

# Sustainable Purchase Behavior Through Religious Orientation, Psychological Contract & Intention-evidence From Pakistani Retail Industry

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## Research Article

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# Abstract

The purchase patterns have been shifted from tangibles to societal orientations, where religious orientation is the way forward for sustainable purchase behavior in expanding urban areas of a middle-income country. The ethical and responsiveness considerations through the connection between Islamic religious orientation (IsRO), purchase intention (PI), and total psychological contract (TPsC) is a research gap projected to be filled from multiple dimensions. Captivating the purchase intention and total psychological contract as mediating variables and analytical approach for religious orientation on purchase behavior constructed in the present research. The empirical assessment was executed through Structural Equation Modeling (SEM) approach based on the cross-sectional research design. There were 669 participants selected from large superstores, with ages ranging from 16 to 55 ( $M=3.38$ ,  $SD=1.06$ ), from Islamabad and Rawalpindi in Pakistan, from September 2018 to March 2019. The findings revealed that religious orientation level positively enhanced customer purchase behavior, purchase intention and psychological contract in organized retail stores and psychological contract played a mediating role in the influencing on the purchase behavior; whereas, the purchase intention also played a mediating role between religious orientation and customer purchase behavior. Therefore, the religious orientation stimulated a higher level of purchase behavior since it favored of the higher level of psychological contract and purchase intention in organized retail store customer. The study highlighted the value of cognitive and moral processes and psychological needs could be one of the crucial factors for improvement of perceptual change in terms of purchase behavior of retail consumers that connect psychological dimension with suitability indicators of being responsiveness and ethical consideration sourced from religious orientation. The implications pave the way forward for product development, purchase strategies, and retail market sensing for corporate retail chains and government utility stores for ethical business processes.

Meanwhile, the government and enterprises need to strengthen the popularization and dissemination of environmental protection and food safety knowledge to enhance consumers' environmental and food safety awareness, improving the social environment of the cultivation of the organic food market.

## Introduction

The interplay of religiosity at the retailing industry is not an alienation, rather a perpetually incubated subject of concern whenever never introduced to new subjective of objective criteria with every retail market disruption (McDaniel & Burnett, 1990; Mokhlis, 2020; Mortimer et al., 2020). The race for quantity and relevancy of religiosity in terms of consumer behavior research is subtle (Mokhlis, 2009; Khraim, 2010). Much is needed to be done in terms of consumer market where retail leads in many dimensions as having a pivotal position at the socio-economic system (Kumar, Anand, & Song, 2016; Le, Nguyen, & Nguyen, 2013). Therefore, decades of research available calls for clearing the foggy situation through inspection of the overlapping conceptual knots. Moreover, the effects of religious orientation cannot be overlooked it has impact on purchase intention (Ustaahmetoğlu, 2020), purchase of counterfeit products

(Jashim et al., 2020), retail store evaluations (Khraim et al., 2011), purchase behavior (Mokhlis, 2009; Khraim, 2010; Bukhar et al., 2020; Mokhlis, 2020).

Most of the research has been stating the role of religiosity in terms of purchase behavior, but a few have worked on it, and non in terms of the PI and TPSC. Past studies on Muslim consumers had identified the need for research on religiosity with ethnicity, income, and level of education (Shah Alam, Mohd, & Hisham, 2011). The literary development and lapses in the area of retailing steers the presentation of the novel relationship.

Moreover, in terms of territorial mapping, studies explaining the retail context of Islamic developing countries have been the grey area in literature (El-Adly & Eid, 2017; Fauzi, 2016) and the element of PB had been neglected (Swoboda, Haelsig, Morschett, & Schramm-Klein, 2007). Furthermore, the previous research didn't go beyond one store in a single urban area (Puccinelli et al., 2009; Teller & Thomas, 2008) and considered the consumer physiological responses (Uchil, Thakkar, & Venugopal, 2015). Therefore, in the context of these series of gaps in the research available, the modern settings of retail industry are not only about marketer but the customer as well. So, the extension in psychological experiences could be the source to trace influence on purchase behavior (Niraj, 2013; Leingpibul et al., 2013; Azeem & Sharma, 2015).

Operationally, Azjan (1991) had identified perceived behavioral control as a factor in TPB in controlling the behavioral outcome (Sreen, Purbey, & Sadarangani, 2018). So, the paradigm set by the past studies, where the research problem had not been addressed, paves the way for the theory of reasoned action to provide suitable lenses for observation of the current problem of consumer behavior (Farouk et al., 2018; Brodowsky et al., 2018).

Moreover, religion lays down the foundations for triggers consumers' PI along with a plethora of social behaviors, especially in Muslim majority societies (Bakar et al., 2013). The interplay between IsRO and PB, with bridging of PI steers the research problem case to the last piece of the puzzle, as being the role of psychological contract (Ashton, Lee, & Goldberg, 2004), which is better presented in the form of TPSC (Luo, 2006; Guest & Conway, 2002; Li & Lin, 2010). So, the study is steered by the theoretical inferences and interventions for explore the IsRO impact on PB, with mediation TPSC and PI at urban retail context of a developing Muslim majority country, as being the lucrative venue of value for retail marketers.

This study aims to further comprehend the consumer behavior according to religious orientation of the customer based upon the intervention of intention before final behavior and psychological contract between the customer and the retailer. More precisely the objective of this study is to estimate the customer purchase behavior according to the Islamic religious orientation, with the intervention of total psychological contract and intention to purchase.

The research questions are how much Islamic religious orientation effects the purchase behavior of the retail customers. How the Islamic religious orientation influences the purchase behavior of the retail

customers with intervention of total psychological contract. How the Islamic religious orientation influences the purchase behavior of the retail customers with intervention of purchase intention.

This manuscript is organized as follows. First, review of the literature is taken to develop the study hypothesis in the theoretical framework. Second, we discussed the methodology and the results from the study. Lastly, the results from the study are discussed with managerial implications.

## **Literature Review**

The retail industry is evolving and so is the consumer research in terms of psychological, religious and behavioral context. The literary knitting of the religious orientation, psychological contact in totality, PI and PB is done in the proceeding manner.

## **Islamic Religious Orientation (IsRO)**

Religiosity has been observed as a personality trait (Ashton, Lee, and Goldberg, 2004) and it behaves differently from other traits in terms of psychological contract orientations, from transformational and transactional dimensions (Rousseau, 2000). Hence, this favors the underlining connection in total. The centrality of the religious orientation in the study is evident from the scope of Islamic business principles that cater all elements of concern, namely competition, change, customers, and company (Sula & Kartajaya, 2006).

The religious people earning higher income tend to have a more satisfied life than the religious people with low income (Maheshkumar Kanubhai Patel, 2017) although Iannaccone (1998) had found no relation between the total family income and prayer frequency of Catholics in the US, but strong religious activity contribution like religious belief. The long term effect of religiosity with income declines but with the declining religiosity income increases (Herzer & Strulik, 2013). Islam considers the religious orientation of commerce and business on a fundamental level and stresses upon it to an extent that the Messenger has been steered by ALLAH to become a successful businessman in his life. (Trim, 2009).

One of handsomely tolerable descriptions of religion by the academic world is put forward in the lines as a schema of behavior or translation of actions that "...are connected to the action of a religious person..." (Ferm, 1963, p. 647). Religious orientation has been the subject of interest in terms of theory and empiricism with attention on the untapped body of research study reservoirs in the business market (Emmons & Paloutzian, 2003). It has been continuously introduced in studies as a forecasting factor and triggering agent for a number of elements that directly impact on the daily lives of the common public, like overall satisfaction with respect to life affective-component of well-being (Diener, Eunkook, Lucas & Smith, 1999; Ellison, 1991).

Max Weber (1904) who depicted religion as a systematic projector of an increase in economic value addition streams and way forward for industrialization goal achievements has depicted this. On similar lines, religious orientation has been shown to be a decisive factor that creates resilience against

performance bottlenecks and provides assistance along with psychological mentorship facility (Pargament & Hahn, 1986). Religious orientation also provides a thought paradigm, which projects hope, self-confidence, and positive reflection of self-image and stewardship of steering facility of a certain situation (Spilka et al., 1985).

Along with the clear bright side, there are some scholars who think that it brings the trend of traditionalist frame of mental reference which could be a reaction based with conservative affirmations (McMurry, 1978). However, many do consider it as a platform that enables the individual to have a reason for the choice, react, and mentally wear a behavior (Gorsuch & Smith, 1983).

In terms of behavior in a social setting, religion finds its way to impact on the behavior of a person by influencing the paradigm on which the personal values, ideals, and attitude psycho-sectors are based upon (Peterson & Roy, 1985). The provision of standard operating procedures for interpretation and attaching of meaning and value to the idea, action, or circumstances that gives understanding and sense of clarity to any individual is considered to be the sole responsibility of religion. This means that the individual, group or network of teams that have the understanding of the certain religion, applicable in the specific social setting, can be awarded capability of predictive analysis of the reaction, attitudinal trigger activation and observable behaviors by the representatives of the particular religious orientation (Hawkins et al. 1980; Schiffman & Kanuk 1991). For Muslims and countries where Islam is the religion of the majority, the same concept and thinking about constructs, is believed to be true (Rousseau, 1989; El-Adly & Eid, 2017; Fauzi, 2016).

According to the Islamic teachings, the sovereignty rests with ALLAH (God Almighty) that is provided to the believers of Islam as a form of trust that has to be kept throughout life in order to function in accordance to the rules and guidance provided by Islam. The human being is made the 'Khalifa' of God Almighty and is believed to practice religion and orient his behaviors in terms of the system of belief and terms of reference provided for situations in daily life (IzziDien, 2000). As per the study of Al-Damkhi (2008), the word 'Khalifa' is defined as any person who "...takes over a position, a power, a trust, and who holds it reliably and in harmony with its granter." Now, this clearly means that the power of making decisions is not the owned by the individual but it is a trust that is given by the creator to the believers and they are supposed to act in accordance to the Book, the Holy Quran, in order to be in 'harmony'. This clarifies that the religious orientation demands control and stewardship of behavior and actions and their harmonization, at the psychological level, respectively. This being the argumentation to the stage where one can project that the work of Rousseau (1989) that psychological contracts are the psycho-agreements that are established by the individuals on the foundation of their belief system (Islam in the case of this study) and are confidently reflected in the actions in form of personal traits. Furthermore, religious orientation Moreover, religion lays down the foundations of the triggers for social behaviors and overall intentions (Gurvitch 1971; Gleason 1969; Merton 1937, Karl Marx, 1886) and do affect the PI of consumers, especially Muslims (Bakar et al., 2013).

Sula and Kartajaya (2006) stated that the Quran and Hadith have clearly taught human beings to abide by their agreements (contracts) and follow Islamic ethics. Furthermore, Islam teaches its believers to invest as per their ultimate capacity and then leave all else on the will of ALLAH.

## **Total Psychological Contract (TPsC)**

The researchers state TPsC as the collection of psycho-agreements that flow from customer-to-marketer and vice versa, thereby, having dual dimensions in terms of customer and marketer. Many of the studies have been focusing on either while having the other in terms of limitation of their study, which has been strived to be nullified as a popular practice by this study and others as well. In this manner, the true and total sense of the TPsC concept could be gauged (Li & Lin, 2010; Luo, 2006; Chen et al., 2003; and Guest & Conway, 2002). Theoretically, it has been used by the researchers to assess the psycho-contractual relationship between employee and employers but lately it has been used by the studies focusing on the consumer behavior research paradigm (Luo, 2006). Moreover, the literary development of overlapping and theoretical connections between religious orientation, purchase behavior, and PI does advocate the thinking process which supports the steering capability of psychological contract (Rousseau, 1995; Ashton, Lee, and Goldberg, 2004). Nevertheless, this role of psychological contracts reflected in effective sense by observing from customer and marketer sides simultaneously. (Luo, 2006; Guest & Conway, 2002; Li & Lin, 2010).

While considering the religious orientation of any individual in terms of a personality trait as presented by Lee and Goldberg (2004), it plays a unique role on transformational and transactional forefronts apart from other traits of personality about psychological contract orientations (Rousseau, 1989; Rousseau, 2000).

**H1:** IsRO is having a positive and significant relationship with a TPsC for retail customers

Sula and Kartajaya (2006, pp. 142-3) have presented that the Islamic business regulations do cover the element of the customer in totality. It has been evident that religious personalities considered as a rock-solid form of quality guarantee (Arham, 2010)

## **Purchase Intention (PI)**

Khare (2012) stated that the value interpreted by the individual displays greater influence on PI than the actual satisfaction in the purchase. Moreover, the retailer effort to create value in the purchase decision can generate positive customer behavior for patronage by gauging the interpretation pattern of the individual. Past studies had identified that emotional and social dimensions explain the perceived value of the product in building PI (Le et al., 2013).

A balanced marketing mix reshapes the customer purchase motives if it can bring value in the purchase (Kumar & Kim, 2014). The customers of the developing countries want an even better exchange for their money due to low purchasing power. Thus, purchasing is more dependent upon thorough evaluation of the place of purchasing and traits of the person (Lapoule, 2010; El-Adly & Eid, 2017; Rousseau, 1989).

**H4:** IsRO is having a positive and significant relationship with PI for retail customers. Sula and Kartajaya (2006) have also projected that all the Islamic business principles cover all the dimensions of the customer.

## **Purchase Behavior (PB)**

The purchase behavior, in elementary, is defined by the five steps through which it passes while development of decision-based on elements like recognition of need, searching of information, evaluation of alternatives, the decision for purchase, and post- PB (Armstrong and Kotler, 2010). This study stops at the level of purchase behavior, which comes at the fourth level and does not consider the situations that come under the heading of post-purchase behavior. Here, it is mentionable that the considered PB stages are influenced by the perception that the individual sets in mind about the things to purchase. Kumar & Kim (2014) demarcated PB to be the reflection of PI and psycho-acceptance by the customers.

### **H5**

PI generates a positive and significant relationship with PB for retail customers.

As perception is a psychological state of the brain so the psychoanalysis of the PB is imperative for assessment of the state of affairs being observed (Sheth et al., 2004). Islamic faith followers were found to be more conscious of their religious values while making the purchase decision (Mahesh K Patel & Sethi, 2014; Maheshkumar Kanubhai Patel, 2017).

**H2:** IsRO is having a positive and significant relationship with PB for retail customers

The psychological dimension has vitality at the strategic level as the consumers give more value to the psycho-contractual comparison of perceived and actual gain instead of the reality in objective terms (Schiffman & Kanuk, 2010). Hence, the psychological contract has an underpinning relationship with purchase behavior.

**H3:** Total psychological contract generates a positive and significant relationship with PB for retail customers.

Moreover, the inter-link with PI and the psychological contract was described by the straight logic that people will purchase the things that they have well thought out to buy (Blackwell et.al, 2001).

**H1a:** TPc mediated the relationship between IsRO and PB for retail customers.

### **H1b**

PI mediates the relationship between IsRO and PB for retail customers.

## **Methodology**

# Sample

The study sample is taken from retail customers who are the local residents. The data is collected with consideration of religious orientation of the Pakistani customers at large retail stores (cash and carry, hypermarkets). This sample includes data from stores including Metro Cash and carry, Medina cash and carry, Savemart, and Punjab cashcarry, Hyperstar and Greenvalley in Rawalpindi and Islamabad. Purposive convenient sampling technique is used at the point of sales based on cross-sectional design.

Before the data collection, permission is taken from store management for the survey. Mall intercept survey method is used for the study (Yuan, Fowler, Goh, & Lauderdale, 2013) between March 20 and April 28, 2018. The customers coming for their grocery shopping in the targeted stores are requested to fill the online questionnaire. Pretest of study instrument is conducted at one store, with all steps to correct for minor adjustment before final data collection. 886 customers are approached for data collection at the checkout counters just after the completion of the shopping, to get the most recent recall about their shopping experience at the retail store. The final sample included  $N = 669$  customers (male,  $n = 376$ ; female,  $n = 293$ ), with the response rate of slightly above 75 %, due to self-administered questioner and ease of online data collection. Respondents have approached with online questioners designed on google-docs with the use of smart-phones at the point of sales (POS) in the retail space of hypermarkets for the urban region of Rawalpindi, Islamabad. Age ranging from 16 to 55 ( $M = 3.38$ ,  $SD = 1.06$ ) which was approximately the mean age of years. The qualification ranging from twelve years of education to eighteen-degree holder were distributed among six categories ( $M = 2.72$ ,  $SD = 1.289$ ). Majority of the respondents were undergraduates (27.5%) followed by twelve years of education group (24.6 %). The nucleus families are surveyed because of the demographic trends in the country and grocery shopping being a family affair. 39.5 % of the respondents were from the second category of income class (approx. monthly income between 501 to 1000 US dollars) followed by income class three (approx. monthly income between 1001 to 1500 US dollars) with ( $M = 2.13$ ,  $SD = 1.289$ ).

The respondents are explained with the aims of the research briefly. For the convenience and understanding, the research tool was translated into local language (urdu). This has increased the understanding and response of the survey (Chidlow, Plakoyiannaki, & Welch, 2014). The researcher influence is reduced with online data gathering method, moreover, time and cost is also reduced (Lefever, Dal, & Matthíasdóttir, 2007). After filling out the survey the data was submitted online, which was subsequently arranged and prepared for further analysis. SPSS 21 and AMOS 23 software is used to carry out data analysis.

## Measures

Multiple item scales are adapted from different studies for this study. All the scales are pre used in the past empirical studies. For religious orientation scale classical work of Allport and Ross (1967) has been adopted in this study. Essoo and Dibb (2004) also utilized this instrument for detecting inferences due to the impact of a religious factor on the shopping behavior of customers belonging to Hindus, Muslims and Catholic circles. Moreover, recently, Allport and Ross's Scale supported the study of Islam and

Chandrasekaran (2016) that focused on the effects of religiosity (targeting Muslims) on consumption behaviors with regards to responsive mindfulness. Therefore, the researcher, being steered by the theoretical background of the Allport and Ross's Scale, used it with minor modifications, for the measurement of religious orientation.

For Total Psychological Contract (TPsC), instead of focusing on any single dimension, customer, or marketer, we used the scholarly work of Li and Lin (2010), Luo (2006), Chen et al. (2003), and Guest and Conway (2002) to adapt the questionnaire of TPsC while considering both sides, the customer and enterprise simultaneously. However, the work of Luo (2006) remained the focus for development of the instrument, with some modifications to have study fitness of the scale. Notably, the ancestors of this scale had used it for employees, but later research proved its practicality for marketing issues. Hence, the researchers strived to add theoretical value through the introduction of this scale as per the boundaries of this study.

For Purchase Intention (PI), the work of Grewal, Krishna, Baker & Borin (1998) has been used as a stepping-stone for scale adaptation for PI. The scale is modified according to the current research scenario of the retail superstore. Three items were included to measure the scale including "I would purchase from this retail store in the future. The scale was measured on Likert scale ( $\alpha = 0.78$  original scale). This scale was translated through a back standard method in the current study.

The work of Kaman Lee (2009) has been found notable for adaptation of the scale for purchase behavior, having six items. The scale has been non-significantly modified to suit the study scenario at hand. The items include "I often buy products from this store on regular basis" and "I often buy products from this store that is safe to consume". All the items of the instruments are mentioned in Table 3 with their respective statistics.

## **Data Analysis**

### **Measurement Model**

We used Structural Equational Modeling approach with AMOS 23 and the measurement model is analyzed before the structural model, as suggested by Sethi and King (1994). To see the uni-dimensionality of the constructs, measurement model is specified and confirmatory factor analysis (CFA) is carried out to check the validity of the study constructs (Bagozzi & Yi, 2012). The four constructs are evaluated as four factor model. The results are displayed in Table 4. After checking data for suitability, the Vari-max rotation is carried out for further suitability of the CFA and four components were found. Table 1 displays the fitness of the study model sufficiency (IFI = .87, TLI = .83, CFI = .91, RMSEA = .04), the Hoelter's Critical N was found more than 200 (.05 = 263, .01 = 287) for the current study (Bagozzi & Yi, 2012). The results found are in accordance with the satisfactory model fit, discriminate validity, and confirms no common method bias in the data.

Table 1  
Model Fit Indices

Model	RMSEA	IFI	TLI	CFI
Original Model	.21	.72	.62	.68
Revised	.04	.91	.83	.91

## Structural equation model

Our structural model is found a good fit,  $\chi^2 = 214.336$  ( $p = .00$ ),  $df = 115$ ,  $\chi^2/df = 1.86$ , SRMR = .05, RMSEA = .04, CFI = .97, GFI = .93, according to the prior theory (Connell et al., 2012).

Table 2 reveals that Islamic religious orientation (IsRO) was having significant and positive association with purchase behavior (Purves) value ( $r = .720$ ,  $p < .001$ ), Total Psychological contract (TPsC) value ( $r = .711$ ,  $p < .001$ ) and purchase intention (PI) Value ( $r = .676$ ,  $p < .001$ ). The TPsC was having a significant and positive association with Purves ( $r = .697$ ,  $p < .001$ ) and PI value ( $r = .661$ ,  $p < .05$ ). Finally, according to Table 2, PI was having significant relation behavior ( $r = .648$ ,  $p < .21$ ).

Table 2  
Correlations, mean, square root of AVE and Std. Dev.

	1	2	3	4
Islamic Religious Orientation	<b>0.853</b>			
Purchase Behavior	0.720**	<b>0.901</b>		
Total Psychological Contract	0.711**	0.697**	<b>0.855</b>	
Purchase Intention	0.676**	0.661*	0.648	<b>0.873</b>
Mean	3.779	5.030	5.06	6.360
Standard Deviation	0.813	0.881	0.971	0.854
**p < 0.001, * p < 0.05				
Note: <i>Square Root of Average Variable Extracted displayed boldly diagonally.</i>				

The discriminant validity of the scale was judged according to the correlation table (Table 2) and the square root of AVE (Fornell & Larcker, 1981). The square root of AVE is found higher than the respective correlation pairs of all the constructs of the current research. This displays that respective construct has more variance with the item then the variance with other constructs. Therefore, the measurement models with four factors display better discriminant validity for the current research. The confirmatory factor analysis (CFA) was been carried out for data to access convergent and discriminate validity (Kan, Cliquet, & Puelles Gallo, 2014; Stöber, 2001) through AMOS 23. The results are reported in table 3 below.

**Table 3: Item description with factor loadings, AVE, and composite reliability.**

Construct	Item	Description	Factor Loadings	AVE	Composite Reliability
Islamic Religious Orientation	IsRO1		0.729	0.723	
	IsRO2		0.751		
	IsRO3		0.672		
	IsRO4	"Sometimes I have to ignore my religious belief because of what people might think of me".	0.767		
	IsRO5		0.824		
	IsRO6		0.711		
	IsRO7		0.727		
	IsRO8		0.628		
	IsRO9		0.816		
	IsRO10		0.737		
	IsRO11		0.805		
	IsRO12		0.722		
	IsRO13		0.729		
	IsRO14		0.756		
	IsRO15		0.699		
	IsRO16		0.823		
	IsRO17		0.729		
	IsRO18		0.736		
	IsRO19		0.829		
	IsRO20		0.781		
Total Psychological contract	TPsC1		0.731	0.847	
	TPsC2		0.812		
	TPsC3	"Does your store provides you with a comfortable service environment"	0.729		
	TPsC4		0.776		
	TPsC5		0.729		

<b>Table 3: Item description with factor loadings, AVE, and composite reliability.</b>			
	TPsC6	“Your store is providing you with stable and secure services”	0.776
	TPsC7		0.729
	TPsC8		0.776
	TPsC9		0.729
	TPsC10		0.776
	TPsC11		0.776
	TPsC12		0.729
	TPsC13		0.676
	TPsC14		0.729
	TPsC15		0.776
	TPsC16		0.876
	TPsC17		0.729
	TPsC18		0.732
	TPsC19		0.729
	TPsC20		0.729
	TPsC21		0.736
	TPsC22		0.822
Purchase Intention	PI1	0.835	0.762
	PI2	0.862	0.887
	PI3	0.821	
Purchase Behavior	PB1	0.720	0.811
	PB2	0.843	0.905

The result in table 3 displays convergent validity, for the construct sharing the high variance, by displaying the factor loadings very close and greater than 0.70. The value of the average variance extracted (AVE) is much more than 0.5. Finally, the composite reliability of all the constructs are more than 0.7. These three conditions satisfy the statistically acceptable range for convergent validity (Hair, Black, Babin, & Anderson, 2014).

Table 4: Mediation results of the analysis						
Path Description	Total Effect	Direct With Mediator	Indirect Effect	Lower Bound	Upper Bound	Mediation Type
Islamic Religious Orientation → Total Psychological Contract → Purchase behavior	0.725***	0.282**	0.444***	0.396	0.494	Partial
Islamic Religious Orientation → Purchase Intention → Purchase behavior	0.725***	0.512**	0.213***	0.171	0.258	Partial
***p<0.000, **p<0.001 and * p< 0.05						

The mediated relationship of PI between Islamic religious orientation and PB in retail consumer is explained in Table 4. The direct effect of IsRO on PB was been found as significant with an effect of 0.725. The direct effect due to the PI (the mediator) was decreased between IsRO and PB to the effect size changes after the mediator (0.282 at p<.001 and 0.396, p<.000). This change indicates partial mediation of PI between IsRO and retail purchase behavior. Thus, Hypothesis H1a is accepted conditionally.

The second mediated relationship of PI between the IsRO and PB according to Table 4 displays that, the direct between IsRO and PB was significant (0.725, p< .000). This effect was decreased (0.512, p<.001 and 0.213, p<.000) due to PI as mediator. This analysis indicates statistically partial significant mediation (Frazier, Tix, & Barron, 2004) of PI between IsRO and PB of retail customers. Therefore, H1b is also accepted for partial mediation.

Table 5: Summary of the structural model.			
Path Description	Direct Effect	Hypothesis	Decision
Islamic Religious Orientation →Purchase Behavior	0.525**	H1	Accepted
Islamic religious orientation→ Total Psych. Contract	0.521**	H2	Accepted
Total Psych. Contract → Purchase Behavior	0.103**	H3	Accepted
Islamic Religious Orientation→ Purchase Intention	0.336*	H5	Accepted
Purchase Intention→ Purchase behavior	0.641**	H4	Accepted
**p<0.01, * p< 0.05, $\chi^2=278.516$ , $df=145$ , $\chi^2/df = 1.920$ .			

## Path estimates

According to Table 5, the examination of the regression coefficients show that IsRO is positively significantly related to PB of retail customers ( $\beta= 0.525, \rho=0.01$ ), this leads towards acceptance of first study hypothesis H1. Moreover, statistics in Table 5 also show that IsRO is also positively significantly related to TPSC ( $\beta= 0.521, \rho=0.01$ ), thereby acceptance of H2 of this study. Additionally, TPSC is significantly positively related to PB ( $\beta=0.103, \rho= .009$ ), pointing for the acceptance of third hypothesis H3. Also, fourth hypothesis (H5) is statistically acceptable, as IsRO is significantly positively related to PI ( $\beta=0.336, \rho= .02$ ). Lastly, PI is also positively significantly related to PB ( $\beta=0.641, \rho= .006$ ) that displays the acceptance of hypothesis H4.

Based on the above statistics hypothesis H1, H2, H3, H4, and H5 are accepted. These results point towards the acceptance of prior discussion in the literature review section.

## Discussion

The retail industry is a very competitive sector worldwide, where the sellers consider every aspect of the consumer attention to increase their market share. The current study is carried out with the purpose of validating double mediation between IsRO and purchase behavior, analyzing TPSC and PI for indirect effect. Statistical results had displayed the significant positive relationship between IsRO and total psychological contract, TPSC and purchase behavior, IsRO and PB and the mediation of TPSC between IsRO and purchase behavior. Moreover, the results had also displayed a positive significant relation between IsRO and PI, PI and PB and the partial mediation of PI between IsRO and purchase behavior.

These results are aligned with previous studies which confirmed that religion molds human behavior (Mokhlis, 2006; Patel, 2017). The majority population on the basis of religion generates a common trend, even in the areas where religion had given certain limits of practice in behavior, generating unique expectations from retailers (Fauzi, 2016). The positive relationship between the IsRO and the TPSC between the customers and retail employees generate long-term patronage of the customer (Li & Lin, 2010).

Linking the PB with the religious orientation can align the social and economic set of behavior together which may synergize the retailer and customer thinking for better and long-term patronage of retail setups.

Moreover, this can also be traced from the Hadith: "Don't nurse grudge and don't bid him out for raising the price and don't nurse aversion or enmity and don't enter into a transaction when the others have entered into that transaction and be as fellow-brothers and servants of Allah. A Muslim is the brother of a Muslim. He neither oppresses him nor humiliates him nor looks down upon him. The piety is here, (and while saying so) he pointed towards his chest thrice. It is a serious evil for a Muslim that he should look down upon his brother Muslim. All things of a Muslim are inviolable for his brother in faith: his blood, his wealth and his honor" (Sahih Muslim-The Book of Virtues: 6219).

- i. PI is the weakest link in the model. The reason behind it is the serious spaces in terms of the religious sensitivity stewardship in the marketing mix. So the behavior can be influenced by the cultural or other dynamics but the intention is dangling.
- ii. This explains about the decision about religious orientation and PI for all other consumer products (banking and others).
- iii. An empirical call for having a holistic Islamic marketing modelling or religious orientation stewardship backed holistic marketing can be the source for un-tapping the consumer value that is stagnant due to lapses in the sources for PI creation.

Khare (2012) stated that the value interpreted by the individual displays greater influence on PI than the actual satisfaction in the purchase. Moreover, the retailer effort to create value in the marketing mix can generate positive customer behavior for patronage by gauging the interpretation pattern of the individual. Past studies had identified that emotional and social dimensions explain the perceived value of the product in building PI (Le et al., 2013).

A balanced marketing mix reshapes the customer purchase motives if it can bring value in the purchase (Kumar & Kim, 2014). The customers of the developing countries want an even better exchange for their money due to low purchasing power. Thus, purchasing is more dependent upon thorough evaluation of the place of purchasing and traits of the person (Lapoule, 2010; El-Adly&Eid, 2017; Rousseau, 1989).

## Conclusion

In strict positivistic terms, the methodological and theory-based research had strengthened the confidence in the results of the current research. Foremost, to avoid the single source biases the data is collected from seventeen different retail outlets, on a different time in Rawalpindi and Islamabad. The responses from the same store are collected again after a minimum seven days lag. Secondly, the retail stores are chosen from different categories, to avoid customer response from the same geographical location and social class.

The literary argumentation and Hadith accumulate to form an experiential and exemplifying learning experience that sets the explanation of PB in the manner, which inculcates the external and internal stimulus in the environment. The commandments in the verses broaden the perspective of consumer PB in terms of satisfaction, ethical considerations, responsible purchasing, Islamic value concerns, and rationalization by going away from the hedonic behavior. The study can only shed light on the link between religious orientation and PB from a surface perspective as much research needed in this aspect to cut down the PB variable into sub-constructs in terms of Islamic rules and regulations, in order to have deeper insight and study of fine threads that could lead to exploration of hidden network of factors.

The Islamic way of life covers all aspect of life. In relation to the PB which falls under the category of the socioeconomic domain of life. The Muslim population displays the Islamic thought during the purchase decision making. The Islamic belief generates the PI. This guides the Muslims to purchase the products according to the guidance from The Quran and Sharia. The products which are deemed to be Halal and

permissible are available across the Muslim world but, the Muslim customers also take care of the purchase surroundings and their past knowledge about the product.

## Limitations And Future Direction

Role of extrinsic and intrinsic religiosity (Arli et al., 2020) and purchase behavior along with deeper insight into the demographics (weather through big data or online purchase platforms as being the post pandemic era). Religious orientation stewardship backed holistic marketing modelling through qualitative research in the multiple streams of products ranging from financial and non-financial categories in order to have a cluster of best practices and new variables that could be much more suitable in terms of the psychological capital (PsyCap) of the public at large where religious sensitivity is abundant or notable and can have business value impacts for the companies commonly. Moreover, exploring the connection between PsyCap and purchase behavior. New moderating variables from data science in the era of 4.0 may be infused to seek applications and implications for consumer intelligence and analytics perspectives.

## Declarations

Due to technical limitations, Declarations section is not available for this version.

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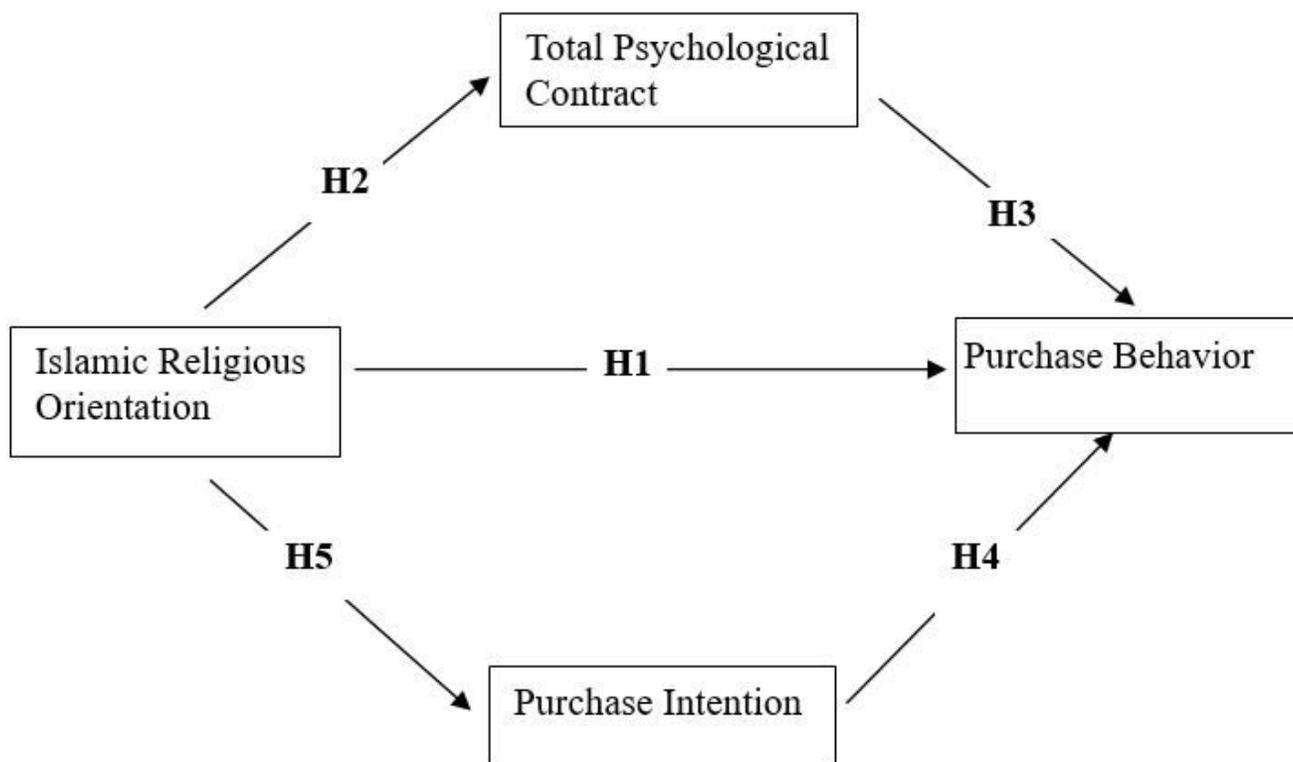
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## Figures



**Figure 1**

Theoretical framework