above	23	11.0	100.0

### 3.8 Qualification

Last demographic variable is qualification and it is also used with reference to independent and dependant variable

**Table 3.3**

**Demographic statistics (Qualification)**

<b>Qualification</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
under metric	8	3.8	3.8
Metric	14	6.7	10.5
Inter	57	27.3	76.6
Bachelor	81	38.8	49.3
Master	24	11.5	88.0
Ms/M.phil	16	7.7	95.7
Phd	9	4.3	100.0

## CHAPTER 4

### RESULTS

#### 4.1 Descriptive Statistics

**Table 4.1**

**Demographic statistics (Qualification)**

	Sample	Minimum	Maximum	Mean	St div
<b>Gender</b>	<b>209</b>	<b>1</b>	<b>2</b>	<b>1.26</b>	<b>.439</b>
<b>Age</b>	209	1	5	2.82	1.23
<b>Qualification</b>	209	1	6	3.76	1.32
<b>Religious affiliation of retailer</b>	209	1	4.43	3.48	0.740
<b>Consumer buying motives</b>	209	1.0	4.71	3.29	0.824
<b>Consumer purchase intention</b>	209	1.0	4.333	3.23	1.048
<b>Intrinsic religiosity</b>	209	1.0	4.75	3.72	1.01
<b>Extrinsic religiosity</b>	209	1.0	5.00	2.816	1.170

The mean value for religious affiliation of retailer is 3.48 with standard deviation of 0.74. The mean value of consumer buying motive is 3.29 with the standard deviation of 0.824 while the mean value of consumer purchase intention is 3.29 with standard deviation of 0.824. The mean value of consumer purchase intention is 3.23 with standard deviation of 1.04. The mean value of intrinsic religiosity is 3.72 with the standard deviation of 1.01. The mean value of extrinsic religiosity is 2.816 with standard deviation of 1.170. Extrinsic religiosity has the lowest mean value 2.816 with highest standard deviation 1.170

## **4.2 Correlation Analysis**

Table 4.2 showed that 1<sup>st</sup> demographic variable was not significantly correlated with consumer purchase intention. It does not have any impact on consumer purchase intention. Results indicated that 2<sup>nd</sup> variable which was age also was not significantly correlated with consumer purchase intention. Last demographic variable qualification was insignificantly correlated with consumer purchase intention. Table 4.2 showed that religious affiliation of retailer is significantly correlated consumer purchase intention with r value .616 where  $p < 0.01$ . Table 4.4 showed significant relationship of mediator (consumer buying motive) with consumer purchase intention where r were 0.610 and  $p < 0.01$  this table also indicated the significant and positive correlation of moderator (Intrinsic religiosity) and the value of r were 0.432 and  $p < 0.05$ . The other moderator (extrinsic religiosity is insignificantly correlated with consumer purchase intention where the value of r is -0.9

**Table 4.2**

**Correlation of religious affiliation of retailer, age, gender, qualification, consumer buying, intrinsic religiosity, extrinsic religiosity with consumer purchase intention**

	CPI	Gender	Age	QUA	RAO	CBM	IR	ER
<b>Consumer purchase intention</b>	<b>1</b>							
<b>Gender</b>	<b>-.053</b>	<b>1</b>						
<b>Age</b>	<b>-.072</b>	<b>-.028</b>	<b>1</b>					
<b>Qualification</b>	<b>-.109</b>	<b>.057</b>	<b>-.047</b>	<b>1</b>				
<b>Religious affiliation of retailer</b>	<b>.616*</b>	<b>-.038</b>	<b>.038</b>	<b>-.159</b>	<b>1</b>			
<b>Consumer buying motive</b>	<b>.610*</b>	<b>.115</b>	<b>.030</b>	<b>-.083</b>	<b>.699**</b>	<b>1</b>		
<b>Intrinsic religiosity</b>	<b>.432*</b>	<b>.042</b>	<b>.000</b>	<b>-.098</b>	<b>.561**</b>	<b>.412*</b>	<b>1</b>	
<b>Extrinsic religiosity</b>	<b>-.098</b>	<b>-.125</b>	<b>-.083</b>	<b>.117</b>	<b>-.174*</b>	<b>-</b>	<b>-</b>	<b>1</b>
						<b>.155*</b>	<b>.196**</b>	

\*\* Correlation is significant at the P< 0.01 level (2- tailed).

\* Correlation is significant at the P< 0.05 level (2-level).

### 4.3 Regression Analysis

Table 4.3 Shown the results of mediation analysis, it includes the total, direct and indirect effects Mediation analysis was run using the bootstrapping method given by Preacher and Hayes, (2008). It contained 95% confidence intervals and 5000 bootstrap re-samples which were used in analysis

**Table 4.3**

**Results for Regression analysis for mediation between religious affiliation of retailer and consumer purchase intention. Mediator (consumer buying motives)**

	<b>Effect Size</b>	<b>S.E</b>	<b>LL95%CI</b>	<b>UL95%CI</b>
Total Effect	0.8771	0.0786	0.7220	1.028
Direct Effect	0.5722	0.1034	0.3238	0.7315
Indirect Effect	0.3478	0.0721	0.2141	0.4996

**S.E =Standard error, LL = Lower limit, UL = Upper limit, CI= 95% Confidence interval**

Table 4.3 showed total effect which is indication of relationship between religious affiliation of retailer and consumer purchase intention which turned out to be 0.8771 with LLC 0.7220 and ULC 1.028. It shows the strongly significant and positive relationship of religious affiliation of retailer with consumer purchase intention. Direct effect shows the impact of religious affiliation of retailer pooled with consumer buying motives on consumer purchase intention. The direct effect is 0.5722with LLC .3238 and ULC

0.7315. The mediation is shown by indirect effect which turned out to be 0.3478 with LLC .2141 and ULC .4996.

Results have shown that religious affiliation retailer is positively associated consumer purchase intention and consumer buying motives mediate the relationship between religious affiliation of retailer and consumer purchase intention. These results lead towards the acceptance of H1 and H2.

**Table 4.4**

**Results of regression analysis for moderation analysis between consumer buying motives and consumer purchase intention. Moderator (intrinsic religiosity, extrinsic religiosity)**

<b>Variable</b>	<b>B</b>	<b>SE</b>	<b>P</b>	<b>LL95%CI</b>	<b>UL95%CI</b>
Int_1(CBM*IR)	0.1390	0.0660	0.0364	0.0089	0.2691
Int_2 (CBM*ER)	-.0461	0.0648	.4778	-.1740	0.0817

Table 4.4 showed that  $\beta$  value for intrinsic religiosity is 0.1390. Intrinsic religiosity has a significant moderating role with p value of 0.03 which was below 0.05. It had non zero value between the upper and lower boot limits. Intrinsic religiosity had significant moderating role between consumer buying motive and consumer purchase intention with LLCI (0.0089) and ULCI (0.2691). These values leads towards the acceptance of H3 that intrinsic religiosity moderates the relationship between consumer buying motives and consumer purchase intention. Table 4.4 showed that extrinsic religiosity had  $\beta$  value -.0461 with the LLCI (-.1740) and ULCI (0.0817). Intrinsic religiosity had an insignificant relationship with p value of (0.4778) which was greater than 0.05 presence of zero value lied between the upper boot limit and lower boot limits leads us towards the rejection of

H4. Results indicated that extrinsic religiosity had an insignificant relationship with consumer purchase intention. It does not act as moderator between consumer buying motive and consumer purchase intention. These results lead towards the rejection of H4. Extrinsic religiosity does not moderate the relationship between consumer buying motives and consumer purchase intention.

**Table 4.5**

**Results of regression analysis for moderation between consumer buying motives and consumer purchase intention**

<b>Variable</b>	<b>R</b>	<b>R-Sq</b>	<b>R2 Change</b>	<b>F</b>	<b>Sig</b>
intrinsic religiosity	.6604	.4326	0.0510	3.9271	0.0364
Extrinsic religiosity	.6212	.3859	0.021	0.6893	.4778

Table 4.5 was showing that intrinsic religiosity moderates the relationship. In table showed that the value of R2 Change is (0.0510) for intrinsic religiosity and (0.036) with p value was below 0.05 which shows that the relationship is significant. These values leads towards the acceptance of H3 that intrinsic religiosity moderates the relationship between consumer buying motives and consumer purchase intention. Table 4.5 showed that extrinsic religiosity has an insignificant relationship with very low value of r (0.021) and p value is 0.4778. P value was greater than 0.05 and it showed that extrinsic religiosity has an insignificant relationship with consumer purchase intention. These results leads towards the rejection of H4 that extrinsic religiosity moderates the relationship between consumer buying motives and consumer purchase intention.

These results lead towards the acceptance of H3 and rejection of H4 that intrinsic and extrinsic religiosity moderates the relationship between consumer buying motives and consumer purchase intention.

## CHAPTER 5

### 5.1 Discussion

As the results showed that religious affiliation have a strong impact of consumer purchase intention so H1 is accepted which say that religious affiliation of consumer has significantly positive impact on consumer purchase intention is accepted

Results indicated religious affiliation of consumer showed the positive relationship with consumer purchase intention. Consumer will be attracted towards the product/service aligned with his religious values. Consumer may buy the thing to demonstrate its alliance with religion; once in a while shopper buy the item or intend to buy the item as a result of the religious affiliation in his life, Consumer tries to associate itself with religion (Lindridge, 2005)

As study indicated that consumer buying motives mediate the relationship leads towards the acceptance of H2

Consumer buying motive is also an important construct and results showed that it has the strong mediation role. Consumer buying motives mediate the relationship between religious affiliation of consumer and consumer purchase intention. Purchaser buy an article on the basis of his preferences, customer inclinations give direction to choice , aim to purchase. Purchaser buys these items to satisfy his needs and goals. This buying process includes mental, passionate and physical exercises (Zanoli, Naspetti, 2002). Study says that consumers consider factor like quality, friend and family environment etc while purchasing an article.

Study indicates that intrinsic religiosity is also having significant moderating relationship with consumer buying motives and consumer purchase intention.

Consumer religiosity has two dimensions, intrinsic religiosity and extrinsic religiosity. This becomes the guideline for the consumer which moderated the relationship of consumer buying motives and consumer purchase intention. Intrinsic religiosity is the

religious motivation from inside and it will be stronger. It moderates the relationship between consumer buying motive and consumer purchase intention. Shoppers with higher intrinsic religiosity will be more induced to put religion in their life since religion will be their first need so they will intend to buy from a retailer with comparative religious value (Allport and Ross, 1967).

As per as the results H4 is rejected so extrinsic religiosity have an insignificant relationship with consumer purchase intention.

Extrinsic religiosity is the religious motivation from outside form the environment. Extrinsically religious shoppers will particularly take care of their religious values which will be more suitable for them as shown by the condition (Allport and Ross, 1967).

Result shows that the three hypotheses( H1,H2,H3,) are accepted that there is a significant positive impact of religious affiliation of consumer on consumer purchase intention with mediating role of consumer buying motives and moderating role of intrinsic while the forth hypothesis is rejected that extrinsic religiosity moderates the relationship between consumer buying motives and consumer purchase intention

## **5.2 Conclusion**

The purpose of the study was to find the impact of religious affiliation of retailer on consumer purchase intention with mediating role of consumer buying motive and moderating role of intrinsic and extrinsic religiosity. Now after conducting this study result indicated that H1 was accepted. It showed that religious affiliation of retailer had a significant and positive impact on consumer purchase intention.

Religious affiliation of retailer has significant relationship with every decision of consumer. Consumer consider religion in every walk of life in different shapes, this are the main determinants of consumer decision making process .religious affiliation of retailer have determinable effect on consumer purchase intention. This study has focused specifically on the religious affiliation of retailer and its impact on consumer purchase intention

Consumer buying motives can mediate the relationship, as consumer consider this fact what is the purpose behind the intention to buy consumer. Results showed that consumer buying motives mediate the relationship between religious affiliation of retailer and consumer purchase intention.

Study showed that intrinsic religiosity moderate the relationship between consumer buying motive and consumer purchase intention. Results also indicated that extrinsic religiosity does not moderate the relationship between consumer buying motive and consumer purchase intention. Extrinsically religious people consider religious teaching according to the situation. For example in their business where needed or in daily life. Extrinsically religious people do not take religion as their first priority (Allport and Ross, 1967).

### **5.3 Implications**

This study has presented the detailed analysis of impact of religious affiliation of retailer on consumer purchase intention. It has also give the analysis of the mediating role of consumer buying motive and moderating role of intrinsic as well as extrinsic religiosity. It is very important for a developing country like Pakistan to give importance to business as it can boost the economy. Pakistani economy is not growing as the other countries are growing in global and local markets.

Consumer is the backbone for every business so in counties like Pakistan it is becoming a need to consider the factors affect consumers in their purchasing process. By this retailer can make better policies to attract consumer. Retailer can use this study in making strategies for business retailer can consider religion as an important factor in consumer daily life.

### **5.4 Limitations**

Despite significance of the study and its results, the study showed some limitations. Firstly, study was conducted through questioners and the sample size was 230 which is a

low sample size to get a clear picture of religious affiliation of consumer and its impact on consumer purchase intention.

Second limitation was the shortage of time as data was collected through survey questionnaire so it was also time consuming and I had to manage the bias answer from some subjects.

Another limitation is that consumer who does not found any similarity with retailer will move towards the other retailer. So retailer can lost that particular segment on the basis of dissimilarity

The study comprises the shopping malls s in Rawalpindi/ Islamabad. However, the studies including majority of the consumer form all over Pakistan may have different and more generalize results. And this study was conduct in Pakistani context so it is particularly deal with Pakistani culture.

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## Questionnaire

Dear Respondent,

My name is Anum Laraib, as a research scholar at Capital University Science and Technology, Islamabad, under the registration number MMS143979; I am collecting data for my research. Title of my research is “**The impact of Religious affiliation of retailer on customer purchase intention with the mediating role of Consumer buying motives and moderating role of Intrinsic and Extrinsic Religiosity**”. It will take your 15-20 minutes to answer the questions and to providing the valuable information. I assure you that data will be strictly kept confidential and will only be used for academic purposes. To ensure anonymity, you are not supposed to write your name or name of organization anywhere in the questionnaire.

Thanks a lot for your help and support!

### Section 1

1	2	<b>Gender</b>
Male	Female	

1	2	3	4	5	<b>Age</b>
18 - 25	26 - 33	34 - 41	42 - 49	50 and above	

<b>Qualifi cation</b>	1	2	3	4	5	6	7
	Under Metric	Metric	Inter	Bachelor	Master	MS/M.Phil	PHD

## Section 2

The following statement is about **Religious affiliation of retailer**. For each item of the statements below, Please tick your level of hesitation when buying these products

**1= Strongly Disagree 2= Disagree 3= Neither Agree/nor Disagree 4= Agree 5= Strongly Agree**

	<b>Religious affiliation of retailer</b>	SD	D	N	A	SA
1	I only sell products that are in conformity with my religious traditions and beliefs.	1	2	3	4	5
2	I only sell products that are in conformity with my religious traditions and beliefs.	1	2	3	4	5
3	I only shop from places whose owners are members of my religion / congregation.	1	2	3	4	5
4	Religious retailers, who purchase religiously non-conforming products when a religiously conforming alternative is available, should be banned from the religious community / congregation.	1	2	3	4	5
5	I believe that shop owners and manufacturers who follow the same religion / congregation as I do are the ones who should benefit	1	2	3	4	5
6	I hold myself responsible for putting fellow members of my religion / congregation out of business when I sell to individuals following another religion / congregation	1	2	3	4	5
7	I would sell individuals who are from a different religious / congregational background	1	2	3	4	5

## Section 3

The following statement is about **Consumer buying Motive**. For each item of the statements below, please indicate the extent of your agreement & disagreement by ticking the appropriate number.

**1= Strongly Disagree 2= Disagree 3= Neither Agree/nor Disagree 4= Agree 5= Strongly Agree**

	<b>Consumer buying Motives</b>	SD	D	N	A	SA
1	I buy an article because it is made of natural resources	1	2	3	4	5
2	I buy an article because of its quality	1	2	3	4	5
3	I buy product because of my family and friends influence	1	2	3	4	5
4	I buy an article because its retailer is trustworthy to commitment	1	2	3	4	5
5	I buy an article because it environment friendly	1	2	3	4	5
6	I buy an article because it can go well with my health					
7	I buy an article because it's safe	1	2	3	4	5

#### **Section 4**

The following statement is about **Intrinsic Religiosity**

For each item of the statements below, please indicate the extent of your agreement & disagreement by ticking the appropriate number.

**1= Strongly Disagree 2= Disagree 3= Neither Agree/nor Disagree 4= Agree 5= Strongly Agree**

	<b>Intrinsic Religiosity</b>	SD	D	N	A	SA
1	I try to carry my religious beliefs over into all my other Dealings in life.	1	2	3	4	5

2	My religious beliefs are what really lie behind my Whole approach to life.	1	2	3	4	5
3	Religion is especially important to me because it answers many questions about the meaning of life.	1	2	3	4	5
4	It is important for me to spend periods of time in private religious thought and meditation.	1	2	3	4	5

**Section 5**

The following statement is about **Extrinsic Religiosity**

For each item of the statements below, please indicate the extent of your agreement & disagreement by ticking the appropriate number.

**1= Strongly Disagree 2= Disagree 3= Neither Agree/nor Disagree 4= Agree 5= Strongly Agree**

	<b>Extrinsic Religiosity</b>	SD	D	N	A	SA
1	Religion is especially important to me because it answers many questions about the meaning of life.	1	2	3	4	5
2	It is important for me to spend periods of time in private religious thought and meditation.	1	2	3	4	5
3	It doesn't matter so much what I believe in so long as I lead a moral life.	1	2	3	4	5

**Section 6:**

The following statement is about **Consumer purchase intention**. For each item of the statements below, please indicate the extent of your agreement & disagreement by ticking the appropriate number.

**1= Extremely unlikely 2= Unlikely 3= Neutral 4= Likely 5= Extremely likely**

	<b>Consumer purchase intention</b>	EU	U	N	L	EL
1	I intend to buy product in the next month.	1	2	3	4	5
2	I intend to buy more products from the same brand I am used to buy.	1	2	3	4	5
3	I intend to purchase product from the same brand in the next month	1	2	3	4	5