

Determinants Factors on Consumer Buying Behaviour in Maiduguri, Borno State, Nigeria

Bitrus Fulani Kwajaffa

Faculty of Management Sciences, Department of Marketing, University of
Maiduguri

kwajaffabitrus@gmail.com

Abstract

Buying behaviour of consumers are now dynamic across the globe, because of cultural differences. These have become necessary to look at reasons that necessitated its impact on consumers. Therefore, the paper tries to examine what influence consumer buying behaviour in Nigeria particularly those residences in Maiduguri. This study looked at how all the variables: price, motivation, perceived cultural importance and religious orientation have an impact on consumer purchase decisions. The study utilizes survey research design questionnaire for the purpose of data collection from provision stores within Maiduguri with a total population of 385. The technique used in this study was Partial Least Square (PLS-SEM) for the testing of hypothesis for the study. The study revealed that all the variables: price, motivation, perceived cultural importance have positive and significant relationship. Also, the study found out that religious orientation does not mediate with price, motivation, perceived cultural importance and consumer buying behaviour which is not significant. The study therefore suggests that future researchers are encourage to look at other variables which can change consumer attitude and give them the confidence on how to make their purchases globally.

Keywords: price, motivation, cultural importance, religious orientation

Introduction

The era of globalization and changes in business activities have become necessary for any organisation in this competitive world today to survive (Sangroya & Nayak, 2017). Marketing strategy has also contributed to the success of many organizations over the years, as it has helped in bringing awareness about business creation and relationship between organization and its customers (Verhief, 2015). Organisation can hardly meet customer's satisfaction and achieve its objectives if they do not have a good marketing strategy on how to give customers value for their money in order to maximize profit. Whenever organisation is developing its marketing strategies, the customer is always the target of the organisation in order to achieve its objective. This shows that customers serve as the pillar for which the organization depends on for the success of its business, because without the

customers, the organization will not generate revenue for its smooth operations and for day to day running of the organisation in terms of providing goods and service (Khaniwale, 2017).

Also, this study tries to understand steps consumers pass through when making their buying decisions which involve: problem recognition-this is the first stage where consumer recognizes that he or she has a problem. Information search-this is the second stage where the consumer will start to look for information on how to get solution to the problem he or she is confronted with. Alternative evaluation-this is the third stage where the consumer is to evaluate the available alternative and chose the one that can best solve his or her problem and drop the rest. Purchase behaviour- this is the stage where consumer buy the product and see if he or she is satisfied. The last one is post-purchase behavior, where the consumer will see if he will make a repeat purchase if he has derive satisfaction by using the product or not to make a repeat purchase. This process does not just involve products only but services are also part of it. Therefore, marketing strategy and purchasing decision need to start from the opportunity available for any products or services in the market aimed to satisfy the customers need and the organization as well (Kotler, 2014).

Studies conducted by (Lai,2017, Khaniwale, 2017; Sangroya & Nayak,2019; Chowdhury &Shil, 2021) on consumer buying behaviour in less developed economy show that consumers are always conscious about price, religion orientation and culture as regard to their buying behaviour This study adopted the theory of reasoned action (TRA) which was established by Fishbein & Ajzen (1975) which stated that consumers only buy what satisfy their need at the time they want but they don't consider the after use benefit of the product at the time they needed it and it was also extended by Ajzen (1988) to the Theory of Planned Behaviour (TPB), which was the foundation for the study where it said that consumers are the cause of any organization success which is mandatory for them to produce quality and affordable products for consumer to get satisfaction or value for their money in order for a repeat purchase. Other studies which serve as the main aspect of consumer behaviour are emotions, intention, norms and values of consumers which are internal variable without adding external variable (Warburiton & Terry, 2018).

It is very difficult for a consumer to make a choice from the many available options when making decision on what to buy with the little resources at his or her disposal.

It can mean the process on how consumers get to know about the products or services and evaluate by making a decision on how to get the right product at an affordable price in order to get satisfaction (Orji, Sabo, Abubakar & Usman, 2018). It is also very important to note what can take consumers to make a final decision which are also important to enable the organization to understand so that they can be able to influence the consumers purchasing process and buying decision (Al-Salamin & Al-hassan, 2013; Noel, 2015, Khaniwale, 2017). The study looked at what makes consumers to behave when making purchase decision the variables that influence the behaviour on consumers in Nigeria. This study also tries to look at the role religion play as a mediator towards the behaviour of consumers on the purchase of goods and services.

On price, according to Ejye (2017), price is the act of determining the value of a products or service. Price determines the cost paid by a customer, but it may not be tied to the cost paid by the business to produce the products or service. Price on the other hand is very important depending on how consumer perceived it on the product they want buy with the influence of brand favorite (Story & Hess, 2016). Other methods used in promotions that can help a consumer try to look at which promotional mix will helps him to purchase a product that is not expensive and equally look attractive (Alvarez & Casielles, 2015). Krishnan and Smith (2017) stated in their study how price can affect perceptions of consumers' and the value of the goods they carry with regard to the promoted price, and it will also serve as a signal for organization to be able to improve on their pricing strategy in order to convince consumers about the price of their products. Many studies (such as Al-Salamin & Al-hasan, 2013; Aschemann-Witzed, Jensen, Jensen & Kulikovskaja, 2017, Huck & Wallace, 2015; Waheed, Yang, Ahmed, Rafique & Ashfaq, 2017) have proved the effect of price on consumer behavior, where consumers were in a position to bargain for a price and decide on which product to buy considering the price and quality of the product. Based on the discussion, the following hypotheses were formulated:

- Ho₁: Price and consumer buying behaviour have no significant relationship.
- Ho₂: price and religious orientation have no significant relationship.
- Ho₃: Price and consumer buying behaviour do not mediate on religious orientation.

On motivation, Abraham ranked the five needs based on their importance, where the least which is the physiological comes at the bottom and the one on top which

is the self-actualization. It doesn't necessarily mean that they need to be accomplish all, but is the expectation in the society that human being need always need to get the essential need before the luxury ones (Alderson & He, 2017). Apart of this, consumers may be facing some other challenges which will affect them emotionally and psychologically (Svatosova, 2016). There is the need to always look at those things that may affect consumers in their purchases, in order to be able to make effective market strategy. There is also the need for significant role to be play by organisations in trying to meet consumers demand by prompt supplies and good selling techniques to be able to handle customers from problem recognition up to post- behaviour in order to build confidence in consumers mind. Consumer behaviour have the external and the internal factors: the external are the factors which the consumer have no control over it such as culture, norms and values while the internal are the one that is within the control of the consumer such as emotion, perception and learning. Even though individual have different purchasing power which is being triggered by learning, attitude, perception, and motivation. But from all the psychosomatic factors, motivation seems to be the best one that shows a level of acceptance. It also indicates that it has a significant role in influencing consumer buying behaviour (Orji et al. 2018). It is as a result of this that the following hypotheses were formulated:

Ho₁: Motivation and consumer buying behaviour have no significant relationship

Ho₂: Motivation and religious orientation have no significant relationship

Ho₃: Consumer buying behaviour and motivation does not mediates on religious orientation

For the perceived cultural importance, Kheesing (2013) revealed that perceived cultural importance is a collection of attitude of people living together in a particular community who share the same beliefs, norms, values and behaviours toward their well-being for the growth and development of their community. It can also be refer to as a group of people living together and share the same cultural inclination towards what they do as a group and have common beliefs, norms and values in a particular society or community for their own benefit. Study conducted by Prentice and Miller (2013) showed a group of people who enjoyed drinking alcohol as part of believe they have in their community while other are fishermen who do not like drinking alcohol. Study conducted by Terraciano et al (2005) on personality trait in 59 communities revealed that in this world, culture plays an important role in every society. Also, Bezzaoua and Janta (2017) in their study found out that there was no relationship between perceived culture and concrete

personality trait. Therefore, it is on the bases of these, that the following hypotheses were formulated:

Ho₁: Perceived cultural importance have no significant relationship with consumer buying behaviour.

Ho₂: Perceived cultural importance have no significant relationship with religious orientation.

Ho₃: Consumer buying behaviour and perceived cultural importance do not mediates on religious orientation.

However, religious orientation is one of the most vital aspect of human existence today to either a Muslim or Christianity and its importance in shaping human behavior, and very significant on peoples way of life towards their attitude, beliefs, norms in their community and the society at large (Mokhles, 2015, Daniela, Adams, Naomi & David, 2018). It is based on the study above that Nigeria is one of the African countries which its citizens practice both Islam and Christianity. Therefore, both the two religions have a significant role to play in people's life (Tayed, 2012). In Nigeria today, both the two religions (Islam and Christianity) play significant aspect in people's behaviour. Therefore, organizations have to understand most of the important components that can potentially satisfy Nigeria consumers. Previous studies of (Yousaf, Shaukar & Maliki, 2014, Darsun, 2015, Vahdati, Mousari & Tajik, 2016) Mokhles (2015), Daniela,et,al (2018) and Tayed (2012) has discussed the role of religious orientation toward consumer buying behavior and find out that religion plays a very significant role in the life of consumers with regard to their buying behavior, because people's faith have a significant influence towards their buying behaviour, so therefore organisations need to be very conscious of what they produce in order to be able to meet consumers' needs and wants in the society. It is on the bases of the above, that the hypothesis was formulated.

H₄: There is no significant relationship between religious orientation and consumer buying behaviour.

Methodology

This research used questionnaire which was used to collect data in order to sample the Nigerian consumers' attitudes and adoption behaviour towards the purchase of goods. In order to provide accuracy, data from shop owners of goods in Maiduguri as the area of the study was collected by using a close ended questionnaire starting from strongly agreed, agreed, undecided, disagreed and strongly disagreed. 385 valuable questionnaires were distributed and same was returned where a Non-

probability sampling technique was used and no inference concerning the population is needed, this is why Convenience sampling was use, which is applicable when the study covers a large sample size, the population was not homogenous and the sampling frame is not necessary (Awannng, 2014). Partial-least square (PLS-SEM) technique was used for this study. This allows for the measurement and assessment of the variables of the study and the structural model.

Measurement

Variable for analysis was consumer buying behaviour as measured by six items adapted from Bloch, Sherrell and Ridgway(1996) and it was measured using a five point Likert scale, where the extreme are strongly agreed to strongly disagree. Price which is also independent variables was measured using five items which was adopted from the work of Voss, Parasuraman and Grewal (2015), where consumers were asked respond on a scale of strongly agreed, agreed, undecided, disagreed, to strongly disagreed. Another independent variable is motivation which was measured using six items which were adopted from Cruz, et al (2009) and measured on scale of strongly agreed to strongly disagree. perceived cultural importance was also measured where six items were adopted from Wan, et al (2017), which was measured using strongly agreed to strongly disagreed, and the mediator which is religious orientation was measured by seven items adopted from Allort and Ross (1997) on a scale of strongly agreed to strongly disagreed.

Results

The result of this study corroborates with the study conducted by Hair, Sarstedt, Hopkins and Kuppelwieser (2014), where they used partial least square technique and was accepted for the analysis of data. The step taken for the measurement of the convergent and discriminant validity has been assessed by measuring the variables of composite reliability (CR) and average variance extracted (AVE). Also, indicators of reliability were measured by cross-loading and the loading shows that the result was above average which was acceptable. Result was measured on the bases of the work proposed by Hair, Hult, Ringle and Sarstedt (2016), Hair, Sarstedt, Pieper and Ringle (2012). The table 1 below showed the analysis with its structural variables.

Table 1: Showing a Convergent Validity Analysis

Construct	Items	Loading	CR	AVE	Cronbach's Alpha
CBB	CBB42	0.749	0.851	0.586	0.767
	CBB43	0.845			
	CBB44	0.738			
	CBB46	0.733			
MOT	MOT32	0.715	0.834	0.556	0.736
	MOT33	0.790			
	MOT34	0.745			
	MOT35	0.728			
PCI	PC149	0.886	0.956	0.781	0.944
	PC150	0.930			
	PC151	0.842			
	PC152	0.940			
	PC153	0.808			
PR	PR37	0.870	0.949	0.785	0.933
	PR38	0.910			
	PR39	0.890			
	PR40	0.911			
	PR41	0.846			
RO	RO26	0.771	0.915	0.728	0.876
	RO28	0.872			
	RO29	0.898			
	RO30	0.865			

Note: CBB stand for Consumer Buying Behaviour; MOT for Motivation, PCI for Perceived Cultural Importance; PR for Price, RO for Religious Orientation.

The analysis above showed that the values of the component reliability for each variables showed 0.834 to 0.956 exceed the minimum value of 0.70, which is recommended for the study. Also, AVE values for each of the latent construct showed between 0.556 and 0.784 which indicates an acceptable construct validity of the measurement level which was used in this study. Therefore, the result

accepts the convergent validity of the outer model. Discriminant validity was also accepted as a measurement technique by Fornell and Larker (2015).

Table 2: Showing Discriminant Validity Analysis

Constructs	CBB	MOT	PCI	PR	RO
CBB	0.767				
MOT	0.418	0.746			
PCI	-0.210	-0.164	0.883		
PR	0.423	0.519	-0.214	0.885	
RO	-0.089	-0.032	0.225	-0.110	0.854

Note: CBB: Consumer Buying Behaviour; MOT: Motivation, PCI: Perceived Cultural Importance; PR: Price, RO: Religious Orientation

Table 2 above showed the relationship between the square root and the latent constructs that are positioned at the diagonal of the correlation matrix. Since the values in the diagonal are greater than the elements in the rows and columns in which they are positioned, this result supports discriminant validity of the outer model.

Table 3: Showing Results of the Structural Model

Hypotheses	Beta	Std-Error	t-value	P-value	Decision
MOT→CBB	0.268	0.055	4.879		Significant
MOT→RO	0.053	0.061	0.886		Not significant
PCI→CBB	-0.105	0.042	2.531		significant
PCI→RO	0.216	0.078	2.837		Significant
PR→CBB	0.259	0.051	5.158		Significant
PR→RO	-0.093	0.067	1.381		Significant
RO→CBB	-0.029	0.045	0.599		Significant
MOT→RO→CBB	-0.002	0.006	-0.221		Not significant
PCI→RO→CBB	-0.008	0.012	-0.564		significant
PR→RO→CBB	0.005	0.007	0.579		Not significant
					significant
					Not significant
					significant

Not
significant

Analysis to test the hypothesis was conducted through the PLS and the hypothesis model was also tested, where the Path coefficients are generated to prove if the path coefficients are statistically significant or not, the study also applied bootstrapping method with the help of Smart-PLS. However, using this method with population of 500 and samples of 383 cases, a P-values was also created as indicated in the above table.

Table 3 above showed that there is a significant and positive relationship between motivation and consumer behaviour where ($\beta=0.268$, $t = 4.879$). Even though motivation and consumer behaviour is not significant where ($\beta = 0.053$, $t = 0.886$). Also, motivation and religious orientation does not mediate on consumer behaviour which is not significant and have negative relationship where ($\beta = -0.002$, $t = 0.221$). Perceived cultural importance has a positive and significant relationship on consumer buying behaviour where ($\beta = -0.105$; $t = 1.531$). The study also showed perceived cultural importance have a positive and significant relationship with religious orientation where ($\beta = 0.216$; $t = 2.837$). Also as shown in this study perceived cultural importance and religious orientation does not mediate on consumer behaviour where ($\beta = -0.008$, $t = -0.564$). Also, price have positive and significant relationship with consumer behaviour where ($\beta = 0.259$, $t = 5.158$). There is also positive and significant relationship between Price and religious orientation where ($\beta = -0.93$; $t = 1.381$). Price and Religious orientation as a mediator does not have positive and significant relationship on consumer behaviour where ($\beta = 0.005$, $t = 0.579$). Religious orientation and consumer behaviour have no positive and significant relationship where ($\beta = 0.029$; $t = 0.599$).

Discussion of Findings

This study focuses its findings from the interactions of the variables in consumer buying behaviour which are: price, motivation, perceived cultural importance and religious orientation. This study confirms that there is a positive and significant relationship between motivation and consumer buying behaviour, price and consumer behaviour, perceived cultural importance and consumer buying behaviour. Also, there is a positive and significant relationship between perceived cultural importance and religious orientation, price and religious orientation.

Finding from above showed that price is the most important determinants of consumer buying behaviour in Maiduguri. However, finding with regard to price dimensions in this study indicate that consumer buying behaviour is in line with the Theory of Planned Behaviour which state that perceived behavioural pattern can determine consumer buying behaviour. This result is in conformity with the studies of Oeconomia (2018), Al-Salamin and Al-Hassan (2013); Ascherman et al. (2012) conducted a study on the impact of price on consumer buying behaviour which their study showed that a positive and significant relationship exist between price and consumer buying behaviour. The study also indicated that whenever there is price decreased, consumers also increase their purchases. Therefore, findings from this study have shown that price have an influence consumer buying behaviour and religious orientation as proved in this study in Nigeria where Islam and Christianity encourages business men and women to fix reasonable price while selling their product and services.

Result of the study showed motivation is also an important determinant for measuring consumer buying behaviour in Nigeria. Finding of this study corroborates with that of Chen et al. (2010) that found motivation as automatically a means of encouragement in the development, this is as a result of closeness at work, interactions with colleagues and shared experiences which can lead to the improvement on consumer buying behaviour. Also, Kellet (2013) stated that business men and women can also look for other ways or opportunities in Maiduguri which can improve the way that can help motivate consumer buying behaviour.

Contrary to the findings of other studies, this study found out that motivation does not have positive and significant relationship with religious orientation in Maiduguri as most consumers buy their product base on quality and durability and not base on their. This finding is not in agreement with Kellet (2013) who conducted a study on how motivation influence consumer buying behaviour and found that motivation has a significant influence on religious orientation and motivate consumer in their purchases. Results of the study showed that religion orientation does not motivate consumers in Maiduguri because consumers focus on brand and quality and this are the elements of how they make their purchases which is always demonstrated by the importance attributed to well-known national brands, high quality and latest style of products and a high standard of product expectations (Kamarudin, 2012; Orji et al. 2018).

Finding of this study revealed that culture as factors have an influence in determining consumer buying behaviour in Nigeria. The study result is consistent with Nezzaouia and Joanta (2016), which says that cultural factors significantly influence consumer buying behaviour. Also, Jam et al. (2013) indicated that the theory of individualism and collectivism have a significant influence on consumer buying behaviour which can add to better understanding of the buying behaviour. In Nigeria, the similarity of cultural background of the people living in a particular community also adds to their buying behavior, as they have common interest and behavioural pattern.

From the study conducted, it showed that perceived cultural importance have positive and significant relationship with religion orientation which is in line with study of Mokhles (2015) who stated that religion is the most influential social institutions across the globe today that plays a very significant influence on people's behaviour, and their existence both at individual and societal level.

Empirically, relationship were also tested and it was found out that the mediating role of religious orientation in the relationships between the three variables that is price, motivation, perceived cultural importance and consumer buying behaviour were not significant. These showed consumer buying behaviour in Nigeria are moved and influence only by the product or services in term of product quality, brand and price. Even though, both the two religion Islam and Christianity influences people's life in Nigeria, globalization also have brought changes in the international community have significantly impacted on Nigeria where citizens accept changes in order to gain status and social prestige from the acquisition and consumption of goods and services to provide prominently visible evidence of their ability to purchase expensive products (Al-Hyari, 2012).

Findings of the study showed that consumers adhere to their faith while making purchasing decision. Even though, Esso and Dibb (2014) stated that marketing experts need to develop some marketing strategies that will stimulate consumers in each segment of the markets, but findings of this study revealed also that religion orientation and consumer buying behaviour have no positive and significant relationship which does not supported the studies of Al-Hyari et al, (2012); Muhammad and Mizerki (2010); Kamaruddin, (2012); Vitell et al, (2007); Delener, (2014); Essoo and Dibb (2014); Yousef and Shaukar-Maliki (2014); Darsun (2015) who have a contrary view that religion orientation and consumer buying behaviour have a positive and significant relationship. Therefore it means purchase decision

is about the product or services one has feeling to purchase. It is therefore necessary on the part of the consumer to understand the religion orientation and their buying pattern which is supported by Alajmi et al. (2011) which requires the need to develop a better understanding of religion orientation by producers of a products or services. For this to be successful, there is the need to study consumers' personal attribute which can change their attitude in order for the organization to have a good number of customers that can patronize it products (Khaniwale, 2017).

Conclusion and Recommendations

This study was conducted in Maiduguri in order to examine how all the variables of the study that is: price, motivation, perceived cultural importance and religious orientation have an effect on consumer buying behaviour. This paper also looked at how consumers behave when evaluating what to buy in Maiduguri and in Nigeria which also have an effect on their purchasing decision. The findings showed how development of business in Nigeria in general and specifically in Maiduguri would add to the previous researches that were carried out in the past. Also, human capital training needs to be carried out from time to time in order to improve consumer purchasing decision towards buying the products and services. Thus, this paper can go a long way in assisting those that are willing to improve on their business performance. Provision stores in Maiduguri are doing well in terms of quality product and service delivery to their customers. This is why it recommends that a conceptual model that will contributes to the existing body of knowledge on religious orientation and its influence on consumer buying behaviour be develop in such a way that future researchers can use it as a research gap in their study.

The study also recommends that organizations when producing their products should always consider the two religions being the faith that is being practice in Nigeria by many people that is Islam and Christianity and should always have a fair price and product quality so that consumers can be motivated to buy the goods and services from those selling the products, since people are conscious of their religion in whatever they are buying.

The paper further recommends that consumers should be enlighten on the importance of the products they intend to buy in line with their faith to avoid making purchases only on advertisement seen without properly knowing the benefit of the products one is buying.

Limitations and directions for further studies

This study focused only on Maiduguri metropolitan council in Borno state, so results derived from this study may not be generalized for other states. Moreover, this study focused only on one sector, which is super markets. In addition, this study investigated the role of few variables such as price, motivation, perceived cultural importance and religious orientation in determining buying behaviour of the consumer. Future researchers are encouraged to incorporate the effect of many other variables to further explain consumer buying behaviour. In addition, future studies in Maiduguri or other states may examine the same model of study with few changes in other sectors, such as service and industry sectors. And for further investigations, this model can be tested empirically using data collected from other states or countries.

References

- Ajzen, I. (1988). Attitudes, personality and behaviour. Open University Press, Milton Keynes
- Alajmi, S., Dennis, C. & Altayab, Y. (2011). The effect of national culture on Service provision within Takaful industry: A comparative study in Kuwait and Egypt. *Journal of Islamic Marketing*, 2(3): 225-245.
- Al-Hyari, K., Alnsour, M, Al-Weshah, G. & haffar, M. (2012). Religious beliefs and consumer behaviour: From Loyalty to Boycotts. *Journal of Islamic Marketing*, 3(2), 155-174
- Allport, G.W. & Ross, J.M. (1997). Personal religious orientation and prejudice. *Journal of Personality and Social Psychology*, 5(4), 432-443
- Al-Salamin, H. & Al-Hassan, E. (2013). The Impact of pricing on consumer buying behaviour in Saudi Arabia: Ah-Hassa case Study. *European Journal of Business and Management* 8(12), 62-73.
- Alvarez, B. & Vazquez, C. R. (2005). Consumer evaluation of sales promotion: The effect on brand choice. *European Journal of Marketing*, 39(1/2), 54-70
- Alderson, P.M. & He, X. (2017). Price influence and age segments of Beijing Consumers. *Journal of Consumer Marketing*, 15(2) 152-169
- Aschemann-Witzel, J., Jensen, J.H, Jensen, M.H. & Kulikovskaja, V. (2012). Consumer behaviour towards price-reduced suboptimal foods in the supermarket and the relation to food waste in households, *Appetite* 116, 246-258
- Awang, Z. (2014). Research methodology and data analysis. Penerbit Universiti Teknologi, MARA Press.
- Bezzaoua, M. & Janta, A.R. (2017). The relationship between cultural values and

consumer motivations for purchasing luxury brands. *Ecoforum Journal*, 5 (1)

- Bloch, P.H., Sherrell, D.L. & Ridgway, N.M. 1996. Consume Search: An Extended framework. *Journal of Consumer Research*, 13(1), 119-126
- Chen, G, Kirkman, B.L, Kim, K., Farh, C.I. & Tangirala, S. (2010). When does Cross-cultural motivation enhance expatriate effectiveness? A multi-level investigation of the moderating roles of subsidiary support and cultural distance. *Academy of Management Journal*, 53(5): 1110-1130.
- Cruz, N.M., Martins, Perez, V. & Trevilla, C.C. (2009). The influence of employee Motivation on transfer. *Journal of Knowledge Management*, 13(6), 478-490
- Chowhury, A., & Shil, N.C. (2021). Public sector reform and new public Management: Exploratory evidence from Australian Public Sector. *Asian Development Policy review*, 5(1), 1-16
- Daniela, M. Adams, B.C., Naomi, M. & David, G.M. (2018). The effects of religion On consumer: A conceptual framework and research agenda. *Journal of Consumer Psychology*
- Delener, N. (2014). Religious contrasts in consumer decision behaviour patterns: Their dimensions and marketing implication, *European Journal of Marketing*, 28(5): 36-53
- Delvecchio, D., Krishnan, H.S. & Smith, D.C. (2007). Cents or percent? The effects of promotion framing on price expectations and choice. *Journal of Marketing* 71(3): 58-170.
- Darsun, Y. (2015). The effect of religiosity on product involvement in a Muslim society. *Journal of Business Research – Turk*, 6(1), 58-69.
- Ejye, O. (2017). Target pricing: A marketing management tool for pricing new Cars. *Pricing Strategy and Practice*, 5(2), 61-69
- Essoo, N. & Dibb, S. (2014). Religious influences on shopping behaviour: An exploratory study. *Journal of Marketing Management* 20 (7-8), 683-712
- Fishbein, M. & Ajzen, I. (1995). Belief, attitude, intention and behaviour: An introduction to theory and research. Massachusetts: Addison-Wesley
- Fornell, C. & Larcker, D.F. (2015). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 39-50.
- Hair, F.. Jr. J. Sarstedt, M. Hopkins, L. & G. Kuppelsieser, V. (2014). Partial least squares structural equation modeling (PLS-SEM), An emerging tool in business research. *European Business Review*, 26 (2), 106-121

- Hair, F. Jr. F, Hult, G.T.M., Ringle, C. & Sarstedt, M. (2016). A primer on partial least squares structural equation modeling (PLS-SEM). Sage Publications.
- Kamarudin,A.R.(2012),Religious and shopping orientation : a comparative study of Malaysian and Thailand consumers. *Journal of Global Business Management*,3 (2), 1-13.
- Khaniwale, M. (2017). Consumer buying behaviour, *International Journal of Innovation and Scientific Research* 14 (2), 278-286.
- Kotler, P. (2014). Marketing management Millennium Edition (tenth Edition ed): *Pearson Custom Publishing*
- Kheesing,R. M.(2013). *Cultural anthropology: A contemporary perspective. Holt McDougal.*
- Kellet, A. (2013). *Combat motivation: The behaviour of soldiers in battle. Springer Science & Business Media.*
- Lai, C.F. (2017). Tariff, consumption home bias and macroeconomic. *Asian Economic and Financial Review* 6(8), 425-444
- Mokhles, S. (2015). Relevancy and measurement of religiosity in consumer behaviour research. *International Business Research* 2(3), p.75-84
- Muhammad, N. & Mizerki, D. (2010). The construct mediating religion: Influence on buyers and consumers: *Journal of Islamic Marketing*, 1(2), 124-135
- Noel, H. (2015). Basics marketing 01: Consumer Behaviour: Blomsbury Publishing
- Oeconomia, D. (2018). The role of price effect in behavioural pricing research: Essays on the antecedents and consequences of consumers' emotional responses to price information (Doctoral Dissertation, University of SE Gallen)
- Orji, M.G., Sabo, B., Abubakar, M.Y., & Usman, A.D. (2018). Impact of Personality
- Prentice, D.A. & Miller, D.T. (2013). Pluralistic ignorance and alcohol use on Campus: Some consequences of misperceiving the social norm. *Journal of personality and Social Psychology*, 64(2), 243
- Sangroya, D., & Nayak, J.K. (2019). Factors influencing buying behaviour of green energy consumer: *Journal of Cleaner Production*, 151, 393-405.
- Singh, K.S.D. & Islam, M.A. (2017). Gangin Malaysian Consumers Perspectives about Corporate Social Responsibility. *Asian Economic and Financial Review* 7(7), 737-747
- Story, J. & Hess, J. (2016). Segmenting customer-brand relationship beyond the personal relationship metaphor. *Journal of Consumer Marketing*, 23(7), 406-413.

- Svatosova, V. (2016). Motivation of online buyer behaviour. *Journal of Competitiveness*, 5(3), 14-30.
- Tayeb, M. (2012). Islamic Revival in Asia and Human Resources Management. *Employee Relations*, 19(4), 352-364.
- Cahdati, H, Mousari, N. & Tajik, Z.M. (2015). The study of consumer perception on corporate social responsibility towards consumers attitude and purchase behaviour. *Asian Economics and Financial Review*, 5(5), 831-845.
- Verhoef, P.C. (2015). Understanding the effect of consumer relationship management efforts on consumer retention and customer share development. *Journal of Marketing*, 67(4): 30-45.
- Vitell, S.J, Singh, J.J. & Poolillo, J.G. (2007). Consumers' ethical beliefs: The roles of money towards business. *Journal of Business Ethics*, 73(4), 369-379.
- Voss, G.B., Parasurman, A. & Grewal, D. (2015). The roles of price, performance and expectations in determining satisfaction in service exchanges. *The Journal of Marketing*, 46-61.
- Waheed, A., Yang, J., Ahmed, Z., Rafique, K. & Ashfaq, M. (2017). Is marketing limited to promotional activities: The concept of marketing: A Concise Review of the Literature. *Asian Development Policy Review*, 5(1), 56-69.
- Wan, C. Chiu, C.Y., Tam, K.P., Lee, S.I., Lau, I, Y.M., & Peng, S. (2017). Perceived cultural importance and actual self-importance of values in cultural identification. *Journal of Personality and Social Psychology*, 92(2), 337.
- Warburiton, J. & Terry D.J. (2018). Volunteer decision making by older people: A test of a revised theory of planned behaviour, *Basic and Applied Social Psychology*, 22 (3), 245-257.
- Yousef, S. & Schaukat-Malik, M. (2014). Evaluating the influences of religiosity and product involvement level on the consumers. *Journal of Islamic Marketing*, 4(2), 163-186