

**THE INFLUENCE OF CONSUMER ANIMOSITY WITH THE MEDIATING EFFECT  
OF RELIGIOSITY ON CONSUMER BUYING BEHAVIOR: AN EMPIRICAL  
INVESTIGATION ON BUYING FOREIGN PRODUCTS IN PAKISTAN**



**Thesis submitted to  
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In Partial fulfillment of the  
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Doctor of Philosophy in Business Administration**

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**DEDICATION**

To  
My Father.  
I did it for YOU

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In the name of Allah Who is the most Merciful and Beneficent Who taught man the use of pen and taught man what he did not know. I am thankful to Almighty Allah for giving me power and determination to complete this thesis. It was a journey full of learning, practical and personal growth. We extol our adored HOLY PROPHET (S.A.W.S.) whose spiritual motivation to seek knowledge always remained our passion which has enabled us to become part of this extraordinary family of research.

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## ABSTRACT

Religion plays a significant role in consumers' buying behavior. It affects human behavior in terms of the demarcation of thoughts, values, moral standards and attitudes. In period of market globalization, religion played immense role to change global trade. Country of Origin (COO) is a significant factor that creates huge market opportunities in order to benefit the country and the firm both. Many companies, globally, are venturing in overseas markets as to get large benefit for their companies and by labelling the origin of the product. COO makes consumer emotional especially Muslim consumers affiliation with religions. The aim of the study is to examine the interceding part of extent of religiosity on the relationship between consumers' animosity based on country of origin on consumer buying behavior. The current study empirically investigated whether the consumer animosity based on extent of religiosity impacts on Muslim consumer buying behavior in Higher Education Institutes (HEIs) of Pakistan. To examine the effect of selected predictors on outcome variable, 500 self-administered survey questionnaires were distributed in 10 selected HEIs of Pakistan and response rate was 86%. The data was collected using multistage sampling technique where HEIs and the respondents were selected on scientific bases. This study has utilized quantitative approach to examine level of Consumer Animosity and Religiosity among the respondents regarding foreign products by deducing results with the help of Structural Equation Modelling (SEM) using SmartPLS software. However, the descriptive statics were employed using SPSS software.

The findings of the study reports that foreign products are generally viewed as high association products to religious Muslims regarding their contents and origin. It is found that in Muslim societies if the respective products are imported from some hated or non-Muslim country, the products are strongly resisted by the consumers. Religious commitment appears to be a critical forbearer to Muslim consumers' regarding their immersion in the consumption decision of foreign product. The empirical analysis shows that all 27 hypotheses are supported. The findings of the present study suggest that religiosity can have a noticeable impact on consumers' preferences when they purchase foreign products. As it is noted that religious norms are constant irrespective of time frames and eras, therefore, organizations can find ways to dominate significant segments of

consumer markets in the host countries by recognizing their religious needs and religious devotion in their practical lives.

**Keywords:** Religion, Level of Religiosity, Animosity, Ethnocentrism, Country of Origin, Consumer Loyalty, Consumer Buying Behavior, Muslim Consumer Buying Behavior, Consumer Preferences, Adult Pakistani Muslim Consumer.

## TABLE OF CONTENTS

|  |             |
|--|-------------|
| <b>DEDICATION.....</b>                       | <b>IV</b>   |
| <b>ACKNOWLEDGEMENTS .....</b>                | <b>V</b>    |
| <b>ABSTRACT.....</b>                         | <b>VI</b>   |
| <b>TABLE OF CONTENTS .....</b>               | <b>VIII</b> |
| <b>LIST OF TABLES .....</b>                  | <b>XIII</b> |
| <b>LIST OF FIGURES .....</b>                 | <b>XV</b>   |
| <b>LIST OF ACRONYMS .....</b>                | <b>XVI</b>  |
| <b>1 CHAPTER ONE: THE INTRODUCTION.....</b>  | <b>1</b>    |
| 1.1 Background of the Study .....            | 1           |
| 1.2 Why Measure the Role of Animosity? ..... | 5           |
| 1.2.1 Religious Animosity.....               | 8           |
| 1.3 The Research Gap.....                    | 9           |
| 1.4 Research Questions.....                  | 13          |
| 1.5 Objectives of the Study.....             | 13          |
| 1.6 Significance of the Study .....          | 14          |
| 1.7 Scope of the Study .....                 | 14          |
| 1.8 Operational Definitions .....            | 15          |
| 1.9 Delimitations.....                       | 16          |
| 1.10 Novelty .....                           | 17          |
| 1.11 Thesis Outline.....                     | 18          |
| <b>2 CHAPTER TWO: LITERATURE REVIEW.....</b> | <b>20</b>   |
| 2.1 Introduction.....                        | 20          |
| 2.2 Consumer Buying Behavior (CBB).....      | 22          |

|          |   |           |
|----------|---|-----------|
| 2.2.1    | Consumer Buying Decision Process .....                    | 23        |
| 2.2.2    | Consumer Buying Behavior Variations .....                 | 25        |
| 2.3      | Country of Origin and CBB.....                            | 26        |
| 2.3.1    | COO and Consumer Decision Making.....                     | 30        |
| 2.3.2    | COO and Pakistani Consumers .....                         | 32        |
| 2.4      | Consumer Animosity .....                                  | 32        |
| 2.4.1    | CA Classifications.....                                   | 42        |
| 2.4.2    | CA and Consumer Decision Making .....                     | 45        |
| 2.4.3    | Effects of Religious Animosity.....                       | 49        |
| 2.4.4    | CA and Unavailability of Local Alternates.....            | 54        |
| 2.5      | Consumer Religion and CBB .....                           | 55        |
| 2.6      | Religion Islam and Muslim CBB .....                       | 58        |
| 2.6.1    | Role of Religiosity in Consumers' Shopping Decisions..... | 60        |
| 2.6.2    | Classification of Religiosity .....                       | 63        |
| 2.6.3    | Islam and Need of Time .....                              | 64        |
| 2.6.4    | Halal Markets .....                                       | 65        |
| 2.6.5    | Religious Affiliation of Muslim Youth.....                | 67        |
| 2.6.6    | Muslim Scholars and Boycotts – Need to be addressed?..... | 68        |
| 2.7      | Proposed Conceptual Model of the Study .....              | 69        |
| 2.8      | Development of the Hypotheses .....                       | 70        |
| <b>3</b> | <b>CHAPTER THREE: RESEARCH METHODOLOGY.....</b>           | <b>73</b> |
| 3.1      | Introduction.....   | 73        |
| 3.2      | Philosophical Stance.....                                 | 73        |
| 3.2.1    | Positivism VS Interpretivism Paradigm.....                | 73        |
| 3.2.2    | Epistemological and Ontological Considerations .....      | 75        |
| 3.3      | Research Design .....                                     | 75        |
| 3.4      | Research Population .....                                 | 76        |

|          |   |           |
|----------|---|-----------|
| 3.5      | Unit of Analysis .....  | 78        |
| 3.6      | Sample Size .....   | 79        |
| 3.7      | Sampling Strategy.....  | 80        |
|          | 3.7.1 Selection Procedure.....  | 80        |
|          | 3.7.2 Multi-Stage Stratified Cluster Random Sample Design – Stage II..... | 81        |
| 3.8      | Data Collection .....   | 85        |
| 3.9      | Measurement Instrument .....  | 85        |
|          | 3.9.1 Scale for Consumer Animosity .....                                  | 86        |
|          | 3.9.2 Extent of Religiosity.....  | 88        |
|          | 3.9.3 Consumer buying behaviour .....                                     | 88        |
| 3.10     | Pre-testing.....  | 89        |
| 3.11     | Pilot Testing.....  | 90        |
| 3.12     | Data Analysis.....  | 91        |
| 3.13     | Data Filtration.....  | 92        |
| 3.14     | Missing Values Analysis .....   | 92        |
| 3.15     | Check for Outliers.....   | 93        |
| 3.16     | Check for Normality .....   | 93        |
| 3.17     | Linearity.....  | 93        |
| 3.18     | Common Method Bias.....   | 94        |
| 3.19     | Structural Equation Modelling (SEM).....                                  | 94        |
| 3.20     | Measurement Model (Stage-1) .....   | 95        |
|          | 3.20.1 Convergent Validity .....  | 95        |
|          | 3.20.2 Discriminant Validity .....  | 95        |
| 3.21     | Structural Model (Stage-2) .....  | 95        |
| 3.22     | Chapter Summary .....   | 96        |
| <b>4</b> | <b>CHAPTER FOUR: DATA ANALYSIS AND FINDINGS.....</b>                      | <b>97</b> |
| 4.1      | Introduction.....   | 97        |

|          |   |            |
|----------|---|------------|
| 4.2      | Preliminary Data Analysis and Screening .....                   | 97         |
| 4.2.1    | Missing Value Analysis .....                                    | 97         |
| 4.3      | Detection and Treatment of Outliers .....                       | 98         |
| 4.4      | Assessment of Data Normality .....                              | 101        |
| 4.5      | Common Method Bias (CMB) .....                                  | 104        |
| 4.6      | Descriptive Statistics and Demographics of the Respondents..... | 106        |
| 4.7      | Exploratory Factor Analysis .....                               | 108        |
| 4.8      | Assessment of the Measurement Model .....                       | 110        |
| 4.8.1    | Convergent Validity .....                                       | 110        |
| 4.8.2    | Item Loadings.....  | 111        |
| 4.8.3    | Average Variance Extracted.....                                 | 113        |
| 4.9      | Discriminant Validity .....                                     | 113        |
| 4.9.1    | The Fornell-Larcker Criteria .....                              | 114        |
| 4.9.2    | Cross-Loading .....   | 114        |
| 4.9.3    | HTMT Criterion .....  | 116        |
| 4.9.4    | Summary of Measurement Model.....                               | 117        |
| 4.10     | Assessment of Structural Model .....                            | 119        |
| 4.10.1   | Collinearity Assessment .....                                   | 119        |
| 4.10.2   | Hypotheses Testing for Direct Relationships .....               | 120        |
| 4.10.3   | Assessment of $R^2$ .....                                       | 125        |
| 4.11     | Analysis of Mediation.....                                      | 126        |
| 4.12     | Summary of the all Hypotheses Results .....                     | 140        |
| 4.13     | Chapter Summary .....   | 142        |
| <b>5</b> | <b>CHAPTER FIVE: DISCUSSION.....</b>                            | <b>143</b> |
| 5.1      | Introduction.....   | 143        |
| 5.2      | Discussion on Results .....                                     | 146        |
| 5.3      | Recommendations.....  | 157        |

|  |            |
|--|------------|
| <b>6 CHAPTER SIX: CONCLUSION.....</b>                        | <b>160</b> |
| 6.1 Introduction.....  | 160        |
| 6.2 Theoretical Implications .....                           | 160        |
| 6.3 Practical Implications .....                             | 162        |
| 6.4 Limitations and Recommendations for Future Research..... | 163        |
| 6.5 Concluding Remarks .....                                 | 166        |
| <b>REFERENCES.....</b>                                       | <b>168</b> |
| <b>ANNEXURE A .....</b>                                      | <b>215</b> |

## LIST OF TABLES

|   |     |
|---|-----|
| Table 3.1: Higher Education Institutes in Punjab .....                  | 78  |
| Table 3.2: HEIs in Each Cluster and Strata .....                        | 79  |
| Table 3.3: Selected Sample Universities .....                           | 80  |
| Table 3.4: Scale Adapted for Measuring Consumer Animosity .....         | 86  |
| Table 3.5: Scale Adapted for Measuring Extent of Religiosity .....      | 88  |
| Table 3.6: Scale Adapted for Consumer Buying Behaviour.....             | 89  |
| Table 3.7: Summary of Pretesting .....                                  | 90  |
| Table 3.8: Results of Reliability Test on Pilot Test Data .....         | 91  |
| Table 4.1: Univariate Outliers.....                                     | 99  |
| Table 4.2: Multivariate Outliers.....                                   | 100 |
| Table 4.3: Univariate Normality for Individual Items .....              | 102 |
| Table 4.4: Univariate Normality for Construct Level.....                | 103 |
| Table 4.5: Common Method Variance.....                                  | 105 |
| Table 4.6: Descriptive Statistics and Demographics of Respondents.....  | 107 |
| Table 4.7: EFA Pattern Matrix for Research Constructs .....             | 109 |
| Table 4.8: Psychometric Characteristics of the Research Constructs..... | 112 |
| Table 4.9: Cronbach's Alpha, CR, and AVE.....                           | 113 |
| Table 4.10: Squared Roots of AVEs.....                                  | 114 |
| Table 4.11: Loadings and Cross-Loadings .....                           | 116 |
| Table 4.12: HTMT Criterion.....   | 117 |
| Table 4.13: Summary of Model Assessment .....                           | 118 |
| Table 4.14: Assessment of Multicollinearity .....                       | 120 |

|   |     |
|---|-----|
| Table 4.15: Results of Main Direct Relationships to Test Hypotheses .....         | 122 |
| Table 4.16: Summary of Structural Model Assessment for Direct Relationships ..... | 124 |
| Table 4.17: Coefficient of Determination ( $R^2$ ) .....                          | 125 |
| Table 4.18: Results of Mediating Effect and Hypothesis Testing of $H^4$ .....     | 127 |
| Table 4.19: Results of Mediating Effect and Hypothesis Testing of $H_5$ .....     | 128 |
| Table 4.20: Results of Mediating Effect and Hypothesis Testing of $H_9$ .....     | 129 |
| Table 4.21: Results of Mediating Effect and Hypothesis Testing of $H_{10}$ .....  | 131 |
| Table 4.22: Results of Mediating Effect and Hypothesis Testing of $H_{14}$ .....  | 132 |
| Table 4.23: Results of Mediating Effect and Hypothesis Testing of $H_{15}$ .....  | 133 |
| Table 4.24: Results of Mediating Effect and Hypothesis Testing of $H_{19}$ .....  | 135 |
| Table 4.25: Results of Mediating Effect and Hypothesis Testing of $H_{20}$ .....  | 136 |
| Table 4.26: Results of Mediating Effect and Hypothesis Testing of $H_{24}$ .....  | 137 |
| Table 4.27: Results of Mediating Effect and Hypothesis Testing of $H_{25}$ .....  | 139 |
| Table 4.28: Summary of Overall Hypotheses Results .....                           | 140 |

## LIST OF FIGURES

|   |     |
|---|-----|
| Figure 2.1: The Five Stage Buying Decision Process Model .....                        | 24  |
| Figure 2.2: Original Animosity Model .....  | 35  |
| Figure 2.3: Conceptual Model of the Study .....                                       | 69  |
| Figure 4.1: Initial Reflective Model.....   | 119 |
| Figure 4.2: PLS Algorithm Results.....  | 121 |
| Figure 4.3: The results of PLS Bootstrapping for Direct Relationships .....           | 123 |
| Figure 4.4: Results of Mediation through PLS bootstrapping for H <sup>4</sup> .....   | 126 |
| Figure 4.5: Results of Mediation through PLS bootstrapping for H <sub>5</sub> .....   | 128 |
| Figure 4.6: Results of Mediation through PLS bootstrapping for H <sub>9</sub> .....   | 129 |
| Figure 4.7: Results of Mediation through PLS bootstrapping for H <sub>10</sub> .....  | 130 |
| Figure 4.8: Results of Mediation through PLS bootstrapping for H <sub>14</sub> .....  | 132 |
| Figure 4.9: Results of Mediation through PLS bootstrapping for H <sub>15</sub> .....  | 133 |
| Figure 4.10: Results of Mediation through PLS bootstrapping for H <sub>19</sub> ..... | 134 |
| Figure 4.11: Results of Mediation through PLS bootstrapping for H <sub>20</sub> ..... | 136 |
| Figure 4.12: Results of Mediation through PLS bootstrapping for H <sub>24</sub> ..... | 137 |
| Figure 4.13: Results of Mediation through PLS bootstrapping for H <sub>25</sub> ..... | 138 |

## LIST OF ACRONYMS

|      |                                  |
|------|----------------------------------|
| AFL  | Australian Football League       |
| AVE  | Average Variance Extracted       |
| CA   | Consumer Animosity               |
| CBB  | Consumer Buying Behaviour        |
| CEE  | Central and Eastern Europe       |
| CMB  | Common Method Bias               |
| COO  | Country of Origin                |
| CPEC | China-Pakistan Economic Corridor |
| CR   | Composite Reliability            |
| DAIs | Degree Awarding Institutes       |
| EFA  | Exploratory Factor Analysis      |
| ER   | Economic Reason                  |
| FX   | Foreign Exchange                 |
| GDP  | Gross Domestic Product           |
| HEC  | Higher Education Commission      |
| HEIs | Higher Education Institutes      |
| HTMT | Heterotrait-Monotrait            |
| IMF  | International Monetary Fund      |
| IR   | Intrinsic Religiosity            |
| MENA | Middle East and the North Africa |
| MNCs | Multinational Corporations       |

|      |   |
|------|---|
| MSCI | Morgan Stanley Capital International    |
| NATO | North Atlantic Treaty Organization      |
| PCA  | Principal Component Analysis            |
| PE   | Personal Experience                     |
| PLS  | Partial Least Square                    |
| PMC  | Political and Military Concerns         |
| PP   | Peer Pressure                           |
| SEM  | Structural Equation Modelling           |
| SER  | Social Extrinsic Religiosity            |
| SPSS | Statistical Package for Social Sciences |
| US   | United States                           |
| VAF  | Variation Accounted For                 |
| VIF  | Variance Inflated Factor                |
| WH   | War History                             |

## CHAPTER ONE: THE INTRODUCTION

### 1.1 Background of the Study

Being the emerging market today, Pakistan relies on its strengths to win the race of dynamic emerging market group members. After being upgraded from a frontier economy to an emerging market in Morgan Stanley Capital International (MSCI) index, Pakistan is considered potential enough to perform well in all economic sectors (Lagarde, 2016). This expectation is seemed to be turned into reality soon as Sharif Government set country's economy on stable growth rates. The fiscal year 2016 ended up with 4.71% growth in Gross Domestic Product (GDP) – the highest in eight years, Foreign Exchange (FX) reserves of country reached to US\$21 billion – all time above in May 2016, a sharp decline observed in oil prices, Pakistan successfully completed its eleventh review with International Monetary Fund (IMF), strengthening confidence of international investors, China-Pakistan Economic Corridor (CPEC) investments raised and Pakistan Stock exchange with a quantum leap hit the MSCI Emerging Market Index in June 2016 (Pakistan Economic Survey 2015-2016).

Such economic transformations along with distinct geographic and cultural attributes have made world act more consciously about this country. Not only investors, but the consumers are also taking decisions wisely about the consumption of a particular product. To compete the growing markets, global brands are trying hard along with local brands to meet more of cultural and social needs of consumers this in return is earn long lasting customer-brand relationships to the global marketers (Muhammad Kashif, Awang, John , & Altaf, 2015). The competition today has reached beyond the price and quality of the product; to gain consumer loyalty social approval is a necessity now. One such element that can alter consumer choice of buying a product/brand can be “Made in” tag which is a good influencer to make consumer buy or boycott specific countries' products (Z. Gao, Sing Wong, A. House, & H. Spreen, 2014).

Religious orientation is another factor that is being observed playing prevailing role in product positioning among consumers of countries like Pakistan where religious believes are said to dominate every basic aspect of people's lives. Pakistan is an Islamic state where consumers are observed to depict strong religious orientation in case of accepting product/brands especially owned by non-Muslims like PEPSI Cola. Although studying consumer psyche regarding product purchase behavior is vast and complex phenomenon yet has presented three simplified components to study "Made in" effect under consumer emotions i.e. animosity, ethnocentrism, and religiosity (T. A. Baazeem, Bougoure, & Neale, 2013). The study has tried to dig deeper understanding in all possible aspects of three components in order to study urban adult Pakistani consumer behavior regarding foreign products.

Intensifying this view from personal and national levels to the global level, world can easily see today the increased demand in Halal Markets around the globe irrespective of the Muslim and non-Muslim societies. The non-Muslim investors have started making Halal products for the Muslim consumers because they want to earn profit by selling their products to this dominating population as well. The US Consultancy firm A.T. Kearney has estimated the worth of Halal Markets around \$2 trillion annually. The Halal products have broken the boundaries in the present era of globalization as there was a time when Halal products were solely made for Muslims in the Muslim societies and were exported to the Muslim consumers in the non-Muslim societies by the Muslim producers. But the last two decades have turned the tables and recent factors indicate that Halal products are outgrown and hence they are considered the dynamic trend setter in the global markets. Out of all Halal products, food market is the widely grown market both in Muslim and non-Muslim global markets. According to Thomson Reuters and Dinar Standard in the year 2014 about the value of Halal food & beverage market showed that the Halal food markets grew to \$1.37 trillion which was 18.2% of global food & beverage market at that time (Meta & Dugonjić, 2016). For sure not having any desire to pass up on the chances that the one of the quickest developing business sectors offers, the vast majority of the global organizations, for example, Nestle creates and offers Halal items.

According to the latest Global Islamic Economy Report, the global spending on the Halal food and Islamic lifestyle is predicted to increase 10.8% by the year 2019 which will make the

worth of global industry \$3.7 trillion. As per the report, the Halal food sector alone is expected to grow to a net value of \$2.537 trillion by the year 2019 from \$795 billion in the year 2014. This will make the global spending on Halal food equal to 21.2%. The top countries with Muslim consumer food consumption are Indonesia, with a Halal food market worth of \$190 billion, Turkey where the Halal food market is valued at \$168 billion, Pakistan at \$108 billion worth for Halal food market, and Iran where the market equates to \$97 billion for Halal food. These facts and figures are based on 2013 data collected under the Global Islamic Economy Report. Muslims around the world are observed to demand Halal products, hence the practical response to this demand has come out in the form of copy-cat boycott brands like Qibla Cola, Mecca Cola etc.

The present world is the global village which has altered consumer choices and thus has forced manufacturers and investors to take notice of the fact that ignoring consumer choices can make them pay more and gain less. Making local brands to enter international markets is also one of the important factors to make business grow. Journey from home to host country is far more difficult today where consumers have multiple modes of access to foreign and domestic products and have multiple varieties of single product to fulfill their needs. A product/brand is induced today to be aligned with consumer needs hence creating a competitiveness among products from different manufacturers or different countries of manufacture. This rivalry is tried to be tackled by promoting the Country of Origin (COO) by the international marketers in order to gain more customer loyalty by influencing customer choices (Koschate-Fischer, Diamantopoulos, & Oldenkotte, 2012; Xie, Batra, & Peng, 2015).

Utilizing COO as a tool to motivate consumers to buy a product is not always beneficial. The studies have also shown that COO also plays important role in consuming or denying a product when consumers do not have sufficient information about the product and are compelled to believe on the rumors and exposures they have set in their minds because of stereotyping about that country (Koschate-Fischer et al., 2012). Consequently, positive country images give the nation's items a focused edge, though negative nation pictures can be imposing obstructions to worldwide advertisers endeavoring to enter remote markets, regardless of whether the observations are misinformed or wrong (Balabanis & Diamantopoulos, 2011).

It is concluded that the reverse effect of COO on consumer perceptions is analyzed by developing the associate network that explained the fact that “item believes” are more important for consumers than the “COO believes” (Lee, Lockshin, & Greenacre, 2016). But the results indicated that influence of product information fades as the information about the COO increases for the consumer. The product image or product believes can only influence consumer choices in noticeable ways if the country image is consistent with the product image. Thus, COO is considered effective element while observing consumer buying choices as relationship between product and COO is positive. Pakistani consumers are always finding “Made in” that effects conscious and they chose products on the basis of COO if they are provided with detailed information and alternative to choose between (Ali, Rehman, & Rehman, 2015). Even a strict refusal is received from majority of consumers about certain products if they do not know the COO of those products. Such consumers have their own benefits of knowing COO like few of them believes knowing origin of product makes it easier to decide quality of the products as well (Ali et al., 2015).

When considering food brands, the consumer choices varies country to country on the basis of their emotions towards Countries of Origin of the food brands when domestic alternatives are also available. The influence of COO of food brands is found both high and low on consumer brand choices in earlier studies. Insch and Jackson (2014) found out that in New Zealand the customers pay least intention towards COO of food brands as the local food is of superior quality and customers pay less attention towards foreign food brands and the associated countries. On the other hand, study of Hongzhi Gao, Knight, Yang, and Ballantyne (2014) found French consumers pay more price for the foreign food brands as the local food is least compatible in quality and therefore consumers are forced to divert towards a foreign brand irrespective of the price and COO associations. Considering Asian culture and consumer brand choices, Muhammad Kashif, Ayyaz, and Basharat (2014) came to the conclusion that Asians are low risk takers and do not play on the quality of the food brands. Hence, introducing a foreign food brand of good quality can help the home country to gain consumer trust and loyalty. This can ultimately improve the COO image in front of consumers if the brand credibility remains high in front of the customers. It is now sure that improving brands as per consumers’ choices under their cultural trending norms can help to build a better country image if the COO keeps in notice the views of the consumer choices and

their emotions and tries to mitigate all possible acts that country has taken against the host country consumers and/or removes features its products and brands occupy that are against the social values of the host country consumers (Ali et al., 2015). It can be said that COO impacts customer feelings by incorporating emotions and compassion as determinants of the risk decrease related with willingness to purchase a particular brand. Components, for example, religiosity, animosity, and ethnocentrism which influence purchase are parts of customer feelings stimulated while executing advertising plans (Z. Ahmed, Anang, Othman, & Sambasivan, 2013b).

## **1.2 Why Measure the Role of Animosity?**

Products are produced to be sold and sales of products ultimately decide whether a business is succeeding or not because greater sales means greater profit which is the only purpose of every profitable business organization. The development of global markets and acceptance of global brands is making global ventures to capture more consumers consequently taking an international shift from local levels is expected a vital strategy to be adopted by majority of business ventures in near future. The developing nations can still rely on their local manufacturers and sellers; but the developed nations are seeking up global producers in order to satisfy their consumer demands and to meet the challenge of satisfying their potential consumers by meeting their expectations. This thing on one side have set high competition, on the other hand opening myriad of opportunities for the potential investors and markets in the form of increased international markets and consumers (Kaeeni, 2014). But, contrary to that few countries are facing extreme setbacks while entering into the international markets due to least acceptability of their products either because consumers dislike the products or the COO of the product. It is now mandatory for the international investors to evaluate the consumption perceptions of the host country consumers before targeting the consumers directly. Studying purchase intentions of consumers, before making products available for them, can earn more loyalty consumers.

At present time, hating a country on the basis of certain economic and social factors can also become a reason to dislike that country's products. This phenomenon falls under the concepts of "Animosity" (M. Sadiq Sohail & Opoku, 2015) . This concept was introduced by Klein,

Ettenson, and Morris (1998a) while studying Chinese consumers' emotions towards Japanese products. It was explained as "Remainders of aversion identified with past or progressing military, political, or financial occasions". Later on, Shimp, Dunn, and Klein (2004) revised the phenomena by summarizing the concept into "Consumer Animosity", it was then said when consumers interact with nations the negative emotions can originate in the form of hostility, displeasure, and enmity toward a country. Since then, researchers have shown acute interest in investigating this dimension of consumer behavior so that business organization who are interested in taking benefits from international consumers can know the intensity of negative emotions for buying products from a nation the international consumers dislike. When consumers are having animosity with COO of the product, they least judge its quality and features and reject the product just because of the consumer animosity alone (Shoham, Aviv, Y. Gavish, & G. M. Rose, 2016). Consumer Animosity can be well understood by dividing it into three types (Muhammad Kashif, Awang, Walsh, & Altaf, 2015; M. S. Sohail & Opoku, 2016), these types are studied by Klein et al. (1998a) and explained as:

- *General Animosity* – it depicts the hate towards a country from the consumers' side and the volume of general animosity is based on the calculations derived by studying single variable or factor.
- *War Animosity* – it is raised when the home country has invaded boundaries and emotions of host country or any relevant country based on war and aggression.
- *Economic Animosity* – it arises when the home country has more economic dominance on the other countries and this make the consumers of those countries feel as if they are forcefully bound to obey the economic rules and regulations of the dominant nation.

De Nisco, Mainolfi, Marino, and Napolitano (2016) argued that clashes and rigidities occur worldwide now-a-days because of territory arguments, economic pressures or religious conflicts which makes one country offending for the other country/countries. The offending or hated country then finds it tough to touch the markets of the effected country. Such barriers occur when animosity towards the COO of product arises among the consumers of host country. One such example was seen in Iraq and Afghanistan who showed anti-American and anti-European sentiments towards the foreign products and boycotted the products of both countries due to their

conflicting attitude towards the host countries. If the level of animosity is high, the rejection of foreign products will also be high; as practically observed in case of price sensitivity, where consumer with low animosity can pay higher prices to own the global brands but the high animosity consumers think more while spending on their hated country products and they usually buy a product if it cheap as compared to domestic alternatives. Such conflicts take more rise when the countries have huge differences on the basis of their political relationships, social standards and economic trends. Moreover, the consumers also dislike the international products due to the trade differences and war histories among the home and host countries (Majid, Sabir, & Ashraf, 2015; Sheeraz, Khattak, Mahmood, & Iqbal, 2016).

An attempt made by Ben Mrad, Mangleburg, and Mullen (2014) to study consumer animosity and its effects on consumers' buying intentions, in the Middle East and the North Africa (MENA) toward the United States after the US-Iraq war and the Israeli-Lebanese war, came up with the finding that consumers of effected countries boycott the products of hated countries on the basis of animosity just in order to teach a good lesson to the home country by giving it a financial and moral set back; as given by the home country in war time to the host country. It was also discovered that a country supporting other country also falls in the list of hated countries for the effected consumers as the US was also hated by the Lebanese consumers because of its relations with the Israel, while the Israel was the one who actually started war in the Lebanon (Sheeraz, Khattak, Mahmood, & Iqbal, 2016).

Consumers from different countries accept foreign products on different parameters as justified by while studying the attitude of Iranian, Malaysian, Nigerian and Turkish consumers towards the South Korean products (A. Kaeni & K. Heidarzadeh, 2014). In Iran, country-of-origin image toward Korea had more importance in evaluating foreign products than Turkey in other countries ethnocentrism was also found active effective factor along with animosity leading the attention towards the demand of focusing on pre-stage analysis of host country towards home country regarding sale of foreign products under intension of increasing international sales.

International animosity or the consumer animosity towards international brands and products is compulsory to be studied as depicted by the exertion of Fernández-Ferrín, Bande-

Vilela, Klein, Luisa, & Río-Araújo (2015) in Belgrade after the US-led NATO bombings of the 1999. When customers have option to choose between domestic and foreign products, they go for domestic products if the foreign product belong to a country who is being hated on the basis of war animosity. Contrary to that, if the consumers are concerned more about the future of the country, than they can go for buying foreign products in order to make economy of their country strengthened by aiding their country to develop the strong relationships with the home country thus mitigating or minimizing economic animosity. A distinct attribute was observed between different age groups of same country consumers as elderly people were ignoring bright future of their country and were hating host country just on the basis of patriotism, but the youth was promoting a wave of positive relations with the home country in order to grow their country economically with the aid of developed (the US) home country in future.

### **1.2.1 Religious Animosity**

It was pointed out by Ben Mrad et al. (2014) that the research must be conducted in future on the religious differences between the Muslim ethnic groups like Sunnis and Shias especially in the MENA region in order to find out if the religious devotion effects the buying decisions of the Muslim consumers from different ethnic groups regarding the purchase of made in America products. It was later found out that demand from religious factors regarding purchase of foreign products, most importantly the US products, is high because the MENA region has observed increased adoption of religious norms in their practical lives and the people there are more concerned about religious obligations in the consumption of products along with their rest of life routines.

While working on consumer animosity under religious perspectives, Sohail & Opoku, (2015) targeted its two types that are more effective in case of larger countries i.e. war animosity and economic animosity. The study was done in order to understand the impact of present image of the US on the Saudi Arabian Consumers while purchasing the US products as the US has started wars and conflicts in the Arab World. Saudi Arabia was targeted for this study because it is considered the heartbeat of Islam and being the center of Islam Muslim Consumers of this sector are necessary to be understood first based on their shopping behaviors and consumption patterns

regarding foreign products. The study found out that War Animosity arisen among Saudi Consumer due to the US war strategies is pertaining lives of Saudis in the form of hate and disliking towards the US, thus consumers do not want to purchase the US products. The study also found out that if domestic products are available, the consumers least prefer foreign products. But if economic relationship is judged among the Saudi Arabia and the US, then economic dimensions go parallel between both countries and consumers from Saudi Arabia welcome the US products to enhance their economic relations thus weakening influence of economic animosity on consumer buying behavior and product evaluation.

Same religious dimension was analyzed by Ali et al. (2015) where Pakistani consumers' emotions were studied towards global products and MNCs under impact of religious adherence on their buying decisions. It was found that if animosity exists among consumers due to religious adherence then it must be high and cannot be ignored while understating consumers' shopping behavior. The level of religious devotion decides how much customers dislike a product irrespective of price, brand image, product quality and social acceptance. Therefore "made in" tag is a dominating factor in shaping the shopping behavior of Pakistani consumers. This can also compel them not to buy products if the countries of origins are having conflicts with Islamic norms as Pakistan is an Islamic country with 94.6% Muslim population (Bureau of Statistics, 2010). One of the recent studies done by Kalliny, Hausman, Saran, and Ismaeil (2017) also emphasized on the need of studying consumer animosity on the basis of religion because hate in Muslim consumers all around the world is increasing day by day towards the countries harming the religious emotions and cultural values of Muslims like Denmark and the US.

### **1.3 The Research Gap**

In today era, the Muslims comprise of a significant part of world's total population. Although, there is no authentic data available on total Muslim population of the world, however, according to various sources there are about 1.6 billion Muslims that makes 23.4% of the total world population (Bureau, 2017). It is said on these factors that today Islam is the second biggest religion of the world. The acquired data shows that Pakistan falls on number second in homing the largest Muslim population around the world with 189,112,102 people that are 94.6% of the total

population of Pakistan whereas rest of the Pakistani population consists of 5.6% Christians, Hindus and others (Religion & Life, 2010). Pakistan is ranked at number six in the list of the countries of world by population thus making a good potential market for global investors. Being a potential dynamic investment hub in near future, Pakistan reserves the right that Pakistani consumers must be well entertained on the basis of their emotions regarding shopping of domestic and foreign products. The potential Pakistani consumers of global brands is urban population that is 39.2% of the total population of the country – thus neglecting the needs of this sector may cause a serious thrush back to the marketers and investors. Pakistani consumer is also getting wise in making buying decision with respect to his personal needs as well as social acceptability of the brands/products.

Earlier researches on Pakistani consumers have made a good contribution in understating consumers' buying decisions on the basis of product availability, quality, price and social classes but least work has been done in understanding emotions of Pakistani consumers on the basis of their religious obligation towards buying or boycotting a domestic and especially foreign product. The studies have done reasonable work in similar dimensions by introducing impact of religion on consumer choices to buy a foreign product. But most of these studies revolve around Halal (allowed by Islam) & Haram (prohibited by Islam) food concepts only (Alam, Usman Arshad, & Adnan Shabbir, 2012; Benussi, 2018; Dorairajoo, 2019; Muhammad Kashif et al., 2015; Ladiqi, Wardhani, Wekke, & Rahim, 2018; Mainolfi & Resciniti, 2018; Rodrigo & Turnbull, 2019; Wilkins, Butt, Shams, & Pérez, 2019a, 2019b; S. Yousaf & Malik, 2013). The recent studies have ignored the contribution of animosity among Pakistani consumers that is caused because of religious adherence towards the COO of the product; which might be a credible factor in deciding whether a country should introduce its products in Pakistani Urban Markets irrespective of the price and quality of the product. This scenario can become little complex to evaluate if the domestic alternatives are already available for the hated country products in Pakistani markets.

Studies have attempted to generate a homogeneous world market for global products by merging every local, regional and national economy under single world system for all consumers. But such attempts have failed (Mooij, 2010) as every region, every nation, every culture and every religion of the world demands different obligations from its followers to obey and this dominates

the product consumption phases of the consumers' lives as well (Ahmad, Mishra, & Daly, 2018; Asker, Collard-Wexler, & De Loecker, 2019; Jacks & Novy, 2018; Wurster, Böhmecke-Schwafert, Hofmann, & Blind, 2018). According to Yousaf & Huaibin (2014), branding Islam is much more beneficial rather than branding the Muslim nations in order to clear image of the consumer needs and their moral responsibilities which are imposed on them by their divine religion Islam (Nielsen, 2018; Rottier, 2016; Steiner, 2018; Yusuff & Rashid, 2015). Being the major population of the world, Islam is crucial to be studied now because world today is demanding investors to maximize their profits by going globally, hence entering into an Islamic market without knowing level of religious devotion is like collapsing the business; and neglecting such markets means losing a big share of worldly profit.

Islam dominates all phases of a Muslim's life from birth, eating, praying, clothing, dealing with social contracts, to life after death. A study emphasized obligatory phenomenon, that Islam is the religion that dominates all phases of a Muslim's life which means all the aspects of a Muslim's life stay symbiotic during his birth till death, while studying the decision making attributes of Muslim consumers in the non-Muslim societies for the food and personal hygiene products (Razzaque & Nosheen, 2013). This study validated the fact that when consumption patterns of Muslim consumers are considered, the ascendancy of religion Islam is considered prevailing consequently. Religiosity is the level of the follower obeying his religion and religiosity is found directly affecting the shopping behaviors of people being one of the utmost cultural operators, henceforth, this makes the purchase decisions of consumers dependent on the adherence of their religious faiths (Delener, 1990; Patel, 2012). Patel (2012) affirmed this by narrating that an individual's beliefs and behaviors are only affected to that extent as much he obeys his religion because a highly religious person is evaluated to involve more religious obligations in daily chores.

Muslims today are getting more sensitive towards their religious obligations and escorting continuous efforts to make their image better in the eyes of whole world by preaching peace and love to the world in the form of workshops, social media campaigns and talk shows and armed wars against terrorism, since Muslims are considered to spread and support terroristic activities worldwide by many people and government agencies (Al-Khaiat & Kadir, 2019; Dada, 2019; Dogarawa, 2018; Niyozov & Lalani, 2019; Putra & Sukabdi, 2018). Besides this Muslims are also

not ignoring themselves, as they are trying harder to strength their faith by following maximum of their religious obligations. Muslim consumers therefore are getting more conscious in their purchase intention as well especially in non-Muslims societies while this trend is seen noticeable in the Muslim sectors too where Haram products are found to be sold.

Yousaf & Malik (2013) underscored the need to study religion being determining the shopping behavior of Pakistani consumers by showing impact of religion on Pakistani Consumers' behavior as the major determinant of Pakistani culture. This study found out positive association between level of religiosity and item inclusion levels and proved both of them being stimulating the various dimensions of consumer behavior. But even after this religion-based study in the Pakistani context, the COO of the product still remained unaddressed in Pakistan. In an another present study conducted by M. S. Sohail and Opoku (2016), it was concluded that the generally accepted animosities can be generalized in all countries, however, every country has a different source of animosity and in order to understand that the researchers need to study it in different contexts each time they wish to study consumer buying behavior on the basis or religious animosity. Similarly Samiee, Leonidou, Aykol, Stöttinger, and Christodoulides (2016), in their study indicated that in last fifty years of COO research, more emphasis is given to economic, political, and war related animosities, which clearly indicates that there is a gap left for studying religious animosity. A study conducted in UK by Thomas, White, Plant, and Zhou (2017), also indicated the consciousness of Muslim consumers regarding the food items on the basis or their religion. All these studies force a detailed and thorough analysis of the impact on consumer behavior caused by religious beliefs and preferences.

Present study aims to put forward a keen effort to investigate how animosity can create impact on religiosity that can ultimately influence the buying decision of Muslim consumer regarding COO of the foreign products if domestic alternatives are not available. This study helps to understand whether the religious animosity exists among the Pakistani Muslim consumers and how it can depict level of involvement of Pakistani Muslim consumers in buying the product from a hated country. This dimension is found to be unexplored by any of the earlier studies in the similar context. Moreover, youth is found more vibrant in Pakistan and studying emotions of Students of Higher Education Institutes of Pakistan can lead to reliable contribution in the literature

as chosen research group is comprising on approximately 29% of the total population of Pakistan under the age of 15-29 (Najam & Bari, 2017).

#### **1.4 Research Questions**

The problems highlighted above raised the following questions that need further to be addressed:

- a) What is the impact of consumer animosity on intrinsic religiosity?
- b) Does consumer animosity influence the extrinsic religiosity?
- c) What is the impact of intrinsic religiosity on CBB?
- d) What is the relationship between extrinsic religiosity and CBB?
- e) Does the consumer animosity effect CBB?
- f) What is the mediating role of religiosity between the relationship of consumer animosity and CBB?

#### **1.5 Objectives of the Study**

The prime objective of the study is to examine the influence of consumer animosity on consumer buying behaviour with the mediating effect of consumer religious beliefs regarding foreign products. The sub objectives of the study are:

- a) to examine the mediating effect of extent of religiosity between consumer animosity and CBB.
- b) to investigate the relationship between consumer animosity and CBB.
- c) to study the impact of consumer animosity on intrinsic religiosity.
- d) to determine the relationship between consumer animosity and extrinsic religiosity.
- e) to investigate the relationship between intrinsic religiosity and CBB.
- f) to examine the relationship between extrinsic religiosity and CBB.

- g) to check mediating role of religiosity between the relationship of consumer animosity and CBB?

## **1.6 Significance of the Study**

This study aims to make some specific contribution to the animosity model presented by Klein, Ettenson, and Morris (1998b) in which buying decisions of consumers and factors that affect such decisions are discussed while studying consumer-to-nation relationship under religious adherence. The aim here is to generally improve the theoretical understanding of the effect of religion on consumer behavior in the form of Religious Animosity. This is done by examining the relationship between animosity and consumer buying behavior while keeping religiosity a mediator to animosity. This research intends to link part of the cultural atmosphere and personal features dimensions of consumers while emphasizing most specifically on Muslim consumers along with discussing degree of religiosity as a controlling attribute to decide degree of willingness to purchase a product.

Outcomes of this study also provides marketing practitioners with an insight into the influence of religious adherence on the Muslim consumer decision making process, which may be helpful in the launch of new products in the international markets. Finally, such findings provide companies with a better understanding of the nature of religious society, which lead to more appropriate, socially responsible and religiously sensitive marketing campaigns that will advance the process of the adoption of the products.

## **1.7 Scope of the Study**

Different religions contribute in different ways to shape peoples' beliefs, norms and values. This means religiosity's effects on individuals' behaviors as consumers vary from one religion to another one. Consequently, it can be argued that this research is intentionally limited to Muslim consumers; however the Muslim population consists of approximately 1.6 billion followers which makes Islam second largest religion of the earth after Christianity, and Islam is one of the world's

oldest religion founded by Prophet Muhammad (P.B.U.H.) in 610 AD and like Judaism and Bahaism, Islam is Abrahamic Religion. Therefore, the contribution of this research sound even if it is limited only to one religion (Waterlow, 2016). Furthermore, the majority of previous research focusing on religiosity and consumer behaviors has been limited to Christian consumers, whereas Muslim Consumers have depicted a dominating show-up in the last two decades. Moreover, discussing religiosity as a mediating factor in consumer animosity is the section of earlier literature that is worked on by researchers very precisely. Therefore, it is demonstrated that this thesis provides a totally fresh and relevant subject matter for the global investors.

This research has been conducted using current events that have caused consumer animosity in the world as the basis of research, like the US wars in Middle East, the Japanese interference in China, the Sub-continental Wars of independence, and the defense wars among India and Pakistan; thus making it practically more applicable in present and near future strategic developments of international investors. The data collection tools, demographic location and population also help to produce valuable discussion and extend the scope of the research.

## **1.8 Operational Definitions**

*Consumer Animosity* - COO animosity is characterized as a enthusiastic antagonism, even scorn coming about because of past or present military, political, or monetary occasions that are considered socially unsuitable or unmerited, and that impact buyers' buy behavior (De Nisco et al., 2016; Fernández-Ferrín, Bande-Vilela, Klein, & del Río-Araújo, 2015; Fong, Lee, & Du, 2014; Funk, Arthurs, Treviño, & Joireman, 2010; Kalliny et al., 2017).

*Consumer Buying Behavior* - The investigation of the procedures that people or gatherings experience in settling on their obtaining decisions so as to fulfill their needs"(V. Sharma & Sonwalkar, 2013).

*Extent of Religiosity* - Religiosity is portrayed as how much an individual holds confidence to his or her religious characteristics, feelings, and observes and practices them in step by step life” (Worthington, Martin, Al-Husseini, Dyer, & Johnson, 2003).

## **1.9 Delimitations**

Being the Pakistani by origin, researchers of this study are bound to take advantage of the benefits available in Pakistan. The choice of studying Pakistani consumer market for this dissertation is obvious. The globalization of markets, increased animosity, ethnocentrism and religiosity among worldwide consumers have collectively originated the urge to study in detail the impact of COO on Pakistani consumers under these factors. As the Pakistani consumer market is not complex enough if studied on religious and nationalism beliefs, yet a very little work is done in this field. This made the research limited due to unavailability of research tools, limited research trends and least available literature in Pakistan under Pakistani consumer contexts.

The research is now delimited to following parameters:

- This study focusses on the investigation of concepts of COO, consumer animosity and religiosity on students of higher education institutes of Pakistan which are not yet investigated deeply on overall literate adult Pakistani Muslim consumers, on the other hand this may become a significant challenge for foreign products to enter markets for illiterate Adult Muslim Consumers of Pakistan on the foundation of the results of this study.
- The investigation is not made on any specific product categories and origin countries of foreign product, thus making the research to address consumers’ emotions about foreign products generally rather than specifically.
- Religiosity is introduced as a mediating factor in this study to analyze Pakistani consumer emotions while studying concepts of animosity regarding specific Countries of Origin, so this study has deliberately kept other factors somehow constant like price, quality and luxury features of the product.

- The quantitative research is carried out by conducting survey through questionnaires and after the pilot study only 500 questionnaires were supposed to be distributed 10 higher educational institutes to gather views of literate adult Pakistani Muslim consumers – the research could have made more intense by asking open ended questions via qualitative study or by targeting other cities and institutions as well.
- Finally, the research is shrunken to the geographical area on five major cities of Pakistan comprising on adult Pakistani Muslim consumers due to frequent participation of youth representing Pakistan in every field. Thus, youth and especially students of Higher Education Institutes are essential to be concentrated now because Pakistan is believed to mitigate illiteracy, poverty and unawareness from its population soon due to its dynamic economic growth and potential participation in emerging international market sector for the world.

### **1.10 Novelty**

The present study came up with following unique point of views:

- The development of absolutely new model address the under discussion concern empirically in the form of cause and effect relationship of religious consumer animosity on the buying behaviour of Pakistani literature Muslim consumers; where the consumer animosity was the main area under discussion with its five dimensions which had impact on CBB and the proposed relationship was intervened by the role of religiosity.
- The proposed model allowed a direct relationship of five dimensions of consumer animosity with the consumer buying behaviour, and same relationship was further analysed in the presence of intrinsic religiosity and extrinsic religiosity acting as the mediators in this model under the mediating variable religiosity. This allowed the present study to go for a uniquely holistic considerate of the role of consumer animosity on the purchasing behaviour of Muslim consumers towards the foreign products when the animosity becomes the religious animosity. The proposed and analysed research model

can therefore be regarded as the most comprehensive framework in the research field to date.

- The dimensioning of consumer animosity into five dimension including war history, political and military concerns, economic reasons, personal experience, peer pressure; and religiosity into intrinsic religiosity, extrinsic religiosity; the interrelation between the consumer animosity, religiosity, CBB; and the respective impact of all included variables on the Pakistani literature Muslim consumer markets revealed a uniquely fine grading and insight in the existing and potential trends of the addressed population. Hence, the newly developed measuring instrument allowed measuring religious animosity towards country of origin in greater detail than any existing measures.
- The present dissertation is the first one to gain empirical evidence of the influence of county of origin on the buying behaviour of adult consumers of Muslim countries, which are the representatives of good portions of the global profits due to the creation of Halal product markets around the globe. The factors and their respective target population have never been subject to similar studies before. Hence, the novelty comprises both the research model as well as the international market sector in which it was empirically tested.

## 1.11 Thesis Outline

This thesis is separated into 6 chapters outlined below:

**Chapter 1:** This preliminary part presents the basic purpose of the study by discussing background of the study and significance while keeping delimitations in view.

**Chapter 2:** This chapter supports the whole purpose of the study by answering research questions from the earlier studies.

**Chapter 3:** This chapter is designed to explain methods of collecting and analyzing the quantitative data and discusses reliability and validity of the study.

**Chapter 4:** This segment of the study presents analysis of the gathered data in the form of Test Results.

**Chapter 5:** This chapter contains the findings of whole study by fulfilling gaps found in earlier studies.

**Chapter 6:** The concluding chapter emphasizes practical implications of current study side wise suggesting future research dimensions.

## CHAPTER TWO: LITERATURE REVIEW

### 2.1 Introduction

In order to expand in the developed and emerging markets, the business ventures are trying to operate internationally (Hollensen, 2014; Y. Luo & Bu, 2018; Samiee & Chirapanda, 2019; Singh, Pattnaik, Gaur, & Ketencioglu, 2018; Wu & Park, 2019). Going global is the demand of current era as firms can seek continuous growth by touching new markets and new customers, sidewise the firms also become able to sustain in the denser domestic markets with their competitive edge of being the international firms (De Ruyter, Van Birgelen, & Wetzels, 1998; Y. Luo & Bu, 2018). Since, businesses all around the world are compelled to go global to fulfill demands of global consumers, the global markets have ultimately started helping the businesses and international marketers by reducing custom duties, eliminating entry barriers, standardizing quality standards and charging reasonable taxes on the imports so that more firms find it easy to enter and sustain in the global markets (Barumwete & Rao, 2008; Boccia, Malgeri Manzo, & Covino, 2019; De Mooij, 2019; Lopez, 2018; Mathur, Valecha, & Khanna, 2018; Ng-Kamstra et al., 2016). As a result economy is developing not only in the developed countries but also in the under developed countries where the core businesses of under developed countries have entered the international markets either for manufacturing, production, whole sale or to solely sale their core products in the global markets like Bangladesh became part of conference and booked bulk orders for its textile industry. As a result, the import and export of good and services is getting better under international trade (Boso, Debrah, & Amankwah-Amoah, 2018; Buckley, 2018; Heakal, 2015; Rottig & de Oliveira, 2019).

The initial studies have shown that customers do compare foreign products and services with the local products and services before making a purchase decision and this evaluation is based on customers' views about the foreign country along with other product/service features (Cumberland, Solgaard, & Nikodemaska-Wolowik, 2010; Mockaitis, Salciuviene, & Ghauri, 2013; Pecotich & Rosenthal, 2001; Watson & Wright, 2000). Therefore, customer buying behavior models regarding their purchase decisions for foreign products and services are under discussion

from many years. Thus, the product/service origin matters more for the foreign customers if the customers have some preset attitude of hate or trust towards that country (Boccia et al., 2019; De Mooij, 2019; Pawaskar, Raut, & Gardas, 2018; M. A. Rahman, Islam, Esha, Sultana, & Chakravorty, 2018; Rao, Hymavathi, & Rao, 2018; Taufique & Vaithianathan, 2018; Xia et al., 2018; Zhang, Xu, Zhao, & Yu, 2018).

It is sure that today's customer is getting wiser and moral while deciding between a foreign and domestic product on the basis of both external and internal influences (Bushra & Zafar, 2017; Costa, Carneiro, & Goldszmidt, 2016; Magnani, Zucchella, & Floriani, 2018; Tseng, Balabanis, & Liu, 2018); therefore the studies have also found that like other factors, animosity (De Nisco et al., 2016; Kalliny et al., 2017; A. Shoham, Y. Gavish, & G. M. Rose, 2016), ethnocentrism (De Nisco et al., 2016; Jain & Jain, 2013; Shankarmahesh, 2006; Zeugner-Roth, Žabkar, & Diamantopoulos, 2015; Zolfagharian, Saldivar, & Sun, 2014) and religiosity (Deb & Sinha, 2016; Islam & Chandrasekaran, 2015; Nooh, Shukor, Aziz, Khairi, & Abdullah, 2014; Razzaque & Nosheen, 2013; Tang & Li, 2015) also influence consumer buying patterns regarding foreign products. The researchers stated that the purchase intention of customers is affected by the different factors like product characteristics, customer perception regarding that product, product's country of origin and its image in the host market (Aichner, Forza, & Trentin, 2017).

The researchers also discussed that there might exist the potential interactions among the three mentioned factors of foreign products i.e. consumer ethnocentrism, consumer animosity, and the country of origin image in the global consumer markets on the basis of religious sentiments of consumers. The factor of religious devotion is dominating in the consumer markets regarding the foreign products and is observed most commonly especially in the Muslim consumer markets. To validate whether such interaction among the factors of foreign products is practically dominant in the Muslim consumer markets, the present addressed this gap in the literature by providing valid outcomes after constructing and testing the integrated model. The integrated model was based on examining the general impact of COO on the literate adult Muslim consumers of Pakistan regarding the overall foreign products under Islamic obligations in order to study the extent to which each of the selected factors and their integration influences the product acceptability among adult Muslim consumers of Pakistan who are practicing different level of religiosity. The study

remained general as it didn't target specific foreign products or services, and the Muslim ethnic groups; rather it only collected and analyzed the general perceptions of the target population.

## **2.2 Consumer Buying Behavior (CBB)**

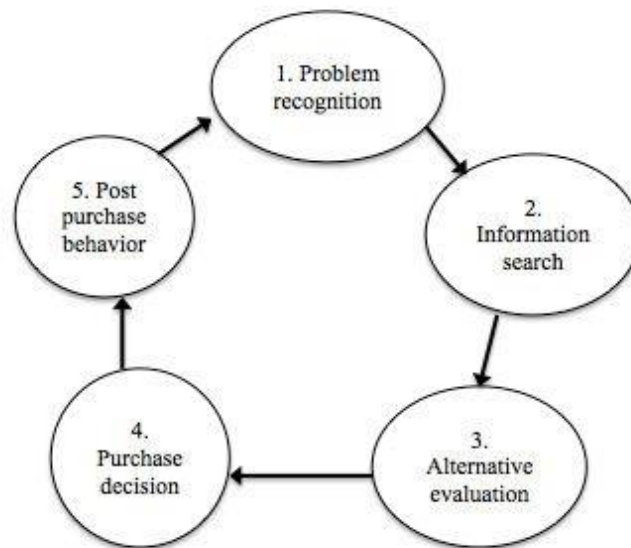
Consumers buy and consume the products under certain patterns that are based on multiple factors such as their needs, demands, satisfaction, affordability, social status and influence from their surroundings (Ramya & Mohamed Ali, 2016; Shoham & Gavish, 2016; Suresh & Biswas, 2017). The firms try to understand these patterns so that they can produce and sell products to the customers on the basis of their purchase patterns. These patterns if repeated continuously or change suddenly under certain circumstances becomes the behavior of the customers which show how customer decide and how he makes the purchase of different products (Fujak, Frawley, McDonald, & Bush, 2018; Katrodia, Naude, & Soni, 2018; Khachatryan et al., 2018; Khalid & Tehreemyasmeen, 2019; Nguyen, 2019; Raza, Shah, & Nisar, 2019). To stay close to cons the firms go for proper researches and maintain data basis of their prevailing and possible customers so that they always remain first to serve their customer needs. The firms' success is based on staying competitive and a firm can't play smart if doesn't understand the complete set of activities involved while a consumer decides how and what he needs to buy and consume (Gidlöf, Anikin, Lingonblad, & Wallin, 2017; Gjerris, Gamborg, & Saxe, 2016; Honkanen & Young, 2015). Therefore, consumer behavior process is characterized as "The examination of the measures that people or gatherings experience in settling on their buying decisions so as to fulfill their needs" (V. Sharma & Sonwalkar, 2013).

Consumer buying behavior can be categorized and studied under both social and psychological disciplines since the process itself involves physical and mental activities that are driven by the internal feelings of a consumer as well as external influence on him from social activities, social status and environment (Modi & Jhulka, 2012). The study conducted and found that consumer buying behavior receives more influence from basic four factors i.e. social characters, cultural characters, personal characters and the psychological characters (Kotler & Armstrong, 2012). Therefore, consumer buying behavior becomes a complex process to be

understood completely since it has many dimensions (W. Ahmed, Najmi, Faizan, & Ahmed, 2019; R.-R. Sharma, Newaz, & Fam, 2017). The present study attempted to observe the integrated dimensions of consumer buying behavior process regarding the social and personal devotion of Muslim consumers towards their religion Islam and the result of this religious adherence on their buying decisions when they are purchasing foreign products from a Muslim consumer market which doesn't offer domestic alternatives for those necessary foreign products (Abd Rahman, Asrarhaghighi, & Ab Rahman, 2015; Karami, Olfati, & Dubinsky, 2017; Shah Alam, Mohd, & Hisham, 2011).

### **2.2.1 Consumer Buying Decision Process**

The CBB process is not a onetime activity that starts and ends at the time of purchase between the seller and the consumer rather it is an ongoing process which involves multiple stages and set of activities that compels a consumer to pay the seller for the products the consumer finally purchases (Marin, 2015; Pappas, 2016; Sudha & Sheena, 2017). This process has the pre-purchase, during purchase and post-purchase factors that needs to be studied and understood systematically by the global firms and international marketers. It is commonly believed by many researchers that a consumer buying decision processes have five stages both for buying services and products as shown in figure 2.1 under consumer buying decision processes model (Comegys, Hannula, & Väisänen, 2006; Mull, Wyss, Moon, & Lee, 2015; Pappas, 2016). This model is the best tool utilized widely by the international and local marketers to have a deep look of consumer buying behavior so that the producers can ultimately provide consumers with what they want. This model helps to analyze the phases a consumer goes through while deciding to purchase something till, he purchases that thing.



**Figure 2.1: The Five Stage Buying Decision Process Model**

These stages can be elaborated as:

*Problem recognition* - At this preliminary phase of the buying decision process, the consumers find out their need or the problem for which they have to buy something to satisfy that need or problem. The need can either be originated if a consumer is moving in downward state i.e. need identification stage or it can be originated if the consumer is moving in upward state i.e. opportunity identification state. Both these states develop a split between consumer's actual state and the idealized state and to fulfill this gap, consumer wants to make the purchase.

*Information Search* - In the wake of perceiving the need or issue, the purchaser then starts gathering information about what he needs and how to fulfill that. Consumers gather different levels of information about their needs; the extent of information however depends upon the availability of information, risk associated with the product to be purchased to fulfill the need, or the importance of need in front of the consumer. Consumers do try to gather maximum information

if they are going to make their first purchase of any products or if there are more negative outcomes associated with their purchase.

*Alternative Evaluation* - When the information gathering completes, the consumers then compare different options of brands, features, price, quality and social standards of all available product options in order to locate the best match to their need. They take evaluation stage more seriously if the purchase is of high involvement for the consumers otherwise, they are not much careful or even don't compare the alternatives sometimes while they narrow down all available products.

*Purchase Decision* - The consumer finally purchases the product that has been selected as the most appropriate match to his needs on the basis of all collected information and evaluation of that information.

*Post Purchase Decision* - After buying the merchandise the consumer then decides to what extent that product remained helpful to satisfy his need. The consumer then initially judges his "post purchase satisfaction" that is associated with the performance of the product and finally consumer decides his "post purchase action" that compels him to buy the product again or refer it to other consumers if the product remained good in performance. The second phase of post purchase decision makes the consumers loyal to the products and brands.

### **2.2.2 Consumer Buying Behavior Variations**

It is not necessary that every time consumers must go via all five phases of buying decision procedure depending upon the nature of buying decision. Especially in everyday buying decisions, consumers usually go for direct purchasing without going for collective detailed information or choosing between the alternatives (Giampietri, Koemle, Yu, & Finco, 2016; Seitz, 1998; WANG et al., 2009) "for some buys a choice procedure never happens, not even on the main buy". While other group of researchers agree that consumer do go through the buying decision process phases but

the phases are altered depending upon the situation and importance of purchase (Comegys et al., 2006; Kotler; Mansoor & Jalal, 2011; V. Sharma & Sonwalkar, 2013).

Businesses can't run without consumers (Mansoor & Jalal, 2011) since consumers are the reason of their profit and growth; therefore, to keep this growth sustainable businesses must understand the buying behavior of their consumers (V. Sharma & Sonwalkar, 2013). It is observed by the previous studies (Kotler; Mansoor & Jalal, 2011; Modi & Jhulka, 2012) that buying behavior of consumers is not a static process, rather it keeps on changing due to change in many factors that are changed after decades or even after days (A. Kar & Corcoran, 2017; M. Kar, 2010). Hence it is crucial for the global firms to locate and analyze these factors so that they may remain responsive in addressing consumer needs before their competitors.

### **2.3 Country of Origin and CBB**

There are many researches conducted, have produced detailed reviews of COO (S. A. Ahmed & d'Astous, 2008; Z. U. Ahmed et al., 2004; Al-Sulaiti & Baker, 1998; Bhaskaran & Sukumaran, 2007; Knight & Calantone, 2000; Leonidou, Palihawadana, & Talias, 2007); according to these studies, COO could sway on suppliers' disposition, discernment, item inclination and assessment, ability to purchase products. International markets are influenced most frequently by COO of foreign products and services as origin of product changes CBB towards that product (Samiee, 2011). Since this is an important factor for altering consumer buying behavior when global markets are focusing more on emerging markets, therefore researchers are paying more attention to dig deeply about influence of COO on consumer buying patterns (Josiassen & Harzing, 2008; Magnusson, Krishnan, Westjohn, & Zdravkovic, 2014; Roth & Diamantopoulos, 2009; Samiee, 2010, 2011; Samiee et al., 2016; Usunier, 2006), yet the studies leave more dimensions to be explored. The other researchers hence demand to go for repeated studies on COO and its effects on consumer buying behaviors in order to minimize inconsistency and fragmentation of previous studies (Samiee, 1994; Samiee et al., 2016), while other scholars consider COO effect being overstated as they consider other factors like price, packing and quality also influence consumer product preferences and buying decision (Johansson et al., 1985) and

globalization of consumer markets has made consumers unbiased towards COO of products (Samiee et al., 2005).

The initial work on COO effects was started in early 1960s after the first study conducted on COO (Schooler, 1965) where he also pointed out COO could alter consumer behavior. Since then till today, COO has become third widely researched concept of marketing after standardization and entry strategies (Cronin & Bullard, 2015; Josiassen, Kock, & Meß, 2016). The earlier studies generalized concept that “made in” label or country of origin effect basically makes customers think products from advanced countries are superior to products produced in under developed countries (Kinra, 2006; P. Sharma, 2011, 2015). “Made in/ manufactured in” label is, also substituted with country of making/assembly/origin is the extrinsic attribute of the product (Han & Terpstra, 1988), which is considered by consumers when the product has no detailed information about product’s external/tangible features (S. A. Ahmed & d’Astous, 2008) in order to make decision about purchasing that products (Janssen & Hamm, 2012). Lack of information also makes consumer believe on the stereotyped image of COO of the product developed by other people (Demirbag Kaplan, Yurt, Guneri, & Kurtulus, 2010; Knight & Calantone, 2000; Koschate-Fischer et al., 2012; Srinivasan & Jain, 2003).

The majority of the creators received the opinion that a nation-of-root impact can be connected either to the monetary phase of the central nation or items/brands delivered in the nation (smaller scale). The large-scale nation picture is characterized as “the total of entirely edifying, inferential and enlightening feelings one has about a specific country” (Martin and Eroglu, 1993). The smaller scale measurement of COO has been identified with the “made-in” thought (Nagashima, 1970), which as a rule means the “nation of production” where the last get together of an item is finished (Albu, Albu, Dumitru, & Dumitru, 2013; Assunção, Forte, & Teixeira, 2011; Baldassar, 2007; Brännström, 2005; Brodie & Benson-Rea, 2016; Herrero-Crespo, San Martín Gutiérrez, & Garcia-Salmones, 2016; M. M. Luo, 2011; Mostafa, 2015; Rezvani et al., 2012; Wikström, 2014). An expansion of the last definition was given by (Papadopoulos, 1993) who presented the idea of numerous nations of starting point, the nation of production, get together, structure, and parts. The different COO idea was embraced by creators, for example, (Elliot,

Papadopoulos, & Kim, 2011; Kaynak & Kara, 2002; Kleppe, Iversen, & Stensaker, 2002; Samiee, 1994; Scarpa, Philippidis, & Spalatro, 2005).

COO studies shifted from particular market strategic analysis into academic research in 1980s after the globalization of consumer markets started converging worldwide consumers' needs. The finding of these studies showed that COO is less effecting consumes' perception just because of origin of product since consumers today are habitual to see products from many countries at one place thus they occasionally give a second look to the origin of the product if they have to choose between substitutes (Josiassen, 2011; Usunier, 2006). Consumer markets are being turned into global markets because countries find it easy to upgrade their standard by making an entry into global markets, as in case of Brazil, where the only motive of selling across the borders is to enhance value and image of the country so that country can be well known in the developed markets. Global consumer is a new way for under-developing countries to promote their brands in the developed countries and once their brands are accepted there, the under-developed countries use that endorsement to promote their image among global and local consumers. Entry to global markets also provides under-developing countries with a chance to wipe off their negative image in front of developed countries.

Global consumer markets have drained huge wealth from western countries to eastern countries as the underdeveloped countries from East have made entry to West and selling their products there successfully. This have given rise to the value of these emerging markets from underdeveloped countries like Brazil, India, Indonesia and China (although China has now being considered a developed country and third biggest market of the world) in the last two decades; as a result they have grabbed the attention of Multinational Corporations (MNCs) as these corporations are targeting to locate these countries for their growth and production/assembly units.

As per the Report, creating markets will incorporate a typical of US\$1.2 trillion of buyer spending to the overall economy consistently some place in the scope of 2012 and 2016, while made markets will simply incorporate around US\$700 billion. The transition marketplaces from Central and Eastern Europe (CEE), which have moreover been well-thought-out of unfathomable energy by Western countries, particularly after the breakdown of the collectivist framework in

1989, will incorporate another US\$95 billion of purchaser spending to the overall economy consistently. The reduction in monetary improvement of made countries stood out from rising countries has given Western promoters an inducing hobby for stretching out their business to creating markets. As such, Western brands have been asked to offer commandingly for bit of the general corporate in these countries, by portrayal on the positive COO impacts that these made countries convey with them (Kinra, 2006). Another rising example, other than the move in usage from West to East, is that associations from making markets are concentrating on Western countries. Directly around a fourth of the Fortune Global 500 firms begin from creating markets while in 1995 it was in a manner of speaking just 4% (Ma, Tong, & Fitza, 2013).

Customer today have multiple substitutes for single product due to availability of products from all over the world at single place, therefore, marketers try to utilize COO effect to promote their products and demote other countries' products in global and local consumer markets to gain competitive edge (Balabanis, Mueller, & Melewar, 2002; Koschate-Fischer et al., 2012; Samiee, Shimp, & Sharma, 2005; Xie et al., 2015)(Majid et al. (2015). This trend does not affect the countries who have positive country image but is fatal for the countries with negative country image (Balabanis & Diamantopoulos, 2011). Utilizing brands to capture consumers' attention is helpful for targeting consumers who are status conscious and wanted to be known as dominating socially in global village by buying renowned brands from reputable countries. COO effect is the reason behind setting consumer psyche to buy from foreign markets as some customers believe France produces better quality wine than Argentina, Italy has best quality fabric and fashion trends than Asia and Germany produce world's best quality cars when compared to China.

Thus, COO is a critical factor, which plays vital role in selling products successfully in foreign markets Samli (1995) as COO is the degree of perception by consumers regarding brands from specific countries (Roth and Diamantopoulos (2009) which alters customers' buying choices as they analyze product features on the basis of its origin (Papadopoulos & Papadopoulos, 1993); Chinen, Jun, and Hampton (2000). It is good tactic to recognize consumers' buying patterns but satisfying consumers' emotions is yet a complex process, where consumers have a direct impact of animosity, ethnocentrism and religiosity on their buying patterns (Z. Ahmed, Anang, Othman, & Sambasivan, 2013a).

### 2.3.1 COO and Consumer Decision Making

A. Abraham and Patro (2014) debated that country of origin is related to consumer buying preferences and consumers get more furious and rigid towards a foreign product of the COO of that product has animosity with the consumers. The product buying process is related to cognitive skills of consumers as well which make them to take emotional decisions towards their consumption choices, thus country of origin plays its role here either in promoting the products or developing hostility in the consumers (Aichner et al., 2017; Brodie & Benson-Rea, 2016). It is found that consumers care more about their emotional attachments towards the foreign products under their loyalty for their own country, therefore, in most cases they barely think of the results of their buying decisions and take their final decisions on the basis of their emotions only. This proves that customer preferences depend upon their inherited or social values and if the foreign products do not fulfill those values then customers automatically resist those products (Blythe & Johnson, 2018; Drolet, Jiang, Pour Mohammad, & Davis, 2019; Gursoy, 2019; Hanna, Lemon, & Smith, 2019; Kumar, Mangla, Luthra, Rana, & Dwivedi, 2018; Lin, Featherman, Brooks, & Hajli, 2018; Moraes, Gountas, Gountas, & Sharma, 2019; Muzellec & O'Raghallaigh, 2018; Schamp, Heitmann, & Katzenstein, 2019).

According to other studies, if the foreign products define the personal and social values of consumers in divergent ways then consumers do not find themselves readily organized to accept and utilize those products, because this makes them suffer from social rejections and personal dissatisfaction (Millan & Reynolds, 2014; Schiffman, Kanuk, & Wisenblit, 2010). The customers realize they will have to suffer by using such conflicting products and the cost will be paid under perceived risk. Therefore, consumers go through the cognitive disharmony because they are sure their act of consuming such product is affecting their social responsibility and social repute, and as a whole they are failure to show their moral conducts. Henceforth, country of origin becomes major cause of consumers' anger and they easily boycott foreign products to show their resentment that arouses due to dissonance of beliefs and values. Consumers do this because they are more afraid of the perceived risk rather than the actual outcome of their buying decisions. It was claimed by Russell and Russell, that consumers' reaction towards foreign products is based on their level of animosity (C. A. Russell & Russell, 2010), like if they have higher level of animosity and the

foreign products is also hitting their social values then such customers will ultimately react more strictly towards these products due to the association with their traditions and culture. Their study therefore presented a solution to solve the animosity towards the products and country of origin by advising that international investors must not promote cultural products into the global markets since cultural products do hit the emotions of consumers undoubtedly although investors have no such intention.

The COO impacts consumers' feelings by incorporating emotional connection to reduce the risk of buying the specific food brands with the aid of components like religiosity, animosity and ethnocentrism which influence customer buying decisions (Z. Ahmed et al., 2013a). Practical evidences show that COO effects consumer brand choices to both little and high extent depending upon the product or brand; like local residents of New Zealand find excellent food in their own country and don't die for foreign food brands (Insch & Jackson, 2014), contrary to this French pay higher to consume foreign food as their country lack good quality food (H. Gao et al., 2014). Asian culture have individuals who are generally low risk oriented in food consumption (Hofstede & Hofstede, 2001) and don't have faith on brand quality, the COO impact do bring positive shifts among such customers when they are provided with quality products (Muhammad Kashif et al., 2014). Other studies suggest COO doesn't alter emotions of such food customers to great extent because they have other quality features in the foreign food products thus they ignore their origin (Blythe & Johnson, 2018; Drolet et al., 2019; Gursoy, 2019; Hanna et al., 2019; Kumar et al., 2018; Lin et al., 2018; Moraes et al., 2019; Muzellec & O'Raghallaigh, 2018; Schamp et al., 2019; Thøgersen, Pedersen, Paternoga, Schwendel, & Aschemann-Witzel, 2017).

In a century where worldwide brands are growing their branches to enjoy stable growth in the international markets, the local brands are found inspired by this money and fame making strategy, thus they also want to hit international market successfully (Muhammad Kashif et al., 2015). The developing markets are sheltering larger number of local brands to increase the brand trust in the global markets that home world renowned brands (Kabadayi & Lerman, 2011). In such case, the COO seems to make strategic changes among the international marketers (Z. Ahmed et al., 2013a).

### **2.3.2 COO and Pakistani Consumers**

In their study Ali et al. (2015) have discussed that literate Pakistani consumers do distinguish the country of source of the external products particularly if they are costly products and are not purchased on daily basis like foreign electronic products. Pakistani consumers have different buying behavior depending upon their social standards; where the upper class Pakistani consumers are ready to pay higher amount to buying foreign goods in order to maintain their high social standard, the middle class Pakistani consumers usually focus the quality of the overseas products and the lower class Pakistani consumers are price conscious while making purchase of foreign products.

The buying behavior of Pakistani consumers also changes when they have multiple alternatives of similar products to choose between on the basis of country of source of the products. It was observed in the same study that majority of the Pakistani consumers denied buying any foreign product whose nation of origin was not known to them. It was believed by the Pakistani consumers that belonged to upper class that country of origin is also a factor to decide the quality of a foreign product. It was also proven in another study that customer buy overseas brands on the source of country of beginning if consumers do not know the detailed information about the products (Salman Yousaf, 2015). Pakistani consumers do go for proper information collection especially about the country of origin before purchasing foreign television sets, mobile phones and automotive (Salman Yousaf & Li, 2015).

## **2.4 Consumer Animosity**

COO hostility is characterized as a compelling enthusiastic unfriendliness, despise, or even scorn coming about because of memorable or present military, political, or monetary occasions that are considered socially unsatisfactory or ridiculous, and that impact suppliers' buy aim (A. Abraham & Patro, 2014; Klein et al., 1998a). These non-item quality COO signs may impact buyers' demeanor toward buy aim (Josiassen, 2011). The nation explicit frame of mind can bring about liking or hostility (Rice & Wongtada, 2007). The collaboration of civilizations has

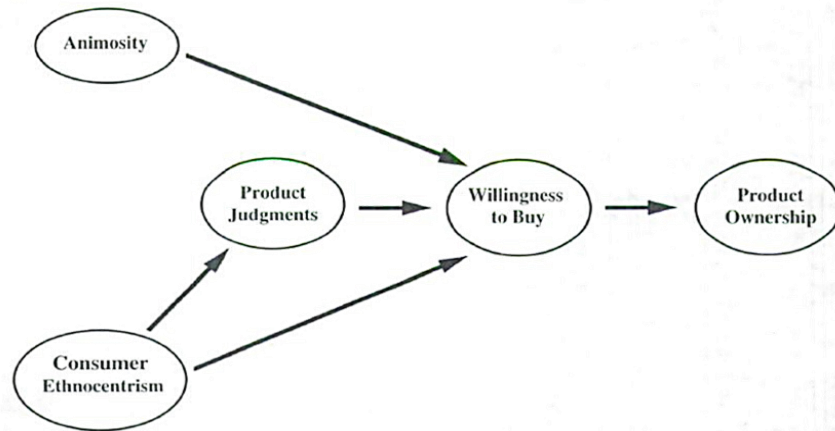
encouraged exchanges of labor, thoughts and trade beyond the traditional boundaries. It has enabled cooperation on an un-precedent level and created prosperity that has benefited people around the world. Such interactions between cultures also caused struggles, hostilities and conflicts. Tensions between countries sprang from a number of sources, such as regional quarrels, economic arguments, political disagreements, spiritual or armed conflicts and war atrocities. Just like the benefits of cooperation, the repercussion and damage created by these tensions and hostilities cannot be ignored. This section reviews the notion of ‘consumer animosity’, its first introduction by (Klein et al., 1998b) and contributions of various authors many the years. Animosity has been verified in many countries and had proven to significantly impact consumers’ willingness to purchase products from a targeted country. It has also further integrated into different aspects of consumer research, such as subject norms and culture (Alvarez & Campo, 2019; Antonetti, Manika, & Katsikeas, 2019; Dursun, Kabadayi, Ceylan, & Koksall, 2019; Gupta & Singh, 2019; A. Khan, Khan, Ahmad, & Shafique, 2018; Kvasova & Tokar, 2018; Leonidou, Kvasova, Christodoulides, & Tokar, 2019; Maithani, Rautela, & Kamath, 2018).

Animosity was briefed as “the leftovers of aversion identified with past or continuous military, political or monetary occasions, alluded to compelling feelings of abhorrence dependent on convictions emerging from military, political, or financial threatening vibe among countries and people groups that are seen to have abused social standards that will influence buyers' buy conduct, influence a supplier's enthusiastic connection to the geographic inception of item, and involved customer dispositions toward a particular nation (Klein et al., 1998a). According to (A. Abraham & Patro, 2014)animosity is quoted as “Animosity will is a compelling feeling of abhorrence and contempt originating from past or present armed, political or financial animosity and activities either among countries or people groups that are seen to be outlandish or as conflicting with what is communally worthy”.

Animosity is defined as “threatening frame of mind involving an enthusiastic and conviction segment toward national out-gatherings” (Jung et al., 2002), another researcher defined it as CA isn't only the result of an intellectual assessment process yet is an enthusiastic reaction to some type of apparent danger, individual or national where the risk can be showed by sentiments of dread, outrage, or blame that produces negative feelings for the particular capacity of

safeguarding against the apparent risk'(Rice & Wongtada, 2007), Harmeling, Magnusson, and Singh (2015) defined it as “consumer’s convictions about the degree of harm as well as potential future danger owing to the culpable nation where these convictions produce negative feelings and request a conduct adapting reaction, by and large as agonistic feelings (outrage) or retreat feelings (dread) to diminish interior pressure”. It is good to study consumer animosity on the basis of its earlier definitions where past happenings are studied to realize causes of consumer animosity (C. A. Russell & Russell, 2010; Tabassi, Esmailzadeh, & Sambasivan, 2012). At present time hating a country on the basis certain economic and social factors can also become a reason to dislike that country’s products. This phenomenon falls under the concepts of “Animosity” (M. S. Sohail & Opoku, 2016).

The world today is giving tough time to the international investors due to the economic conflicts, financial crises, political disorders and the military wars in many regions of the world, hence international investors are now not only trying to improve their products and services but are also trying to minimize animosity to avoid boycott of their products from the global markets. Consumers’ preferences are also driven today on the basis of global conflicts they see around them which makes them boycott certain countries or products to show loyalty to their own homeland or to the fellow humans in different corners of the world. Accordingly, animosity was originated from sociology to describe marketing but today it has its impact on consumer buying behavior, global communication and global investments as the global businesses do depend on trust and cultural values of the customers and a single wrong action of the investor can shatter their trust and the whole business (Klein et al., 1998a; Erik Bertin Nes, Yelkur, & Silkoset, 2014). Animosity has become one of the most rigid barriers in the global trade. The animosity archetypal was developed based on two assumptions. First, animosity towards a country can serve as a significant and significant forecaster of foreign product buying, that it will affect consumer’s inclination to purchase products from a hostile country. Second, animosity’s impact on inclination to buy is unrelated to or independent of the product quality judgment, which means consumers are capable of accepting products from such a country as being of good quality but such judgment does not affect their un-inclination to buying brands from that country. The animosity framework was presented as follow:



**Figure 2.2: Original Animosity Model**

*Source: Klein et al., (1998)*

Klein et al. (1998) identified the study gap on animosity and introduced the concept of CA in the first study in which it sets out to test the animosity model in China. China was selected as the ideal test country because of its long-term struggle with Japan. This research assumed a street survey method in the city of Nanjing where the key event of the ‘Nanjing Massacre’ took place. Apart from testing the participants’ animosity level towards Japan, this study also examined their consumer ethnocentrism beliefs using the CETSCALE. The tests on animosity were separated into two different levels. The overall animosity and then divided into ‘war animosity’ and ‘financial animosity’. A set of statements was developed to test the animosity and the 7 items Likert scale was employed as the measurement scale.

As found by the study, consumer animosity is a significant interpreter of foreign brand purchase and it negatively related to consumer enthusiasm to buy. The second significant finding was that this impact was un-related to the product quality judgments. Chinese consumers widely acknowledged Japanese products have good quality, however because of the strong animosity beliefs they were reluctant to buy Japanese products. The above two key findings were established as the foundation of CA theory. Since the concept introduction by Klein et al. (1998), CA has attracted considerable research interest and it has been established as a distinctive field of international marketing research.

International animosity or the consumer animosity towards international brands and products was later demanded as a compulsory area to be studied by Fernández-Ferrín et al. (2015) in Belgrade afterward the US-led NATO intimidations of 1999. When customers have option to choose between domestic and foreign products they go for domestic products if the foreign product belong to a country who is being hated on the basis of war animosity contrary to that if the consumers are concerned more about the future of the country than they can go for buying foreign products in order to make economy of their country strengthened by aiding their country to developed strong relationships with the home country thus mitigating or minimizing economic animosity.

Monetary animosity was additionally inspected by (V. Abraham, 2013) in his investigation on buy commitment. He found that animosity clearly effects buy lead and supplier ethnocentrism impacts item judgment and therefore energy to buy. It is examined the instance of Holocaust survivors, intended for whom smooth divisions from motion pictures about Hitler can be horrendous. Along these lines, more prominent affectability should be given towards such masses whose energy to buy may be associated with their emotional state. "The Holocaust could extend the purchaser's degree of procurement relationship in an indirect manner through COO signs". The proportion of customer hate toward a nation may get positive and negative effects. It is perceived individual animosity and nationwide; singular animosity incorporates scorn on the way to another nation because of an opposite individual contribution with a specific nation or people after that nation, however countrywide animosity encapsulates unpleasantness at how the nation has regretted because of the exercises of another nation (Jung et al., 2002). Consumer individual inclination rather alludes to uplifting demeanors toward a specific country.

It is characterized it as "a sentiment of enjoying, compassion and even connection on the way to a particular overseas country that has turned into an in-bunch dependent on direct close to home understanding as well as regularizing introduction and emphatically impacts consumer basic leadership related with brands and administrations creating from the fondness country" (Oberecker, Riefler, & Diamantopoulos, 2008). They proposed that consumer animosity is unique from consumer sympathy, in light of the fact that the two viewpoints depend on various conviction frameworks and feelings. Rather than dissimilar builds, It is proposed a less complex,

unidimensional proclivity animosity range, on which a negative outlook on the way to a country prompts animosity and an inspirational mentality prompts liking (Jaffe & Nebenzahl, 2001). In any case, the model presented by Klein et al. (1998) has remained utilized by most of concentrates that analyzed animosity in the global promoting writing as a reasonable establishment. A significant forerunner of antagonistic vibe is the greatness of responsibility dispensed to the occupants of additional country national for the order of a negation (Leong et al., 2008).

At the point when an offense is affirmed as an individual demonstration, the bad behavior probably won't cause hostility regardless of whether it is preferential. Contempt is activated when individuals of the criminal's country are seen as members or as in charge of the criminal's activity per (Pennekamp, Doosje, Zebel, & Fischer, 2007). The extra the Surinamese confronted bondage by the Dutch previously, the more they feel irate on the way to the demonstration through animosity on the way to the Dutch (Pennekamp et al., 2007). The designation of obligation to the gathering is gotten from recognitions that other individuals of the country, for example, government and prevailing establishments, either bolstered or helped the activity or neglected to put off the activity (Lickel, Schmader, & Hamilton, 2003). This shows the higher obligation doled out to the individuals of a country for the apparent bad behavior, the more prominent the degree of animosity on the way to the country.

Animosity isn't the sole factor that impacts acquiring conduct. The consumer's contempt toward a specific country is additionally expanded by different elements, essentially applicable to their own ethnicity, and this incredibly influences their purchasing choice. Clinicians in customer conduct studies have recognized animosity and ethnocentrism in spite of the reality they are firmly connected. It is contemplated four nations dependent on fluctuating degrees of ethnocentrism and US-centered animosity and inferred that there is a compact connection among animosity and ethnocentrism (Lwin, Stanaland, & Williams, 2010). As per (N. Jiménez, Jiménez, San-Martin, & San-Martin, 2016), socio-mental factors are interconnected. The slim line among them lies in the importance of the components on a specific country. Animosity is an inclination that spotlights explicitly on the country, while ethnocentrism is a more extensive idea that spread over to individuals crosswise over states (Klein, Ettenson, and Morris, 1998; Klein, 2002).

The earlier researchers have demonstrated that ethnocentrism and animosity are essential in starting intellectual and full of feeling parts of consumer conduct; therefore, both are significant in affecting consumers' buying conduct and purchase goal (Ang et al., 2004; Balabanis et al., 2002; D. W. Russell & Russell, 2006). Consumer ethnocentrism is one of the perspectives that may emotionally impact the customer's choice to purchase overseas made or locally molded product. Animosity was characterized by (Sumner, 1906) as "a opinion wherein one's claim gathering is the focal point of the whole thing and all others are climbed and appraised in situation to it". In (Adorno, 1950), Levinson contended that ethnocentrism "depends on an unavoidable and inflexible in-gathering, out-bunch qualification". Ethnocentrism has for the most part alluded to the tendency of review the world from an individual's very own way of life. Ethnocentrism attests that an person's very own method of life is better than the others (Sumner, 1906).

An ethnocentric individual normally accepts that its very own culture is of most extreme significance, and practically all highlights from his way of life are better than another philosophy or civilization. In this way, an ethnocentric individual will see other values with respect to his very own way of life basically concerning social components, for example, language, conduct, traditions, and religion. The idea of ethnocentrism was at first utilized in portraying a specific gathering personal conduct standards and intergroup affections. Sharma et al. (1995) affirmed that animosity is a common event that uncovers an affinity to separate gatherings, a tendency towards things having a place with his own general public and a view that his very own general public is superior to other people. This direct ensured the gathering continuance, and it isn't limited to a general public of the country, yet in addition to any gathering or society that need to save and secure its social standards, qualities, and personality. In advertising castigation, ethnocentrism is an idea that underwrites in clarifying the conduct of the customers, and this idea is recognized as customer ethnocentrism.

The previous investigations on Taiwanese customer ethnocentrism was appeared to positively affect aim to purchase household and Korean products (Huang, Phau, & Lin, 2010; Huang, Phau, Lin, Chung, & Lin, 2008). The creators analyzed the impacts of animosity, or "the inclination to characterize one in connection to other people" and customer ethnocentrism of buying aims about household and bring in Korean brands in Taiwan. Though results demonstrated

that, there is an exceptional optimistic connection among allocentrism on the way to guardians and customer ethnocentrism, an adverse association was uncovered among allocentrism towards companion and customer ethnocentrism. Companions have been appeared to assume a job in lessening the effect of national recognizable proof, suggesting that communal character impacts general personality, which prompts distinctive acquisitions goals. An expansion in maternal character prompts an expansion in national personality, which prompts advanced consumer ethnocentrism. All in all, they originate that the more youthful ages will in general be affected by their companions additional than their folks and their degree of ethnocentrism was observably inferior. For instance, Huang et al. (2008) concluded that Taiwanese consumer's mentality toward pop values of Korea may impact their expectations to purchase Korean brands.

It is also assessed the properties of COO, purchaser animosity, and ethnocentrism on the acquiring conduct of private and remote items in China (Sharma, Shimp and Shin 1995). It is also revealed that purchaser ethnocentrism strongly impacts the buy of private items and antagonistically effects buy of remote items in China (X. Li, Yang, Wang, & Lei, 2012). The "influence of animosity on observed attributes are not immense for both family unit and remote items, while the influences of this expand on buy desire are basic". As of late noted, purchasers can have animosity starved of changing decision on the idea of the item Sharma, Shimp, and Shin, 1995. Though animosity honestly impacts buy lead, it doesn't affect obvious quality, however ethnocentrism impacts the decision of Chinese purchasers by suggestion in light of the insight held towards nearby and outside items. Buyer ethnocentrism made as a basic factor in delighting the expulsion of outside items by buyers. "Family country tendency" happens when customers will by and large have a promising inclination toward nearby items/organizations (Elliot and Cameron, 1994). Analysts have portrayed purchaser ethnocentrism (CET) as "the feelings held by buyers around the suitability, point of fact moral quality, of purchasing remote made items" (Shimp and Sharma 1987).

Products, COO, or product-country picture impacts customers assessment of it. For instance, Swiss watches, just as German vehicles, are commonly seen and measured exclusively in difference to Indian autos, Chinese watches, or Ghana chocolates. The showcasing inscription overflows with models and investigation proof on the side of such a contention (Jaffe and

Nebenzahl, 2001). In the last 15 years or something like that, researchers have made a few endeavors to invent an integrative hypothesis of how suppliers join the PCI data in shaping their frames of mind and communicating their buy aims (Knight and Calantone, 2000). In a meta-investigation, Liefeld (1993) reasoned that country picture seems to impact supplier assessment of merchandise quality, hazard, probability of procurement, and other interceding factors. He additionally noticed that the nature and quality of origin impacts rely upon such aspects as the merchandise class, merchandise upgrade utilized in the exploration, accused socioeconomics, customers earlier learning and involvement with the product classification, the quantity of data signals incorporated into the examination, and supplier data handling style.

Papadopoulos (1993) concluded that the picture of an article consequences from people's view of it and the wonders that encompass it. In view of the examinations led in eight unique nations, Papadopoulos et al. (1988) were between the first to join particular nation picture procedures in PCI explore (notwithstanding proportions of products just assigned as "made in X"), and the first to endeavor to demonstrate the connection among country convictions, product convictions, commonality, and product assessment and eagerness to purchase. A few investigations around there have substantiated the effect of ill will for products when all is said in done, (Huang et al., 2010), for explicit classifications of brands (Jimenez and Martin, 2010), lastly for half breed products with fractional moves in manufacture to enmity goals (Funk et al., 2010).

Bilkey and Nes (1982) contended that past effort that analyzed the job of creation origin in supplier appraisal as a rule delicacy "country picture" as a "radiance" impact, in which the nature of a specific product originating from a republic that a purchaser isn't acclimated with is resolved. The conceivable purpose behind the consumers' activity in utilizing the backhanded data, for example, the product (country) origin happens when the individual in question don't have adequate learning about the product's traits. Consequently, rather than arriving at a goal benchmark, the suppliers basically assess and make derivations round the nature of the merchandise and its characteristics and the product. Johansson et al. (1985) have bolstered this evaluation, in light of the corona influence see. Their examination demonstrated that in spite of the fact that country image affects the appraisal of product properties, it doesn't influence the general valuation of products. What's more, the outcomes demonstrated that for a car, the buyers by and large

evaluation seemed to impact consumers' appraisals on explicit qualities. Erickson et al. (1984) likewise announced that country picture impacts purchaser assessment of explicit properties, as contrasting to their general valuation of the product.

Over forty years prior, Cox (1966) contended that religion had turned out to be unimportant in the rise of secularization and development. In any case, nowadays, this is a long way from genuine - faith is inconceivably animated in the worldwide social orders, and pious gatherings are always impacting the general sentiment. Various work in the present writing, suggested that religion is a fundamental piece of the way of life and is incorporated with numerous parts of customers lives and conduct (Bailey and Sood, 1993). Accordingly, the impact of the spiritual on the purchaser conduct is initiated in a wide range of territories, for example, apparel, drinking, eating, family connection, social matters and regulator of the sexual conduct (Levin, 1979). Henceforth, unmistakably the intention in taking an interest in religious encounters is very associated with religion (Gorlow and Schroeder, 1968). Therefore, Swimolde et al., (2009) contended that customer's religious convictions impact choices in choosing their decision of utilization. Thusly, Proctor and Gamble nly a handful couple of organizations that chose to curtail a large number of bucks in promoting from TV programs, in response to weights from some spiritual associations (Han, 2005).

What's more, monster retailers, for example, Wal-Mart and Target got broad analysis for evading the unequivocal utilization of spiritual orientations in national publicizing and limited time battles throughout the Christmas occasions (French, 2006). In the mean time, Sheth (1997) integrative hypothesis of retail location support inclination and conduct likewise proposes that a customer's faith is an individual worth that may form an individual's shopping thought processes. Nonetheless, "particular" findings of this wonder demonstrated that people who have high religious duty were bound to purchase products marked down increasingly open to buy outside harvests, and alluded others to provisions with the most minimal costs versus provisions with the best variety, when contrasted with their spiritual partners who has low religious responsibility (Saaed and Nasu, 1988). At last, Eaeoso and Dibeb (209) set up that calmly spiritual respondents pursue patterns and texture more imaginative than exceptionally devout people feel.

### 2.4.1 CA Classifications

Consumer animosity was categorized by Klein et al. (1998a) in following three types while he was study consumer animosity in Chinese consumers towards Japanese goods due to the historic event of “Nanjing Massacre” during Second Sino-Japanese War and active part of Japan in World War II:

- General Animosity
- War Animosity
- Economic Animosity

The general animosity discusses the overall animosity consumers feel for another country on the basis any hated act committed by the other country towards their country like the Euro crisis of 2011 raised anti-German emotions in the European consumers due to rigid behavior of Germany towards Europe, same effect was observed during the era of German Economic Crises towards the foreign products. It was measured by Klein et. al as “I dislike the Japanese”. The war animosity is particularly caused among the consumers when the other country has started war or any aggression act in their country e.g. Japan attacked China in Nanjing Massacre , Germany attacked Dutch in World War II, US attacked Iraq in (dash), India attacked Pakistan in 1948, 1965, 1971 and 1999, and Israel attacked Palestine multiple times. This was studied by Klein et. al as “I feel irate on the way to the Japanese; I will at no time excuse Japan for the Nanjing Extermination and Japan should recompence for what it did to Nanjing during the profession”. Finally the last type of consumer animosity is economic animosity which is caused as a result of economic control by one country in another country like US tries to hold the economy of rest of the world by its own policies that often doesn’t match with the standards of rest of the world (add ref here). Klein et. al studied it as “Japan is anything but a solid exchanging accomplice, Japan needs to increase financial control over China., Japan is exploiting China, Japan has a lot of monetary impact in China, The Japanese are working together unreasonably with China’.

This set of animosity statements presented by Klein et. al., in 1998 were widely adopted by further studies on CA. The results of this study, which applied structure equation modeling, validated the proposed animosity model as an effective model to explain the influence of animosity on willingness to buy. Consumer animosity is also studied on the basis of its strength which shows higher animosity will cause higher rejection towards foreign products and lower consumer animosity will make consumer less repel the foreign products. The higher level of animosity also make consumers price conscious and they are not willing to pay increased prices for the global brands (De Nisco et al., 2016; Muhammad Kashif et al., 2015).

The study showed that consumers resist foreign products and boycott increased import quotas on the basis of economic animosity. The consumers do not want to let down their country pride and never support foreign products to save the economy of their country (De Nisco et al., 2016). The consumer animosity does not alter the overall image of a foreign country and its products but on the basis of economic animosity consumers can hate a country and may resist its products. This study also found out that political animosity and economic animosity develop negative emotions and hate in the consumers and they hate the country of origin of the product on the due to ethnocentrism. This alters the buying behavior of the consumers as they become selective in making buying choices and this gives harder time to the global firms since they have to minimize the hate in consumers by doing anti-animosity acts.

The study also classified animosity as individual animosity, national animosity, situational animosity and unchanging animosity (Jung et al., 2002); where national animosity is outrage in light of seen bad behavior against one's nation, individual animosity is hatred against a nation or gathering dependent on antagonistic individual encounters, situational animosity is the result of specific event or policy change in the form of negative emotions and stable animosity is the consistent animosity that never changes once originated. (Ang et al., 2004) also divided consumer animosity into four sub-categories in his study on East Asian republics regarding the results of the Asian Disaster and aggressive acts of US and Japan during World War II in Indonesia, South Korea, Malaysia, Singapore and Thailand. According to this study, consumer animosity can be categorized as:

- Stable animosity
- Situational animosity
- Personal animosity
- National animosity

The stable animosity is the result of past bad experience occurred between the two countries due to the military or economic act. Such acts develop permanent negative emotions that last to generations who haven't even been the direct victim of that historical clash. The situational animosity arises in definite situations and the consumer develop temporary negative emotions that end after that situation ends. Like in case of Asian crisis, there were negative sentiments in the consumers towards some specific countries that were settled down later on. The personal animosity and the national animosity can be best described by Ang et al., as "at a nationwide or large scale level, animosity towards a nation depends on impression of in what way well that remote nation has salted the nation of origin. At an individual or smaller scale level, enmity can be founded on negative individual encounters one has with the remote nation or with individuals from that nation" (Ang et al., 2004). So, in the specific circumstance of the Asian economic catastrophe, national animosity refers to the negative possessions on a country's financial development and personal animosity is based on aggression arising from particular anguish such as job loss reductions in one's standard of living.

Animosity can be categorized as stable animosity compared to situational animosity and personal animosity compared to general animosity (Ang et al., 2004). The study classified animosity as religious animosity and personal animosity based on mental perceptions of the people and later the study developed theoretical models to test these types of animosity (Riefler & Diamantopoulos, 2007). The study of (Erik Bertin Nes et al., 2014) added one more type to the study of Klein et al., (1998) to classify animosity and this study concluded that animosity can be classified into four types as war animosity, financial animosity, dogmatic animosity and individuals animosity.

### **2.4.2 CA and Consumer Decision Making**

The original animosity model was although tested in China, given that there are tensions between Chinese and Japanese due to historic events, in particular the Japanese invasions and the significant event of the Nanjing Massacre but it is not an issue for China alone as a number of East Asian countries were also the victim of Japanese aggression in the WW2. (Shin, 2001) moved away from China and tested the animosity framework in the Republic of Korea. Like China, Korea had a historic struggle with Japan and was the victim of brutal Japanese attacks during WW2. First of all, this study confirmed that the animosity model was good fit in Korea. It was found that Korean customers' animosity towards Japanese damagingly pretentious their inclination to acquisition Japanese products as it was observed in case of Chinese consumers in the previous studies. And this relationship was independent of product quality judgment of Japanese products, which was reliable with the research of Klein et al. (1998). It was very clear that Korean consumers acknowledged the quality of Japanese things and at the similar time held a convinced notch of animosity on the way to Japan. This consequently affected their purchase intentions towards Japanese products. (Shin, 2001) successful authenticated the animosity model and suggested the approaches of Klein et al. (1998) could be repeated in other countries.

Further investigations were conducted in other East Asian countries. (Jung et al., 2002) or (Ang et al., 2004) carried out animosity studies in five countries Malaysia, Indonesia, South Korea, Singapore and Thailand, which were severely damaged by the 1997 Asian economic crisis. US and Japan were considered to be responsible for this crisis and 4 of these countries were invaded by Japan during WW2. These were complex investigations and it concluded that different countries' attitudes towards the two target countries vary in level and form. In a nut shell, these studies found that the victim countries had all four categories of consumer animosity i.e. stable animosity, situational animosity, individual animosity and countrywide animosity being dominant among their consumers regarding American and Japanese products. (Leong et al., 2008) conducted a further study on these issues and similar results supported the findings of the previous two investigations.

Consumer animosity cannot stay stable with the passage of time and time is not a standard parameter to measure the consumer animosity. In case of consumer animosity between Australia and France on the basis of nuclear testing by France, the consumer animosity among the Australian consumers decreased with the passage of time ((Ettenson, 1993) but in case of Nanjing and Japan the consumer animosity amongst the Nanjing consumers was not decreased towards Japan for massacre even after many years have passed (Klein et al., 1998a). The consumers of Nanjing are found equally angry on Japan either they are young or old. Another study (Riefler & Diamantopoulos, 2007) showed that consumer animosity is convertible, it can become stable from active, it can become highly active from being stable for many years, it can also be situational like in some specific circumstances it can grow more and in others it can be even diminished, and it can also happen that once consumer animosity was very high but eventually it diminished (Abdur Razzaque & Nosheen Chaudhry, 2013; Blythe & Johnson, 2018; Drolet et al., 2019; Kumar et al., 2018; Moraes et al., 2019; Muzellec & O'Raghallaigh, 2018; Razzaque & Nosheen, 2013). In case of Asia and Africa regarding the consumer animosity towards United States, it was found that people of Africa from Lebanon and Tunisia feel so bad about United States that they want to punish United States for making Africa and Iraq suffer, while the people of Asia from Iraq also hate United States and its products because United States started war in Iraq back in 2003 and United States supported Israel for starting war in Lebanon. The MENA region, named after Middle East and North Africa, showed that consumer animosity is still high in this region and time couldn't have diminished it neither the consumer ethnocentrism of the consumers has faded in that region. The consumers of MENA region not only boycott United States products but they also want to see United States suffer like their own region (Ben Mrad et al., 2014).

In case of Turkey, the phrase "Purchase Turkish Products" is very common which shows loyalty and ethnocentrism of Turkish consumers for their country; the other phrase "Do not Acquisition (Country/Countries) brands" depicts the consumer animosity and foreign product boycotts amongst the Turkish consumers. Such clear choices help the international investors to study the Turkish consumers before introducing their products in Turkey because the whole world knows Turkey prefers its own economy and domestic industry over all other countries and it only goes into import and export deals when it sees Turkey will be able to flourish its domestic industries. The consumer animosity and ethnocentrism in Turkish people is the result of its long

political and economic sufferings which have made Turkish consumers to support their own country over all other countries so that Turkey can rise again as one of the most powerful economies as it was in the history (Albayati, Mat, Musaibah, Aldhaafri, & Almatari, 2012; Barutçu, Saritaş, & Adigüzel, 2016; Lee, Lee, & Li, 2017; Palihawadana, Robson, & Hultman, 2016; Shah & Ibrahim, 2016; M. Smith & Li, 2010).

A study proved that consumer animosity and level of foreign product acceptance varies in each country around the world (A. A. Kaeeni & K. Heidarzadeh, 2014). The consumers most specifically from Turkey & Iran and less preferably from Malaysia & Nigeria were studied for customer animosity, customer ethnocentrism and effects of republic of origin aspects on customer buying behavior towards South Korean products. The study found that amongst all targeted countries, Iranian consumers were highly sensitive in consumer ethnocentrism and COO regarding the South Korean products thus they also showed higher consumer animosity towards South Korea (Erik B Nes, Yelkur, & Silkoset, 2012; Okpara & Anyanwu, 2011). The consumers from Turkey were less ethnocentric towards South Korea and Malaysian and Nigerian consumers were least sensitive for their own country as compared to South Korea (Bahae & Pisani, 2009c; Fakharmanesh & Ghanbarzade Miyandehi, 2013; Leong et al., 2008; Tabassi et al., 2012).

Some other common examples of consumer hostility towards foreign products due to the country of source of the products can be observed when Coca-Cola was boycotted due to anti-American feelings in the Middle East (Aggarwal, Knudsen, & Maamoun, 2009; Echevarria & Antulio, 2008; Fuller & Kurpershoek, 2003), United States refused French nutrition and wine (Ebenkamp, 2003), the Germans refused American products during the Iraq war (Kirschbaum, 2003), and McDonalds was boycotted by the US support for Israel (McDoland) to withdraw from the Middle East, 2002). Ghandi called on the Indians to refuse British salt (Klein et al., 2004). Kuwait and other Middle Eastern countries boycotted Danish consumer goods manufacturers since of the Prophet Muhammad's representation in the Danish press, which found consumers in the Middle East unpleasant (Z. Ahmed et al., 2013a; Fong, Lee, & Du, 2015; García-de-Frutos & Ortega-Egea, 2015; Heinberg, 2017; Maher & Mady, 2010).

Chinese customers refused Japanese products (Ishii, 2009). The Iranian customer is hostile to American foodstuffs (Bahae & Pisani, 2009b). In addition, (Cheah, Phau, Kea, & Huang, 2016) examined the hostility of Chinese customers towards the Japanese in their willingness to buy branded hybrid products in Japan, but they were made in China, although the animosity studies were mainly focused on overseas products. Tabassi et al. (2012) pointed out that the present battles in Iraq in many countries have provoked anti-American and anti-European sentiment leading to rejection of American or European products. There are considered some available studies to determine the impact of animosity on buying intentions in terms of product groups, hybrid products, product possession and cultural subgroups, and abridged the national animosities caused by the war (Cheah et al., 2016; Funk et al., 2010). Economic policies and other conflicts can significantly influence consumer purchasing behavior. One constant finding in each of these studies is that hostility and boycott had a negative influence on customers' willingness to buy goods from the target nation (Klein & Ettensoe, 1999).

China claimed the control of Eastern Sea under South China Sea (Tung, 2014) which stimulated extreme animosity among the countries who were taking benefits from the Baltic Sea and on top of them is Vietnam. Vietnam had very good trade terms with China from centuries and both countries were enjoying bilateral international business relations where China was exporting good volume for domestic and distribution purposes to Vietnam. It was recorded in 2013 that Vietnam imported \$30.37 billion worth Chinese products which was 28.5% of total imports of Vietnam in 2013 which let China enjoy its position of largest trading partner of Vietnam. But the South China Sea statement caused an extreme downfall in the Chinese exports to Vietnam where the downfall in exports was initially recorded as \$19.6 billion, then as \$21.6 billion and finally it was recorded \$23.7 billion in December 2013 (BBC, 2015; Office, 2013). The consumer of Vietnam now hates China and strictly boycott “made in China” products (Phan, 2014). China’s act over Eastern Sea has created animosity and ethnocentrism in the Vietnamese and surrounding countries’ consumers which is now necessarily studied to know about the consumer buying behavior towards Chinese products in this region.

### **2.4.3 Effects of Religious Animosity**

The Muslim Religious Scholars demanded followers to boycott Danish products (Muhamad & Mizerski, 2013) and originated a totally new stream of consumer animosity in present times that expanded the role of consumer animosity to a major level under the moderation of religiosity. Same religious effect on consumer animosity towards hated countries was analyzed by Ali et al. (2015) where Pakistani Consumers' emotions were studied towards global products and MNCs under impact of religiosity on their buying decisions. It was found that if animosity is existing among consumers due religious adherence then it must be high and cannot be ignored while understating consumer shopping behavior. The level of religiosity decides how much customers dislike a product irrespective of price, brand image, product quality and social acceptance. Therefore "Made in" tag is a dominating factor in the shaping the shopping behavior of Pakistani Consumers and this can compel them not to buy products if the Countries of Origins are having conflicts with Islamic norms as the Pakistan is an Islamic country with 94.6% Muslim population.

While working on consumer animosity under religious perspectives, M. S. Sohail and Opoku (2016) targeted its two types that are more effective in case of larger countries i.e. war animosity and economic animosity. The study was done in order to comprehend the influence of present image of US on the Saudi Arabian Consumers while purchasing US products as US has started wars and conflicts in Arab World. Saudi Arabia was targeted for this study because it is the heartbeat of Islam and being the center of Islam, Muslim Consumers of this sector are necessary to be understood first on the basis of their shopping behaviors and consumption patterns regarding foreign products. The study found out that War Animosity arisen among Saudi Consumer due to US war strategies is pertaining lives of Saudis in the form of hate and disliking towards US thus consumers do not want to purchase US products. The study also found out

As demanded by Ben Mrad et al. (2014) it is necessary to start a research to examine whether religious variances (Muslims Sunnis and Shiaa) within the MENA region can distress consumer behavior to buy American products like other factors under discussion in that study. This study also claimed the need or religious orientation of consumer animosity to be investigated

as it is one of the most expected rising phenomena in near future in the study of worldwide economic conflicts being caused by consumers' rejection towards international products making the business entities to suffer financially and ethically. One of the recent studies done by (Kalliny et al., 2017) also emphasized on the need of studying consumer animosity on the basis of religion because hate in Muslim consumers all around the world is increasing day by day towards the countries harming religious emotions and cultural values of Muslims like Denmark and US.

Studies have shown that consumers are slanted to have an ideal inclination toward local items or administrations and abstain from buying remote items (Elliott & Cameron, 1994; Schweiger, Shimp, & Shin, 1995). Extra analysts demonstrated that American customers who are progressively inclined to "Purchase American" have ethnocentric inclinations (Olsen, Biswas, & Granzin, 1993) and this element has demonstrated a comparative impact in Portugal also (Granzin & Painter, 2001). Consequently, customer ethnocentrism explained predispositions between customers (Acharya & Elliott, 2003; Balabanis & Diamantopoulos, 2004). Customer ethnocentrism declares that buying foreign items from abroad will hurt the nearby economy, partisan circumstance, or financial occasions, therefore elevating the battle to purchase remote items as of a specific country (Klein et al., 1998a).

It is affirmed that an exceptionally ethnocentric individual may keep from procurement items from overseas in demonstrating his vengeance for the previous or current military, radical or monetary direct that the nation included (Schweiger et al., 1995). A lot more customer ethnocentrism researches affirm that ethnocentric consumers inclined to abstain from buying items from outside nation (Granzin & Painter, 2001; Herche, 1992; Hoon Ang et al., 2004; S. Sharma, Shimp, & Shin, 1994; Shimp & Sharma, 1987; Suh & Kwon, 2002; Zarkada-Fraser & Fraser, 2002). This shows the consumer buying choice procedure of item inclinations, evaluations, and buy intentions are impacted by consumer ethnocentrism. They expressed that American customers have a converse connection for their intentions to purchase remote made vehicles where ethnocentrism is connected (Shimp & Sharma, 1987). Comparative results were institute for Portuguese and Korean customers approved the prior conclusions that ethnocentrism builds the expulsion of remote items and expands customer buy purposes of local items (Granzin & Painter, 2001; Suh & Kwon, 2002). Ongoing examination on customer ethnocentrism in Spain additionally

finds out the outcome that consumers like to buy residential items instead of imported products because of the impact of ethnocentrism (Marin, 2015).

Prior investigations uncover that animosity towards a particular outside nation can unfavorably influence the utilization of items from that specific nation, paying little heed to a positive item quality appraisal or a profitable item properties, for example, cost and quality, by consumers (Ettenson & Gabrielle Klein, 2005; Klein & Ettensoe, 1999; Klein et al., 1998a). Past studies affirm that the negative response showed against the organizations altogether endangered their deals and benefit (Riefler & Diamantopoulos, 2007). If the consumer has a sentiment of animosity towards a specific nation because of fighting, political debates and financial issues, their buy purposes of the item or administration originating from that nation would be killed. Consumer animosity is contrarily identified with readiness to purchase, freely of item judgment (Ang et al., 2004; Ettenson & Gabrielle Klein, 2005; Klein & Ettensoe, 1999; Klein et al., 1998a; Nijssen & Douglas, 2004; Shimp et al., 2004) and influence item assessment over the long haul (Ettenson & Gabrielle Klein, 2005).

Customer animosity was concluded to have effect on willingness to purchase, yet not item decisions (Ettenson & Gabrielle Klein, 2005; Klein & Ettensoe, 1999; Klein et al., 1998a; Nijssen & Douglas, 2004). Consequently, animosity perhaps a influence in customer dismissal of remote items complete in nations someplace animosity, unfriendliness, outrage, or threatening vibe is coordinated on the way to them (V. Abraham, 2013; Funk et al., 2010; Hoffmann, Mai, & Smirnova, 2011; Nijssen & Douglas, 2004; Rose, Shoham, & Rose, 2008; TEDESCHI & DADUSC, 2010). It is affirmed that Chinese customers who have animosity on the way to Japan due to the previous monetary and war understanding, display low eagerness to purchase Japanese items, since the hopelessness of such occasions still waits (Klein et al., 1998a). Additionally confirmed these discoveries when they found the dismissal of French items by Australian consumers coming about because of negative feelings towards the French (Ettenson & Gabrielle Klein, 2005).

Numerous examinations have shown that consumer animosity contrarily influences the aim to purchase items introduced from that nation. In their original investigation, Klein et al. (1998) if

exact proof that various Chinese customers still feel animosity on the way to Japan due to the Nanjing slaughter throughout the Sino-Japanese War (World War II), which thusly diminishes their ability to purchase Japanese items. During the previous decade, a few articles affirmed that consumer animosity affects buy intents in different national settings, for example, animosity of U.S. consumers on the way to Japan (Klein, 2002), distinctive Asian consumers on the way to the United States and Japan (Leong et al., 2008), Dutch customers toward Germany (Nijssen & Douglas, 2004), Greek customers on the way to Turkey (Nakos & Hajidimitriou, 2007), Iranian consumers on the way to the US (Bahae & Pisani, 2009a), and Australian customers on the way to France (Ettenson & Gabrielle Klein, 2005).

Ettenson and Klein (2005), in their ensuing examinations, demonstrated that customers sheltering intensity animosity demeanors may intentionally overlook the genuine benefits of and inclination against remote items from the question nation. In fact, this profound established hatred might be so solid in a individual's mind that it even exterior with customers in nations deprived of household products (Nijssen & Douglas, 2004). Dissimilar to the frustrating discoveries with respect to the connection amongst customer animosity and item judgment, investigate agrees that consumer animosity brings down the affinity to purchase items from the contested nation (Lee & Tae Lee, 2013).

Different researchers extended the extent of the idea to provincial animosity inside one nation, for example, customer animosity among northern and southern locales of the US (Shimp et al., 2004) or East as opposed to West Germany (Hinck, Cortes, & James, 2004) just as national animosity among Jewish and Arab Israelis (Shoham, Davidow, Klein, & Ruvio, 2006). In addition, the idea has been connected in a business-to-business setting (Edwards, Gut, & Mavondo, 2007). At last, various investigations have investigated how such sentiments of animosity influence the expectation to purchase items starting from threatening nations (Akdogan, Ozgener, Kaplan, & Coskun, 2012; Funk et al., 2010; Huang et al., 2010; Rose et al., 2008). The consequences of these investigations propose that the degree of animosity on the way to a particular nation is a basic feature in quality decisions and buy meanings for items starting after this unfriendly nation.

Jung et al. (2002) recognized various kinds of animosity relying upon whether animosity is countrywide or individual. National animosity is established in the assessment of whether the home country's national predominance, power, or aggressiveness was or is right now undermined by the objective nation, while individual animosity results from contrary individual encounters with the outside nation, its way of life, or individuals. Klein et al. (1998) expressed that animosity is established in dogmatic, military, social, or financial clash. Subsequently, there is an accord about animosity foundations where is social elements is one of them. As belief is one of the components of societies, subsequently religion plays a job in molding a individual's animosity.

Klein et al. (1998) examination, various consequent investigations on consumer animosity have been distributed lately (Amine, 2008; Ang et al., 2004; Hinck et al., 2004; Jung et al., 2002; Klein, 2002; Nijssen & Douglas, 2004; Shimp et al., 2004; Shin, 2001; Shoham et al., 2006). One specialist explored the effect of the Second Intifada on Jewish Israelis' buying conduct, what can be depicted as a modern fuel of a profoundly established clash and originate that the verdict of locally created products is influenced contrarily by animosity. In view of the examination in Malaysia, have affirmed a solid connection among religiosity and enmity (Z. Ahmed et al., 2013a). As one of the parts of philosophy is faith, we estimated that hostility is identified with the religion. Once more, subcultures inside a particular country are generally impacted by the belief or ethnicity.

Consumer animosity was appeared to affect the eagerness to purchase from customer ethnocentrism in obtaining outside made items (Shimp & Sharma, 1987). For sure, animosity and ethnocentrism have been demonstrated to be unmistakable builds (Hinck et al., 2004; Klein & Ettensoe, 1999; Witkowski, 2000), with discernable consequences for remote item inclinations; consequently, ethnocentric consumers will in general abstain from buying items from any outside nation. Customer ethnocentrism "alludes to a conviction held by customers that it is unseemly and shameless to buy remote items since it harms the household economy and causes lost jobs" (Shimp & Sharma, 1987). An immense measure of research has demonstrated that not all customers are similarly ethnocentric. Specifically, increasingly ethnocentric consumers are not as much of socially open (Shimp & Sharma, 1987), have inferior world-mindedness (Balabanis & Diamantopoulos, 2011), are progressively devoted (S. Sharma et al., 1994), progressively traditionalist (S. Sharma et al., 1994), more on the whole than independently disapproved (S.

Sharma et al., 1994), progressively materialistic (Olsen et al., 1993), progressively narrow minded, and less taught (Nishina, 1990). Ethnocentrism has an emotional part that renders one's frame of mind towards in-bunch individuals significantly more optimistic than the demeanor towards out-bunch individuals. (Stull & Von Till, 1994) gave a portrayal of demeanors showed and supported by outrageous ethnocentric.

#### **2.4.4 CA and Unavailability of Local Alternates**

Nijssen and Douglas (2004) added the availability of domestic alternatives into the CA discussion. TV was chosen as the category that has an equivalent domestic alternative and cars where there were no Dutch brands available as their alternatives. It was found that inaccessibility of domestic replacements does not play reasonable role in controlling the sentiments of consumers. The Dutch consumers continue boycotting German branded cars due to the negative image of Germany throughout World War II. The Dutch consumers still have strong customer ethnocentrism and customer hostility on the way to Germany and don't buy German products even if they are of world class quality.

Amine (2008) took consumer animosity to a further step by addressing how to mitigate the negative result of enmity in a hostile market. They adopted a case study approach which studied Taiwan's image campaign and the Taiwanese company Acer's practices in mainland China. There are tensions and hostilities between Taiwan and Mainland China, ever since the Nationalists lost control of China to the Communists and fled to the island in 1947. Taiwan claims to be a separate country, but mainland China still consider it as one of its provinces and has frequently threatened to use force if Taiwan seeks formal independence. Understandably, a company like Acer could face considerable challenges in mainland China. This study suggested that Taiwan's 'republic image campaign could help Acer's effort to mitigate the negative effects of COO and animosity. Further helped by Acer's effective marketing and positioning strategy that focused on Acer's brand name and portrayed it as a viable price-quality alternative, successfully reduced the effects of animosity. Working with a local partner has proved to be an effective strategy to tackle hostility and negative image problems. Edwards et al. (2007) supported the notion that to build partnership with a local company could reduce the belongings of loathing.

N. H. Jiménez and San Martín (2010) investigated the role of trust, COO and animosity. This study indicated that the notoriety of firms related with a COO can shield worldwide exchanges and make trust in outside firms and may diminish interrelated passionate customer responses, for example, animosity and ethnocentrism. Nature with a nation's items and brands could supersede potential impacts of animosity on the grounds that the purchasers as of now have more information of the source and the firm. To construct a decent notoriety in a remote market could be helpful when pressures rise and ensuing enmity shows up. Lwin et al. (2010) proposed the use of symbols to tackle cross cultural miscommunication. Images could alleviate pessimistic impacts and hostility by helping individuals to remember the different social classifications to which they had a place. To accentuation the common implications and sympathetic could defeat negative affiliations.

The general understanding was that animosity is not a onetime phenomenon, all concluded that animosity has a long lasting effect (Amine, 2008; Edwards et al., 2007; Ettenson & Gabrielle Klein, 2005). Heslop, Lu, and Cray (2008) carried out a longitudinal study of the impact of the French nuclear test on Australian consumers' attitudes towards French products. It conducted three tests before, during and after the nuclear test in 1992, 1995 and 2005. As expected, the nuclear test caused animosity towards France which affected Australian consumers' purchase intention of French goods. Australian buyers challenged in the boulevards over the French activities and there were blacklists of French products. In any case, nine years after the occurrence, frames of mind gave indications of huge recuperation even past pre-episode levels. It seemed the animosity towards France had faded significantly. This is inconsistent with the previous findings and needs to be addressed by further examination.

## **2.5 Consumer Religion and CBB**

According to Cutler (1992), only 35 published papers from marketing journals discussed religion and 6 out of those 35 papers had focused the validation of association amongst consumer behavior and religion of consumer. Although it is not even a pinch of whole literature but existence of religious dominance on consumer decision making about a product can be found back then. As

per the views of Tang and Li (2015) based on Yang's theory in China the believers who have no religion to follow but the folks are also considered religious people. Thus, one can find religion dominating lives of Chinese people not only in the form of Islam, Christianity, and Buddhism but also as religiosity originated because of belief in Supernatural Powers. The markets based on religious commitments are expanding across the world including China and such markets have benefited economies as well because these markets add to the GDPs of the countries. One such example can be found in China where the famous Buddhist Mountain – Mountain Wutai hosted 331,000 tourists and earned an income of 26 million RMB only on National Holiday in 2013.

Every religion has different set of rules and regulations for its followers according to which the followers restrain themselves from what is forbidden and follow what is allowed to them. The teachings of every religion are distinct and cannot be overlapped most often so managers must keep this thing in notice before introducing any product/service into a multi-religious market. (Patel, 2012) have highlighted a fact that multi-religious countries need to be more conscious about religious factors while observing and evaluating consumer markets and India is one of these countries that host diversified religious ethics at single place. Hence a thing allowed to a Hindu may have been forbidden for a Muslim according to their religion Islam. As it is mentioned in the Quran – the Holy book of Muslims “And whatsoever the Messenger (Muhammad P.B.U.H.) gives you, take it and whatsoever he forbids you, abstain (from it), and fear ALLAH.” [59:7]

On this complicated situation Patel (2012) says that using a standardized approach to study the characteristics of such markets may cause to ignore many elementary factors that shape consumers' behaviors under the shades of their religious teachings as one approach may not cover all religious factors. Therefore, need to design a strategy that observes consumers' shopping and consumption behaviors as per their religious factors is must. D. Li, Tang, Zhang, and Li (2014) proved positive relationship between Chinese religiosity and customer loyalty that ascertained customers with higher religious values are more loyal towards brands. The study remained persistent with Patel (2012) and called attention to necessity of considering religiosity as the essential variable before segmenting market alike geographical, behavioral other such factors. This is the need especially in those countries and regions where people believe in religious practices

and moreover the fact becomes tough when the consumers have different religions and obey their own religious practices at same place.

Individuals with a similar religious conviction share a typical discernment framework about convictions, qualities, desires and conduct. Subsequently religious conviction can influence buyers' buy conduct however broad item determination, yet in addition purchasers' brain science, including their otherworldliness and recognition and frames of mind to item/administration (Sheth, Mittal, Newman, & Sheth, 2004). This outcome in the research is steady with existing literary works, which have demonstrated religiosity makes the help rehash buy and consumer loyalty, and the decrease to exchanging conduct (Choi, Kale, & Shin, 2010; Choi, Paulraj, & Shin, 2013; McDaniel & Burnett, 1990; Sood & Nasu, 1995).

Among the cultural factors, religion also falls as a key feature (Sood & Nasu, 1995) in the form of controlling customers' buying decisions under the norms obliged by it since the consumption patterns of consumers regarding almost all products are aligned with their religious teachings. (T. A. S. Baazeem, 2015) made investigation in same direction to study how much a religion can restrain its consumers to avoid a prohibited product under the religious norms and consumers' religious beliefs and contributed this dimension of consumer shopping behavior by confirming strong influence of religion on consumer choices; which is also a worldwide accepted concept for example, Hinduism prohibits the consumption of beef products, while in Islam, religious values and norms prohibit gambling. It was found that religion controls the buying behavior of consumer in even in this present modern era as well.

As an exemplar of this, Good Friday is arguably the most sacred of all Christian holidays (Holcomb, 2013). Until recent times in Australia, there was almost an absolute market shutdown on Good Friday in order to give weight to the sense of spiritual solemn (D. Young, 2014). The Australian Football League (AFL) games (a game as culturally prominent in Australia is in much of the rest of the world) which are commonly played on Fridays, have never been scheduled on Good Friday. However, recently, the AFL Commission approved scheduling matches on Good Friday, from the 2016 season (N. Bowen, 2014). This is purely a business decision capitalizing on the opportunity of people being away from work because of the public holiday. Christian religious

leaders indicated the risk of this decision, from their perspective, by portraying it as an achievement of commercialization that would undermine the religious importance of the day. Traditionally observant Christian people might claim that buying tickets for entertainment on a holy day means an increase in the risk of losing another chance for quiet reflection (D. Young, 2014). All of these examples indicate that new products or business decisions that may be religiously questionable will carry levels of perceived risk for some consumers (Garner, 1986; Taylor, 1974). These risk perceptions or “risk feelings” may then affect customer decision making and the adoption process of the products. The association between individuals’ religiosity and their risk feeling, when confronted with a hated country, remains unclear in the literature.

## **2.6 Religion Islam and Muslim CBB**

The factors that decide consumer behavior are also affected by culture of the consumers’ societies that makes a strong influence on the marketing decisions of the investors (Tse, Lee, Vertinsky, & Wehrung, 1988) and on the buying behavior of consumers (Maheswaran & Shavitt, 2000). However, (De Mooij, 2010, 2013) in her important work on culture, has noted that research has shown that once basic needs are met, rather than converge, people’s consumption diverges consistent with their local and national cultures. Given that, across a group consisting of 1.8 billion people who share a culture, consuming in line with their Muslim culture should surprise no one. Rather than reducing Muslim consumption to its bare bones, the acknowledgement and attempt to meet needs of this significant segment is both profitable and necessary step for the global investors (Stephenson, 2014). This is the way to brand the Muslim Ummah at whole rather than individual Muslim nations or ethnic groups as it will be more sustainable success with reasonable strategy (Ashraf, 2019; Bukhari et al., 2019; Chakraborty, Hossain, Azad, & Islam, 2013; El-Bassiouny, 2014; Karoui & Khemakhem, 2019; Mubbsher Munawar Khan, Asad, & Mehboob, 2017; Subramaniam, Al Mamun, Permarupan, & Zainol, 2014).

Religion and a person's level and sort of religiosity influence human conduct as far as the boundary of good models, musings, decisions, dispositions and activities(Cohen & Hill, 2007). An individual's degree of religiosity impacts his or her inclinations and decisions when purchasing

items (Choi et al., 2013; Muhamad & Mizerski, 2013) and purchaser basic leadership all in all (K. R. Swimberghe, Wooldridge, Ambort-Clark, & Rutherford, 2014). All the more explicitly, it very well may be said that religion can straightforwardly impact buyer bias through religious precept (Muhamad & Mizerski, 2013; Pace, 2013). A case of this is found in the dietary patterns of Muslims, who will often choose Halal nourishment when purchasing or eating out, similarly as Hindu customers will shun eating meat. This is because of the person's decision, or feeling of obligation, to pursue their religion's lessons.. Identification of the Muslim nation as a segment, rather than identifying just a geographical national segment for Muslims also acknowledges the free will of individual Muslims, their diversity and variation(s).

Among the cultural factors, religion also falls as a key feature (Sood & Nasu, 1995) in the form of controlling customers' buying decisions under the norms obliged by it since the consumption patterns of consumers regarding almost all products are aligned with their religious teachings. (T. A. S. Baazeem, 2015) made investigation in same direction to study how much a religion can restrain its consumers to avoid a prohibited product under the religious norms and consumers' religious beliefs and contributed this dimension of consumer shopping behavior by confirming strong influence of religion on consumer choices; which is also a worldwide accepted concept for example, Hinduism prohibits the consumption of beef products, while in Islam, religious values and norms prohibit gambling. It was found that religion controls the buying behavior of consumer in even in this present modern era as well.

A pertinent example of religion playing a part in Muslim consumerism was evident when the first online sex-shop was launched in a Middle-Eastern Islamic society. As the business was designed to target Middle Eastern consumers, the owner (an Arab-American entrepreneur) sought approval from Islamic religious scholars (DAILY MAIL REPORTER, 2013). The business-owner was granted authorization from religious leaders with the condition that no prohibited promotional activities (such as images of lingerie-clad models) were to be allowed. However, members of the target market still held many concerns. Some of these concerns were of a religious nature. Taking into consideration that Islamic cultures view sex as an familiarity reserved for the holiness of marriage, it is reasonable to deduce that some Muslim consumers were not only uncomfortable with the introduction of an online-sex shop within their community, but they also perceived some

kinds of risks. Firstly, depending on the degree to which individuals commit to Islamic norms, it is probable that the introduction of the online sex-store into an Islamic-dominant place could cause community members to perceive concerns about the prohibition of buying sexual products or using such a website affirming the study done by Nooh et al. (2014) on the advertisement of controversial products in Muslim countries (Ashraf, 2019; Bukhari et al., 2019; Chakraborty et al., 2013; Karoui & Khemakhem, 2019; Mubbsher Munawar Khan et al., 2017; Subramaniam et al., 2014).

Another program, Arab Idol, even after its second successful season, was the subject of press reports containing strong criticisms from Islamic religious scholars and their followers, calling it blasphemous, irreligious and immoral. This was due to its presentation of romantic songs, unveiled female singers, and mixing of genders and presenters in ornate Western-style dress (Akram, 2015; Billboard, 2013). However, unexpectedly, because of the popularity of these kinds of shows, some businesses have provided local versions of these shows while trying to be in line with the local religious norms. For instance, in one region of Saudi Arabia musical performances and female contestants were banned from a Saudi Got Talent program, due to the perception that they contradicted religious norms in that region.

### **2.6.1 Role of Religiosity in Consumers' Shopping Decisions**

The idea of religiosity was advanced in the investigation of the psychology religion by analysts and had a place with the extent of psychology of religion. Different definitions were given by various researchers (D. Li et al., 2014). Allport (1950) accepts that the inward religiosity is to what degree individual embraces religious faith in his/her life. (McDaniel & Burnett, 1990) characterize religiosity as a faith in God with the responsibility to go along the principles set by God. (Magill, 1992) spoken that individual religiosity stomachs a foundation against which the moral idea of conduct is translated. (Johnson, Jang, Larson, & De Li, 2001) characterized it as "Religiosity or religious duty is the degree to which a person's focused on the religion the individual in question maintains and its educations, for example, the distinct dispositions and practices mirror this dedication" . And (Worthington et al., 2003) said "Religiosity is categorized as how much an individual holds fast to his or her spiritual makings, convictions, and practices and usages them in day by day life". For the most part acknowledged as "Degree to which

individuals are focused on a specific spiritual gathering” (Nejdet Delener, 1990) religiosity is the parameter; if studied thoroughly, can give insight into decision making power of consumers obeying any religion towards buying a product (Worthington et al., 2003).

N Delener (1990b) claimed that it is religiosity that is the utmost cultural operator in shaping consumer buying behaviors because purchasing from a firm or country is related to adhere religious faith. Sood and Nasu (1995) and Patel (2012) affirmed this by narrating an individual’s beliefs and behaviors are only affected to that extent as much he obeys his religion because a highly religious person is evaluated to involve more religious obligations in daily chores. Bailey and Sood (1993) have conducted studies which showed that different religious groups show different consumer behaviors based on their religious teachings plus the adherence towards religion. These studies from Washington DC and Mauritius respectively proved that religions like Buddhism, Catholicism, Protestantism and Judaism all have dominance in consumers’ shopping attributes but the Hindus and Muslims remained those who show more rationale and distinct consumer behaviors.

The study was done on a bit larger scale in six countries by Fam, Waller, and Erdogan (2004) to analyze the effects of 4 controversial products advertising on four religious groups and the results clearly proved that Muslims have the most unpleasant responses towards such advertisements. The same study was conducted by Nooh et al. (2014) where it was depicted that religiosity has direct relationship with the offensiveness towards the controversial products in Malaysia. Patel (2012) conducted study in USA found that behavior of religious and non-religious consumers is quite different which shows that religions have involvements in daily life decision makings of consumers as religion influence their faith, values, lifestyle and consumptions patterns. Moreover, the degree of belief is also notable factor as greater the faith exists, more the consumer becomes conscious about their decision making.

Religious adherence is observed in pre-purchase decision as well, this information seeking attribute about products by religious consumers was studied by Choi et al. (2010) where he showed Korean consumers who are highly religious are found to seek product information from the persons who are more religious rather than from those who are less religious in order to protect their

religious teachings and practice same religious norms. Nooh et al. (2014) affirmed the study done by Razzaque and Nosheen (2013) that religiosity is directly proportional to consumer information seeking behavior where a more adherent religious person is found to seek more in-depth information about a product or brand before purchasing that. The study of Talay, Townsend, and Yeniyurt (2015) found that customer tries to attain maximum information by focusing on word of mouth, the packing, labeling and ingredients of a product before deciding to consume that as it the matter of belief and religious obligations because a religious person especially a Muslim cannot risk his religion for a product or brand.

Hence it was also found that mere words spoken by people about a brand doesn't work alone, Muslim consumers indeed try to go to all possible levels to seek all possible information and this shows their religious responsibility along with reliability of their decisions that they make about certain brand/ product after attaining this much information. As a decision made after intense research is least possible to be changed without any strong reason in future thus such consumers remain loyal towards their brands/products and are found to show fewer switching behaviors the more they are religious.

This consciousness of consuming a product by Muslim consumers is observed more in non-Muslims countries where Muslim consumers are at high risk of obeying their religious teachings in matter of food and personal hygiene products. In such situation it is the information only that works as a support for Muslim consumers to trust a product and utilize it so the more the information provided, the more a customer is found satisfied. To make sure that the product is not haram (forbidden by Islam), Muslims are obliged to gather maximum and in-depth information about the product (Roberts & Guberman, 1989). Hence study of Razzaque and Nosheen (2013) has proved this fact that highly religious commitment is observed in case of Muslims for choosing a brand/product when they seek intense information even about the minor details of the brand/product. This is done in order to practice the religion at maximum where Razzaque and Nosheen (2013) has also claimed that it is the religion Islam for Muslims that acts as antecedent to use or leave a brand. Wilson and Liu (2011) worked on similar dimension where they aided the case of "Mashkook" or questionable products for the Muslims as such products have very least information available and it becomes difficult for Muslim consumers to decide whether the product

is haram or not for them. The study came out with the solution where risk factor is set a predictor like lower the risk greater the chances a product may be used by Muslim consumers.

Marketing strategies, tactics or even reactions over events occurring in a given market, which mainly aim to reach consumers' satisfaction, may experience serious consumer backlash if they conflict with the religious norms of their target audience (Muhamad & Mizerski, 2013; K. Swimberghe, Flurry, & Parker, 2011). The US retailer Wal-Mart has experienced strong consumer criticisms from religious groups twice. First, when Wal-Mart decided to adopt the term 'holiday' over 'Christmas' and second, when Wal-Mart announced the support of same-sex marriage (K. R. Swimberghe et al., 2014). However, consumer backlash or negative reaction towards business activities that conflicts with religion is not unidimensional. Reactions vary depending on the degrees to which consumers commit to their religious beliefs. These degrees of commitments are called religiosity.

Religiosity can be demarcated as a trust in a God, joined by a pledge to pursue standards accepted to be gone ahead by that God (McDaniel & Burnett, 1990). It has likewise been characterized as a develop which assumes a significant job in building otherworldly information, convictions, qualities and social standardizing frameworks. Research has shown that the ethical character of an exceedingly religious individual is frequently altogether different to that of a non-religious person. This might be on the grounds that people with an abnormal state of religiosity see goals in regard to moral qualities in all respects distinctively when contrasted with people with low degrees of religiosity. This indicates that a customer's level of religiosity can have a significant impact on consumer perceptions, attitudes and behaviors.

## **2.6.2 Classification of Religiosity**

Religiosity broadly has two types as:

- Intrinsic Religiosity
- Extrinsic Religiosity

Allport (1950) presented the ideas of intrinsic and extrinsic religiosity as the 'religious direction scale' 'extrinsic religiosity' is social and progressively handy, though 'intrinsic religiosity' is characterized by disguised convictions paying little respect to outside outcomes (Allport & Ross, 1967; Schaefer & Gorsuch, 1991). When all's said and done, intrinsic religiosity characterizes religion as an importance blessing structure as far as which all of life is comprehended to the people and they act as per it in their private lives. Interestingly, extrinsic religiosity characterizes religion as a social show, a self-serving instrumental technique shaped to whatever one favorites may be on the basis of external factors.

### **2.6.3 Islam and Need of Time**

The Holy book of Muslims, Quran describes “Successful people as those who are ‘attractive to all that is good (khayr), ordering what is right (ma’ruf) and forbidding what is wrong (munkar) – [3:104]. For Muslims, Islam is both a way of life and a universal truth. However, Islam has never been studied on the basis of its actual teachings except in the oriental depiction (Bryce, MacLaren, & O’Gorman, 2013) and major perceptions regarding this religion are developed from the observant behaviors of Muslims. Sandıkçı (2011) points out that Muslim practice is often approached as a binary between what is lawful (Halal) and what is not (haram). As Islamic teaching makes clear, most things are Halal (lawful), and actually the basic standpoint is that the item is Halal, unless legislation (shari’a) had identified it as otherwise. There have been claims that Islamic Marketing studies are essential and the focus should be on particularizing or even individuating research to avoid the binary of ‘Halal’ and ‘haram’ (Sandıkçı, 2011). There are two problems with this characterization. One is that Islam and Muslim are two separate entities, and the conflation of the two terms has led to some confusion across social science research. An example of this is Ger (2013) criticism of Islamic marketing, when perhaps ‘Islamic branding’ is a more appropriate descriptor (or, better, Muslim branding). By failing to separate the teaching (of Islam), from the performing of Islam (by Muslims), attributions and criticisms are unclear. An example is the ‘negotiability’ of what is Halal or haram in Islam (there is no negotiation) versus within particular Muslim groups (Karataş & Sandıkçı, 2013). The second is that disallowing the grouping of ‘Muslims’ as a huge segment alongside the other three ‘billions’ (India, China and women), denies the many commonalities across Muslims in how Islam is understood and practiced

which have been identified in contemporary research (Alserhan, 2010; Alserhan & Alserhan, 2012; Sandıkçı, 2011).

The Islamic ethical system, which is considered to be from Allah and unbounded by time, emphasizes both individual responsibility and group responsibility. Whilst Islamic teaching also acknowledges there are stages of moral development – in Islam there are two, child and adult, in conventional theory there are three (Kohlberg, 1981). This also acknowledges three stages of soul development – Ammarah (12:53), Lawwamah (75:2) and Mutma’innah (89:27). At the highest level (Mutma’innah) you should “love Allah more than your trade” (Qur’an 9:24). How a person, a dynamic creation endowed with free will, goes through these stages is also affected by his/her influences – personal, family, peer, life, and situation. However, the primary locus of control in Islamic ethics is the person themselves; it is not an external locus of control as in other paradigms (Kazmi, 2005). Islamic teaching does not accept the corporation as a legal ‘person’ – businesses are not recognized as a separate entity – therefore people are individually both responsible and liable (El Garah et al., 2012).

#### **2.6.4 Halal Markets**

Muslims constitute a quarter of world’s population. Islam is expected to reach number of believers equal to Christianity by 2050. Therefore the markets for Muslims that offer Halal (permitted in Islam) products are now considered ever increasing ones not only because of high birth rates in Muslims but also increased number of converters to Islam from other religions. According to Razzaque and Nosheen (2013), Islam is the religion that dominates all phases of a Muslim’s life which means all the aspects of his life stay symbiotic during his birth till death. When Consumption Patterns of Muslim Consumers are considered, the ascendancy of religion Islam is considered prevailing here consequently. This is validated from that “Islam is a complete code of life (for all)” (Lever & Fischer, 2018a, 2018b; Mumuni, Veeck, Luqmani, Quraeshi, & Kamarulzaman, 2018; Riaz & Chaudry, 2018; Shakil & Majeed, 2018; J. Smith, 2019; Supian & Abdullah, 2019; Suryawan, 2019).

In the earlier studies (Shafie & Mohamad, 2002; Wilson & Liu, 2011) have highlighted the increasing demand for Halal (acceptable in Islam) goods and its practical existence in the form of copy-cat proscribe brands like Qibla Cola, Mecca Cola etc. is the result of such relationship. As indicated by the US Consultancy firm A.T. Kearney, the Halal market is assessed to be worth \$2 trillion every year. The worldwide market for Halal money related items (banking, contracts, protection, and so forth.) alone is assessed to merit an astounding \$400 billion and it keeps on blossoming at a yearly pace of 15 percent (Siala, 2013).

As the Muslim market is a developing specialty showcase and since a significant number of the worldwide buyer market fragments are arriving at their immersion focuses, SMEs can hold onto the chance to thrive by utilizing both of the two techniques: 1 – Establishing a Halal-agreeable brand which could include the redoing of the organizations' current items and administrations to make them reliable with the Muslim purchasers' needs. For instance, Nestle' presented Halal confirmation crosswise over 100 of its product offerings and it has additionally changed the assembling forms crosswise over 75 of its plants to make them Halal-agreeable. 2 – Identifying new items and administrations that can be founded on religious components which have not yet been tended to by contenders. For instance, the Principle Insurance Company Ltd saw a chance to advance by making and hence selling a religious vehicle protection administration that depends on the idea of Takaful to Muslim drivers in the UK by means of its Salaaminsurance.com site(Siala, 2013).

While discussing Food Consumption Patterns of Muslims, (Razzaque & Nosheen, 2013) states that Islam has perfect and comprehensible tenets for this phase as well by permitting/forbidding consumption patterns where consciousness of a Muslims from origin to processing & packaging till consumption of a food item is attributable to such permissions/forbiddances (Belhaj, 2018; Chen, Qi, & Hall, 2019; De Boni & Forleo, 2019; Fischer, 2018a, 2018b; C. M. Hall & Prayag, 2019; Hendijani Fard & Seyyed Amiri, 2018; Lever & Fischer, 2018c). This consciousness of a Muslim Consumer is based on his level of belief or religiosity i.e. more religious commitment divulges more conscious Muslim Consumers choices in product/brand selection. When Food Consumption attributes are observed for Muslims, the global market for Halal products reached the worth of US\$ 2.1 trillion solely (IMP3, 2006 – add

2016 facts) and it covered 16% of global food industry in 2010 by reaching the worth of US\$635 billion (Daily, 2011).

### **2.6.5 Religious Affiliation of Muslim Youth**

It is result of such religious dominance that even the youth today is striving to make their religious norms acceptable in front of the whole world by promoting their Religion. One such example is found in the study of (Javed, 2013) where attentions is drawn towards Generation Y – the politically active young individuals who are connected across the globe after 9/11 in order to resist exploitation of their religion Islam by reviving its peaceful side under the label of “Muslim Brand”. Before preaching the lighter and friendly norms of their religion, these Muslims themselves have adopted the teachings from head to toe by becoming more vibrant, jolly, social, attentive and up to date in present world to stand united for a peaceful protest to protect their religious esteem especially in Western Culture. Generation Y is found more active and volunteer than Generation X by (Huntley, 2006) showing that awareness about religious beliefs is a self-development that is increasing day by day in youth especially.

Incident of 9/11 basically hit the image of Islam very austerely thus this spontaneous response in the form of Generation Y was the outcome that only appeared and is existing actively because of the obedience and faithfulness these Muslims have. Despite the reactions, they continued to affirm their religious norms and values publicly (Peek, 2005) and resisted violence and non-Islamic activities firmly by promoting notion of “not in the brand name of my Islam”. So, religion does matter in the adult consumers lives today by influencing every single aspect and phase of their personal, professional and social lives and amongst all, Islam is found most dominating religion that has maximum ascendancy in daily lives and behaviors of Muslims. The present studies so far have enlightened dominance of religion on all phases of consumer buying behavior, out study is now aimed to fill a major gap that still need to be worked on regarding consumer animosity generated because of religious obligations towards a whole nation and nation of origin of the product somewhat than the investor alone. And the most required religious group to be studied here is “Muslims” from all over the world being the major part of the world’s population and global markets.

### **2.6.6 Muslim Scholars and Boycotts – Need to be addressed?**

When considering the link between religiosity and perceived risk, attention must be paid to the potential influences of religious scholars in terms of their influence on product adoption in religious communities. It is believed that religious scholars' opinions may turn consumers against such brands or businesses, by suggesting that particular products contradict the consumers' religious faith (Muhamad & Mizerski, 2013). For example, many Muslim consumers are against the idea of life insurance, simply because contemporary statements by religious scholars in many Muslim communities (and worldwide) contradict this idea and say it is against the belief in Allah's will (Beck & Webb, 2003). Another example of the power of influential religious leaders became apparent in 2006, when many Muslim religious scholars called upon the public to boycott Danish products. Some of the public statements made by these religious leaders linked the consumption of Danish brands with a lack of dedication to Islam, suggesting that these individuals did not love the Prophet Mohammad or 'wish peace upon him'. These calls led to many Danish brands being removed from retail shelves and caused a significant decrease in sales (Muhamad & Mizerski, 2013).

However, over time Danish brands eventually regained acceptance and went on to become popular in Islamic countries without the need for permission from religious scholars. Nowadays, Danish brands can usually be seen openly sitting on shelves in Muslim countries. Does this mean that those people who continue to consume Danish brands are not religious anymore? Or does it simply suggest that the perceived risk of consuming 'non-Islamic' brands has been minimized? Whatever the answer, examples such as these and others, like Christian religious leaders' comments on the decision to play AFL matches on Good Friday, demonstrate the importance of examining and understanding the role of respected community and spiritual leaders in influencing consumers' risk perceptions. So this gives a clear research gap in the form of religious obligations people are obliged to due to the commands of their religious norms when a country goes against the teachings of one's region and they have to boycott the whole country and its products from their lives and even from their countries creating a hype of "religious animosity" towards that country.

## 2.7 Proposed Conceptual Model of the Study

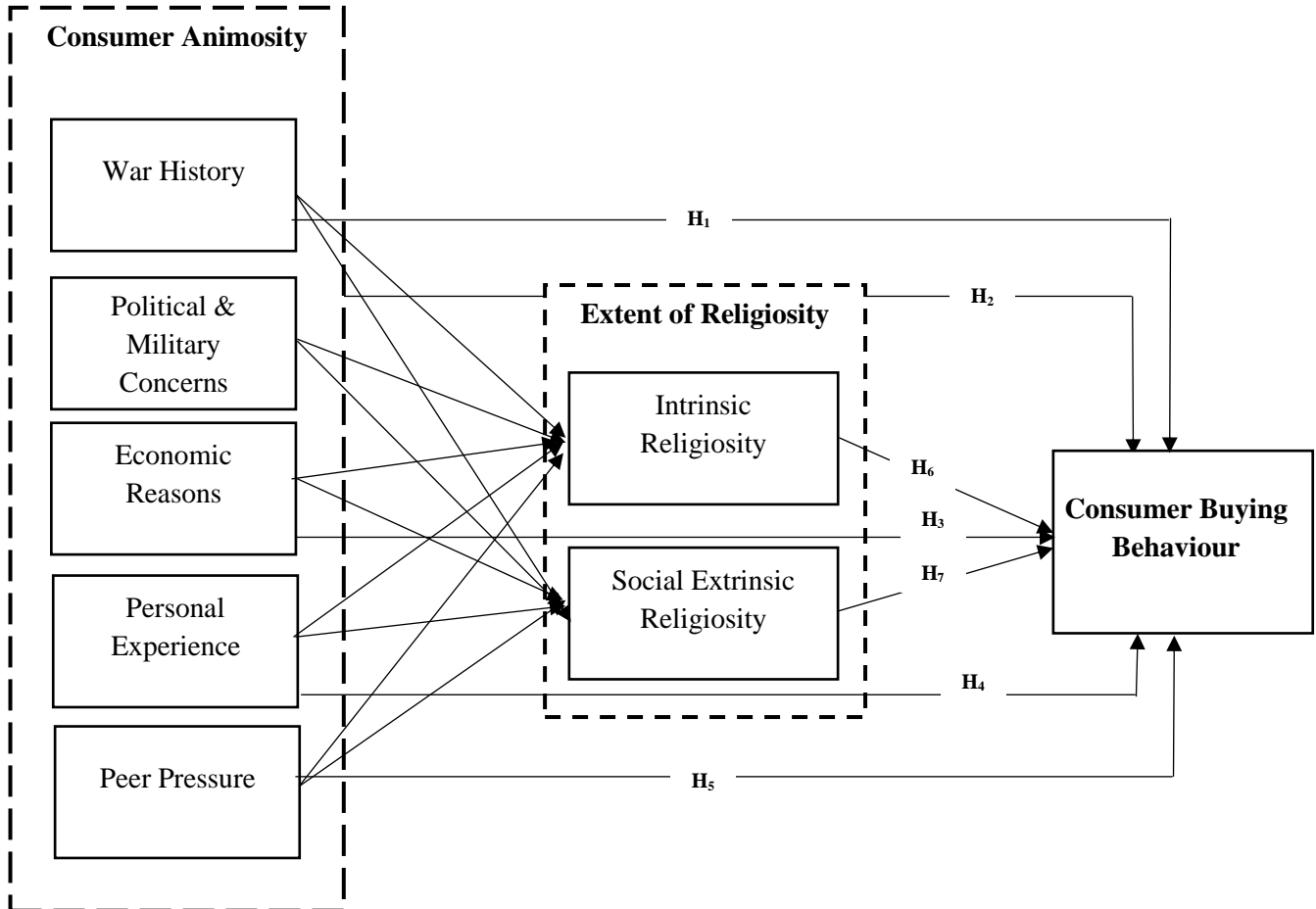


Figure 2.3: Conceptual Model of the Study

## 2.8 Development of the Hypotheses

The proposed model was directed to frame the following hypotheses:

- H1: There is significant positive relationship between war history and CBB.
- H2: There is significant positive relationship between war history and intrinsic religiosity.
- H3: There is significant positive relationship between war history and extrinsic religiosity.
- H4: Intrinsic religiosity mediates the relationship between war history and CBB.
- H5: Extrinsic religiosity mediates the relationship between war history and CBB.
- H6: There is significant positive relationship between political & military concerns and CBB.
- H7: There is significant positive relationship between political & military concerns and intrinsic religiosity.
- H8: There is significant positive relationship between political & military concerns and extrinsic religiosity.
- H9: Intrinsic religiosity mediates the relationship between political & military concerns and CBB.
- H10: Extrinsic religiosity mediates the relationship between political & military concerns and consumer buying behaviour.
- H11: There is significant positive relationship between economic reasons and CBB.

- H12: There is significant positive relationship between economic reasons and intrinsic religiosity.
- H13: There is significant positive relationship between economic reasons and extrinsic religiosity
- H14: Intrinsic religiosity mediates the relationship between economic reasons and CBB.
- H15: Extrinsic religiosity mediates the relationship between economic reasons and CBB.
- H16: There is significant positive relationship between personal experience and CBB.
- H17: There is significant positive relationship between personal experience and intrinsic religiosity.
- H18: There is significant positive relationship between personal experience and extrinsic religiosity.
- H19: Intrinsic religiosity mediates the relationship between personal experience and CBB.
- H20: Extrinsic religiosity mediates the relationship between personal experience and CBB.
- H21: There is significant positive relationship between peer pressure and CBB.
- H22: There is significant positive relationship between peer pressure and intrinsic religiosity.
- H23: There is significant positive relationship between peer pressure and extrinsic religiosity.
- H24: Intrinsic religiosity mediates the relationship between peer pressure and CBB.
- H25: Extrinsic religiosity mediates the relationship between peer pressure and CBB.

H26: There is significant positive relationship between intrinsic religiosity and CBB.

H27: There is significant positive relationship between extrinsic religiosity and CBB.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

The main persistence of current study is to examine the significance of COO on CBB among the students of Higher Education Institutes of Punjab (Pakistan) with the mediating role of religious beliefs. The determination of this chapter is to justify the methodology that is used in this study. This chapter elucidates research philosophy, research method, research strategy, research design, research methods, questionnaire design, and data collection procedure. This chapter also provides data analysis techniques that is required to evaluate measurement model. Lastly, this section also explains the structural model that is used to test the hypotheses.

### **3.2 Philosophical Stance**

Procedures are set by the researchers based on specific assumptions while conducting a research in instruction to claim their acquaintance in the form of work done (John W Creswell, Klassen, Plano Clark, & Smith, 2011), as this work describes researchers' views according to their philosophical position. Various divisions and subdivisions of such relationships between philosophy and knowledge exists from centuries because philosophical understandings are found to ultimately influence research methodology, hence; making it necessary to justify what a researcher actually want to interpreter.

#### **3.2.1 Positivism VS Interpretivism Paradigm**

The positivism paradigm is contrastingly shown to as the regularizing and quantitative, although the interpretivism paradigm is as often as possible alluded to as social interpretivism and subjective by different scientists (John W Creswell et al., 2011). Positivists battle that the world is unmistakable and authentic in this way a parcel is indispensable between the analyst and their examination targets so that research can be proceeded without altering the origin of the research.

It is also believed by positivists that every logical opinion is deduced under positivism to prove that observations and their approximated results are interlinked (Turyasingura, 2011). Contrary to this, Interpretivists believe that each individual on the earth has different point of view which can be best described by qualitative analysis of these views to find out the true results (Easterby-Smith, Thorpe, & Jackson, 2015).

In help of such a dispute, Fellows and Liu (2015) delighted that authenticity and the fact of the matter are socially created and can't, in like manner, exist self-sufficiently. Interpretivists, as such, keep up that the key piece of the scientist in the exploration system is to get a general blueprint of the location of the point which is existence investigated. Safeguards of both way of thinking have impelled clarifications behind ensuring the commonness of one school which they advocate over the other (Turyasingura, 2011). Positivists, for instance, contended that subjective data does not so much exist only and that all data can be estimated by technique for disseminating figures or codes. The interpretivists, strangely, contended that all data is basically subjective, with numbers only being joined for the implications purpose in quantitative investigation.

The knowledge created through a positivist central opinion depends on watchful perception and numeric estimation of the board reality that happens out there in the world (John W Creswell & Clark, 2017). The law of positivism proposes that hypotheses must be tried, verified and refined to get comprehension of the world. In this way, as logical research, it includes efficient perception and depiction of wonders contextualized inside a model or hypothesis, the presentation of hypotheses, the execution of firmly controlled trial contemplates, the utilization of inferential measurements to test theories and, finally the understanding of the actual outcomes in the light of the real theory (Cacioppo, Semin, & Berntson, 2004).

The goal of present investigation is to suggest and test a perfect on the intervening component of religiosity and to get summed up and similar outcomes through an enormous example. In addition, the ideas of purchaser enmity are entrenched and have been comprehended in research setting, accordingly, a quantitative methodology under the paradigm of positivism is the most appropriate strategy dependent on quantifiable factors, existing hypothesis, measurable examination, target reality and acknowledged at this point fair learning for the satisfaction of

present investigation goals (Bell, Bryman, & Harley, 2018; John W Creswell & Clark, 2017). The choice of such a methodology is in like manner refined by how total objectivity is respected to be uncommon in sociology explore (Turyasingura, 2011).

### **3.2.2 Epistemological and Ontological Considerations**

Generally, researchers make rights about what knowledge is ontology, and how it is known as epistemology (John W Creswell & Clark, 2017). It is thus significant to acknowledge that there are different approaches towards the sympathetic of the nature of the world and knowledge creation referred under ‘ontology’ and ‘epistemology’ that lead to the acceptance of fundamentally different paradigms. Consequently, it is necessary to elucidate the researcher’s considerations on these matters. The present study believes on certain factors that possibly can influence students of HEIs views towards country of origin like consumer animosity. As the factors were controlled and parameters were adjusted to study few attributes under limited conditions, therefore considerably no such difficulty was found to derive accurate factors that contribute students’ views thus making study to follow objective approach. Since factors of this study are fixed under controlled factors therefore multiple explanation attribute of pragmatism is avoided here by following positivism views alone.

### **3.3 Research Design**

Research design alludes to the approach deployed by the researcher to ensure that the research question is addressed effectively (John W. Creswell, 2013). Objective epistemology, where the observed phenomena are considered separate from the researcher is deemed less biased and therefore, more objective (M. Saunders, Lewis, & Thornhill, 2007). A positivist research design explores phenomena as hard facts and attempts to establish underlying relationships between the phenomena as scientific laws (M. J. Smith, 1998). This study design follows the conditions and characteristics for positive researches provided by Crossan (2003); first, this study is *methodological* i.e. quantitative research design is used as a basis of valid generalizations; second, it is based on *value-freedom* i.e. what and how to study will be determined on objective

conditions; third it examines *causality* i.e. the study examines underlying laws and causal relationships to explain behavior; fourth characteristic is *operationalization* i.e. constructs will be operationalized to be measured quantitatively; fifth characteristic is *reductionism* i.e. simplest possible explanation is to be offered for research problems.

In associational research, different procedures are employed in determining the relationship between two variables (Easterby-Smith et al., 2015). In this research, associational research will be utilized to study the explore the Significance of COO on consumer buying behavior among the students of Higher Education Institutes of Punjab (Pakistan); mediation model of religious beliefs. Associational research further deploys causal comparative research methods (Sekaran & Bougie, 2013). Causal researches endeavor to test the hypotheses of the current effort, by examining the connection among two variables. A causal affiliation is said to have occurred when on average, a variation in an independent variable is associated with a variation in another, dependent variable (Brewer & Kuhn, 2010). A cross sectional study design commonly employs survey methods to data at one given point in time (J. Hall & Lavrakas, 2008). This method provides a snapshot of the relationships existing between variables and allows to draw causal inferences from the data (Lewis-Beck, 2004). The current study uses a cross sectional research enterprise and employs survey method to collect data on Country of Origin, Consumer Buying Behavior and religious beliefs. Further using causal comparative methods, the relationships between these variables will be examined as well.

### **3.4 Research Population**

It is viewed as that whatever the research question or goals are, a significant constituent of a research is sampling. It is incredibly uncommon for social research to do a census, which is to gather and examine information from each conceivable case, as budget and time imperatives are significantly the conspicuous obstacle counteracting the review of a whole populace. It is impracticable to overview the whole populace, regardless of whether it is conceivable to do as such. In this manner, just huge associations or governments that have the money related influence, time duty and work quality are equipped for completing an enumeration. Customary social

research needs to think about other sampling methodologies. Sampling is an important component in a research procedure which indicates the strategy for choosing a section (sample) of the populace for research (Fraenkel, Wallen, & Hyun, 2012). No study can incorporate or ought to have considered everything or anything (Punch, 2013). It is constantly fitting to choose a sample from the population so as to effectively lead the exploration.

Sampling is a procedure of picking research individuals from an entire populace, and incorporates choices about which persons, situations, events, practices, or social systems to perceive (Blanche, Blanche, Durrheim, & Painter, 2006). From test results, specialists sum up the findings or make asserts about the population. Further, it was disclosed that sampling shows to a sample as the more diminutive gathering of people who truly take interest in the research (Stangor, 2014). Population is characterized as "each possible case that could be consolidated into an investigation" (David & Sutton, 2011). A populace is about entire gathering of people that the specialist wishes to explore or seek about (Stangor, 2014), any plan of individuals or articles that have in any event one normal or equivalent trademark (Busha & Harter, 1980) or a specific arrangement of individuals who may, in the ideal world, be the subject of the exploration, and about whom one is endeavoring to portray/state something (Punch, 2013).

Further portrayed a population as social affair important to the expert, the gathering to which scientist may need the results to be generalized (Mills & Gay, 2015). As demonstrated by Connaway and Powell (2010), the populace should be picked in perspective on the decision standards, the size and the restrictions of the study. The quantity of peoples (populace) in the investigation is that bunch about whom we have to make implications, or fundamentally every possible case that could be fused into your research (Babbie, 2015). The objective populace of current investigation is the scholars of HEIs in Punjab region of Pakistan. Students have been chosen for data collection because 29% of Pakistani population is youth (Najam & Bari, 2017). The youthful instructed populace was picked to comprehend the impacts of consumer animosity dimensions (i.e. war history, political and military concerns, economic reasons, personal experiences, peer pressure) on consumer buying behavior with mediation of extent of religiosity. The HEIs term alludes here to "universities", and the degree awarding bodies in Punjab region. According to Higher Education Commission (HEC) of Pakistan, 57 HEIs are enlisted in HEC

under "general class" location in Punjab region at the time of data collection in 2017. There is just a single college (Fatima Jinnah Medical University, Lahore) perceived by HEC under “medicinal” class. Incredibly, there are different classes as per HEC for example commercial education, engineering, politics, medicine and health, and science, however each of the university of Punjab region are under "general" class, along these lines, the current study incorporated all general classification universities (57) in this examination as a populace and did not take Fatima Jinnah Medical University which is excluded. As per Pakistan Education statistics 2016-17 report, the total number enrollments at higher education level are 1.463 million (Statistics, 2017). As appeared Table 3.1, Out of 57 HEIs, 32 universities are public sector and remaining 25 are employed under the umbrella of private figures.

**Table 3.1: Higher Education Institutes in Punjab**

| <b>Sector</b> | <b>Public</b> | <b>Private</b> | <b>Total</b> |
|---------------|---------------|----------------|--------------|
| <b>No.</b>    | 32            | 25             | 57           |

*Source: Higher Education Commission (2017)*

### **3.5 Unit of Analysis**

The unit of the analysis for the current study is ‘Individual’. The ten universities were considered as the organization. The respondents are students belongs to these ten universities. It provides an open field of respondents that can be selected for survey. The rationale for the targeted respondents is that these individuals have the most relevant, comprehensive information and the views about consumer animosity dimensions, CBB, and extent of religiosity. The unit of analysis has been adopted from previous studies that have been conducted on consumer buying behavior (Lehrer, Nell, & Gärber, 2009, ; Prodan & Drnovsek, 2010). Focus of the study was on students, which are considered as consumers.

### 3.6 Sample Size

To meet the purpose of current study, clusters were designated from the population on terrestrial bases. The researcher made two clusters based on the geography, since it was not easy to mark the whole population of Punjab. A) HEIs within Lahore (Lahore is a capital city of Punjab province and actuality called the “hub” of education) and, b) HEIs outside the Lahore. The target population was students who were studying at higher education level. Punjab is most populated province of Pakistan and there are number of HEIs in Punjab province. As per HEC database, there are 57 universities/degree awarding institutions (DAIs) that comes under HEIs (see Table 3.2).

As referenced previously, this research has separated population into two clusters (within Lahore and outside Lahore). Further this research subdivided populace into two strata on demographical bases, i.e. private sector universities and public sector universities. Multistage stratified cluster convenience sampling was used when the number of inhabitants in the investigation incorporates into homogeneous subset and these subsets don't overlay upon one another and called “strata”. Homogeneous components ordinarily referenced in demographical area of survey and named for example instruction, sexual orientation, age, area, salary level and so on. Stratification helps the amplification of choosing on likelihood bases which represents entire populace. Table 3.2 demonstrates the number of institutes falling in all groups and strata in light of the fact that these HEIs incorporates the focused on populace which drew sample with the goal that the outcome could be summed up on entire populace, and the populace could be indistinguishable for sample determination.

**Table 3.2: HEIs in Each Cluster and Strata**

| <b>Strata</b><br><b>Cluster</b> | <b>Public</b> | <b>Private</b> | <b>Total</b> |
|---------------------------------|---------------|----------------|--------------|
| <b>Lahore</b>                   | 13            | 20             | 33           |
| <b>Outside</b>                  | 19            | 5              | 24           |
| <b>Total</b>                    | 32            | 25             | 57           |

*Source: Higher Education Commission (2017) Pakistan*

### 3.7 Sampling Strategy

i) Multistage Stratified Cluster Convenience Sampling – Stage I

**Public sector HEIs inside Lahore**

$N_{11}=13$

$n_{11}=02$

**Private sector HEIs inside Lahore**

$N_{21}=20$

$n_{21}=03$

**Public sector HEIs outside**

$N_{12}=19$

$n_{12}=03$

**Private sector HEIs outside**

$N_{22}=5$

$n_{22}=2$

If 'N' is equal or less than 18 then 'n' will be 2:  $N_{18}=n_2$

If 'N' is greater than 18 and equal to 23 then the value of 'n' will be 3:  $N_{23}=n_3$

If 'N' is greater than 23 and equal to 36 then the value of 'n' will be 5:  $N_{36}=n_5$

(Source: Dost, 2017)

#### 3.7.1 Selection Procedure

As per above measures, there were two strata developed in each cluster and following HEIs were selected on random bases for data collection (Table 3.3):

**Table 3.3: Selected Sample Universities**

|                                    |  |
|------------------------------------|--|
| Public sector HEIs inside Lahore   | 6, 8<br>University of Education<br>National College of Arts  |
| Public Sector HEIs Outside Lahore  | 1, 4, 12<br>University of Sargodha<br>University of Agriculture, Faisalabad<br>Islamia University Bahawalpur |
| Private sector HEIs inside Lahore  | 3, 4, 10<br>University of Lahore<br>University of Central Punjab<br>Lahore University of Management Sciences |
| Private Sector HEIs Outside Lahore | 1, 2<br>University of Wah<br>University of Faisalabad, Faisalabad  |

In light of above data, 2 (n) public institutes were chosen out of 13 (N) from Lahore and 3 (n) private were chosen out of 20 (N) from Lahore. Likewise, out of 19 (N), 3 (n) public institutes were chosen from outside Lahore and 2 (n) private institutes were chosen out of 5 (N) from outside Lahore. The populace was unreasonably enormous for this examination for the review for example 57 HEIs in Punjab area, so sample was picked to make information accumulation conceivable to sum up the outcomes (Babbie, 2015). As a matter of first importance, the researcher consented every stratum on cluster bases and after that chose the universities randomly for data collection. From first gathering, 9,11 number HEIs were randomly chosen from public HEIs from Lahore as sample 'n', further, 1, 3, 14 number institutes from private segment of Lahore were chosen randomly as sample 'n'. Essentially, 3, 5, 16 number universities from public segment outside Lahore were picked as sample 'n' and 2, 4 were chosen as test 'n' from private segment outside Lahore. In Multi-organize inspecting, we ideally draw different samples, each sample Progresses toward becoming populace for next stage, and for next stage we draw sample from current populace which was really a sample of past stage. The researcher created two clusters and afterward 2, 2 strata were produced using each cluster out of 57 population. Thus, after stratification, 10 universities altogether are chosen as sample for next phase of sampling.

### **3.7.2 Multi-Stage Stratified Cluster Random Sample Design – Stage II**

As per above selection criteria, 10 HEIs were selected for data collection. In this HEIs, university of the Punjab are having high limit of respondents i.e. 42,663 students studying in as per university “Fact Book” (Dpt., 2016). On other hand, Hajvery University was selected having small limit of respondents i.e. 5,500 students studying in (Prospectus, 2015). To generalize the results on whole population, it is essential to calculate minimum sample size to collect data (McQuitty, 2004; Zikmund, Babin, Carr, & Griffin, 2013). Populaiton represents the group of people, and sample is a possible case to be included in investigation from population (Babbie, 2015; Emory & Cooper, 2003).

As indicated by (McQuitty, 2004), it is significant to adopt the base sample size to choose measurable estimation of the investigation, before going for data collection. Since sample size impacts the outcomes and their generalizability (Joe F Hair, Ringle, & Sarstedt, 2011). The analysts attempt to pick greatest sample size to guarantee unwavering quality of results however cost and time bound them (Dillman, 2011), alongside their exploration technique type (Schreiber, Nora, Stage, Barlow, & King, 2006). A gathering of analysts guarantee that for every parameter ten perceptions are adequate (Nunnally & Bernstein, 1967; Schreiber et al., 2006) while other gathering contends that supreme least sample size ought to be considered as opposed to proportions (Guadagnoli & Velicer, 1988); where the base size ranges contrastingly in various cases like from 50 (Barrett & Kline, 1981) to 400. A few scientists recommended that in auxiliary condition models, a basic sample size is 200 (Garver & Mentzer, 1999; Hoelter, 1983; Sivo, Fan, Witta, & Willse, 2006). To get dependable outcomes in PCA the sample size ought to be over 300 (Schikorski & Stevens, 1997).

One exceptionally compelling technique for deciding the sample size was presented by (Krejcie & Morgan, 1970) in a table, which was named after them. It expresses that if the populace is 5000 to 5999, at that point the sample size ought to be 357 and for over 40,000 to 74,999 it comes to 380, and if population is more than 1 million, then sample size should be drawn as 384. In current study, the total population is 1.4 million so the sample would be 384. However, in the event that the researcher of this study thinks about every university in the selected sample as populace for choosing students as sample, at that point the smallest in number is Hajvery University Lahore having students 5,500 (HU Prospectus, 2015), and University of the Punjab as large population with 42,683 (PU Publication Dpt., 2016). In light of this, the sample from 10 universities must be from 357 to 380 and by taking an average of these two it comes 368, as per the further elucidation given by (Advisor, 2017), 368 sample size is least which legitimize the entire populace at 95% of dimension of certainty with 0.05 level of accuracy and margin of error. However, by adding high limit and lower limit ( $42,683+5,500=48,183$ ) and then dividing by 2 ( $48,183/2$ ), it comes 24,092 population. And if we see 24,092 in Morgan's Table for sample size, we have 379 sample size.

Clemes et al. (2008) directed research to check student's satisfaction level accordingly of scholastic university involvement and disseminated 470 surveys to gather information from university. Additionally, steered research on HEIs and circulated 500 surveys between students of business foundation of one university (Ling, Chai, & Piew, 2010; Zaqout & Abbas, 2012). Correspondingly, various looks into have been led on students points of view with identified with COO premise in past decade which is adequate defense of choosing least sample size of 420 (Boateng, Dzandu, & Agyemang, 2015; Chin Wei, Siong Choy, Geok Chew, & Yee Yen, 2012; Jer Yuen & Shaheen Majid, 2007; Sabbir Rahman, Highe Khan, Mahabub Alam, Mustamil, & Wei Chong, 2014; Zaqout & Abbas, 2012). By thinking about 42,863 high range and in the event that we apply equation given by Yamane (1967) to draw minimum sample:

$$n = \frac{N}{1 + Ne^2}$$

Where:

- $n$  = the sample size
- $N$  = the population of the study
- $e$  = level of significance (0.05 set in current research)

$$n = \frac{42863}{1 + 42863 (0.05)^2}$$

$$n = \frac{42863}{1 + (42863 \times 0.0025)}$$

$$n = \frac{42863}{1 + (107.1575)}$$

$$n = \frac{42863}{108.1575}$$

$$n = 396$$

And, if we contemplate lowest population in sample statistics is 5,500 registrations in Hajvery University then by smearing the same formula on condition that by Yamane (1967) to draw least limit for sample is:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{5500}{1 + 5500 (0.05)^2}$$

$$n = \frac{5500}{1 + (5500 \times 0.0025)}$$

$$n = \frac{5500}{1 + (13.75)}$$

$$n = \frac{42863}{14.75}$$

$$n = 372$$

Thus, upper and lower breaking point of sample is 396 and 372 separately. By enchanting normal we have 384 least sample that ought to be reserved. By considering all sample sizes derived from al above-mentioned methods, the researcher took method of Morgan’s table (377 sample) and then added 100 more sample to reduce chances of error. Because sampling errors decreases with the increase of sample size (Ary, Sorensen, & Walker, 2013), so the continuous information can be caught for real time data analysis (Zikmund et al., 2013). Researcher disseminated 500 surveys in ten universities (50 survey questionnaire in each campus) for data gathering so the sample fault can be diminished by expanding sample size (Ary et al., 2013).

Furthermore, It is acquainted a strategy with fulfill the conditions for factor analysis (Joseph F Hair, William C Black, Barry J Babin, Rolph E Anderson, & Ronald L Tatham, 2006b). They prescribed that sample size necessity be at 5 multiple times more noteworthy than the item (perceptions of variable) that are tested with the study, this suggests 5:1 proportion for the sample determination. In this respects, 35 items were used in current research. By taking the proportion of 5:1, it is required to be 175 respondents (35 x 5). As indicated by Joseph F Hair et al. (2006) the sample must be 175 respondents. As indicated by (Hoelter, 1983) and (Garver & Mentzer, 1999) a base sample measure for structural equation models (SEM) is 200. For Principal Component Analysis (PCA), the sample size must be more than 300 as recommended by (Stevens, 1996). Further, (Joe F Hair et al., 2011) proposed that it is adequate for have least sample in any event

10-20 times more than variables for statistical analysis. Indistinguishable portrayal of every parameter in populace limits error which recognizes the quality of sampling. Adequate size of sample consolidates sampling error.

The sample size of present study is strengthened by going for convenience sampling to minimize the possible errors while statistical analysis, thus the results of the study are also generalizable to the population of the study. The sample error is covered by random selection of units in the sample and measurement error is controlled by making valid instrument in the form of self-administered questionnaire with ordered attitude statements, while to reduce risk of non-response errors, Dillman's method of total design is followed (Dillman, 2011).

### **3.8 Data Collection**

The present study adopted quantitative approach; self-administered survey questionnaire is selected for the quantitative investigation. Self-administered survey is carried out by distributing self-completion questionnaires in the selected public and private sector HEIs within Lahore and outside Lahore.

### **3.9 Measurement Instrument**

This study was utilized survey opinion poll to collect data. Close-ended questions are often employed in quantitative research because they are less time consuming, require less participant effort to answer, and are easier to code and analyse (Bryman & Bell, 2015). A questionnaire has to ensure reliability, validity and overall quality of the items and measures because it is recommended to adapt existing scales whenever it is possible and applicable to utilize (Sekaran & Bougie, 2016). This study was utilized close-ended measures, which have already been established as reliable and valid scales of measurement in previous research. A five-points Likert scales was used for instrument. Likert scales are convenient in social sciences (Croasmun & Ostrom, 2011). The pattern of five-point Likert scale was ranging from '1 = strongly disagree' to '5 = strongly

agree’. The five-point scale was based on the choice that it increases response rate, quality and also reduces respondents’ frustration to response (Boone & Boone, 2012).

### 3.9.1 Scale for Consumer Animosity

The scale of consumer animosity was adapted from the previous literature. The Items for consumer animosity are given in Table 3.4.

**Table 3.4: Scale Adapted for Measuring Consumer Animosity**

|                                 |  |
|---------------------------------|--|
| War History                     |  |
| WR1                             | I am willing to fight for Pakistan without questioning whether it is right or wrong  |
| WR2                             | Pakistan should refuse to cooperate in a total disarmament program even if some other nations agreed to it   |
| WR3                             | War should never be justifiable even if it is the only way to protect our national rights and honor  |
| WR4                             | An international police force ought to be the only group in the world allowed to have armaments  |
| WR5                             | Pakistanis should never buy Indian products due to continuous war attacks from India   |
| Political and Military Concerns |  |
| PMC1                            | Government regulations are needed to control monopolies  |
| PMC2                            | The free market economy is exploitive and unfair towards the working class   |
| PMC3                            | Pakistan should not participate in any international organization which requires that Pakistanis give up any of their national rights of freedom of action/religious actions |
| PMC4                            | Pakistanis should strive for loyalty to Pakistan before considering world brotherhood  |
| Economic Reasons                |  |

|                     |  |
|---------------------|--|
| ER1                 | I believe Pakistani people should always buy Pakistani-made Halal products instead of imports  |
| ER2                 | Only those Halal products that are unavailable in Pakistan should be imported  |
| ER3                 | Pakistanis should purchase Halal products manufactured in Pakistan instead of letting other countries get rich off us                    |
| ER4                 | It is not right to purchase foreign Halal products, because it puts Pakistanis out of jobs   |
| ER5                 | Foreign Halal products should be taxed heavily to reduce their entry into the Pakistan   |
| Personal Experience |  |
| PE1                 | If I move to the foreign country and I have to buy a product, then it is very likely that I would switch to that country's brand         |
| PE2                 | Although I (may) have a favorite brand, but if I visit another country I will consume the local alternative                              |
| PE3                 | Even when consuming a particular foreign product does not fit the norms and values of my own culture, I still try it                     |
| Peer Pressure       |  |
| PP1                 | I need to learn from a culture rather than insulting it  |
| PP2                 | My responsibility to people of other religions ought to be as great as my responsibility to people of my own religion                    |
| PP3                 | When a foreign friend recommends a product from his/her own culture that is unknown to me, I am prepared to try it without any prejudice |
| PP4                 | I believe people should be made more aware of how connected we are to the rest of the world  |

### 3.9.2 Extent of Religiosity

The scale for extent of religiosity was adapted from Diáñez-González and Camelo-Ordaz (2017), using six items to measure extent of religiosity. The scale with items is provided in Table 3.5.

**Table 3.5: Scale Adapted for Measuring Extent of Religiosity**

| Intrinsic Religiosity        |  |
|------------------------------|--|
| IR1                          | My religion Islam answers all questions of my life   |
| IR2                          | My religious beliefs are what really lie behind my whole approach to live a meaningful life                              |
| IR3                          | Quite often I am keenly aware of the presence of ALLAH Almighty while doing my daily chores                              |
| IR4                          | The prayers I say when I am alone do not carry as much meaning and personal emotion as those said by me during services  |
| IR5                          | The primary purpose of my prayers is to gain peace and a happy life as reward from ALLAH Almighty                        |
| Social Extrinsic Religiosity |  |
| SER1                         | Occasionally I find it necessary to compromise my religious beliefs in order to protect my social and economic interests |
| SER2                         | I always state scholarly views about religious issues in my social circles   |
| SER3                         | I somehow believe in my religious orders but I feel there are many more important things in my life                      |

### 3.9.3 Consumer buying behaviour

The scale on CBB was adapted from Tartari, Salter, and D'Este (2012) and Govindaraju, Ghapar, and Pandiyan (2009). The items were measured on 5-points Likert scale ranging from 1

strongly disagree to 5 strongly agree. The scale on consumer buying behaviour is provided in Table 3.6.

**Table 3.6: Scale Adapted for Consumer Buying Behaviour**

|      |   |
|------|---|
| CBB1 | I feel that it is important to look for a country of origin information when deciding which product to buy  |
| CBB2 | If I have a little experience with a product, I search for country of origin information about the product to help me make a more informed decision |
| CBB3 | I refuse to purchase a product without knowing its country of origin  |
| CBB4 | When I am buying a new product, the country of origin is the first piece of information that I consider   |
| CBB5 | To purchase a product that is acceptable to my family and my friends, I look for the product's country of origin                                    |

### 3.10 Pre-testing

After finalizing research instrument adapted from previous studies, the next stage involves the test the content validity of questionnaire. The content validity indicates the extent to which the scale is representative, information is adequate to measure the variables (Sekaran & Bougie, 2016). For this purpose, the current study gone through with two processes. In first phase, the questionnaire was proofread by language experts for language improvement. In second phase, professional experts and field experts were involved for pre-testing. The experts agreed that the items have sufficient understanding and represent the core idea of constructs included in questionnaire. The recommendations from experts were duly welcomed and incorporated in questionnaire. Table 3.7 shows the summary of pretesting of questionnaire with regard to incorporate recommendations given by experts to improve the questionnaire.

**Table 3.7: Summary of Pretesting**

| <b>Initial Items</b>  | <b>After pretesting</b>  |
|---|--|
| I am willing to fight for a country without questioning whether it is right or wrong.                     | I am willing to fight for Pakistan without questioning whether it is right or wrong                        |
| A country should never buy products due to continuous war attacks from other country                      | Pakistanis should never buy Indian products due to continuous war attacks from India                       |
| Country should refuse to cooperate in a total disarmament program even if some other nations agreed to it | Pakistan should refuse to cooperate in a total disarmament program even if some other nations agreed to it |
| Only those Halal products that are unavailable in our own country should be imported.                     | Only those Halal products that are unavailable in Pakistan should be imported.                             |

### **3.11 Pilot Testing**

When the questionnaire has been drafted, it is beneficial to conduct some preliminary tests. This is known as the pre-testing and pilot study stage. There are many advantages of being able to carry out these tests. (Bryman & Bell, 2015) indicates it is very desirable to conduct pilot studies and testing before administering questionnaires or conducting interviews. It not only serves the role to confirm that survey queries function well, but too safeguards that the study tool as a entire functions according to plan. For example, a pilot study can ensure the instructions provided to the respondents serve the purpose. It gives the interviewers some experience to familiarize with the questions and likely responses. Testing and pilot study also give the researcher the chance to ensure the data collected meets acceptable standards. Therefore, pilot study and testing fulfill an important role, as pointed out, to confirm validity and reliability of the research instruments (M. N. Saunders, 2011).

Self-completion questionnaire was tested by the researcher by running some pilot test three months prior the data collection period both by Self-Administered Survey. The Superior College, Lahore was selected on the basis of Cluster Random Sampling. In The Superior College, Lahore the researcher conducted Self-Administered Survey for all 30 questionnaires by capitalizing his teaching positing to enlist postgraduate students. So, a total of 30 questionnaires were targeted to be used in pilot study all 30 questionnaires were received 100% filled so they all were used in pilot testing which helped the researcher to know the participants' responses and the way to tackle sensitive queries. Going for pilot study with different modes of accessing data remained a healthy activity for the present study as it pointed out many important adjustments to redesign the final model, data collection instrument and application of appropriate statistical analysis tests.

**Table 3.8: Results of Reliability Test on Pilot Test Data**

| <b>Constructs</b>               | <b>Cronbach's alpha</b> |
|---------------------------------|-------------------------|
| War History                     | .864                    |
| Political and Military Concerns | .867                    |
| Economic Reasons                | .672                    |
| Personal Experience             | .809                    |
| Peer Pressure                   | .926                    |
| Intrinsic Religiosity           | .901                    |
| Social Extrinsic Religiosity    | .685                    |
| Personal Extrinsic Religiosity  | .966                    |
| Consumer buying behaviour       | .880                    |

### **3.12 Data Analysis**

The research questions that are mentioned in the Chapter 1 were addressed by conducting data analysis. The hypotheses of current study mentioned in Chapter 2 were examined by statistical analysis. To fulfil the objective of the study, the current study utilized Smart-PLS (3.0) and SPSS

(25) to analyze the data. These statistical software have enjoyed wide range of applicability in social sciences (Joseph F Hair, Hult, Ringle, & Sarstedt, 2016). PLS-SEM is variance based statistical approach mostly recommended with non-normal distributed data, complex models, small sample sizes and/or models contain formative or/and reflective constructs (Joe F Hair et al., 2011; Henseler, Ringle, & Sarstedt, 2015). SPSS was utilized for descriptive analyses, normality check, CMB, factor analysis, and to measure questionnaire reliability. Smart-PLS was used for structural and measurement model assessment. The current study is a cross-sectional research where data is gathered at one point of time. For data analysis, quantitative techniques were utilized to analysis the data. This method provides a snapshot of relationships between variables and allows to draw causal inferences from the data (Mason, Lewis-Beck, Bryman, & Liao, 2004; Sekaran & Bougie, 2016). This study analyzed demographic profile of respondents, descriptive statistics, factor loading analysis, correlation analysis, and model estimation with SEM to test the causal association among independent, intervening and dependent variables were examined.

### **3.13 Data Filtration**

Data filtration is significant to ensure the precision of the data and completeness before proceeding the data analysis. For data filtration, the missing values and detecting the outliers were scrutinized using SPSS.

### **3.14 Missing Values Analysis**

The best way to deal with missing data is to prevent missing data from occurring (Dong & Peng, 2013). To prevent missing values, the data can be managed by various approaches. The researcher used online smart application to control the missing values. In this way, researcher utilized Google form for data collection in which respondents were restricted to fill the whole questionnaire before submitting online. This method reduced the occurrence of missing values.

### **3.15 Check for Outliers**

Outliers are extreme values, which impact the mean but they are vastly dissimilar from the respite of the data set (Denscombe, 2014). Outliers denote the abnormal data behaviour meaning that deviation from natural data variability. J. Hair, Black, Babin, and Anderson (2010) recommends Mahalanobis distance as a superior method to detect and remove multivariate outliers. Therefore, the researcher used the Mahalanobis distance statistical analysis as the preferred method to detect outliers.

### **3.16 Check for Normality**

The error of normality exists if the residuals are not normally distributed. For inferential statistical analysis to be conducted, it is assumed that the data is normally distributed (Tabachnick & Fidell, 2007). In present research, data normality was examined by assessing the skewness and kurtosis. Skewness states to the balance or symmetry of the distribution with regards to its means which can be negative or optimistic. On other hand, kurtosis refers to peakedness or flatness of a circulation (J. Hair et al., 2010; B. Tabachnick & L. Fidell, 2013).

### **3.17 Linearity**

The problem of multicollinearity exists when independent or explanatory variables are extremely correlated or have a perfect linear relationship with each other. In this study, the multicollinearity was examined using Variance Inflated Factor (VIF) and Tolerance (J. Hair et al., 2010). As instructed by Hair et al. (2010), VIF is the inverse of tolerance and VIF value exceeding 5 are an indication of multicollinearity in the data set.

### **3.18 Common Method Bias**

Common Method Bias (CMB) is a typical delinquent afflicting cross-sectional studies. When individual attitudes and behaviour responses are collected at the same time, there is a possibility that CMB can exaggerate the correlations between these variables artifactually (Lindell & Whitney, 2001). The current study incorporated four procedural approaches suggested by Podsakoff, MacKenzie, Lee, and Podsakoff (2003) to ensure the CMB. First, items were carefully constructed and tested during pretesting stage from academicians, and practitioners. Secondly, items in survey were randomized to reduce any common method bias. Thirdly, privacy of respondents was ensured during data collection and data analysis. Finally, respondents were facilitated with option to edit their response to become consistent with how they perceive about the researcher expectations. To check the CMB, the current study utilized Harman's one factor test based on two conditions to certify data free from CMB (Podsakoff et al., 2003). Exploratory Factor Analysis (EFA) showed to test the CMB.

### **3.19 Structural Equation Modelling (SEM)**

SEM is the best applicable and acceptable technique to test the association of endogenous and exogenous variables. SEM has taken the interest of many statisticians because it helps to examine multiple relationships in complex models at the same time and it solves the queries simultaneously (Byrne, 2013; J. Hair et al., 2010). SEM procedure also performs covariance, covariance, linear regression, factor analysis, mediating and moderating analysis through path analysis. J. Hair et al. (2010) added that SEM also examines the constructs' factor loadings, consistency and validity. Therefore, the current study selected two stages as per guidelines of J. Hair et al. (2010) i.e. 1) Measurement Model and 2) Structural Model.

### **3.20 Measurement Model (Stage-1)**

In this stage-1 of SEM, the unidimensionality of the items of the variables were checked. To ensure the unidimensionality, the casual relationship of items was checked. Further, the stage-1 also ensures the reliability and validity (convergent and discriminant).

#### **3.20.1 Convergent Validity**

The convergent validity was tested to determine the relationship between the measurement items of the concepts and the construct itself. Convergent validity examines the correlation among items of the variable and the same variable (J. Hair et al., 2010).

#### **3.20.2 Discriminant Validity**

Discriminant validity is the gradation to which comparable constructs have distinct values (J. Hair et al., 2010). It examines the correlation among measures of the construct, which should not be high. The current study was checked discriminant validity. In SEM, there are some quality criteria which was addressed to test the discriminant validity, such as, Fornel Lacker Criterion (i.e., the squared root of AVE), the items cross-loadings, and HTMT criteria (Henseler et al., 2015).

### **3.21 Structural Model (Stage-2)**

The structural modelling helps to examine the causal relationship among variables simultaneously in social sciences (Byrne, 2013). Specifically in social sciences, investigators are of the view that the structural path of SEM is the most important phase (Byrne, 2013; J. Hair et al., 2010). To investigate the association among variables and to test the moderation and mediation hypotheses, the path analysis was executed in structural modelling.

### **3.22 Chapter Summary**

This chapter 3 engrossed on the methodology to be used for the purpose of research. This chapter provided an overview and a detailed conversation of the research philosophies, chosen research enterprise, target population, sample size rationale, research tools, data gathering and analysis approaches to conduct the present research.

## **CHAPTER FOUR: DATA ANALYSIS AND FINDINGS**

### **4.1 Introduction**

This chapter objectives to extant data analysis and confer those results in view of the research objective stated earlier. The data analysis starts from data cleaning (missing data analysis, detection and treatment of outliers in data), Data normality (construct validity, common method variance). next is the descriptive analysis that includes frequencies and percentages relating to respondent. this above analysis will be conducted in SPSS. Further significant reflection of the understanding of the data and finding in the light of specific research objectives will be tested using smart pls. The first stage is the extent model analysis which includes assessment of item loadings and cross loadings, average variance extracted (AVE), reliability of the data, and validity of the construct. Subsequently, the next step of SEM is explanation of structural archetypal which addresses hypotheses testing with results. Statistical Software for the Social Sciences (SPSS) 25 and PLS 3.2.3 were used to analyze the data.

### **4.2 Preliminary Data Analysis and Screening**

Preliminary data analysis and data screening is performed in this section which is followed by examination of missing values, and detection and treatment of outliers.

#### **4.2.1 Missing Value Analysis**

According to the previous studies that issue of missing data cannot be ignored because it usually leads to improper and inappropriate findings (Joseph F Hair, William C Black, Barry J Babin, Rolp E Anderson, & Ronald L Tatham, 2006a; Hayes, Montoya, & Rockwood, 2017). The missing value occurs when the questionnaires are not properly filled. One issue the researcher faces during missing value analysis is that removal of the missing value leads to lower the sample size n G power (Hair *et al.*, 2006). Researchers suggested to exclude questionnaires with missing

values up to 10% or more (Kline, 2015), and if questionnaire less than 50% completed are recommended to discard from main analysis (Mertler & Vannatta, 2005). But, if missing values are less than 10%, then the treatment of missing values takes place. In current study, total 500 questionnaires were distributed in 10 HEIs, and out of 500, total 430 questionnaires were received and the response rate was 86%. And 11 questionnaires were filled less than 50% so, these 11 responses were discarded from the main analysis. The missing values were handled through properly filling and checking of questionnaires that was castoff to gather data. So, for current study, no missing values treatment takes place.

### **4.3 Detection and Treatment of Outliers**

Outrageous high or low scores vary from the cases in set of data as outliers (Hair et al., 2006). Outliers are separated as univariate and multivariate. To start with, univariate alludes to outrageous high or low value in a variable, on other side, multivariate outliers allude the mix of extraordinary high or low in cases mix of at least two constructs (Joe F Hair et al., 2011; Kline, 2016; Tabachnick & Fidell, 2007). Numerous analysts prescribed that outliers must be detected and ought to be deleted from data as they can bother the data normality, and furthermore can be the reason for problematic outcomes (Joe F Hair et al., 2011; Kline, 2016; Tabachnick & Fidell, 2007).

In current investigation, SPSS was utilized for the detection and treatment of the outliers. For this, descriptive measurements were applied to change every data value into z-scores. From that z-score it was inspected for values to evaluate (Joe F Hair et al., 2011; Kline, 2016; Tabachnick & Fidell, 2007). There are various general guidelines so as to assess external scopes of z-scores ( $\pm 2.58$  to  $\pm 4.2$ ) contingent upon sample. In any case, the most regularly utilized cutoff is  $\pm 3.29$  to analyze z-scores which is recommended by (Tabachnick & Fidell, 2007). Table 4.1 shows that there were total fourteen (14) cases identified with univariate outliers and removed from the dataset.

**Table 4.1: Univariate Outliers**

| <b>Items</b> | <b>Minimum</b> | <b>Maximum</b> | <b>Cases</b>         |
|--------------|----------------|----------------|----------------------|
| WH1          | -1.75747       | 1.57247        |                      |
| WH2          | -2.43008       | 1.1924         |                      |
| WH3          | -3.03017       | 1.24772        |                      |
| WH4          | -2.73299       | 1.12535        |                      |
| WH5          | -2.26692       | 1.26594        |                      |
| PMC1         | -2.00389       | 1.38638        |                      |
| PMC2         | -2.5122        | 1.38125        |                      |
| PMC3         | -2.44283       | 1.25442        |                      |
| PMC4         | -2.49941       | 1.24302        |                      |
| ER2          | -3.41373       | 1.67506        | 1,2,3,4,5,6,7,       |
| ER3          | -2.71769       | 0.98825        |                      |
| ER4          | -2.2724        | 1.2844         |                      |
| ER5          | -3.13948       | 1.11744        |                      |
| PE1          | -3.92179       | 1.13858        | 10,11,13,14,17,18,21 |
| PE2          | -3.60481       | 1.12281        | 10,11,13,14,17,18,21 |
| PE3          | -3.71373       | 1.1835         | 10,11,13,14,17,18,21 |
| PP1          | -3.42216       | 1.14072        | 10,11,13,14,17,18,21 |
| PP2          | -3.63283       | 1.34934        | 10,11,13,14,17,18,21 |
| PP3          | -3.94016       | 1.37241        | 10,11,13,14,17,18,21 |
| IR1          | -2.2273        | 1.21508        |                      |
| IR2          | -2.49379       | 1.41074        |                      |
| IR3          | -2.30847       | 1.46046        |                      |
| IR4          | -2.20941       | 1.38731        |                      |
| IR5          | -2.3485        | 1.34231        |                      |
| SER1         | -3.0144        | 1.14339        |                      |
| SER2         | -2.45162       | 1.18041        |                      |
| SER3         | -2.599         | 1.25137        |                      |
| CBB1         | -1.75238       | 1.36296        |                      |

|      |          |         |  |
|------|----------|---------|--|
| CBB2 | -2.00173 | 1.46518 |  |
| CBB3 | -1.85469 | 1.42518 |  |
| CBB4 | -2.19064 | 1.17341 |  |
| CBB5 | -1.86905 | 1.36807 |  |

The subsequent stage is the treatment of multivariate outlier. To distinguish multivariate, Mahalabonis  $D^2$  measurement is utilized to look at the outer range where the estimations of current dataset fall. SPSS was utilized to compute Mahalanobis  $D^2$ , subsequently chi-square and related numbers of IV as level of significance were also determined for Mahalabonis  $D^2$ . As indicated by (Tabachnick & Fidell, 2007), estimations of chi-squared that are equivalent or under 0.001 ought to be viewed as multivariate outlier in dataset. Adopting these criteria, there were total 7 multivariate outliers were found and were removed from dataset (see Table 4.2).

**Table 4.2: Multivariate Outliers**

| No. | Mahalabonis $D^2$ | P-value | Case Number |
|-----|-------------------|---------|-------------|
| 1   | 31.74217          | 0.000   | 22          |
| 2   | 28.13036          | 0.000   | 82          |
| 3   | 30.63524          | 0.000   | 142         |
| 4   | 28.3382           | 0.000   | 202         |
| 5   | 28.57114          | 0.000   | 262         |
| 6   | 28.52532          | 0.000   | 322         |
| 7   | 28.71764          | 0.000   | 382         |

After initial analysis of missing values and identification and treatment of outlier, a sum of 399 usable responses were taken for next examination. (Joe F Hair et al., 2011) prescribed least sample estimate for SEM method is 200 as standard guideline. On other hand, analysts recommend as a standard cut-off that the base sample measure for applying SEM is 200 perceptions (F. Hair

Jr, Sarstedt, Hopkins, & G. Kuppelwieser, 2014). but, 20 sample for each construct is prescribed as minimum sample measure (Lomax & Schumacker, 2012). So at this stage, 399 sample size is adequate to fulfil the objective.

#### **4.4 Assessment of Data Normality**

Normality alludes to how much the circulation of the data relates to normal distribution (F. Hair Jr et al., 2014; Tabachnick & Fidell, 2007; B. G. Tabachnick & L. S. Fidell, 2013). The ordinariness presumption underlies most the factual tests and multivariate data analysis strategies, for example, t-test and F-measurements (F. Hair Jr et al., 2014; B. G. Tabachnick & L. S. Fidell, 2013). Scholar's proposed that when the measurements are utilized absolutely descriptively, normality of factors improves the analysis. when normality of the information isn't required for analysis, the arrangement is to improve it generally non-normal data may render the arrangement (B. G. Tabachnick & L. S. Fidell, 2013).

To test the normality of the data it is viewed as a significant suspicion in multivariate examination (F. Hair Jr et al., 2014; B. G. Tabachnick & L. S. Fidell, 2013). However, this supposition is not necessary for PLS-SEM because this is non-parametric strategy which does not pursue the normality of the data set. As per Hair et al. (2010), highly non-normal data will in general bloat the standard error inspected through bootstrapping procedure, and furthermore impacts validity of the outcomes. The presumption of normality can be analyzed at univariate level (dispersion of scores for individual item) and at multivariate dimension (dissemination of scores for each build as construct). Typicality at multivariate dimension is much hard to test (F. Hair Jr et al., 2014). Moreover, analysts additionally urge to assess the degree of data deviation from normal distribution since PLS-SEM does not require data distribution (F. Hair Jr et al., 2014).

Data normality was inspected by evaluating the Skewness and Kurtosis. Skewness states to the equalization or symmetry of the conveyance with respect to its mean which can be adverse or positive. On other side, kurtosis alludes to peakedness or evenness of a distribution curve (F. Hair Jr et al., 2014; B. G. Tabachnick & L. S. Fidell, 2013). Past investigations have proposed a

few general guidelines for the scopes of skewness and kurtosis. The qualities run from - 2 to +2 (Kline, 2016); - 2.58 to +2.58 (Joseph F Hair et al., 2006a); and - 3 to +3 (Joe F Hair et al., 2011) respectively. The result of skewness and kurtosis to survey the univariate are appeared in Table 4.3.

**Table 4.3: Univariate Normality for Individual Items**

|      | <b>Min.</b> | <b>Max.</b> | <b>Skewness</b> | <b>Std. Error</b> | <b>Kurtosis</b> | <b>Std. Error</b> |
|------|-------------|-------------|-----------------|-------------------|-----------------|-------------------|
| WH1  | 2           | 5           | -0.205          | 0.122             | -0.646          | 0.244             |
| WH2  | 1           | 5           | -0.484          | 0.122             | -0.644          | 0.244             |
| WH3  | 2           | 5           | -0.404          | 0.122             | -0.504          | 0.244             |
| WH4  | 1           | 5           | -0.772          | 0.122             | 0.128           | 0.244             |
| WH5  | 1           | 5           | -0.436          | 0.122             | -0.823          | 0.244             |
| PMC1 | 1           | 5           | -0.575          | 0.122             | -0.615          | 0.244             |
| PMC2 | 1           | 5           | -0.703          | 0.122             | -0.104          | 0.244             |
| PMC3 | 1           | 5           | -0.75           | 0.122             | -0.147          | 0.244             |
| PMC4 | 1           | 5           | -0.78           | 0.122             | -0.099          | 0.244             |
| ER2  | 1           | 5           | -0.608          | 0.122             | 1.372           | 0.244             |
| ER3  | 1           | 5           | -1.151          | 0.122             | 1.046           | 0.244             |
| ER4  | 2           | 5           | -0.266          | 0.122             | -0.666          | 0.244             |
| ER5  | 2           | 5           | -0.63           | 0.122             | -0.186          | 0.244             |
| PE1  | 2           | 5           | -0.533          | 0.122             | 0.331           | 0.244             |
| PE2  | 2           | 5           | -0.651          | 0.122             | 0.299           | 0.244             |
| PE3  | 2           | 5           | -0.406          | 0.122             | -0.167          | 0.244             |
| PP1  | 2           | 5           | -0.504          | 0.122             | -0.284          | 0.244             |
| PP2  | 3           | 5           | 0.043           | 0.122             | -1.019          | 0.244             |
| PP3  | 3           | 5           | -0.015          | 0.122             | -0.645          | 0.244             |
| IR1  | 1           | 5           | -0.568          | 0.122             | -0.529          | 0.244             |
| IR2  | 1           | 5           | -0.404          | 0.122             | -0.361          | 0.244             |
| IR3  | 1           | 5           | -0.483          | 0.122             | -0.176          | 0.244             |
| IR4  | 1           | 5           | -0.472          | 0.122             | -0.518          | 0.244             |

|      |   |   |        |       |        |       |
|------|---|---|--------|-------|--------|-------|
| IR5  | 1 | 5 | -0.596 | 0.122 | -0.267 | 0.244 |
| SER1 | 1 | 5 | -0.926 | 0.122 | 0.977  | 0.244 |
| SER2 | 1 | 5 | -0.892 | 0.122 | 0.462  | 0.244 |
| SER3 | 1 | 5 | -1.176 | 0.122 | 1.282  | 0.244 |
| CBB1 | 1 | 5 | -0.388 | 0.122 | -1.028 | 0.244 |
| CBB2 | 1 | 5 | -0.273 | 0.122 | -0.827 | 0.244 |
| CBB3 | 1 | 5 | -0.339 | 0.122 | -0.933 | 0.244 |
| CBB4 | 1 | 5 | -0.703 | 0.122 | -0.468 | 0.244 |
| CBB5 | 1 | 5 | -0.4   | 0.122 | -0.933 | 0.244 |

Table 4.3 demonstrates the estimations of skewness and kurtosis measurements for all items that fall inside the scopes of - 2 to +2 (Kline, 2016). Accordingly, it was clear that all items are ordinary appropriated. Table 4.4 demonstrates the skewness and kurtosis for univariate construct level values. It demonstrates that all constructs are inside the scopes of - 2 to +2 (Kline, 2016). The outcomes are revealed in Table 4.4.

**Table 4.4: Univariate Normality for Construct Level**

|        | Skewness  |            | Kurtosis  |            |
|--------|-----------|------------|-----------|------------|
|        | Statistic | Std. Error | Statistic | Std. Error |
| WHAvg  | -.094     | .122       | -1.040    | .244       |
| PMCAvg | -.748     | .122       | .231      | .244       |
| ERAvg  | -.347     | .122       | -.320     | .244       |
| PEAvg  | -.831     | .122       | 1.181     | .244       |
| PPAvg  | -.005     | .122       | -.706     | .244       |
| IRAvg  | -.689     | .122       | -.019     | .244       |
| SERAvg | -1.087    | .122       | .596      | .244       |
| CBBAvg | -.294     | .122       | -.459     | .244       |

#### **4.5 Common Method Bias (CMB)**

CMB frequently happens when same research instrument and same research scale utilized with same responses in a study (Podsakoff et al., 2003). CMB likewise creates abnormal relation among research constructs which at last influences the whole results of the study and normality of the outcomes (Podsakoff et al., 2003). By thinking about these focuses, scholar proposed to find a way to decrease the impacts of CMB in study. The present study adapted a few stages so as to lessen the CMB. At first stage, the study adjusted all items which as of now have been approved in past researches. At next procedural, moreover by embracing past approved scales, the research instrument was likewise looked into and inspected by related scholastics who are experts in the studies. At the last stage, to check and address the CMB in questionnaire, the prescribed and attractive utilized factual test (the Harman's single factor difference) was applied.

The outcomes of Harman's one factor test must affirm the outcomes on two conditions to guarantee the scale free from CMB (Podsakoff et al., 2003). The primary check is, Harman's test must deliver more than one factor with Eigenvalue greater than 1. Also, no single factor must record for over half of complete fluctuation from exploratory factor analysis directed on scale items (Podsakoff et al., 2003). Table 4.5 demonstrates the unrotated EFA that uncovers that results of Harman's test fulfilled two conditions. Complete components were developed with Eigenvalue under 1, and the principle factor is represented just 14.327% of all out fluctuation with is under half. After completing the two conditions, it is securely inferred that there is no threat of CMB in the dataset.

**Table 4.5: Common Method Variance**

| Factor | Initial Eigenvalues |               |              | ESS Loadings |               |              |
|--------|---------------------|---------------|--------------|--------------|---------------|--------------|
|        | Total               | % of Variance | Cumulative % | Total        | % of Variance | Cumulative % |
| 1      | 5.090               | 15.905        | 15.905       | 4.585        | 14.327        | 14.327       |
| 2      | 4.401               | 13.754        | 29.659       | 3.859        | 12.060        | 26.387       |
| 3      | 3.545               | 11.078        | 40.737       | 3.164        | 9.886         | 36.273       |
| 4      | 2.706               | 8.455         | 49.192       | 2.183        | 6.822         | 43.095       |
| 5      | 2.167               | 6.773         | 55.965       | 1.635        | 5.108         | 48.204       |
| 6      | 1.550               | 4.845         | 60.809       |              |               |              |
| 7      | 1.444               | 4.512         | 65.321       |              |               |              |
| 8      | .993                | 3.104         | 68.425       |              |               |              |
| 9      | .834                | 2.605         | 71.031       |              |               |              |
| 10     | .782                | 2.442         | 73.473       |              |               |              |
| 11     | .671                | 2.096         | 75.569       |              |               |              |
| 12     | .648                | 2.025         | 77.593       |              |               |              |
| 13     | .600                | 1.874         | 79.468       |              |               |              |
| 14     | .582                | 1.818         | 81.285       |              |               |              |
| 15     | .561                | 1.754         | 83.039       |              |               |              |
| 16     | .549                | 1.717         | 84.756       |              |               |              |
| 17     | .506                | 1.582         | 86.338       |              |               |              |
| 18     | .478                | 1.495         | 87.833       |              |               |              |
| 19     | .421                | 1.315         | 89.147       |              |               |              |
| 20     | .413                | 1.290         | 90.437       |              |               |              |
| 21     | .369                | 1.153         | 91.590       |              |               |              |
| 22     | .348                | 1.087         | 92.677       |              |               |              |
| 23     | .336                | 1.049         | 93.727       |              |               |              |
| 24     | .304                | .951          | 94.677       |              |               |              |
| 25     | .292                | .914          | 95.591       |              |               |              |
| 26     | .266                | .832          | 96.424       |              |               |              |

|  |      |      |         |  |  |  |
|--|------|------|---------|--|--|--|
| 27   | .258 | .807 | 97.230  |  |  |  |
| 28   | .241 | .752 | 97.983  |  |  |  |
| 29   | .201 | .630 | 98.612  |  |  |  |
| 30   | .177 | .554 | 99.166  |  |  |  |
| 31   | .144 | .451 | 99.618  |  |  |  |
| 32   | .122 | .382 | 100.000 |  |  |  |
| Extraction Method: Principal Axis Factoring. |      |      |         |  |  |  |

#### 4.6 Descriptive Statistics and Demographics of the Respondents

This section demonstrates the demographic profile of the final 399 plaintiffs held in the investigation after data screening and treatment of outliers. The demographic data in the current study includes the age, education, gender, university, designation, and faculty. Table 4.6 reviews the basic demographic evidence. Majority of the respondents were female (n=225) which is 56.4% of total sample engaged. Analysis of frequency also shows that age of most respondents 20-30 years (n=223) and 30-40 (n=156) and 40-50 (n=20) which is 55.9%, 39.1% and 5% respectively. The results in terms of education show that respondents are enrolled in graduation level (n=228; 77.2%) and post-graduation (n=111, 22.8%). In terms of the sector wise, mostly respondents of public HEIs participated in survey (n=209, 52.4%) and private HEIs (n=190, 47.6%). In terms of the cluster wise, the participants are more inside Lahore 52.9% and outside Lahore are 47.1%. And in terms of university wise, the outcomes of the respondents are up to some extent is same. However, the graphic statistics shows in Table 4.6 that incorporates Mean, Minimum & Maximum range of responses, and Standard Deviation of the plaintiffs. Table 4.6 shows that central tendency (average) of respondents deviate from its mean.

**Table 4.6: Descriptive Statistics and Demographics of Respondents**

| <b>Demography (N=399)</b> | <b>Freq.</b> | <b>%</b> |
|---------------------------|--------------|----------|
| <b>GENDER</b>             |              |          |
| Female                    | 225          | 56.4     |
| Male                      | 174          | 43.6     |
| <b>AGE</b>                |              |          |
| 20-30                     | 223          | 55.9     |
| 30-40                     | 156          | 39.1     |
| 40-50                     | 20           | 5.0      |
| Above 50                  | 0            | 0.0      |
| <b>EDUCATION</b>          |              |          |
| Graduate                  | 288          | 77.2     |
| Under-Graduate            | 111          | 22.8     |
| <b>SECTOR</b>             |              |          |
| Public                    | 209          | 52.4     |
| Private                   | 190          | 47.6     |
| <b>CITY</b>               |              |          |
| Lahore                    | 211          | 52.9     |
| Outside Lahore            | 182          | 47.1     |
| <b>UNIVERSITY NAME</b>    |              |          |
| UoE                       | 46           | 11.5     |
| NCA                       | 44           | 11       |
| UoS                       | 44           | 11       |
| UAF                       | 45           | 11.3     |
| UoL                       | 43           | 10.8     |
| UCP                       | 42           | 10.5     |
| LUMS                      | 46           | 11.5     |
| UoW                       | 44           | 11       |
| UoF                       | 44           | 11       |

## 4.7 Exploratory Factor Analysis

Exploratory factor analysis was coordinated to choose the factorial structure of estimation items, and to assess multicollinearity among factors used in this study. The EFA was driven using the method for Principal Component Analysis (PCA) with facilitate Promax turn with Kaizer Normalization since it is accepted that the items are related (Field, 2013). To choose the data for factor examination, the information from the KMO and Bartlett's Test were assessed. The range for KMO record is from 0 to 1 as proposed (F. Hair Jr et al., 2014; B. G. Tabachnick & L. S. Fidell, 2013).

This data as showed in Table 4.7 demonstrates a KMO estimation of 0.92, which is seen good as indicated by Field (2009). The Bartlett's Test of Sphericity is fundamentally unique equivalent to zero ( $\chi^2 = 6184.534$ ;  $df = 225$ ;  $sig. = 0.000$ ), thusly demonstrating that the items can be described into sub-gatherings (Field, 2009). after setting up factorability of the data, the now stage is to choose the quantity of variables extracted and the things related with each factor. These qualities are contained in the pattern table conveyed from the EF. As can be found in Table 4.7, a sensible pattern rose up out of the EFA, with every item having sufficient loadings (i.e., over 0.40) (Kaiser, 1958). The pivoted part network has demonstrated 8 variables extricated from 32 items of the study.

**Table 4.7: EFA Pattern Matrix for Research Constructs**

|      | Factor |      |      |      |      |
|------|--------|------|------|------|------|
|      | 1      | 2    | 3    | 4    | 5    |
| WH1  |        | .709 |      |      |      |
| WH2  |        | .609 |      |      |      |
| WH3  |        | .693 |      |      |      |
| WH4  |        | .597 |      |      |      |
| WH5  |        | .617 |      |      |      |
| PMC1 | .629   |      |      |      |      |
| PMC2 | .646   |      |      |      |      |
| PMC3 | .668   |      |      |      |      |
| PMC4 | .605   |      |      |      |      |
| ER2  |        |      |      | .608 |      |
| ER3  |        |      |      | .768 |      |
| ER4  |        |      |      | .702 |      |
| ER5  |        |      |      | .485 |      |
| PE1  |        |      |      |      | .731 |
| PE2  |        |      |      |      | .781 |
| PE3  |        |      |      |      | .708 |
| PP1  |        |      |      |      | .449 |
| PP2  |        |      |      |      | .443 |
| PP3  |        |      |      |      | .486 |
| IR1  |        |      | .787 |      |      |
| IR2  |        |      | .735 |      |      |
| IR3  |        |      | .836 |      |      |
| IR4  |        |      | .875 |      |      |
| IR5  |        |      | .777 |      |      |
| SER1 |        | .715 |      |      |      |
| SER2 |        | .526 |      |      |      |
| SER3 |        | .557 |      |      |      |

|      |      |  |  |  |  |
|------|------|--|--|--|--|
| CBB1 | .655 |  |  |  |  |
| CBB2 | .698 |  |  |  |  |
| CBB3 | .643 |  |  |  |  |
| CBB4 | .581 |  |  |  |  |
| CBB5 | .648 |  |  |  |  |

## 4.8 Assessment of the Measurement Model

This section examines the way toward testing the measurement model to measure the validity and consistency of the research concepts. This appraisal incorporates the convergent validity through factor loadings and AVE, AVE; discriminant validity through cross-loadings, the square root of AVE, and HTMT; and construct reliability through composite reliability and internal reliability. The results of these tests for the reflective items in the examination are exhibited in the going with subsections.

### 4.8.1 Convergent Validity

Basically, a trial of convergent validity decides if the items in a scale merge or stack together on a solitary construct in the measurement model. The traditional strategies for establishing convergent validity include examining the external loadings and AVE for each construct. It is suggests external loadings of 0.70 or higher for indicators, and a minimum AVE of 0.50 for each construct (Hair Jr, Hult, Ringle, & Sarstedt, 2016). AVE approximation of 0.50 or higher demonstrations that all measured, the construct elucidates in excess of 50 percent of the fluctuation of its indicators. On other side, AVE under 0.50 demonstrations that, by and large, demonstrates the presence of error in the items, in this way requiring deletion of the items, gave the such erasure will enhance the AVE beyond the base limit of 0.5. The item loadings and relating AVEs are presented in the accompanying subsections.

Convergent validity chooses the nature of relationship among the item of same construct (Hair et al., 2016). In other words, the convergent validity demonstrates the amount of variety

through mutual extent among factors. Convergent validity demonstrates the factor loading, AVE and CR. The conventional techniques for building up convergent validity inspecting the outer loadings and AVE for each develop. Hair et al. proposes outer loadings of 0.70 or higher for item, and a base AVE of 0.50 for each develop (Hair Jr et al., 2016). The item loadings and relating AVEs are displayed in the going with subsections.

#### **4.8.2 Item Loadings**

Item loadings fills in as indication of how much an item is associated with the dormant variable it is proposed to calculate, and in this way exhibits the dimension of reliability of the item. In perspective on the basic assessment of the reflective item in this examination, the external loading for 2 items, in first count of PLS calculation for factor loadings, are found to have loadings under 0.70 of the accepted range. These things were 2. In this manner, these things were erased from the estimation model. After expulsion of these two items, the estimation through PLS calculation was produced again and composite reliability of consumer buying behaviour was analysed. The CR when expulsion things were the same. The standard guideline is, indicator with range from 0.40 to 0.70 ought to be dropped in the event that it improves composite reliability (Hair Jr et al., 2016; Ramayah, Cheah, Chuah, Ting, & Memon, 2016a). As indicated by (Hulland, 1999), the loadings with under 0.4 must be erased from the model. In current situation, the CR stays same and loadings of two items are not less than 0.4, these things were held in the model. The estimations of EFA likewise demonstrates that the cross loadings of items were in acceptable range. The factor loadings of estimation model after expulsion of items are appeared Table 4.8.

**Table 4.8: Psychometric Characteristics of the Research Constructs**

|      | <b>CB</b> | <b>ER</b> | <b>IR</b> | <b>PP</b> | <b>PE</b> | <b>PMC</b> | <b>SER</b> | <b>WH</b> |
|------|-----------|-----------|-----------|-----------|-----------|------------|------------|-----------|
| CBB1 | 0.281     |           |           |           |           |            |            |           |
| CBB2 | 0.264     |           |           |           |           |            |            |           |
| CBB3 | 0.250     |           |           |           |           |            |            |           |
| CBB4 | 0.241     |           |           |           |           |            |            |           |
| CBB5 | 0.251     |           |           |           |           |            |            |           |
| ER2  |           | 0.523     |           |           |           |            |            |           |
| ER3  |           | 0.147     |           |           |           |            |            |           |
| ER4  |           | 0.523     |           |           |           |            |            |           |
| IR1  |           |           | 0.416     |           |           |            |            |           |
| IR2  |           |           | 0.183     |           |           |            |            |           |
| IR3  |           |           | 0.338     |           |           |            |            |           |
| IR5  |           |           | 0.240     |           |           |            |            |           |
| PE1  |           |           |           |           | 0.575     |            |            |           |
| PE2  |           |           |           |           | 0.408     |            |            |           |
| PE3  |           |           |           |           | 0.173     |            |            |           |
| PMC1 |           |           |           |           |           | 0.293      |            |           |
| PMC2 |           |           |           |           |           | 0.300      |            |           |
| PMC3 |           |           |           |           |           | 0.310      |            |           |
| PMC4 |           |           |           |           |           | 0.317      |            |           |
| PP1  |           |           |           | 0.388     |           |            |            |           |
| PP2  |           |           |           | 0.365     |           |            |            |           |
| PP3  |           |           |           | 0.457     |           |            |            |           |
| SER1 |           |           |           |           |           |            | 0.536      |           |
| SER2 |           |           |           |           |           |            | 0.365      |           |
| SER3 |           |           |           |           |           |            | 0.307      |           |
| WH1  |           |           |           |           |           |            |            | 0.237     |
| WH2  |           |           |           |           |           |            |            | 0.212     |
| WH3  |           |           |           |           |           |            |            | 0.288     |
| WH4  |           |           |           |           |           |            |            | 0.274     |
| WH5  |           |           |           |           |           |            |            | 0.235     |

The Table 4.8 shows that the items loadings ranged from 0.575 to 0.147 which are statistically significant. These values were retained as it is extracted from PLS algorithm loadings. After getting reliability of items from loadings, the next step is to assess the AVE and CR to confirm the convergent validity of the constructs.

### 4.8.3 Average Variance Extracted

The AVE indicates convergent validity of estimation model at the construct level. The AVE is the total of the squared loading separated by the number of the gauges in a construct (Hair et al., 2016). AVE thusly demonstrates the variance the item share with the construct it purposes to quantify (Fornell & Larcker, 1981). Construct validity is respected adequate when the construct achieves an AVE of at least 0.5. As can be found in the results presented in Table 4.9, the Cronbach's alpha value go from 0.759 to 0.864, AVE ranges from 0.603 to 0.703 and composite reliabilities for the builds in this examination reaches out between 0.861 to 0.902. Along these lines, the vitality of the item loadings and sufficient AVE regards suggest that all indicators have satisfactory convergent validity.

**Table 4.9: Cronbach's Alpha, CR, and AVE**

|                                 | <b>C. Alpha</b> | <b>CR</b> | <b>AVE</b> |
|---------------------------------|-----------------|-----------|------------|
| Consumer Buying Behaviour       | 0.835           | 0.884     | 0.603      |
| Economic Reason                 | 0.759           | 0.847     | 0.651      |
| Intrinsic Religiosity           | 0.864           | 0.904     | 0.703      |
| Peer Pressure                   | 0.763           | 0.863     | 0.679      |
| Personal Experience             | 0.808           | 0.874     | 0.701      |
| Political and Military Concerns | 0.837           | 0.892     | 0.673      |
| Social Extrinsic Religiosity    | 0.768           | 0.861     | 0.673      |
| War History                     | 0.864           | 0.902     | 0.648      |

### 4.9 Discriminant Validity

Discriminant validity is how much a concept is various from construct in a framework. Assessment of discriminant validity is basic with a specific end goal to ensure that each construct not same as other construct in research model. The customary procedures for assessing discriminant rationality are the Fornel Lacker Criterion and the items cross-loadings. In this

examination, discriminant validity is assessed using these two strategies, the HTMT criteria (Henseler et al., 2015). These criteria are clarified in the accompanying section.

#### 4.9.1 The Fornell-Larcker Criteria

Going by the Fornell-Larcker measure. Discriminant validity is certified if (1) correlation checks among construct does not abundance 0.85, and (2) the square root of the AVE is more than the correlation assessment of various construct (Fornell & Larcker, 1981). As can be found in Table 4.10, discriminant validity is developed in this examination, as the estimations of inter construct correlation are under 0.85. Similarly, all the square roots of AVE for each construct (i.e., the corner to corner regards showed in bold content styles) are more prominent than the off-inclining correlation values with various constructs. These results thusly give satisfactory affirmation of discriminant validity of the develops.

**Table 4.10: Squared Roots of AVEs**

|     | <b>CBB</b> | <b>ER</b> | <b>IR</b> | <b>PP</b> | <b>PE</b> | <b>PMC</b> | <b>SER</b> | <b>WH</b> |
|-----|------------|-----------|-----------|-----------|-----------|------------|------------|-----------|
| CBB | 0.777      |           |           |           |           |            |            |           |
| ER  | -0.015     | 0.807     |           |           |           |            |            |           |
| IR  | -0.037     | 0.015     | 0.839     |           |           |            |            |           |
| PP  | 0.023      | -0.114    | -0.031    | 0.824     |           |            |            |           |
| PE  | 0.023      | 0.072     | -0.068    | 0.368     | 0.837     |            |            |           |
| PMC | 0.501      | 0.004     | -0.111    | -0.055    | 0.024     | 0.820      |            |           |
| SER | 0.005      | 0.108     | 0.002     | 0.158     | 0.077     | -0.029     | 0.821      |           |
| WH  | -0.013     | 0.413     | 0.019     | 0.305     | 0.168     | -0.008     | 0.489      | 0.805     |

#### 4.9.2 Cross-Loading

PLS-SEM gives cross loading values to all items by interfacing each latent variable's segment scores with the different items in the archetypal (Hair Jr et al., 2016). To achieve validity,

the loadings of indicators related with a particular latent variable are required to be higher than the loadings on various latent variables on same row (Ramayah et al., 2016a). The issue of cross loading is said to be available among the indicators, and this may demonstrate an issue inside the items. Evaluation of the cross-loading values in this examination exhibits that there are no obvious cross loadings among the indicators, as all of the pointers are believed to have loaded significantly on their specific develops. This fills in as confirmation that adequate discriminant validity between every one of the constructs. The cross loadings are exposed in Table 4.11.

**Table 4.11: Loadings and Cross-Loadings**

|      | <b>CB</b> | <b>ER</b> | <b>IR</b> | <b>PP</b> | <b>PE</b> | <b>PMC</b> | <b>SER</b> | <b>WH</b> |
|------|-----------|-----------|-----------|-----------|-----------|------------|------------|-----------|
| CBB1 | 0.771     | -0.048    | -0.030    | -0.024    | 0.017     | 0.424      | -0.006     | -0.044    |
| CBB2 | 0.833     | -0.018    | -0.023    | 0.018     | -0.026    | 0.400      | -0.006     | -0.022    |
| CBB3 | 0.781     | 0.008     | -0.036    | 0.044     | 0.042     | 0.375      | -0.036     | -0.011    |
| CBB4 | 0.713     | -0.034    | -0.049    | 0.048     | 0.006     | 0.360      | 0.080      | 0.051     |
| CBB5 | 0.781     | 0.037     | -0.006    | 0.009     | 0.051     | 0.380      | -0.006     | -0.016    |
| ER2  | 0.011     | 0.849     | 0.006     | -0.108    | 0.072     | 0.008      | 0.104      | 0.329     |
| ER3  | -0.026    | 0.691     | -0.012    | -0.201    | 0.124     | 0.027      | 0.027      | 0.281     |
| ER4  | -0.032    | 0.868     | 0.026     | -0.053    | 0.030     | -0.007     | 0.095      | 0.382     |
| IR1  | -0.081    | 0.022     | 0.889     | -0.047    | -0.030    | -0.127     | 0.019      | 0.049     |
| IR2  | -0.014    | 0.060     | 0.795     | -0.035    | -0.033    | -0.042     | 0.002      | 0.011     |
| IR3  | -0.005    | -0.011    | 0.863     | -0.004    | -0.097    | -0.098     | -0.006     | 0.003     |
| IR5  | 0.006     | -0.004    | 0.804     | -0.017    | -0.067    | -0.073     | -0.018     | -0.017    |
| PE1  | 0.001     | 0.004     | -0.066    | 0.375     | 0.911     | 0.011      | 0.099      | 0.142     |
| PE2  | 0.050     | 0.114     | -0.062    | 0.286     | 0.859     | 0.046      | 0.042      | 0.157     |
| PE3  | 0.010     | 0.132     | -0.028    | 0.208     | 0.730     | -0.009     | 0.020      | 0.127     |
| PMC1 | 0.404     | -0.038    | -0.036    | -0.059    | 0.015     | 0.802      | -0.031     | -0.030    |
| PMC2 | 0.402     | -0.053    | -0.097    | -0.095    | -0.022    | 0.836      | -0.016     | -0.024    |
| PMC3 | 0.417     | 0.014     | -0.092    | -0.014    | -0.003    | 0.863      | -0.035     | 0.021     |
| PMC4 | 0.418     | 0.085     | -0.135    | -0.017    | 0.085     | 0.778      | -0.014     | 0.003     |
| PP1  | 0.037     | -0.147    | -0.016    | 0.788     | 0.292     | -0.009     | 0.123      | 0.252     |
| PP2  | -0.008    | -0.172    | -0.031    | 0.802     | 0.315     | -0.081     | 0.119      | 0.220     |
| PP3  | 0.024     | 0.013     | -0.030    | 0.879     | 0.306     | -0.049     | 0.146      | 0.277     |
| SER1 | -0.016    | 0.103     | 0.018     | 0.236     | 0.006     | -0.037     | 0.858      | 0.500     |
| SER2 | 0.000     | 0.138     | -0.010    | 0.067     | 0.156     | -0.043     | 0.826      | 0.330     |
| SER3 | 0.045     | 0.008     | -0.013    | 0.022     | 0.056     | 0.022      | 0.775      | 0.328     |
| WH1  | 0.006     | 0.449     | 0.021     | 0.152     | 0.035     | 0.024      | 0.369      | 0.845     |
| WH2  | 0.014     | 0.283     | -0.040    | 0.251     | 0.217     | 0.034      | 0.333      | 0.832     |
| WH3  | -0.030    | 0.321     | 0.008     | 0.269     | 0.116     | -0.028     | 0.449      | 0.800     |
| WH4  | -0.034    | 0.356     | 0.029     | 0.247     | 0.176     | -0.078     | 0.425      | 0.785     |
| WH5  | 0.003     | 0.243     | 0.053     | 0.299     | 0.136     | 0.035      | 0.365      | 0.758     |

### 4.9.3 HTMT Criterion

The third and most determined procedure for setting up discriminant validity is through the HTMT as projected by (Henseler et al., 2015). The HTMT insinuates the normal of the associations

of indicators between different constructs, in regard to the normal of the relationships of indicator inside a comparative construct (Henseler et al., 2015). The HTMT proportion is proposed as a prevalent and progressively thorough model for measuring discriminant validity (Henseler et al., 2015). There are two edges that are much considered in HTMT assessment for example 0.9 maintained by (Gold, Malhotra, & Segars, 2001) and 0.85 suggested by Kline (2015). The cut-off of 0.85 is noted as offering the best premise when appeared differently in relation to different strategies to evaluate the discriminant validity (Ramayah et al., 2016). As such, any estimations of HTMT more prominent than 0.85 would be viewed as low discriminant validity. The HTMT apportion analysed in this exploration as showed up in Table 4.12 which clearly exhibits that there is no subject of discriminant validity between the concepts because all values are less than 0.85.

**Table 4.12: HTMT Criterion**

|                                 | <b>CBB</b> | <b>ER</b> | <b>IR</b> | <b>PP</b> | <b>PE</b> | <b>PMC</b> | <b>SER</b> | <b>WH</b> |
|---------------------------------|------------|-----------|-----------|-----------|-----------|------------|------------|-----------|
| Con buying behaviour            |            |           |           |           |           |            |            |           |
| Economic reason                 | 0.058      |           |           |           |           |            |            |           |
| Intrinsic religiosity           | 0.056      | 0.045     |           |           |           |            |            |           |
| Peer pressure                   | 0.051      | 0.224     | 0.048     |           |           |            |            |           |
| Personal exp                    | 0.052      | 0.173     | 0.072     | 0.435     |           |            |            |           |
| Political and military concerns | 0.597      | 0.069     | 0.129     | 0.079     | 0.063     |            |            |           |
| Social extrinsic religiosity    | 0.064      | 0.144     | 0.039     | 0.171     | 0.123     | 0.056      |            |           |
| War history                     | 0.050      | 0.496     | 0.050     | 0.371     | 0.201     | 0.058      | 0.565      |           |

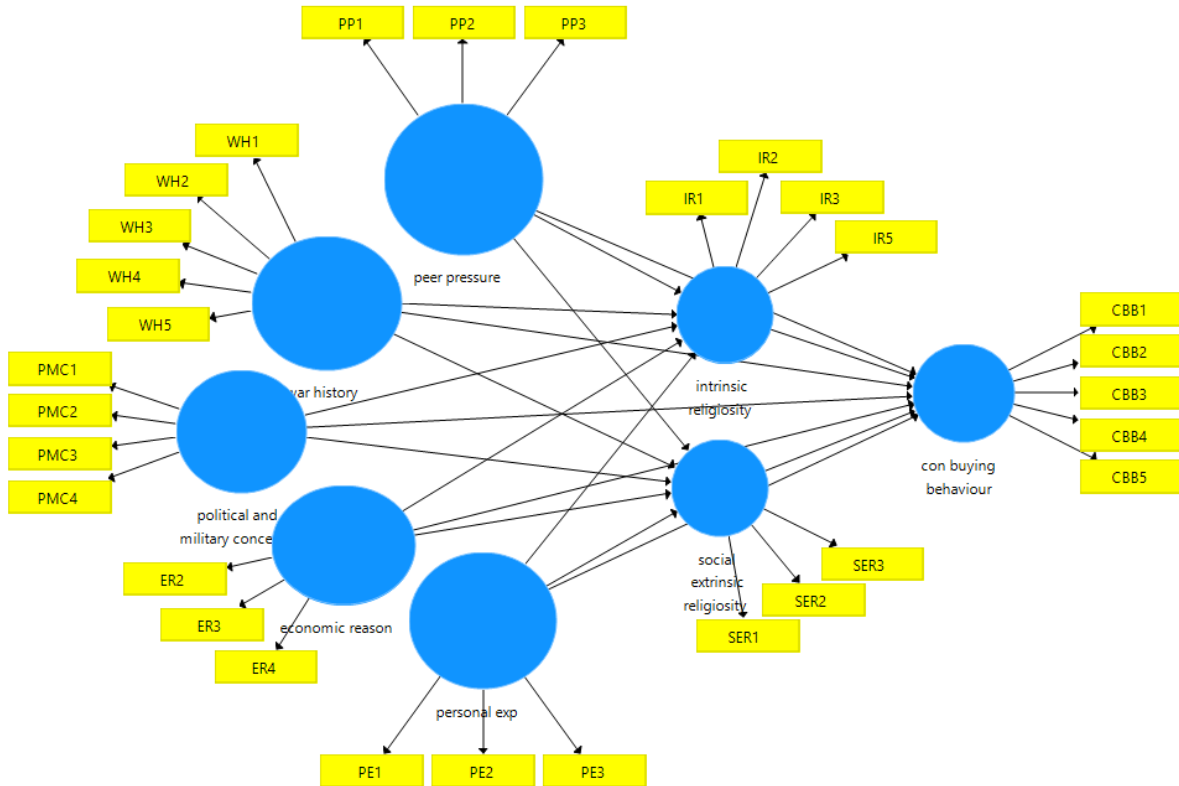
#### **4.9.4 Summary of Measurement Model**

The Table 4.13 condenses that estimation model has achieved recommended and pleasing dimensions. In that capacity, the rationality and consistency of the variables have been found. While the Figure 4.1 showcases the underlying reflective model of the research.

**Table 4.13: Summary of Model Assessment**

| <b>Type of test</b>                | <b>Evaluation criteria</b>   | <b>Requirements</b>  | <b>Results</b>          |
|------------------------------------|------------------------------|--|-------------------------|
| Internal consistency & Reliability | Cronbach's alpha             | $\alpha > 0.7$   | Met for all items.      |
|                                    | Composite reliability        | CR > 0.7   | Met for all items.      |
| Convergent validity                | Indicator reliability        | Outer loadings > 0.7 or 0.4  | Met for all items       |
|                                    | AVE                          | AVE > 0.5  | Met for all items       |
| Discriminant validity              | Cross loadings of indicators | Indicator should have the highest loadings on the assigned constructs compare to its loadings on other constructs. | Fully met by all items  |
|                                    | Fornell-Larcker              | Squared root of AVE > LV correlations  | Fully met for all items |
|                                    | HTMT                         | HTMT < 0.85  | Met for all constructs  |

*Source: Fornell and Larcker, (1981); Hair et al. (2016); Henseler et al. (2015); Chin (1998)*



**Figure 4.1: Initial Reflective Model**

#### 4.10 Assessment of Structural Model

The structural model assesses the relationship among the factors in an examination structure, so as to test the hypothesis and the model's prescient capacities. Hair et al. (2016) prescribes that a collinearity assessment should be done before the basic model examination. This assessment is significant in light of the way that multicollinearity among factors is a potential issue, which could impact the factual results and ensuing ends. Along these lines, a collinearity test was driven on the factors.

##### 4.10.1 Collinearity Assessment

For collinearity evaluation, Hair et al. (2016) hypothesize that VIF scores ought to be underneath 5, while the tolerance esteems should be more noteworthy than 0.2. The collinearity

evaluation for the elements in this examination, multiple regression was inspected using SPSS. The results, as showed up in Table 4.14 reveals that tolerance esteems for each of the elements are above 0.20, and all the VIFs are below 5. Along these lines, giving sufficient affirmation of no multicollinearity issues among the factors.

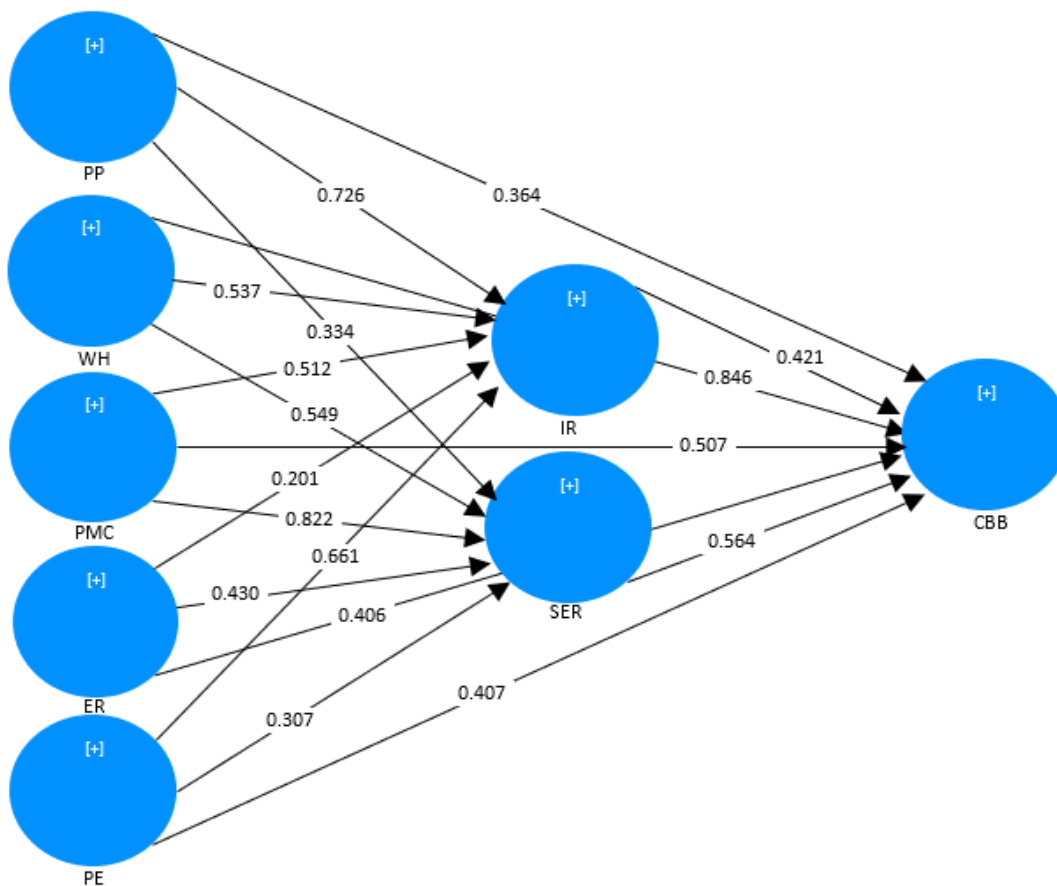
**Table 4.14: Assessment of Multicollinearity**

| Independents | Collinearity Statistics |       |
|--------------|-------------------------|-------|
|              | Tolerance               | VIF   |
| WHAvg        | .545                    | 1.834 |
| PMCAvg       | .986                    | 1.014 |
| ERAvg        | .699                    | 1.431 |
| PEAvg        | .842                    | 1.187 |
| PPAvg        | .733                    | 1.365 |
| IRAvg        | .986                    | 1.014 |
| SERAvg       | .785                    | 1.274 |

#### **4.10.2 Hypotheses Testing for Direct Relationships**

In PLS-SEM, the structural model appraisal includes the evaluation of the hypothesized connections. Inside the PLS-SEM, the essential model is reviewed in light of three key insights, i.e., the path coefficient ( $\beta$ ), the coefficient of determination  $R^2$ , and the values from bootstrap measurements for example t-value, p-value, and confidence intervals. Emphasis is determined to the bootstrap technique since it makes the significant insights for evaluating the significance of the path constants (Hair et al., 2013). The bootstrapping system incorporates a re-inspecting strategy, where the PLS programming makes sub-test in large from the primary sample with substitution (Chin, 1998; Ramayah et al., 2016). In perspective on the created N sample, the item measures the standard error, t-statistics and self-assurance intervals that are used to develop the significance of the basic paths (Wong, 2016).

As a general rule, Hair et al. (2016) proposes a 5000-bootstrap re-test to evaluate the importance of path coefficients. Moreover, the scientists also prescribe that basic path coefficients for a two-tailed test should be surveyed using t-statistics estimations of 1.65 (significance level= 10%), 1.96 (significance level= 5%) and 2.57 (significance level= 1%). A large portion of the examinations prescribe that the path coefficients with under 5% probability error (at 95% confidence level) are as significant. In current examination, the structural model has twenty-two (22) hypothesis of direct connections. PLS count is used to test these speculations by making the path coefficients ( $\beta$ ) and the coefficient of determination ( $R^2$ ). Thusly, the 5000-bootstrapping strategy is determined to choose the centrality. The results of the PLS estimation for this model is displayed in Figure 4.2, while Table 4.15 presents the consequences of the path constants together with their related results.

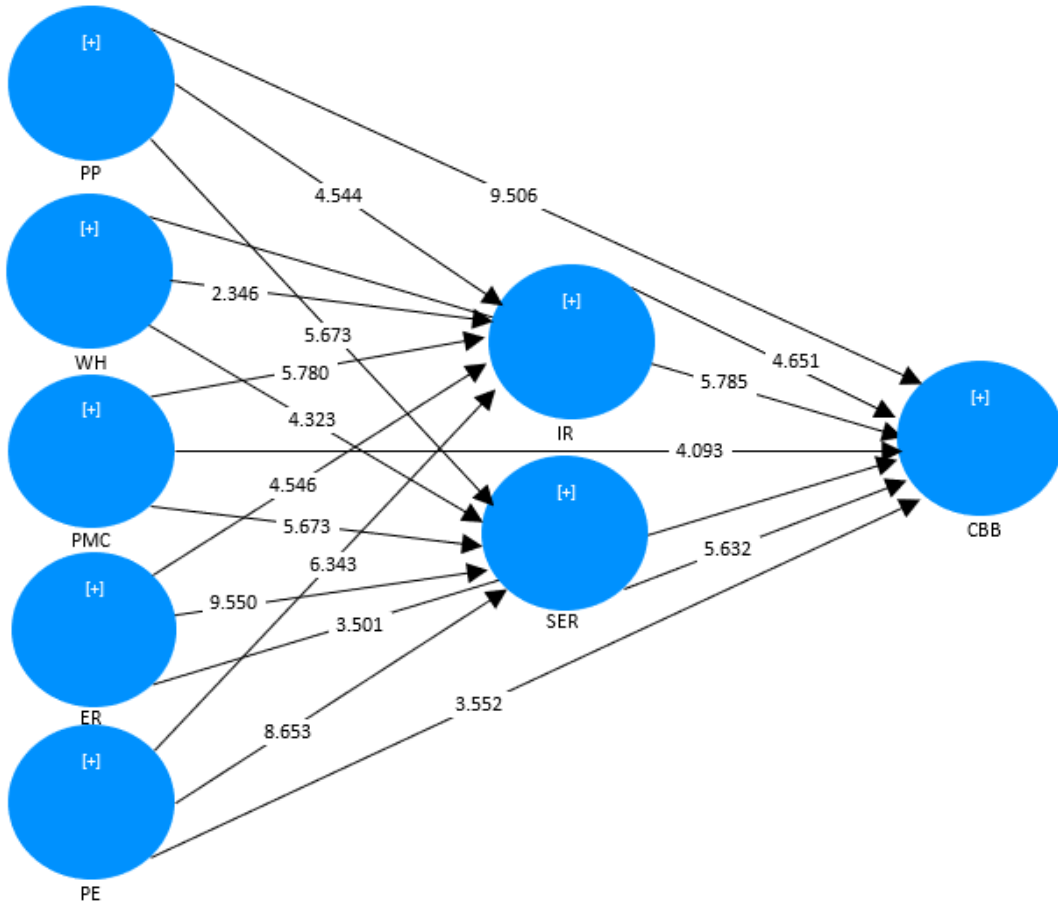


**Figure 4.2: PLS Algorithm Results**

**Table 4.15: Results of Main Direct Relationships to Test Hypotheses**

| <b>Hypotheses</b> | <b>Original Sample (O)</b> | <b>Sample Mean (M)</b> | <b>Standard Deviation (STDEV)</b> | <b>T Statistics ( O/STDEV )</b> | <b>P Values</b> |
|-------------------|----------------------------|------------------------|-----------------------------------|---------------------------------|-----------------|
| ER -> CBB         | 0.406                      | 0.001                  | 0.061                             | 3.501                           | 0.030           |
| ER -> IR          | 0.201                      | 0.008                  | 0.071                             | 4.546                           | 0.010           |
| ER -> SER         | 0.430                      | 0.116                  | 0.067                             | 9.550                           | 0.030           |
| IR -> CBB         | 0.421                      | 0.023                  | 0.053                             | 4.651                           | 0.011           |
| PE -> CBB         | 0.407                      | 0.002                  | 0.055                             | 3.552                           | 0.000           |
| PE -> IR          | 0.661                      | 0.068                  | 0.065                             | 6.343                           | 0.000           |
| PE -> SER         | 0.307                      | 0.011                  | 0.065                             | 8.655                           | 0.000           |
| PMC -> CBB        | 0.507                      | 0.507                  | 0.038                             | 4.093                           | 0.000           |
| PMC -> IR         | 0.512                      | 0.113                  | 0.060                             | 5.780                           | 0.000           |
| PMC -> SER        | 0.822                      | 0.024                  | 0.045                             | 5.673                           | 0.000           |
| PP -> CBB         | 0.364                      | 0.059                  | 0.049                             | 9.506                           | 0.000           |
| PP -> IR          | 0.726                      | 0.023                  | 0.073                             | 4.544                           | 0.000           |
| PP -> SER         | 0.334                      | 0.028                  | 0.055                             | 5.678                           | 0.000           |
| SER -> CBB        | 0.564                      | 0.029                  | 0.053                             | 5.632                           | 0.000           |
| WH -> CBB         | 0.846                      | 0.042                  | 0.058                             | 5.785                           | 0.000           |
| WH -> IR          | 0.537                      | 0.031                  | 0.065                             | 2.346                           | 0.000           |
| WH -> SER         | 0.549                      | 0.542                  | 0.049                             | 4.323                           | 0.000           |

The results of assessment model for direct relationship are shown in Table 4.15 where all seventeen (17) direct hypotheses are significant at 1% level of significance ( $p < 0.01$ ). The results of assessment model of direct hypotheses also show that all relationships are significant and positive. Therefore, all the hypotheses are supported. The results of 5000 PLS bootstrap is shown in Figure 4.3, and the summary of hypotheses is shown in Table 4.16.



**Figure 4.3: The results of PLS Bootstrapping for Direct Relationships**

**Table 4.16: Summary of Structural Model Assessment for Direct Relationships**

| No              | Hypotheses Statements   | Remarks   |
|-----------------|---|-----------|
| H <sub>1</sub>  | There is significant positive relationship between war history and consumer buying behaviour.                   | Supported |
| H <sub>2</sub>  | There is significant positive relationship between war history and intrinsic religiosity.                       | Supported |
| H <sub>3</sub>  | There is significant positive relationship between war history and extrinsic religiosity.                       | Supported |
| H <sub>6</sub>  | There is significant positive relationship between political & military concerns and consumer buying behaviour. | Supported |
| H <sub>7</sub>  | There is significant positive relationship between political & military concerns and intrinsic religiosity.     | Supported |
| H <sub>8</sub>  | There is significant positive relationship between political & military concerns and extrinsic religiosity.     | Supported |
| H <sub>11</sub> | There is significant positive relationship between economic reasons and consumer buying behaviour.              | Supported |
| H <sub>12</sub> | There is significant positive relationship between economic reasons and intrinsic religiosity.                  | Supported |
| H <sub>13</sub> | There is significant positive relationship between economic reasons and extrinsic religiosity.                  | Supported |
| H <sub>16</sub> | There is significant positive relationship between personal experience and consumer buying behaviour.           | Supported |
| H <sub>17</sub> | There is significant positive relationship between personal experience and intrinsic religiosity.               | Supported |
| H <sub>18</sub> | There is significant positive relationship between personal experience and extrinsic religiosity.               | Supported |
| H <sub>21</sub> | There is significant positive relationship between peer pressure and consumer buying behaviour.                 | Supported |
| H <sub>22</sub> | There is significant positive relationship between peer pressure and intrinsic religiosity.                     | Supported |

|                 |   |           |
|-----------------|---|-----------|
| H <sub>23</sub> | There is significant positive relationship between peer pressure and extrinsic religiosity.                               | Supported |
| H <sub>26</sub> | A positive and statistically significant relationship exists between intrinsic religiosity and consumer buying behaviour. | Supported |
| H <sub>27</sub> | A positive and statistically significant relationship exists between extrinsic religiosity and consumer buying behaviour. | Supported |

#### 4.10.3 Assessment of $R^2$

After analyzing the structural model assessment and the direct relationship among variables, the subsequent procedure to complete the structural model is to assess the strength among variables. This is completed by evaluating the  $R^2$ .  $R^2$  is a measure of the consolidated effects of exogenous constructs connected to a specific endogenous construct.  $R^2$  values vary from 0 to 1, with higher values showing more predictive accuracy. A well-known general guideline given by (Chin, 1998), indicates  $R^2$  values of 0.19, 0.33, 0.67 as weak, moderate, and strong respectively. According to Ramayah, Cheah, Chuah, Ting, and Memon (2016b),  $R^2$  values as a rule vacillate with increase/decrease in the quantity of predictor variables, analysts are urged to likewise report the adjusted  $R^2$ , which is viewed as a stable predictive accuracy. The  $R^2$  values for the endogenous constructs in this investigation are shown in Table 4.17.

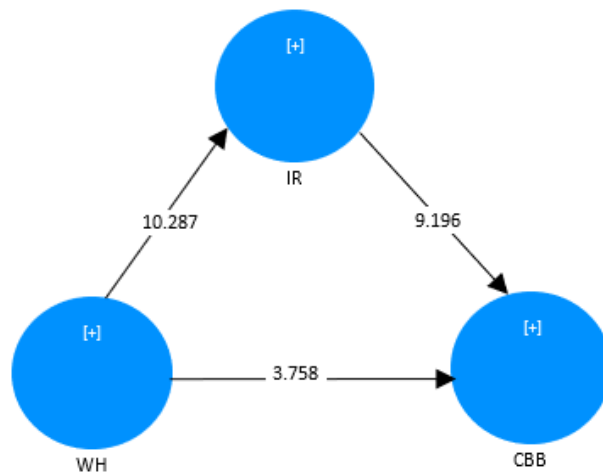
**Table 4.17: Coefficient of Determination ( $R^2$ )**

| Endogenous Variable  | $R^2$ | Adjusted $R^2$ | Accuracy Level |
|--|-------|----------------|----------------|
| CBB  | 0.386 | 0.382          | Moderate       |
| IR   | 0.225 | 0.223          | Moderate       |
| SER  | 0.394 | 0.390          | Moderate       |
| Key: CBB=Consumer Buying Behaviour; IR=Intrinsic Religiosity; SER=Social Extrinsic Religiosity |       |                |                |

#### 4.11 Analysis of Mediation

As it is discussed in chapter 3 that the mediation analysis in this study was carried out by utilizing bootstrap process (Preacher & Hayes, 2004, 2008). This strategy is exceedingly prescribed, on the grounds that it uses the bootstrapping technique to test the importance of the indirect effect (Hayes, 2009). Furthermore, the bootstrapping technique additionally gives a legitimate and helpful process for influencing implications about mediating effects in any mediation model, regardless of the model's unpredictability, and the quantity of interceding variables existing amongst exogenous and endogenous variables (Hayes, 2009). In current study, there are ten mediation hypotheses discussed further.

For the mediation analysis, the total, direct, and indirect effects are evaluated to give a clearer image of the degree of mediation (Joseph F Hair, Ringle, & Sarstedt, 2013). Despite the fact that, it is a typical practice for researchers to gauge mentioned paths individually. Be that as it may, with the bootstrapping technique, there is no requirement for the piecemeal estimation (Hayes, 2013). Additionally, SMART-PLS and PROCESS macro for the most part give appraisals of the direct, indirect and total effect models once the bootstrap is executed. To test the mediation hypothesis, the above mentioned mediating path was estimated using PLS. Table 4.18 summarized the results of mediation analysis for H<sub>4</sub>.



**Figure 4.4: Results of Mediation through PLS bootstrapping for H<sub>4</sub>**

**Table 4.18: Results of Mediating Effect and Hypothesis Testing of H<sup>4</sup>**

| PATH  | Path Coefficient | SE    | T-Value | P-Value | Bootstrap |        |
|---|------------------|-------|---------|---------|-----------|--------|
|   |                  |       |         |         | 95% LL    | 95% UL |
| WH -> IR -> CBB   |                  |       |         |         |           |        |
| Total effect  | 0.451            | 0.045 | 10.287  | 0.000   | 0.546     | 0.540  |
| Direct Effect   | 0.221            | 0.059 | 3.758   | 0.000   | 0.335     | 0.330  |
| Indirect Effect   | 0.230            | 0.034 | 9.196   | 0.000   | 0.303     | 0.301  |
| Ratio of indirect effect to total effect = 51.1%                            |                  |       |         |         |           |        |
| Key: CBB=Consumer Buying Behavior; WH=War History; IR=Intrinsic Religiosity |                  |       |         |         |           |        |

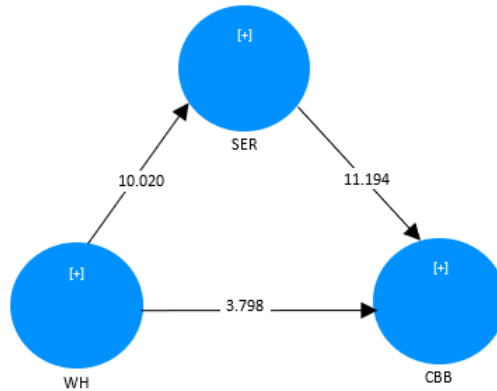
Table 4.18 shows the results of mediating effect to test the mediating hypothesis H<sub>4</sub> in this study. The results indicate that intrinsic religiosity positively and significantly mediates the relationship of war history and consumer buying behavior. The results also indicate both direct effect ( $\beta = 0.221$ ,  $p < 0.01$ ) and indirect effect ( $\beta = 0.230$ ,  $p < 0.01$ ) via intrinsic religiosity. The bias confidence interval of bootstrapping for indirect effect is greater than zero with 95% (LL = 0.303, UL = 0.301). Moreover, Joseph F Hair et al. (2016) suggested Variation Accounted For (VAF) to confirm the level of mediation i.e. full mediation or partial mediation. If VAF is greater than 0.8 there is full mediation, or if VAF is less than 0.8 there is partial mediation:

$$\text{Variation Account For} = \text{Indirect Effect} / \text{Total Effect}$$

$$\text{VAF} = 0.230/0.451$$

$$\text{VAF} = 0.511$$

The results indicate that intrinsic religiosity accounts for approximately 51.1% of association between war history and consumer buying behavior. Therefore, hypothesis of mediation is supported based on above results.



**Figure 4.5: Results of Mediation through PLS bootstrapping for H<sub>5</sub>**

**Table 4.19: Results of Mediating Effect and Hypothesis Testing of H<sub>5</sub>**

| PATH   | Path Coefficient | SE    | T-Value | P-Value | Bootstrap |        |
|--|------------------|-------|---------|---------|-----------|--------|
|  |                  |       |         |         | 95% LL    | 95% UL |
| WH -> SER -> CBB   |                  |       |         |         |           |        |
| Total effect   | 0.431            | 0.012 | 10.020  | 0.000   | 0.536     | 0.530  |
| Direct Effect  | 0.291            | 0.060 | 3.798   | 0.000   | 0.320     | 0.315  |
| Indirect Effect  | 0.200            | 0.054 | 11.194  | 0.000   | 0.350     | 0.301  |
| Ratio of indirect effect to total effect = 46.4%                                     |                  |       |         |         |           |        |
| Key: CBB=Consumer buying behavior; WH: War history; SER=Social extrinsic religiosity |                  |       |         |         |           |        |

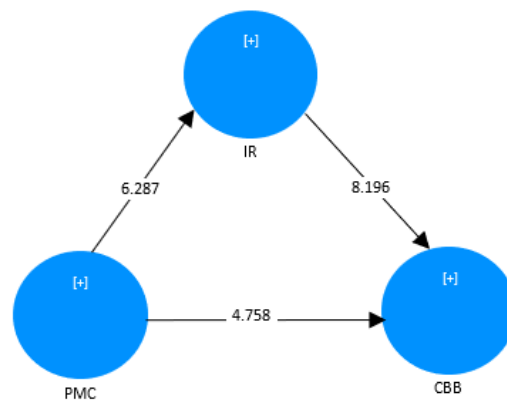
Table 4.19 shows the results of mediating effect to test the mediating hypothesis H<sub>5</sub> in this study. The results indicate that extrinsic religiosity positively and significantly mediates the relationship of war history and consumer buying behavior. The results also indicate both direct effect ( $\beta = 0.221$ ,  $p < 0.01$ ) and indirect effect ( $\beta = 0.200$ ,  $p < 0.01$ ) via extrinsic religiosity. The bias confidence interval of bootstrapping for indirect effect is greater than zero with 95% (LL = 0.350, UL = 0.301). Moreover, Joseph F Hair et al. (2016) suggested Variation Accounted For (VAF) to confirm the level of mediation i.e. full mediation or partial mediation. If VAF is greater than 0.8 there is full mediation, or if VAF is less than 0.8 there is partial mediation:

Variation Account For = Indirect Effect / Total Effect

$$VAF = 0.200 / 0.431$$

$$VAF = 0.464$$

The results indicate that extrinsic religiosity accounts for approximately 46.4% of association between war history and consumer buying behavior. Therefore, hypothesis of mediation is supported based on above results.



**Figure 4.6: Results of Mediation through PLS bootstrapping for H<sub>9</sub>**

**Table 4.20: Results of Mediating Effect and Hypothesis Testing of H<sub>9</sub>**

| PATH  | Path Coefficient | SE    | T-Value | P-Value | Bootstrap |        |
|---|------------------|-------|---------|---------|-----------|--------|
|   |                  |       |         |         | 95% LL    | 95% UL |
| PMC -> IR -> CBB  |                  |       |         |         |           |        |
| Total effect  | 0.331            | 0.035 | 6.287   | 0.000   | 0.436     | 0.430  |
| Direct Effect   | 0.421            | 0.049 | 4.758   | 0.000   | 0.115     | 0.110  |
| Indirect Effect   | 0.430            | 0.024 | 8.196   | 0.000   | 0.103     | 0.101  |
| Ratio of indirect effect to total effect = 78.6%  |                  |       |         |         |           |        |
| Key: CBB=Consumer buying behavior; PMC: political and military concerns; IR:intrinsic religiosity |                  |       |         |         |           |        |

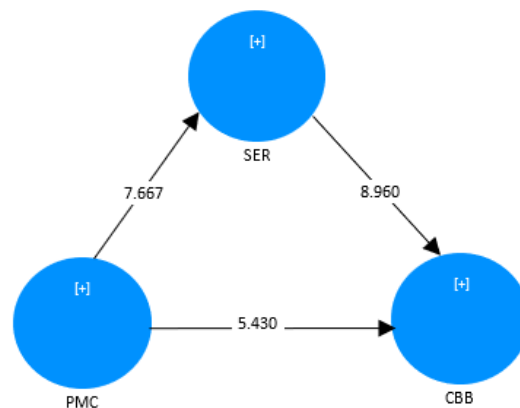
Table 4.20 shows the results of mediating effect to test the mediating hypothesis H<sub>9</sub> in this study. The results indicate that intrinsic religiosity positively and significantly mediates the relationship of political and military concerns and consumer buying behavior. The results also indicate both direct effect ( $\beta = 0.421$ ,  $p < 0.01$ ) and indirect effect ( $\beta = 0.430$ ,  $p < 0.01$ ) via intrinsic religiosity. The bias confidence interval of bootstrapping for indirect effect is greater than zero with 95% (LL = 0.103, UL = 0.101). Moreover, Joseph F Hair et al. (2016) suggested Variation Accounted For (VAF) to confirm the level of mediation i.e. full mediation or partial mediation. If VAF is greater than 0.8 there is full mediation, or if VAF is less than 0.8 there is partial mediation:

$$\text{Variation Account For} = \text{Indirect Effect} / \text{Total Effect}$$

$$\text{VAF} = 0.331/0.421$$

$$\text{VAF} = 0.786$$

The results indicate that intrinsic religiosity accounts for approximately 78.6% of association between political and military concerns and consumer buying behavior. Therefore, hypothesis of mediation is supported based on above results.



**Figure 4.7: Results of Mediation through PLS bootstrapping for H<sub>10</sub>**

**Table 4.21: Results of Mediating Effect and Hypothesis Testing of H<sub>10</sub>**

| PATH   | Path Coefficient | SE    | T-Value | P-Value | Bootstrap |        |
|--|------------------|-------|---------|---------|-----------|--------|
|  |                  |       |         |         | 95% LL    | 95% UL |
| PMC -> SER -> CBB  |                  |       |         |         |           |        |
| Total effect   | 0.645            | 0.065 | 7.667   | 0.000   | 0.446     | 0.440  |
| Direct Effect  | 0.331            | 0.049 | 5.430   | 0.000   | 0.235     | 0.230  |
| Indirect Effect  | 0.320            | 0.034 | 8.960   | 0.000   | 0.108     | 0.105  |
| Ratio of indirect effect to total effect = 59.6%   |                  |       |         |         |           |        |
| Key: CBB=Consumer buying behavior; PMC: political and military concerns; SER: social extrinsic religiosity |                  |       |         |         |           |        |

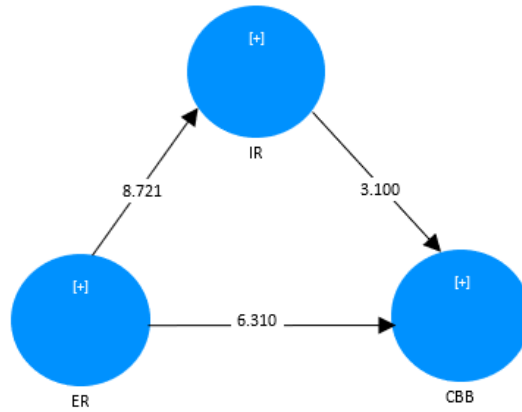
Table 4.21 shows the results of mediating effect to test the mediating hypothesis H<sub>10</sub> in this study. The results indicate that extrinsic religiosity positively and significantly mediates the relationship of political and military concerns and consumer buying behavior. The results also indicate both direct effect ( $\beta = 0.331$ ,  $p < 0.01$ ) and indirect effect ( $\beta = 0.320$ ,  $p < 0.01$ ) via extrinsic religiosity. The bias confidence interval of bootstrapping for indirect effect is greater than zero with 95% (LL = 0.108, UL = 0.105). Moreover, Joseph F Hair et al. (2016) suggested Variation Accounted For (VAF) to confirm the level of mediation i.e. full mediation or partial mediation. If VAF is greater than 0.8 there is full mediation, or if VAF is less than 0.8 there is partial mediation:

$$\text{Variation Account For} = \text{Indirect Effect} / \text{Total Effect}$$

$$\text{VAF} = 0.320/0.645$$

$$\text{VAF} = 0.596$$

The results indicate that extrinsic religiosity accounts for approximately 59.6% of association between political and military concerns and consumer buying behavior. Therefore, hypothesis of mediation is supported based on above results.



**Figure 4.8: Results of Mediation through PLS bootstrapping for H<sub>14</sub>**

**Table 4.22: Results of Mediating Effect and Hypothesis Testing of H<sub>14</sub>**

| PATH  | Path Coefficient | SE    | T-Value | P-Value | Bootstrap |        |
|---|------------------|-------|---------|---------|-----------|--------|
|   |                  |       |         |         | 95% LL    | 95% UL |
| ER -> IR -> CBB   |                  |       |         |         |           |        |
| Total effect  | 0.489            | 0.045 | 8.721   | 0.000   | 0.441     | 0.432  |
| Direct Effect   | 0.331            | 0.061 | 6.310   | 0.000   | 0.331     | 0.329  |
| Indirect Effect   | 0.320            | 0.041 | 3.100   | 0.000   | 0.306     | 0.296  |
| Ratio of indirect effect to total effect = 65.4%                                    |                  |       |         |         |           |        |
| Key: CBB: consumer buying behavior; ER: economic reasons; IR: intrinsic religiosity |                  |       |         |         |           |        |

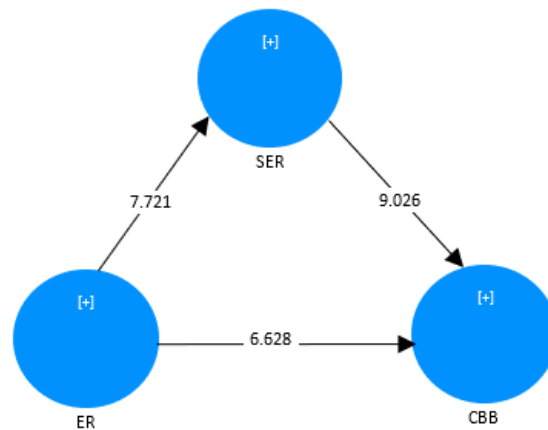
Table 4.22 shows the results of mediating effect to test the mediating hypothesis H<sub>14</sub> in this study. The results indicate that intrinsic religiosity positively and significantly mediates the relationship of economic reasons and consumer buying behavior. The results also indicate both direct effect ( $\beta = 0.331$ ,  $p < 0.01$ ) and indirect effect ( $\beta = 0.320$ ,  $p < 0.01$ ) via intrinsic religiosity. The bias confidence interval of bootstrapping for indirect effect is greater than zero with 95% (LL = 0.306, UL = 0.296). Moreover, Joseph F Hair et al. (2016) suggested Variation Accounted For (VAF) to confirm the level of mediation i.e. full mediation or partial mediation. If VAF is greater than 0.8 there is full mediation, or if VAF is less than 0.8 there is partial mediation:

Variation Account For = Indirect Effect / Total Effect

$$VAF = 0.320/0.489$$

$$VAF = 0.654$$

The results indicate that intrinsic religiosity accounts for approximately 65.4% of association between economic reason and consumer buying behavior. Therefore, hypothesis of mediation is supported based on above results.



**Figure 4.9: Results of Mediation through PLS bootstrapping for H15**

**Table 4.23: Results of Mediating Effect and Hypothesis Testing of H15**

| PATH  | Path Coefficient | SE    | T-Value | P-Value | Bootstrap |        |
|---|------------------|-------|---------|---------|-----------|--------|
|   |                  |       |         |         | 95% LL    | 95% UL |
| ER -> SER -> CBB  |                  |       |         |         |           |        |
| Total effect  | 0.386            | 0.048 | 7.721   | 0.000   | 0.642     | 0.634  |
| Direct Effect   | 0.221            | 0.061 | 6.628   | 0.000   | 0.431     | 0.420  |
| Indirect Effect   | 0.231            | 0.026 | 9.026   | 0.000   | 0.414     | 0.410  |
| Ratio of indirect effect to total effect = 59.8%  |                  |       |         |         |           |        |
| Key: CBB: consumer buying behavior; ER: economic reasons; SER: social extrinsic religiosity |                  |       |         |         |           |        |

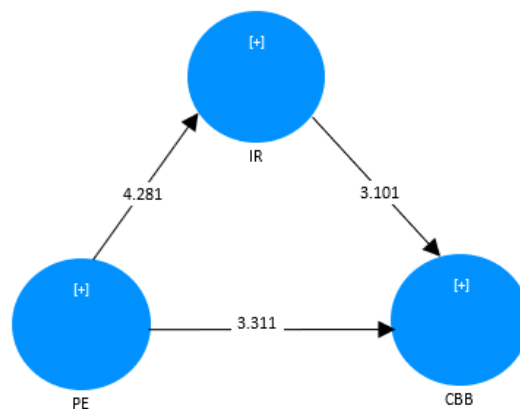
Table 4.23 shows the results of mediating effect to test the mediating hypothesis H<sub>15</sub> in this study. The results indicate that extrinsic religiosity positively and significantly mediates the relationship of economic reason and consumer buying behavior. The results also indicate both direct effect ( $\beta = 0.221$ ,  $p < 0.01$ ) and indirect effect ( $\beta = 0.231$ ,  $p < 0.01$ ) via extrinsic religiosity. The bias confidence interval of bootstrapping for indirect effect is greater than zero with 95% (LL = 0.414, UL = 0.410). Moreover, Joseph F Hair et al. (2016) suggested Variation Accounted For (VAF) to confirm the level of mediation i.e. full mediation or partial mediation. If VAF is greater than 0.8 there is full mediation, or if VAF is less than 0.8 there is partial mediation:

$$\text{Variation Account For} = \text{Indirect Effect} / \text{Total Effect}$$

$$\text{VAF} = 0.231/0.386$$

$$\text{VAF} = 0.598$$

The results indicate that extrinsic religiosity accounts for approximately 59.8% of association between economic reason and consumer buying behavior. Therefore, hypothesis of mediation is supported based on above results.



**Figure 4.10: Results of Mediation through PLS bootstrapping for H<sub>19</sub>**

**Table 4.24: Results of Mediating Effect and Hypothesis Testing of H<sub>19</sub>**

| PATH   | Path Coefficient | SE    | T-Value | P-Value | Bootstrap |        |
|--|------------------|-------|---------|---------|-----------|--------|
|  |                  |       |         |         | 95% LL    | 95% UL |
| PE -> IR -> CBB  |                  |       |         |         |           |        |
| Total effect   | 0.361            | 0.061 | 4.281   | 0.000   | 0.546     | 0.540  |
| Direct Effect  | 0.261            | 0.063 | 3.311   | 0.000   | 0.335     | 0.330  |
| Indirect Effect  | 0.101            | 0.021 | 3.101   | 0.000   | 0.322     | 0.318  |
| Ratio of indirect effect to total effect = 27.9%                                       |                  |       |         |         |           |        |
| Key: CBB: consumer buying behavior; PE: personal experience; IR: intrinsic religiosity |                  |       |         |         |           |        |

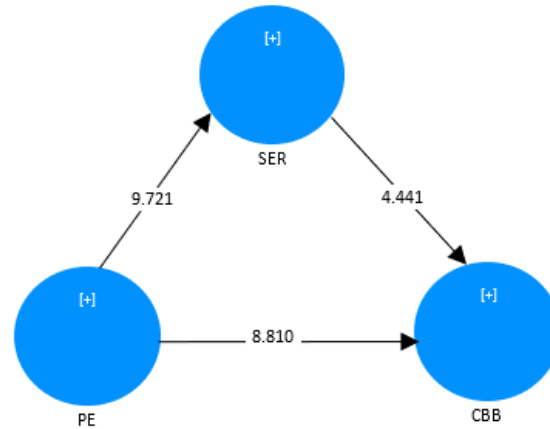
Table 4.24 shows the results of mediating effect to test the mediating hypothesis H<sub>19</sub> in this study. The results indicate that intrinsic religiosity positively and significantly mediates the relationship of personal experience and consumer buying behavior. The results also indicate both direct effect ( $\beta = 0.261$ ,  $p < 0.01$ ) and indirect effect ( $\beta = 0.101$ ,  $p < 0.01$ ) via intrinsic religiosity. The bias confidence interval of bootstrapping for indirect effect is greater than zero with 95% (LL = 0.322, UL = 0.318). Moreover, Joseph F Hair et al. (2016) suggested Variation Accounted For (VAF) to confirm the level of mediation i.e. full mediation or partial mediation. If VAF is greater than 0.8 there is full mediation, or if VAF is less than 0.8 there is partial mediation:

$$\text{Variation Account For} = \text{Indirect Effect} / \text{Total Effect}$$

$$\text{VAF} = 0.101/0.361$$

$$\text{VAF} = 0.279$$

The results indicate that intrinsic religiosity accounts for approximately 27.9% of association between personal experience and consumer buying behavior. Therefore, hypothesis of mediation is supported based on above results.



**Figure 4.11: Results of Mediation through PLS bootstrapping for H<sub>20</sub>**

**Table 4.25: Results of Mediating Effect and Hypothesis Testing of H<sub>20</sub>**

| PATH   | Path Coefficient | SE    | T-Value | P-Value | Bootstrap |        |
|--|------------------|-------|---------|---------|-----------|--------|
|  |                  |       |         |         | 95% LL    | 95% UL |
| PE -> SER -> CBB   |                  |       |         |         |           |        |
| Total effect   | 0.421            | 0.041 | 9.721   | 0.000   | 0.521     | 0.516  |
| Direct Effect  | 0.200            | 0.050 | 8.810   | 0.000   | 0.324     | 0.317  |
| Indirect Effect  | 0.221            | 0.032 | 4.441   | 0.000   | 0.310     | 0.306  |
| Ratio of indirect effect to total effect = 52.4%   |                  |       |         |         |           |        |
| Key: CBB: consumer buying behavior; PE: personal experience; SER: social extrinsic religiosity |                  |       |         |         |           |        |

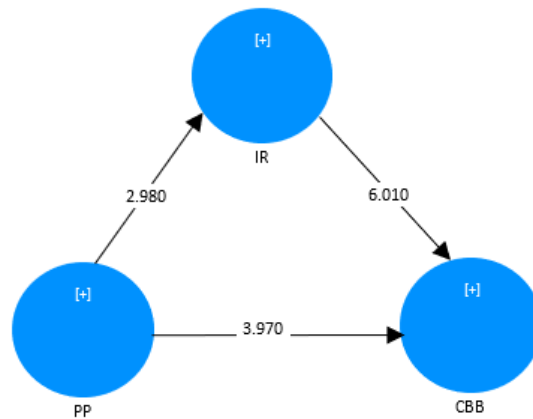
Table 4.25 shows the results of mediating effect to test the mediating hypothesis H<sub>20</sub> in this study. The results indicate that extrinsic religiosity positively and significantly mediates the relationship of personal experience and consumer buying behavior. The results also indicate both direct effect ( $\beta = 0.200$ ,  $p < 0.01$ ) and indirect effect ( $\beta = 0.221$ ,  $p < 0.01$ ) via extrinsic religiosity. The bias confidence interval of bootstrapping for indirect effect is greater than zero with 95% (LL = 0.310, UL = 0.306). Moreover, Joseph F Hair et al. (2016) suggested Variation Accounted For (VAF) to confirm the level of mediation i.e. full mediation or partial mediation. If VAF is greater than 0.8 there is full mediation, or if VAF is less than 0.8 there is partial mediation:

Variation Account For = Indirect Effect / Total Effect

$$VAF = 0.221/0.421$$

$$VAF = 0.524$$

The results indicate that extrinsic religiosity accounts for approximately 52.4% of association between personal experience and consumer buying behavior. Therefore, hypothesis of mediation is supported based on above results.



**Figure 4.12: Results of Mediation through PLS bootstrapping for H<sub>24</sub>**

**Table 4.26: Results of Mediating Effect and Hypothesis Testing of H<sub>24</sub>**

| PATH   | Path Coefficient | SE    | T-Value | P-Value | Bootstrap |        |
|--|------------------|-------|---------|---------|-----------|--------|
|  |                  |       |         |         | 95% LL    | 95% UL |
| PP -> IR -> CBB  |                  |       |         |         |           |        |
| Total effect   | 0.464            | 0.036 | 2.980   | 0.000   | 0.421     | 0.400  |
| Direct Effect  | 0.231            | 0.041 | 3.970   | 0.000   | 0.296     | 0.290  |
| Indirect Effect  | 0.233            | 0.029 | 6.010   | 0.000   | 0.275     | 0.270  |
| Ratio of indirect effect to total effect = 50.2%                                 |                  |       |         |         |           |        |
| Key: CBB: consumer buying behavior; PP: peer pressure; IR: intrinsic religiosity |                  |       |         |         |           |        |

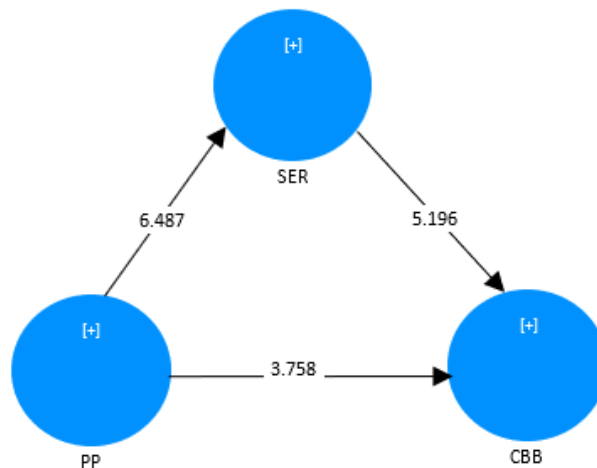
Table 4.26 shows the results of mediating effect to test the mediating hypothesis H<sub>24</sub> in this study. The results indicate that intrinsic religiosity positively and significantly mediates the relationship of peer pressure and consumer buying behavior. The results also indicate both direct effect ( $\beta = 0.231, p < 0.01$ ) and indirect effect ( $\beta = 0.233, p < 0.01$ ) via intrinsic religiosity. The bias confidence interval of bootstrapping for indirect effect is greater than zero with 95% (LL = 0.275, UL = 0.270). Moreover, Joseph F Hair et al. (2016) suggested Variation Accounted For (VAF) to confirm the level of mediation i.e. full mediation or partial mediation. If VAF is greater than 0.8 there is full mediation, or if VAF is less than 0.8 there is partial mediation:

$$\text{Variation Account For} = \text{Indirect Effect} / \text{Total Effect}$$

$$\text{VAF} = 0.233/0.464$$

$$\text{VAF} = 0.502$$

The results indicate that intrinsic religiosity accounts for approximately 50.2% of association between peer pressure and consumer buying behavior. Therefore, hypothesis of mediation is supported based on above results.



**Figure 4.13: Results of Mediation through PLS bootstrapping for H<sub>25</sub>**

**Table 4.27: Results of Mediating Effect and Hypothesis Testing of H<sub>25</sub>**

| PATH   | Path Coefficient | SE    | T-Value | P-Value | Bootstrap |        |
|--|------------------|-------|---------|---------|-----------|--------|
|  |                  |       |         |         | 95% LL    | 95% UL |
| PP -> SER -> CBB   |                  |       |         |         |           |        |
| Total effect   | 0.421            | 0.045 | 6.487   | 0.000   | 0.546     | 0.540  |
| Direct Effect  | 0.201            | 0.059 | 3.758   | 0.000   | 0.335     | 0.330  |
| Indirect Effect  | 0.220            | 0.034 | 5.196   | 0.000   | 0.303     | 0.301  |
| Ratio of indirect effect to total effect = 52.2%   |                  |       |         |         |           |        |
| Key: CBB: consumer buying behavior; PP: peer pressure; SER: social extrinsic religiosity |                  |       |         |         |           |        |

Table 4.27 shows the results of mediating effect to test the mediating hypothesis H<sub>25</sub> in this study. The results indicate that extrinsic religiosity positively and significantly mediates the relationship of peer pressure and consumer buying behavior. The results also indicate both direct effect ( $\beta = 0.201$ ,  $p < 0.01$ ) and indirect effect ( $\beta = 0.220$ ,  $p < 0.01$ ) via extrinsic religiosity. The bias confidence interval of bootstrapping for indirect effect is greater than zero with 95% (LL = 0.303, UL = 0.301). Moreover, Joseph F Hair et al. (2016) suggested Variation Accounted For (VAF) to confirm the level of mediation i.e. full mediation or partial mediation. If VAF is greater than 0.8 there is full mediation, or if VAF is less than 0.8 there is partial mediation:

$$\text{Variation Account For} = \text{Indirect Effect} / \text{Total Effect}$$

$$\text{VAF} = 0.230/0.451$$

$$\text{VAF} = 0.522$$

The results indicate that extrinsic religiosity accounts for approximately 52.2% of association between peer pressure and consumer buying behavior. Therefore, hypothesis of mediation is supported based on above results.

#### 4.12 Summary of the all Hypotheses Results

Summary of the all hypotheses are given in table 4.23 which indicates the acceptance/rejection of the overall 27 hypotheses of the study.

**Table 4.28: Summary of Overall Hypotheses Results**

| No.             | Hypotheses Statements  | Remarks   |
|-----------------|--|-----------|
| H <sub>1</sub>  | There is significant positive relationship between war history and consumer buying behaviour                         | Supported |
| H <sub>2</sub>  | There is significant positive relationship between war history and intrinsic religiosity.                            | Supported |
| H <sub>3</sub>  | There is significant positive relationship between war history and extrinsic religiosity.                            | Supported |
| H <sub>4</sub>  | Intrinsic religiosity mediates the relationship between war history and consumer buying behaviour.                   | Supported |
| H <sub>5</sub>  | Extrinsic religiosity mediates the relationship between war history and consumer buying behaviour.                   | Supported |
| H <sub>6</sub>  | There is significant positive relationship between political & military concerns and consumer buying behaviour.      | Supported |
| H <sub>7</sub>  | There is significant positive relationship between political & military concerns and intrinsic religiosity.          | Supported |
| H <sub>8</sub>  | There is significant positive relationship between political & military concerns and extrinsic religiosity.          | Supported |
| H <sub>9</sub>  | Intrinsic religiosity mediates the relationship between political & military concerns and consumer buying behaviour. | Supported |
| H <sub>10</sub> | Extrinsic religiosity mediates the relationship between political & military concerns and consumer buying behaviour. | Supported |
| H <sub>11</sub> | There is significant positive relationship between economic reasons and consumer buying behaviour.                   | Supported |

|                 |  |           |
|-----------------|--|-----------|
| H <sub>12</sub> | There is significant positive relationship between economic reasons and intrinsic religiosity.             | Supported |
| H <sub>13</sub> | There is significant positive relationship between economic reasons and extrinsic religiosity              | Supported |
| H <sub>14</sub> | Intrinsic religiosity mediates the relationship between economic reasons and consumer buying behaviour.    | Supported |
| H <sub>15</sub> | Extrinsic religiosity mediates the relationship between economic reasons and consumer buying behaviour.    | Supported |
| H <sub>16</sub> | There is significant positive relationship between personal experience and consumer buying behaviour.      | Supported |
| H <sub>17</sub> | There is significant positive relationship between personal experience and intrinsic religiosity.          | Supported |
| H <sub>18</sub> | There is significant positive relationship between personal experience and extrinsic religiosity.          | Supported |
| H <sub>19</sub> | Intrinsic religiosity mediates the relationship between personal experience and consumer buying behaviour. | Supported |
| H <sub>20</sub> | Extrinsic religiosity mediates the relationship between personal experience and consumer buying behaviour. | Supported |
| H <sub>21</sub> | There is significant positive relationship between peer pressure and consumer buying behaviour.            | Supported |
| H <sub>22</sub> | There is significant positive relationship between peer pressure and intrinsic religiosity.                | Supported |
| H <sub>23</sub> | There is significant positive relationship between peer pressure and extrinsic religiosity.                | Supported |
| H <sub>24</sub> | Intrinsic religiosity mediates the relationship between peer pressure and consumer buying behaviour.       | Supported |
| H <sub>25</sub> | Extrinsic religiosity mediates the relationship between peer pressure and consumer buying behaviour.       | Supported |
| H <sub>26</sub> | There is significant positive relationship between intrinsic religiosity and consumer buying behaviour.    | Supported |

|                 |   |           |
|-----------------|---|-----------|
| H <sub>27</sub> | There is significant positive relationship between extrinsic religiosity and consumer buying behaviour. | Supported |
|-----------------|---|-----------|

#### 4.13 Chapter Summary

This section demonstrated the point by point clarifications on the statistical process utilized to analyze the data and to test the hypotheses. The discussions started with a short clarification on the procedure utilized for preliminary data screening including the test of homogeneity, missing data, and outliers' identification and treatment. This stage was trailed by the evaluation of data normality and CMB. Meanwhile, the measurement model assessment and structural model assessment was also conducted to test the hypotheses of the study including direct relationship among main constructs, interaction effect, and indirect effect. Overall, total 27 hypotheses were tested in this chapter by utilizing PLS-SEM technique, out of these all hypotheses were supported. Finally, the summery of all hypotheses were presented. The next chapter is followed by detailed discussions on key findings along with research implications and future research recommendations.

## CHAPTER FIVE: DISCUSSION

### 5.1 Introduction

This chapter provides analysis of study objectives with a discussion on the results came after statistically testing the proposed hypothesis, in order to answer the questions raised by this study. The chapter also emphasizes that this study has added value to the literature about strategically studying consumer buying patterns under the influence of consumer animosity, religious animosity, extent of religiosity, and ethnocentrism that ultimately make consumers conscious about the country of origin of the products. Further, it has also discussed the value of collecting data from literate youth of Pakistan and results of choosing quantitative approach over qualitative approach or mixed-method approach for conducting the present research. Finally, it provides links to the future research that is proposed on the basis of current study.

Country of origin is widely studied from several years and is found to have great impact on consumer buying decisions (S. A. Ahmed & d'Astous, 2008; Z. U. Ahmed et al., 2004; Al-Sulaiti & Baker, 1998; Bhaskaran & Sukumaran, 2007; Knight & Calantone, 2000; Leonidou et al., 2007). Sidewise other factors like ethnocentrism, that denotes customers' patriotism towards their country and devotion for domestic products as compared to foreign products to save country's economy and traditional value, also have impact on consumer buying decisions (Balabanis et al., 2001; Klein et al., 2006).

It was stated that CBB is not static as it is influenced by various factors (Kotler & Armstrong, 2012; Modi & Jhulka, 2012; Mansoor & Jalal, 2011) and has been observed to take changes over the years (Kar, 2010), therefore going global is based on providing right match to consumers' need and it really requires every single factor to be studied before making decisions to penetrate into the international. Current study therefore attempted to highlight the need of taking care of religious norms of customers so that a country who has invaded consumers' religious emotions may become more conscious before launching any product in that country.

These indecisive results are based mainly on the detail that while existing studies attentive on country of origin, consumer animosity and religiosity as a whole without studying in detail every dimension of these factors. However, the contemporary study aimed at testing the influence of vital sub-components of consumer animosity and religiosity on general foreign products in case to examine behavior of consumers towards foreign products as a whole when domestic alternatives are said not to be available. The aim was set to provide the scholars and international marketers with an added insight into the position of the country of derivation in the Muslim consumer markets.

The current study attempted to detect whether influence of country of origin on consumer buying behavior is dependent on extent of religiosity; and why the consumers with higher level of religiosity hinder a product more if it is from hated country as compared to consumers with moderate or low level of religiosity. The results showed that customers buying behavior is influenced by COO of products and the respondents who were the students of Higher Education institutes of Pakistan, have more tendency to evaluate origin of products. A product is more favorably purchased if it is originated/designed/collected in a country that has not harmed religious norms and borders of Muslim consumers emotionally and physically.

It was also depicted by the results that products from hated countries remain unfavorable among adult Muslim consumers from developing countries like Pakistan, so the international marketers may minimize the liability of general consumer animosity by making strategies that doesn't hurt the religious emotions of the consumers. These results are reliable with past conclusions from studies on the effect of COO on the customers' evaluation of products keeping level of religiosity in notice. Like Razzaque et al. (2013) argued that consumers Muslims do take much care of product origin and product information whenever they are staying at a non-Muslim community. The investigation proved that level of religiosity serves as predecessor for the Muslims while making their buying decisions for products and brands (Abdur Razzaque & Nosheen Chaudhry, 2013; Aliman, Ariffin, & Hashim, 2018; Bukhari et al., 2019; Butt, Mukerji, & Uddin, 2019; A Haque, Anwar, Tarofder, Ahmad, & Sharif, 2018; Ahasanul Haque, Rahman, & Haque, 2011; M. N. Khan & Kirmani, 2018; Maison, Marchlewska, Zein, Syarifah, & Purba,

2019; Mohamed, 2018; Musadik & Azmi, 2017; Newaz, Fam, & Sharma, 2016; Sari, Mizerski, & Liu, 2017; Uysal & Okumuş, 2019).

This study also indicated that a consumer's level of religiosity significantly contributes to the perception of country of origin as psychological and social risks found embodied in religiously questionable products not only on the basis of contents of products but also due to social impacts which those products can bring for the customers in their societies. Up till 1990s, only 35 papers were published to address the religious concerns in marketing discipline out of which six were particularly focused on religion and consumer buying behavior (Cutler, 1992), but then "religious revival" began and international marketers were driven by the impact of religion on people's lives, as religion was then amongst the 10 mega influencing trends of customer buying behavior around the world and without understanding accurate influence of religion on customers' buying patterns, it was not possible to make exact estimates of customer needs and sales.

The world consists on different religions and Islam is one of the debauched growing religion of the world, where Muslims constitute practically a quarter of the world's populace; thus ignoring Muslim consumer markets is wrong especially when world is seeing huge change in the shape of emerging Muslim consumer markets in between and around the international markets. Various events have hostile Muslims' repute around the world like of 9/11, since then Muslim consumers and especially the youth is striving hard to rediscover themselves as a peaceful follower to practice their religion Islam around the world (Aliman, Ariffin, & Hashim, 2017; Aliman et al., 2018; Attia, 2017; M. N. Khan & Kirmani, 2018; Lissitsa & Kol, 2016; Marmaya, Zakaria, & Mohd Desa, 2019; Mohezar, Zailani, & Zainuddin, 2016; M. Rahman, Albaity, & Maruf, 2017; Razzaq, Ansari, Razzaq, & Awan, 2018; R.-R. Sharma et al., 2017).

Islam has defined clear instructions about Halal (allowed by Islam) and Haram (forbidden by Islam) concepts in every aspect of Muslims' lives; this concept of Halal and haram is observed to be practiced more in Muslims while consuming any foreign product both in non-Muslim and Muslim communities. The products like Mecca Cola (International), Zaitan Bhd. (Malaysia) and Qibla Cola (Pakistan) have originated to say a big "NO" to foreign products by making successful copy-cat domestic availability of successful products and brands in the form of Halal products

(Wilson and Liu, 2011). Similarly, the present study found that people who think the country of origin of a foreign creation has some religious rivalry in the form of religious bitterness with the Muslims, then the Muslim consumers boycott the products of that country even if due to unavailability of domestic alternatives the consumers are in bad need of those foreign products (Z. Ahmed et al., 2013).

## **5.2 Discussion on Results**

Inferential and statistical analyses were utilized in the study in order to evaluate the relations between the theories of the proposed model. These analyses were utilized using SPSS and Smart-PLS as an extension to carry out detailed analysis so that the variables like extent of religiosity can be measured with consideration of measurement errors through different tests including regression analysis, factor analysis and Cronbach's alpha calculation as done in the previous studies. Smart-PLS is also beneficial when it comes to describe the small data set under quantitative study and the study has to evaluate a model which is more hypothetical in nature. These analyses allow to develop the estimations and evaluation of linear relationships on the basis of hypothesis among the data set of the observed and unobserved variables (Bollen, 1989). Since the study proposed a totally new model to address the cause and effect relationship of religious consumer animosity on consumer buying conduct. For this purpose, the customer animosity was split into its five major dimensions and religiosity was divided into its two broader divisions which are internal religiosity and external religiosity to carry out an empirical analysis of the effect of consumer animosity on Pakistani literate Muslim consumers' buying behavior towards the distant products in the absence of domestic alternatives when the religiosity acts as the mediator between this relationship.

According to Hair et al. (2010), construct validity shows the degree of high proportion variance amongst the items of a construct; while discriminant validity shows the degree of distinction among all the constructs of the study. Convergent validity is measured to check the significance of factor loading and to note which factor loadings have high standardization. Accordingly, if the factor loadings have high values of significance i.e. t-value and high

standardization, then the data collected against the constructs is more reliable and the construct is good to be used in the study, and vice versa (Bollen, 1989). To measure the convergent validity, the present study used reliability analysis and the consistency was denominated by the Cronbach's alpha values as shown in table 4.5. The study confirmed the reliability of data collection constructs by checking the internal consistency with the help of Cronbach's alpha or the coefficient alpha (Cronbach, 1984) to proceed with the hypothesis testing. According to Creswell (2013), a study is conducted in perfect condition if it has reliability and validity amongst its constructs; where reliability means accuracy of the data collection tool therefore it is measured first with the help of Cronbach's alpha and validity means the inter consistency of the constructs and it is measured with the help of factor loading in the present study. The data collection tool and constructs were already tested in pilot study and proved reliable and valid; however pilot study directed to shrink the model dimensions without proving anything totally unreliable or inconsistent. The highest Cronbach's alpha value came out for Peer Pressure with 0.906 value and lowest came out for Extrinsic Religiosity as 0.646. All the values indicated the higher consistency of the constructs and made the results valid.

After that, to measure the discriminant validity of the constructs, the study used correlation analysis. As the reliability and validity of the construct was accepted, the correlation was applied on the constructs against the collected quantitative data. The correlation is analyzed against the items in order to check the extent to which items collectively contribute the research constructs (Lu, Lai, & Cheng, 2007). Correlation therefore helps to exclude the unnecessary items from the research that lead the research towards pointless directions. The values of correlation coefficient showed that the items of all constructs were highly close and represented the construct efficiently due to higher inter-consistency between the items.

The current study also points out the fact that was indicated by the previous studies (A. Abraham & Patro, 2014; Millan & Reynolds, 2014; Schiffman et al., 2010) that it is the duty of marketing strategy makers to consider the exiting interrelationship of consumption patterns and consumer behavior regarding the foreign products to avoid any unpleasant event later on. The marketers here can design such policies that allow them to penetrate deeper into the new foreign markets by acknowledging that consumers are emotional and they buy on the basis of their

cognitive skills, emotional attachments for their society and their personal & social values rather than just considering the aspects of the products. It is the marketers who can send this message to the global investors and consumers that foreign products are meant to increase profits and consumer benefits but not to trigger animosity anywhere. The current study can point a dimension here that foreign investors are not allowed to promote non-Islamic products in Pakistan, or they will earn hate rather than any profit or respect.

The study advised that designing policies that support values of Iran being the Muslim country over South Korea can help the South Korean and international investors to earn better by entering into Iranian markets (A. A. Kaeeni & K. Heidarzadeh, 2014). The present study also supports this concept with the evidence found in the analysis section where Pakistani Muslim consumers are more resistive towards foreign products if they do not match the Islamic values. However, the more studies have applied and directions of Kaeeni (2014) in their studies to prove the results (De Nisco et al., 2016; Elkrggli & Mohamed, 2016; Ahasanul Haque, Anwar, & Sarwar, 2015).

Consumers spread negative word of mouth against the foreign products to express their anger and displeasure towards the country of origin of the products irrespective of the qualities, price, brand image and functionality of the products (Harmeling et al., 2015). This behavior of consumers never let the home country to justify its products specialties. Consumers develop a threat that the country has done something bad to their homeland in past periods so inviting its products to the homeland will surely damage the economy and customs of the homeland, therefore they resist the foreign products with an intensity proportional to their perceived threat. The only way they are left with is to start appreciating the host country rituals and traditions rather than trying to dominate the foreign markets on the basis of other competitive edges. It is not easy to clear consumers' minds quickly from the severe negative emotions so the attempts should be made in other directions to develop customer positioning by appreciating their culture and norms positively. According to current study positive consumer positioning can be done by respecting the religious emotions of the Muslim consumers all around the world.

As discovered that consumers least bother the features of the products and spread negative word of mouth as a result of their negative emotions that are generated when they judge the products on the basis of national interactions (Shoham, Aviv et al., 2016), it is now critical to measure the intensity of negative emotions of the consumers to know the exact extent of hostility and enmity of the consumers. This will help the organizations to do good business and let countries to save their image in foreign markets. Present study can be used as a base to design new tools where the consumers can be studied on the basis of the level of their religiosity which can either be done by segregating them in ethnic groups or by measuring their personal and social religious practices.

The results showed that Intrinsic Religiosity has less impact with  $\beta$  value 1.085 while extrinsic religiosity has more impact with  $\beta$  value 1.187 on the consumer buying the Product when the relationship is observed directly among the mediator and dependent variables. On the other side, War History is found to bring least variation in Consumer buying behaviour the Products with adjuster  $R^2$  of 0.206 which is equal to 20.6%; while Peer Pressure brings highest variation equal to 42.6% in Consumer buying behaviour the Products in the present study. The rest of the three dimensions of animosity also have reasonable impact on consumer buying behaviour as Political & Military Concerns brings 32.4% variation, Economic Reasons brings 24.4% variation, and Personal Experience brings 36.3% variation.

When five dimensions are studied individually with the mediating and dependent variables, it was depicted that all five dimensions explain Extrinsic Religiosity at lowest level and consumer buying behaviour the Product at highest level while Intrinsic Religiosity remained in-between the two. However, the analysis of mediating relationships among dependent variable, independent variables and mediating variables showed that impact of War History, Political & Military Concerns, Economic Reasons, Personal Experience, and Peer Pressure on Consumer buying behaviour the Product is partially mediated by the Intrinsic Religiosity and Extrinsic Religiosity. SEM was applied using Smart-PLS software to confirm the above discussed mediation as prescribed by Preacher and Hayes (2009) and the results indicated that null hypothesis of mediation were rejected as Intrinsic Religiosity and Extrinsic Religiosity mediate the relationship of consumer animosity and literate Muslim consumer buying behavior.

According to Sekaran (2003), the internal validity is the level of sureness between relationship which is established on the basis of cause and effect. The above mentioned all factors have proved that the present study has high internal validity that provided sufficient evidence to accept the proposed positive hypotheses thus validated the relationship of dependent variable with the independent variables in presence of mediator. The reason behind getting a high internal validity in the present study is actually based on the fact that the researcher kept all constructs and demographics controlled. The data was collected from the Muslim students of the higher education institutes of Punjab, Pakistan; where the responded were set to comprise on males and females from both public and private institutes, and the students also must be undergraduates and postgraduates or above postgraduate level from both applied and social sciences discipline. All of these controlled factors, which researcher took to keep the study more organized and authentic, in real could have brought inconsistent and false dimensions in the proposed epistemology of the consumer buying behavior (Roger & Collis, 2009). The artificial results of internal validity could thus have threatened the external validity of the research as well; as external validity refers to the capability of the study to generalize its results on the overall addressed population of the study (Newman, 2006). But the controlled factors actually brought the applicable valid results of the study because the study was scenario based survey which was conducted on the most appropriate and geographically valid sample size.

Animosity had a positive connection with supplier ethnocentrism and religiosity (Haque et al., 2011; Balabanis et al., 2002). Animosity is truly identified with these parts, which display that a high animosity among Pakistani would prime them to be ethnocentric and perhaps logically religious. As Islam is the religion in Pakistan, the more religious an individual suggests a more grounded certainty that an individual has on Islam. So likewise, customer ethnocentrism has a strong productive association with the religiosity, which suggests that an incredibly ethnocentric individual would in all likelihood be significantly religious, too. To put it plainly, the three components are firmly related to one another. Religiosity was observed to be emphatically decidedly related with ethnocentrism and animosity.

The findings of nation picture are conflicting with past examinations; in actuality, the findings of item picture are reliable with past investigations as they found that nation picture and

item picture do profoundly affect buy expectation. Concentrates by Nagashima, (1977) found that there was a positive of nation picture on buy expectation. Past examinations additionally have uncovered that item picture affects purchasing conduct (Verlegh and Steenkamp, 1999; Papadopoulos, 1993; Pappu et al., 2007). Consequently, this investigation confirms that item picture impact the consumer buying intention in Saudi Arabia. While the findings of nation picture are conflicting with the above examinations, in this manner it is another finding of the investigation. Different components may add to this marvel. Saudi consumers who have a poor picture of America as a nation would in any case purchase items imported from the US. This marvel digresses from past investigations, as the Saudi market is potentially unique in relation to different markets that have been considered. The Saudi market has been overwhelmed by Americans, since practically all Foreign items are accessible in Pakistan. For the most part, the way of life, tastes, and inclinations of Pakistani consumers are like those of outsiders, which may make them be faithful to the imported items. Besides, it is a preferred position to remote makers as the Pakistan does not have much nearby creation. Consequently, the reliance on the imported item is considerably higher fundamentally from remote.

Findings from Pappu et al., (2007). likewise discovered that consumer ethnocentrism is contrarily affecting the picture of the items from a specific nation. The findings of the investigation are conflicting with different examinations that mean ethnocentric individuals they have a high item picture regardless of whether that items are from a specific nation where they harbor high ethnocentric inclination towards a similar nation, this is another finding of the investigation, as item picture was not influenced adversely by customer ethnocentrism.

Additionally, relating to the nation picture, this investigation likewise discovered reliable findings with past examinations where ethnocentrism adversely impacts the picture of the nation. The findings of the nation of cause impacts have been talked about in the accompanying writing (Stoltman et al., 1991; Shimp and Sharma, 1987).Consequently, this investigation affirms the noteworthy job that the consumer ethnocentrism negatively affects the picture of the nation (USA). Animosity is found to impact the picture of the items, as the findings of this investigation are conflicting with past examinations where animosity has contrarily affected the item picture of the nation. The aftereffects of this investigation contrast from the past findings. Henceforth the

examination was not ready to confirm this contention, along these lines it is another discovering (Nebenzahl et al., 1997; Papadopoulos, 1993; Verlegh and Steenkamp, 1999).

Animosity contrarily influences the picture of the U.S. as the findings of this examination is steady with past investigations where animosity has impacted adversely the picture of the nation. Earlier investigations by the accompanying researchers uncovered that animosity affects nation picture and this examination affirms such findings (Erickson et al., 1984; Schooler, 1971; Wang and Lamb, 1983; Shin, 2001; Shoham et al., 2006; Edwards et al. 2007). Religiosity contrarily influences the item picture dependent on these findings; this investigation affirms that religiosity has a huge negative effect on the item picture, which is predictable with the most recent examination by Ahmed et al. (2013). This result of the most recent findings demonstrated that religiosity contrarily impacts item judgment, though religiosity adversely influences the nation picture of the U.S., as the findings of this investigation are new, with no past examinations directed.

Most likely, religion assumes a significant job in impacting customer conduct. Al-Hyari et al. (2012) found a "solid relationship and an unmistakable connection between religiosity in Arabic/Islamic collectivist societies and consumer conduct, basically boycotting (p.155). The model is additionally that of Danish items in the Middle East and how disappointment by the Danish government to sentence the kid's shows prompted changed observations and frames of mind toward Danish items. Previously, Middle Eastern consumers held high dependability to what they saw as predominant quality Danish items; nonetheless, consumer animosity toward the nation of origin contrarily influenced deals and incomes. This is dissimilar to U.S. blacklists that are fleeting because of political or financial stands, the Danish blacklist is more profound as it includes significant matter of Faith and religion. The animosity to Denmark isn't political or social, but instead established in religious soil. To this end, it is significant the abundance of religion as a relevant component of culture impacting consumer conduct, particularly in Arabic societies.

Exploring the impact of religiosity, otherworldliness, animosity and nation of beginning (COO) in Bangladeshi consumers on outside made customer merchandise (FMCG) drove Rahman (2012) to reason that there is a noteworthy connection among "enmities and youthful consumer's purchase intention of remote made quick moving consumer products" (p.103). By and large, the

research demonstrated that youthful Bangladeshis have sound qualities and ethics, which are reflected in their individual religious convictions, regardless of whether Hindu, Muslim or Christian. Convictions grounded on otherworldliness influence the youthful consumers' choices and buying conduct. Bangladeshis, who are likewise profoundly ethnocentric, hold affectability toward nation of source and along these lines search out learning when assessing the potential buy of an item.

In research on Malaysian consumers, Ahmed et al. (2013) tried the cooperation between animosity, religiosity, and ethnocentrism in influencing judgment toward U.S. items and purchase intentions. They found that "Malaysian customers are moderate and don't have abnormal amounts of animosity towards U.S. items" (p.559). They uncovered that religiosity and ethnocentric inclinations of consumers impact animosity emphatically. Furthermore, ethnocentrism influences item judgment and animosity may influence purchase intentions. Religiosity impacts buy conduct through animosity and it impacts item judgment through ethnocentrism. To sum things up, Malaysia, a dynamic Muslim nation, has grabbed the eye of U.S. advertising administrators who are beginning to wind up mindful of the changing mind-sets of Malaysian consumers, which depend on U.S. arrangement and activity over the Middle East and Asia.

Past examinations found that there was an association among religion and its qualities towards consumer buying frame of mind, along these lines it is significant to research further the religiosity variable in understanding its impact on the buying procedure. Delener (1990) exhibited religiosity as one of the most significant social components, affecting the consumer conduct. Notwithstanding that, Engel et al. (1993) likewise recognized that there are some differing impacts of religion on consumer buying process. Despite the fact that religion is perceived in the advertising field as a significant social component that impacts consumers' conviction and qualities (Blackwell, Miniarg& Engel, 2006; Schiffman and Kanuk, 2007), in contrast to other social components, religion is seen as a forbidden subject that is too touchy to even think about presenting to examination (Hirschman, 1983). This affectability has debilitated further examination to be led in the field, subsequently, just a couple of studies were completed. This restricted examination shows that very little is seen precisely on how religion influences the consumer conduct in the commercial center (Kahle, Kau, Tambyah, Tan and Jung, 2005). Thus,

advance assessment is required to build a comprehension of the religiosity impacts on consumers” buying and basic leadership. It is significant for advertisers to comprehend this wonder as religiosity is a social factor that is implanted in a person’s psyche, qualities and standards.

Having an extensive comprehension of the religiosity event will enable the advertisers to improve their showcasing techniques, especially in the universal market. In view of this constraint, this examination attempts to fill hole in the consumer conduct and worldwide promoting writing by reviewing and investigating further the ability of religiosity, as one of the factors in influencing the buying choice among customers in various nations. The primary investigation that found a relationship of consumer conduct and religion was an examination on area by Thomson and Raine (1976). They contended that religious alliance was an obliging preparation for market division in furniture deals. In any case, the investigation neglected to give solid proof on religion and buying conduct. Hirschman (1982) inspected the outcomes of Jewish society on customer conduct in explicit regions, for example, creativity and data move. Jewish clients exhibited more elevated amounts of imaginativeness to reception contrasted with non-Jewish clients, demonstrating that religious connection could impact consumer’s character conviction, qualities and conduct. In analyzing the impacts of religiosity on practices and dispositions, religion inside a more extensive social and societal setting must be mulled over, for example consumer conduct inspirations happen inside an unpredictable arrangement of related and associating factors.

Besides, the evident appearance of comparable socially or religiously incited practices recommends the development of another gathering of consumers, where religiosity might be a mode for more noteworthy closeness through utilization practices (Landrige, 2005). Religion’s job in culture and along these lines consumer conduct has been distinguished to be diverse between two social settings, Western and Eastern. From a Western viewpoint, when religiosity declined, culture accentuation on the individual turned out to be increasingly relevant. Advertisers should contemplate that showcasing methodology should fixate on the centrality of the individual’s needs and how ensuing utilization will fortify and improve this singularity. The Eastern point of view recommends that religion is a fundamental guideline of culture and societal conduct, which could be seen in the need of being in-bunches during utilization experiences. Subsequently, in their

showcasing exercises in Eastern societies, advertisers ought to recognize the centrality of the gathering.

Slowikoski and Jarrat (1996) featured that gathering of high ability item in customer solid is conceivably because of variables including traditionalism, setback and conviction. Assael (1995) analyzed how culture and sacred or material utilization may impact consumer conduct towards buy choice. Schiffman and Kaunk (1994) likewise affirmed that customer conduct is affected by family esteems and religious frameworks. Religion was figured as a blend subdivision that molded a module of ecological effect on buying choice. Essoo and Dibb (2004); Mokhlis (2006); and Jianfeng et al. (2009) also affirmed the impact of religious connection on consumer conduct anyway there is no examination so far is noted in developing markets especially in the Middle East. For instance, because of their view of a nation as profoundly skillful, consumers may have a decision of assessing positively items that are from that nation. A country's picture develop rises up out of such findings.

At the same time religious power and its effect on customer conduct towards a buy choice remain understudied and less comprehended. As religiosity and its force are potentially influencing the buy conduct, the wonder ought to be analyzed and further examined. In general, the critical impact of religion on consumers' conduct and their reasoning has been all around upheld. Understanding the impact of religion on human conduct is entangled. Prior religious brain science concentrates would in general spotlight on one's pledge to the religion as the fundamental pointer for a religion's impact. Practically all elements identified with religion are totaled to shape a religious responsibility idea, consequently entangling endeavors to disentangle the parts of religion's impacts (Himmelfarb, 1975). The way that reviews discovered free factors to religious duty elements recommends that religious impacts can be estimated through religious responsibility, yet in addition through a few different measurements. Early endeavors have been made to conceptualize religious impact in moving toward religion, as a major aspect of one's promise to his or her religion (McDaniel and Burnett, 1990). A constrained report looking at religious impacts in showcasing regions may have prompted this misconception. In view of religious brain research writing and showcasing contemplates, the impact of religion on consumer conduct is observed to be intervened through five variables; including an individual's religious

association, his or her duty to religious convictions and practices, the degree of his or her religious learning in his or her perspectives and observations on societal issues, and his or her inspiration in following his or her religion (De Jong et al., 1976; Himmelfarb, 1975).

Religious association and responsibility are the two most utilized develops in promoting to clarify religion impacts in the commercial center. All measurements referenced above had all the earmarks of being free components of religious impact factors (De Jong et al., 1976; Himmelfarb, 1975). In any case, it is sensible to anticipate huge connections or cooperations between the components of religious impacts. For instance, people who will in general be inherently persuaded in following their religion may have a higher valuation for the societal outcomes of following religious standards and qualities.

Jung et al. (2002) recognized various sorts of animosity relying upon whether animosity is national or individual. National animosity is established in the assessment of whether the home country's national prevalence, sway, or aggressiveness was or is as of now undermined by the objective nation, while individual animosity results from adverse individual encounters with the remote nation, its way of life, or individuals. Klein, Ettenson, and Morris (1998) expressed that animosity is established in political, military, social, or monetary clash. Subsequently, there is an accord about animosity sources where is social elements is one of them. As religion is one of the components of societies, subsequently religion plays a job in forming a person's animosity.

Following Klein et al. (1998) examination, various consequent investigations on consumer animosity have been distributed lately. They incorporate Klein (2002), Shimp et al., (2004), Hinck (2004), JAmine et al., (2005). One researcher examined the effect of the Second Intifada on Jewish Israelis' buying conduct, which can be depicted as a contemporary fuel of a profoundly established clash, and found that the judgment of locally created merchandise is influenced adversely by animosity. Ahmed et al. (2013), in view of their examination in Malaysia, have affirmed a solid connection among religiosity and animosity. As one of the segments of culture is religion, we guessed that animosity is identified with the religion. Once more, subcultures inside a particular country are to a great extent affected by the religion or ethnicity.

When it comes to generalizability of the research results to overall Muslim society, the study claimed the results are fully generalizable as it was the common factor of consumer animosity towards country of origin that was studied in the presence of mutual and touchy ingredient of any Muslim's life i.e. religion. As trend of foreign products is known to all sectors of the world, Muslims markets have also taken huge share of global markets, the Muslims are always devoted towards their religious norms whether they are in any corner of the world and follow any ethnic religious group, and non-Muslim countries like Israel, the US, and India are often found invading the Muslim countries on the basis of war or economic reasons and hitting the religious emotions of the Muslims, and these factors are tested and proven by many other studies as well (add few references) but individually or in some other relationships; therefore the results of present study are also equally generalizable to other geographical regions of the world on the Muslim consumers in case of hate towards country of origin of products. However, the results of the present study can't be generalized on the consumers who follow other religion in the world, although this was also not one of the goals of the present study.

### **5.3 Recommendations**

According to the analysis and results of the present study it is recommended that,

- The relationship between country of origin, ethnocentrism, religiosity and consumer buying behavior has been established in the Muslim consumer markets by the aid of current study. The global market analysts and inverters must admit this fact to respect the religious emotions of the Muslim consumers.
- Consuming foreign products is one of the fastest growing trends in both developed and developing countries. The global brand has gained good reputation and customer positioning due to their easy access and proper marketing in stores and at online portals. The tables can be turned spontaneously for such brands and they can be kicked out suddenly from any big market not because of fake quality or features, but because of negative word of mouth that can be a result of their country's deed of hurting consumers' religious emotions. The impact of consumer animosity and religiosity is found higher in

overall study, hence the companies shouldn't feel safe just because they have a good reputation and quality standard rather they should be more conscious as the single action of their country of origin towards hitting a Muslim consumers' religious attachments can make while Muslim market to boycott that product.

- The international strategy makers and investors should launch such policies that promote the religious norms of Muslim consumers both in the Muslim and non-Muslim societies in order to minimize the hated emotions of the Muslim consumers towards the country of origin of a foreign product.
- The countries with the history of invading Muslim States and regions in the form of controversial actions (including harming the people and country in the form of war, pushing the country by making economic tough economy rules and money banking policies, hitting the Muslim consumers directly on the basis of their religious norms as by making the sketches of Prophet Muhammad P.B.U.H. or using abusive language for the Muslim saints, criticizing the Islamic cultural norms e.g. not allowing a bearded person to work in an international firm) should focus more on religious consumer animosity before launching their products to the Muslim customers.
- Pakistani consumers are Muslims, hence the products offered here must not be from those countries who have not violated Islamic guidelines in the Muslim societies in any case as it hurts the social identity of the people who consume these products and the people are highly effected status wise. Same results are generalizable for the other Muslim markets as well, therefore the countries who want to go multinational in future in the Muslim markets must notice the bad effects they have brought on the social standard of Muslim consumers and should make some confessional steps to deal with the situation.
- Going global but acting local is a smart strategies which is grabbing high market shares in the developing countries for the international marketers as the customers of the these countries willingly want to attach themselves with the global brands to upgrade their living standard. But the prestige fails in front of religiosity of Muslim consumers. Therefore, it is always good for the global firms to calculate the risk by calculating the extent of religiosity and religious consumer animosity in present era before entering into the Muslim consumer markets.

- The countries like China can gain more consumer market shares while launching their products in Pakistan since China is found to promote friendly relationships with its neighboring countries without harming their religious and cultural norms. The “made in” tag from such countries can earn more confidence of Pakistani customers.
- Pakistani consumers have hated feelings on the basis of religious animosity towards India, Israel, and the US for hurting Muslims and country properties in Pakistan, Iraq & Afghanistan, and Palestine respectively. Therefore the companies from these countries should be taking more care while launching a products in Pakistan or if they already have their franchises operating in the country and products being exported to Pakistani markets.

## **CHAPTER SIX: CONCLUSION**

### **6.1 Introduction**

This section explains the recommendations and concludes by consolidating findings of the present examination. This section likewise condenses the outcomes and suggestions to specialists and academicians. Segment 6.1 outlined the key findings; hypothetical ramifications are joined in Section 6.2 and practical ramifications are introduced in Section 6.3. Besides, the restrictions of the study and suggestions for the future are introduced in Section 6.4. Toward the end, in Section 6.5, the finishing up comments are exhibited.

### **6.2 Theoretical Implications**

The development of absolutely new model address the under discussion concern theoretically in the form of cause and effect relationship of religious consumer animosity on the buying behaviour of Pakistani literature Muslim consumers; where the consumer animosity was the main area under discussion with its five dimensions which had impact on consumer buying behaviour and the proposed relationship was intervened by the role of religiosity.

The proposed model allowed a direct relationship of five dimensions of consumer animosity with the consumer buying behaviour the product, and same relationship was further analysed in the presence of intrinsic religiosity and extrinsic religiosity acting as the mediators in this model under the mediating variable religiosity. This allowed the present study to go for a uniquely holistic understanding of the role of consumer animosity on the purchasing behaviour of Muslim consumers towards the foreign products when the animosity becomes the religious animosity. The proposed and analysed research model can therefore be regarded as the most comprehensive framework in the research field to date (Gjerris et al., 2016; C. M. Hall & Prayag, 2019; Magnani et al., 2018; Wu & Park, 2019).

The dimensioning of consumer animosity into five dimension including war history, political and military concerns, economic reasons, personal experience, peer pressure; and religiosity into intrinsic religiosity, extrinsic religiosity; the interrelation between the consumer animosity, religiosity, consumer buying behaviour the product; and the respective impact of all included variables on the Pakistani literature Muslim consumer markets revealed a uniquely fine grading and insight in the existing and potential trends of the addressed population. Hence, the newly developed measuring instrument allowed measuring religious animosity towards country of origin in greater detail than any existing measures.

The present dissertation is the first one to gain empirical evidence of the influence of county of origin on the buying behaviour of adult consumers of Muslim countries, which are the representatives of good portions of the global profits due to the creation of Halal product markets around the globe. The factors and their respective target population have never been subject to similar studies before. This study is not only study by enabling future researchers to debate this knowledge outcomes of students in HEIs of Pakistan but also makes a theoretical contribution to the literature of buying behaviour as well.

The findings of this examination approve the procedure of consumer buying behavior, a technique, which is affected by socio-mental variables, for instance, ethnocentrism, animosity and religiosity. Regardless, all findings from this assessment are unsurprising with earlier examinations that exhibited a collection of existing impacts of elements in various bits of the world (Huachao Gao, Zhang, & Mittal, 2016; Geyskens, Gielens, & Wuyts, 2015; Wilson, 2014). Thusly, it is in this present investigation's anomaly where the test to existing speculations lies. This examination adds to the present writing a factor that has not been for the most part explored in purchaser conduct theories, religiosity, a factor showed to be immovably connected with buyer ethnocentrism and animosity. This examination challenges the present investigation in client conduct writing by announcing that, despite the effect of religiosity on buyer ethnocentrism, animosity, religiosity seem to affect buy aim and a thing picture intervening effect was found in the customer buy aim.

In this manner, the finding of this assessment give broad assistance in audit religion as a huge create in the examination of consumer conduct. Religious personality research was inspected as a field that effects various zones in promoting. Zones, for instance, the mood, conviction and fundamental

characteristics that guide conduct in the purchase of buyer product are a huge wellspring of information. Successfully open in numerous assessments on purchaser conduct is the reason that buy goal is influenced by supplier ethnocentrism, animosity, religiosity. This examination insisted that buy expectation isn't affected by buyer ethnocentrism, animosity, religiosity. Buy aim is simply affected symptom picture, and this assessment offers an elective point of view on how religion impacts clients and suppliers in the business focus. Little research exists in giving definite verification outlining the effect of religion in travel people make purchases. Accordingly, there have been deficient with regards to explanations for the activity of religion in getting conditions. This examination in like manner has added to the cognizance of religion's effect on buy expectation. It has moreover given test verification about that effect on the buyer purchase conduct. The effort showed could be of assistance to sponsors and future specialists in looking into the effect of religion in the business focus.

### **6.3 Practical Implications**

The findings of the examination propose that improving understudies' animosity results through religiosity inside HEIs requires the improvement of a comprehensive perspective on purchasing conduct. In such manner, the estimation of the rules expressed beneath might be of assistance to experts and approach producers in HEIs just as in the training part to comprehend what is required to be done to improve understudies' purchasing conduct. This study can help analysts of advertising just as specialists in HEIs to build up a superior comprehension of the job of buyer animosity in the effective improvement of understudies' understanding and their positive results.

Finding the incentive in getting religion and its effect on human behavior makes it beneficial for advertisers to dive into this ocean of information. The utilitarian importance of this examination is the disclosure that religious association and religiosity appear to have as indicators of consumer behavior. An expanded comprehension of religious effects on buy expectations of consumer behavior can be useful from various perspectives. To begin with, it is profitable learning used to foresee future behavior. Second, it is a helpful instrument in the development and execution of showcasing procedures and strategies. Following a vital line of idea, religion can be viewed as a predecessor of consumer buying

behaviour. Along these lines, advertising plans can be remade and updated to look like and uncover the qualities of customer behavior in various religious gatherings.

A consumers' subjective relationship with a nation and its items will in general impact the general assessment of the produce; this empowers advertisers to control the measure of nation picture data when publicizing, advancing or instructing consumers about new item contributions. Advertisers can purposely underline the nation picture data on the nation of root where the customers in that market will see it as positive. The nation of beginning data can likewise be de-accentuated to deflect consumer's consideration from an ugly nation of birthplace towards increasingly alluring item properties. The findings of this investigation additionally recommend that the impacts of consumer ethnocentrism and animosity upon product buy expectation happen freely of product decisions. Subsequently, chiefs ought to consider these factors in building up their activity showcasing systems and ought not only depend on regular instruments, for example, deals advancement, promoting and estimating to draw in very ethnocentric customers or those with elevated amounts of animosity towards a nation. Bringing down the cost or giving overwhelming deals advancement won't stop a customer from maintaining a strategic distance from the item dependent on animosity towards the outside nation of inception or abnormal state of ethnocentrism. To this end, it is of most extreme pertinence for administrative and advertising jobs to recognize, grasp and expand on the findings of this examination.

#### **6.4 Limitations and Recommendations for Future Research**

The present study established the relationship between consumer animosity towards country of origin, consumer ethnocentrism, consumer extent of religiosity and the consumer buying behaviour a foreign product in time of need. The research itself is sufficient enough to provide the justifications for generalizing the results on overall Muslim consumers regarding their hate emotions towards countries that promote anti-Islamic sentiments and deeds; however future research can be carried by studying more dimensions of religiosity and consumer animosity to intensify the external validity. Previous researches have already proved that difference of geographic locations does not bring changes in the views of religious consumers that belong to any religion. All that matters now is to study the religious adherence by paring it with multiple factors (Aziz, Bakar, Zaaba, & Hassan, 2019; Banerjee, 2018;

Gunter & Furnham, 2014; Hamzah & Mustafa, 2019; Husemann & Eckhardt, 2019; Knox, Marston, & Imort, 2016; Kretinin, Samuel, & Kashyap, 2019; Liu, Xie, & Zhang, 2019; Minton, Kahle, & Kim, 2015; Nartey et al., 2019; K. Swimberghe, Sharma, & Flurry, 2009).

The study is also limited as it collected data from one geographical area and from the literate only. The study excluded the non-student population of whole country Pakistan and other Muslim countries due to shortage of resources. The further studies can be carried out on other sample sizes too in order to find out how they respond towards the foreign products in case of religious consumer animosity. The future researches can also include other religions as well to study in detail the effect of religious adherence on the consumers of other religions around the world.

The present research utilized the survey method where data was collected with the help of questionnaires to carry out the quantitative study. The similar dimensions can be studied via conducting research by applying other research approaches like pure qualitative approach or the mixed-method approach. The data collection tools can also be purified by designing the open ended questionnaires or conducting interviews. This is recommended because, like rest of the world, in Pakistan there are different ethnic groups that are highly obeyed by the Muslims and each ethnic group like Shia and Sunni have its own set of rules that ultimately directs towards the teachings of Islam that are revealed in the Muslims' Holy book Quran and in the Sunnah i.e. the daily life routine of Holy Prophet P.B.U.H. The teaching of Islam is same and are equally practiced by all Muslims in their ethnic ways around the world irrespective of the geographical boundaries since all teachings come from same book and same Sunnah without difference of a single word. All that matters here is to study how each ethnic group analyze the consumer animosity on the basis of religious devotion in their personal and practical lives.

The research is cross-sectional where data is collected just one time to point out the possible threats to the Muslim hated countries if they wish to launch or have launched their products in the Muslim consumer markets. The sequential studies can come up later on in order to analyze that if the hated countries start promoting Islamic norms in the Muslim and non-Muslim societies as an act of apology to eradicate the previous losses they made Muslims to suffer from, then will it bring some positive changes in the buying behavior of Muslim consumers towards buying their products. Since consumers emotions change over time, so a dimension can be opened up then where Muslim consumers

may feel appreciated on the basis of their religions and this can bring interesting outcomes for the international investors.

Future studies can also take one product category or more products at a time to study the behavior of Muslim consumers of Pakistan and sets of Muslim markets towards that specific product (e.g. food items, personal hygiene items, mobile phones, laptops, clothing etc.). The present study has evaluated the general views of the Pakistan literate Muslim consumers; therefore the study seeks more details of Muslim consumers' buying behavior towards specific products when no other domestic alternatives are available.

The extremely close to home nature of religious behaviors or convictions makes it to some degree ridiculous to depend entirely on quantitative information. Hence, subjective research strategy, for example, profundity meeting is prescribed as an integral asset for finding consumers' religious qualities, thoughts and inspiration in more profundity. Information accumulation techniques in subjective research grant a point by point depiction and investigation and is fitting when the researcher is endeavoring to find what lies behind a wonder about which little is known. Since little consideration has been paid in the writing on the connection among religion and consumer behavior, subjective research is especially proper as an antecedent to or to supplement the quantitative research. By uses of methodological triangulation in future research, it is normal that the drawbacks of unadulterated quantitative or unadulterated subjective strategies for research might be limited. Along these lines, the very intricate nature of the religious effects on consumer behavior is kept up, and information are not lost. This, thus, would add both expansiveness and profundity to our comprehension of consumer behavior.

This exploration can similarly be rehashed while pondering various hypothesis (e.g., collectivist versus nonconformist societies). The request that rises is whether the opinion of animosity depends upon the lifestyle to which the supplier has a spot. It is intriguing to see whether there are contrasts among individualistic and collectivist societies as for animosity. Future examinations should investigate whether animosity depends upon the brand being sold. Possibly a couple of brands are more subject to animosity than others since they address a foe country. Future assessments should in like manner examine whether the effect of animosity obscures after some time. This exploration analyzed the effects of animosity using buy goal as an authoritative ward measure. Future research should seriously mull

over a more extensive scope of ward factors, including real brand buy behavior, brand decision, verbal suggestion, proprietorship and use examples, and item transfer.

## **6.5 Concluding Remarks**

The study proposed a totally new model to address the cause and effect relationship of religious consumer animosity on the buying behavior of Pakistani youth. For this purpose, the consumer animosity was split into five major dimensions and religiosity was divided into two broader divisions which are internal religiosity and external religiosity to carry out an empirical analysis of the effect of consumer animosity on Pakistani educated Muslim consumers' buying behavior towards the foreign products in the absence of domestic alternatives when the religiosity acts as the mediator between this relationship. Present study aimed to put forward a keen effort to investigate how animosity can create impact on religiosity that can ultimately influence the buying decision of Muslim consumer regarding COO of the foreign products if domestic alternatives are not available. This study helps to understand whether the religious animosity actually exists among the Pakistani Muslim consumers and how it can depict level of involvement of Pakistani Muslim consumers in buying the product from a hated country. This dimension is found to be unexplored by any of the earlier studies in the similar context. Moreover, youth is found more vibrant in Pakistan and studying emotions of Students of Higher Education Institutes of Pakistan can lead to reliable contribution in the literature as chosen research group is comprising on approximately 29% of the total population of Pakistan. The present study highlights the importance and significance of the buying decision in Muslim consumers and proposes that the animosity plays an important role in making the mind set of consumers.

To vanquish the generalizability issue, the model could be attempted in different social orders and with other demographical contrasts, for instance, age. As in concerning this, the examination subject to authentic or demographical changes can be fused into future assessments to address the issue of generalizability by testing a comparable model in test settings. The findings of the present investigation depend on results examined by gathering information on free factors from understudies just; a past report proposed that educators and guardians likewise assume a coach job so as to know the buyer decision in

purchasing conduct (M. M. Khan, Rehman, & Dost, 2012). So, it is suggested that future studies include other demographic participants in order to test the conceptual model of the current study.

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**ANNEXURE A**

**Questionnaire**

**DEMOGRAPHIC DETAILS:**

**Gender:**

Male     Female

**Level of Education:**

Undergraduate     Postgraduate

**Field of Education:**

Social Sciences     Applied Science

**Sector:**

Public     Private

**City:**

Lahore     Outside Lahore

**University Name:**

\_\_\_\_\_

| <b>For each of the following, point out your satisfaction level with the statement.</b> |  | <b>Strongly Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly Agree</b> |
|---|--|--------------------------|-----------------|----------------|--------------|-----------------------|
| <b>WAR HISTORY</b>  |  |                          |                 |                |              |                       |
| <b>1</b>  | I am willing to fight for Pakistan without questioning whether it is right or wrong                        |                          |                 |                |              |                       |
| <b>2</b>  | Pakistan should refuse to cooperate in a total disarmament program even if some other nations agreed to it |                          |                 |                |              |                       |
| <b>3</b>  | War should never be justifiable even if it is the only way to protect our national rights and honor        |                          |                 |                |              |                       |
| <b>4</b>  | An international police force ought to be the only group in the world allowed to have armaments            |                          |                 |                |              |                       |
| <b>5</b>  | Pakistanis should never buy Indian products due to continuous war attacks from India                       |                          |                 |                |              |                       |
| <b>POLITICAL AND MILITARY CONCERNS</b>  |  |                          |                 |                |              |                       |
| <b>6</b>  | Government regulations are needed to control monopolies  |                          |                 |                |              |                       |

|                            |  |  |  |  |  |  |
|----------------------------|--|--|--|--|--|--|
| 7                          | The free market economy is exploitive and unfair towards the working class   |  |  |  |  |  |
| 8                          | Pakistan should not participate in any international organization which requires that Pakistanis give up any of their national rights of freedom of action/religious actions |  |  |  |  |  |
| 9                          | Pakistanis should strive for loyalty to Pakistan before considering world brotherhood  |  |  |  |  |  |
| <b>ECONOMIC REASONS</b>    |  |  |  |  |  |  |
| 10                         | I believe Pakistani people should always buy Pakistani-made Halal products instead of imports  |  |  |  |  |  |
| 11                         | Only those Halal products that are unavailable in Pakistan should be imported  |  |  |  |  |  |
| 12                         | Pakistanis should purchase Halal products manufactured in Pakistan instead of letting other countries get rich off us  |  |  |  |  |  |
| 13                         | It is not right to purchase foreign Halal products, because it puts Pakistanis out of jobs   |  |  |  |  |  |
| 14                         | Foreign Halal products should be taxed heavily to reduce their entry into the Pakistan   |  |  |  |  |  |
| <b>PERSONAL EXPERIENCE</b> |  |  |  |  |  |  |
| 15                         | If I move to the foreign country and I have to buy a product, then it is very likely that I would switch to that country's brand   |  |  |  |  |  |
| 16                         | Although I (may) have a favorite brand, but if I visit another country, I will consume the local alternative   |  |  |  |  |  |
| 17                         | Even when consuming a particular foreign product does not fit the norms and values of my own culture, I still try it   |  |  |  |  |  |

| <b>PEER PRESSURE</b>                |  |  |  |  |  |  |
|-------------------------------------|--|--|--|--|--|--|
| <b>18</b>                           | I needs to learn from a culture rather than insulting it   |  |  |  |  |  |
| <b>19</b>                           | My responsibility to people of other religions ought to be as great as my responsibility to people of my own religion                    |  |  |  |  |  |
| <b>20</b>                           | When a foreign friend recommends a product from his/her own culture that is unknown to me, I am prepared to try it without any prejudice |  |  |  |  |  |
| <b>21</b>                           | I believe people should be made more aware of how connected we are to the rest of the world  |  |  |  |  |  |
| <b>INTRINSIC RELIGIOSITY</b>        |  |  |  |  |  |  |
| <b>22</b>                           | My religion Islam answers all questions of my life   |  |  |  |  |  |
| <b>23</b>                           | My religious beliefs are what really lie behind my whole approach to live a meaningful life  |  |  |  |  |  |
| <b>24</b>                           | Quite often I am keenly aware of the presence of ALLAH while doing my daily chores   |  |  |  |  |  |
| <b>25</b>                           | The prayers I say when I am alone do not carry as much meaning and personal emotion as those said by me during services                  |  |  |  |  |  |
| <b>26</b>                           | The primary purpose of my prayers is to gain peace and a happy life as reward from ALLAH Almighty  |  |  |  |  |  |
| <b>SOCIAL EXTRINSIC RELIGIOSITY</b> |  |  |  |  |  |  |
| <b>27</b>                           | Occasionally I find it necessary to compromise my religious beliefs in order to protect my social and economic interests                 |  |  |  |  |  |
| <b>28</b>                           | I always state scholarly views about religious issues in my social circles   |  |  |  |  |  |

|                                  |   |  |  |  |  |  |
|----------------------------------|---|--|--|--|--|--|
| 29                               | I somehow believe in my religious orders, but I feel there are many more important things in my life  |  |  |  |  |  |
| <b>CONSUMER BUYING BEHAVIOUR</b> |   |  |  |  |  |  |
| 30                               | I feel that it is important to look for a country of origin information when deciding which product to buy  |  |  |  |  |  |
| 31                               | If I have a little experience with a product, I search for country of origin information about the product to help me make a more informed decision |  |  |  |  |  |
| 32                               | I refuse to purchase a product without knowing its country of origin  |  |  |  |  |  |
| 33                               | When I am buying a new product, the country of origin is the first piece of information that I consider   |  |  |  |  |  |
| 34                               | To purchase a product that is acceptable to my family and my friends, I look for the product's country of origin                                    |  |  |  |  |  |

Thank you!