

# Purchase behaviour of western imported foods by Pakistani buyers

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## Abstract

A research aimed at the factors affecting the purchase behaviour of Pakistani buyers was undertaken. Questionnaire survey data obtained from 930 responses were analysed for descriptive statistics, Exploratory Factor Analysis, Confirmatory Factor Analysis and Structural Equation Modelling leading to path diagram using SPSS-AMOS software. The theory of planned behaviour was used as the framework and factors related to this theory and identified by other researchers were included in the study. The results showed that product attributes, price, personality, self-concept, brand trust and religiosity influenced the purchase intention and thereby actual purchase of products by Pakistani consumers. Religiosity had a distinct effect on purchase intentions. Gender had a significant negative moderating effect on product attributes, price, personality and brand trust and did not affect other factors of this study.

**Keywords:** Purchase Behaviour, Western Food, Import, and Pakistan

## Background

Consumer behaviour starting from knowing about the product and ending in actual purchase, is determined by several factors. Several studies on factors affecting consumer purchase behaviour of various products are available. However, relatively less research has been done on consumer purchase behaviour of foreign goods. Still less research has been done on this topic in relation to Pakistani consumers. Certain factors like reputation of country of origin, brand image and the relationship of the country with the foreign country from where products come are especially important. It may seem tempting and more attractive and useful to compare consumer purchase behaviour for local and foreign products. However, in this research, theory of planned behaviour was used as the theoretical basis and factors related to this theory were considered in this study.

## The Pakistani context

The national religion in Pakistan is Islam. About 97 percent of its total population of 207,774,520 inhabitants is Muslim (Pakistan Bureau of Statistics, 2017). By 2030, the population of Pakistan will reach 245 million, an increase of 29.6 percent from 2015 and it will be the sixth most populous country in the world in 2030 (Euro Monitor, 2016).

In Pakistan, the retail and wholesale food business turnover are 17 percent of the gross domestic product (GDP) and the average Pakistani earner spends 42 percent of his or her income on food related items. In general, Pakistan's upper- and middle-class consumers consume both domestic and imported goods, including imported food products from the western part of the world (Pakistan Bureau of Statistics, 2016). Consumers from the Pakistani upper- and middle-socioeconomic class broadly support both domestically produced and imported goods, including imported food products. The upper- and middle-income classes are currently estimated at 17 million, with a relatively high per capita income which favours consumer spending.

Pakistan spent US\$ 1.37 billion on the imports of vegetables products such as canned vegetables, asparagus soup etc. in the first half of the 2018 fiscal year (Dawn, 2018). The State Bank of Pakistan revealed that total food imports rose to US\$ 21.3 billion in this period. Surprisingly, a major part of these imports are agricultural and dairy products which are easily available in the country. The import of these products highlights the country's lavish spending which could be easily avoided to save foreign exchange. This spending on imported vegetables and vegetable products was 29 percent higher than for the corresponding period (US\$ 1.067 billion) of the previous fiscal year (Dawn, 2018).

Pakistan's current status and future outlook clearly demonstrate an immense growth potential due to rising demand created by its demographic shift, strategic location, dynamic changes in its middle class's lifestyle, rising urban population, and tremendous future growth in its cities' populations, consumer spending patterns and availability of a variety of imported food products in retail outlets. Muslim consumers are inclined towards imported food products in Pakistan.

Pakistan is an emerging market for the consumption of imported food items. There is strong interest from western firms in exploring the market in the Asian sub-continent, especially Pakistan. The potential is high given its size, economic potential and strategic position in South East Asia. Many firms in Australia have the endorsement of their government to support Pakistan to build economic prosperity and promote sustainable, equitable development (DFAT, 2015). Thus, the context for this study is set.

## Literature Review

In this literature review, after considering generally what factors influence purchase behaviour of consumers, some researches related to consumer purchase behaviour of foreign products are reviewed below. Two of these, compares local versus foreign products. However, in this research, such a comparison had not been made.

Factors affecting consumer behaviour was analysed in detail by Rani (2014). The factors discussed are: cultural including societal relationships and subcultures; social classes including reference groups and membership groups as social factors; family, social roles and status; personal factors including age, way of life, lifestyle, personality and self-concept, occupation, economic situation, personality; psychological factors including motivation, perception, selective attention and distortion, selective retention, learning and belief and attitudes. The buying process involves: recognition of the need to buy a product, information search on the required product from internal memory and/or external sources, evaluation of alternatives, purchase decision, actual purchase, post-purchase evaluation leading to delight, satisfaction or dissatisfaction of varying types and degrees. All these together determine the value of the product to the consumer. Consumers try to maximise their value perception of the products. Four types of consumer behaviour are: routine, limited decision-making, extensive decision making and impulse buying. Only product quality, brand name and advertising had the highest impact on customers' purchase intention. The authors tested only five selected factors and many important factors were not included in the study.

Based on secondary data and review of literature, Kaufmann, Panni, and Orphanidou (2012) proposed a consumer behaviour framework for purchase of organic products. The consumer green purchase behaviour is influenced by environmental awareness, knowledge, attitude and concern, altruism, belief about product safety for use, availability of product information and information on availability of product, perceived consumer effectiveness, collectivism,

transparency/fairness of trade practices (customer care, unadulterated product, fair pricing, absence of black marketing, ethically correct advertisements and packaging) as independent variables and demographic factors of age, gender, income level, educational level, ethnicity and occupation as moderating variables. These factors are similarly applicable to purchase of non-green products also. Store-related factors and brand image and ecolabelling and certification were added to these factors in a review on the same topic by Joshi and Rahman (2015).

### **Pakistani studies on purchase behaviour**

A few studies from Pakistan have also been reported. The factors affecting halal purchase intentions of most Pakistani customers were identified by Awan, Siddiquei, and Haider (2015) as halal marketing, personal and societal perception and halal certifications, but not religious beliefs. Sales promotions and celebrity endorsements also influence halal consumers. It was also found that customers are willing to spend money and efforts to buy halal foods.

In the case of green purchase behaviour, the green image of the organisation, environmental concern, environmental knowledge and perceived product price and quality were identified as the factors by Ali and Ahmad (2016). Perceived product price and quality had moderating influence on the other three factors. These factors are included among the factors listed by Joshi and Rahman (2015).

### **Purchase of foreign goods**

In a Bangladeshi study, Haque, et al. (2015) observed significant positive influence on purchase intentions of foreign goods, of brand image, quality of foreign products, the image of the country of origin via brand image and significant negative influence of religiosity and ethnocentrism via perceptions about quality of foreign products.

Factors affecting the buying behaviour of Danish products by Pakistani consumers was investigated by Hayat, Yousaf, and Zeeshan (2015). Subjective norms, product judgement, hostility pursued by social strain and product boycotts influenced the purchase behaviour of Danish goods. Hostility is a different factor from the usually studied factors, which indicates the effect of political factors on consumer behaviour.

From their study on Pakistani consumer purchase intention of foreign counterfeit products, Khalid and Rahman (2015) noted positive influence of word of mouth and emotions, but not perceived risks, on consumers' counterfeit products purchase intentions.

Factors affecting Pakistani consumer preferences for purchase of local and international brands of cell phones were compared by Arif, Ahmed, and Aslam (2015). International brands were preferred over the local brands in general. People liked most of the features of international brands. Colour choice preference, brand image preference, smart features and cultural effect were the factors which determined the choice of brand when they decided to buy a mobile. Mobiles were compared for durability, user friendliness, resale value, sound quality and affordability for brand selection. In a Malaysian study, perceived quality and emotional value affected purchase intentions of American versus local products (Asshidin, Abidin, & Borhan, 2016).

### **Religiosity**

A Malaysian study by Shah Alam, Mohd, and Hisham (2011) found that religiosity mediated the relationship of relative and contextual variables (trend of fashion Price of the product, brand

name, quality, image, peer pressure, good sales presentation and good customer services) with purchase behaviour of middle- and upper-income groups of Malaysian Muslims.

A comparative study on the shopping behaviour of Hindus, Muslims and Catholics by Essoo and Dibb (2004) revealed several interesting findings. The terms religiosity and religion were differentiated with respect to shopping behaviour. A significant effect of religiosity and religious affiliation on shopping behaviour was noted. Highly religious and non-religious consumers as well as Hindus, Muslims and Catholics exhibited significant differences for all shopper types (demanding shopper, practical shopper, trendy shopper, traditional shopper, economic shopper, thoughtful shopper, innovative shopper). The difference in shopping behaviour between devout and casually religious respondents was greater than those among Hindus, Muslims and Catholics. This implied stronger effect for religiosity than religion as an independent variable. Differences in shopping behaviour between Hindus and Muslims was particularly significant for all shopper types. Thus, religiosity affects shopping behaviour of not only Muslims but other religions also.

In a Pakistani study, theory of reasoned action (TRA) was used by Mukhtar and Butt (2012) to explain the religiosity in the behaviour of Muslims choosing halal products. Subjective norms (strongest predictor), attitude towards the Halal products and intra personal religiosity positively influenced attitude towards the Halal products. Another Malaysian study by Abd Rahman, Asrarhaghighi, and Ab Rahman (2015) using TRA also found significant relationship between religiosity and attitude and attitude and intention to choose halal cosmetic products. In their findings, Elseidi (2018) found that theory of planned behaviour was a valid model to explain halal food purchase intentions of Muslims in UK. For consumers of high and low Islamic religiosity, subjective norms were the strongest predictor of their halal food purchase intention. Thus, strong evidence exists on the effect of religiosity on purchase intentions Muslim and consumers of other faiths.

## **Methodology**

The purpose of the study was to identify the factors affecting Pakistani Muslim consumer purchase behaviour of western food imported into Pakistan. The objectives of this study were to investigate on the factors affecting Muslim consumer purchase behaviour in relation to western imported food products in Pakistan, to evaluate any relationships between these factors and to determine if the demographic factors moderate the relationship between each of these factors and consumer purchase behaviour.

The methodology consisted of quantitative questionnaire survey. The data were analysed for descriptive statistics of demographic profile and purchase behaviour profile of 930 participants selected from eight cities located in four regions of Pakistan. The factors (constructs of the survey) measured were: product attribute, price, promotion, lifestyle, personality, family, social class, self-concept, brand trust, religiosity, purchase intention, purchase behaviour, consumer satisfaction and brand value. These factors have been identified as influencing purchase behaviour by many researchers, some of which were discussed above. Using factor loading and Eigen value estimations, the above 12 constructs were found to explain 63.196% of total variation. The normality of data and reliability and validity of survey instrument item-wise were verified. Descriptive statistics, EFA, CFA and structural equation modelling leading to path model were used for data analysis. Exploratory factor analysis, confirmatory factor analysis and structural equation modelling leading to path model were used by Kumar and Ghodeswar (2015) although it was on green purchase decisions. Survey has been used as the method to study

consumer purchase behaviour by Ali and Ahmad (2016) and by Arif, Ahmed, and Aslam (2015). Factor analysis and structural equation modelling were, but not path model, were used by Sasmita and Suki (2015) to study brand equity perception of youngsters.

## Results

The descriptive statistics of demographic profiles of the survey participants is given in Table 1.

Table 1. Descriptive statistics of the demographic profiles of the survey participants

Item	Characteristic	No. of respondents	Percentage response
Gender	Male	545	59
	Female	385	41
Religious identity	Sunni Muslim	791	85
	Shia Muslim	139	14.9
Age	18-24	541	58.2
	25-35	313	33.7
	36-45	55	5.9
	46-55	17	1.8
	55+	4	0.4
Level of education	Primary	2	0.2
	Secondary or high school	54	5.8
	Diploma/vocational education and training	11	1.2
	Undergraduate (Bachelor)	308	33.1
	Postgraduate (Masters)	530	57.0
	PhD	19	2.04
Per month income in Pak rupees	Others	6	0.65
	40,000 - 64,000 PKR	451	48
	64,001 - 150,000 PKR	327	35
	150,001 - 250,000 PKR	91	09
	250,000 + PKR	61	07
Marital status	Single	662	71
	Married	256	28
	Divorced	6	0.6
	Others	6	0.6
Employment status	Full time	398	43
	Part time	81	9
	Self Employed	55	6
	Un Employed	396	43
City	Karachi	396	43
	Hyderabad	41	4
	Larkana	37	4
	Lahore	282	30
	Islamabad	30	3
	Quetta	23	2

Item	Characteristic	No. of respondents	Percentage response
	Faisalabad	73	8
	Peshawar	48	5

As shown in Table 1, of the 930 respondents, 545 were male and 385 were females. About 58% of the participants were young belonging to the age group of 18 to 24 years. Monthly income of about 48% of the participants was in the upper middle range of PKR 40000 to 64000 (US\$ 354-587). A good majority of them (57%) were postgraduates. About 71% of them were single. Only 43% were full-time employed. The largest percentage of 43% were residents of Karachi, this was followed by 30% in Lahore. The profile of the sample consumers shows an average trend noticeable in urban areas across the country.

Purchase behaviour of the survey participants is given in Table 2.

Table 2: Purchase behaviour of survey participants

Item	Characteristic	No. of respondents	Percentage
Frequency of purchase	Daily	94	10
	Weekly	171	18
	Fortnightly	196	21
	Monthly	250	27
	Quarterly	95	10
	Semi Annually	101	11
	Others	23	2
Food category	Chocolates	587	63
	Fresh juices	108	12
	Cereals	47	5
	Dairy products	42	5
	Vegetable oil	21	2
	Ice creams	35	4
	Biscuits	45	5
	Baby products	41	4
	Imported fish	3	0.3
	Honey	1	0.11
Place of purchase	Super market	731	79
	Convenience store	38	4
	General store	161	17
Person grocery shopping	Yourself	396	43
	Parents	339	36
	Jointly	182	20

Proportion of people who shopped on a monthly basis were the highest (N=250, 27%). Fortnightly and weekly shoppers were the next two categories. There were 10% of daily

shoppers. The frequency of purchase implies the time available for foreign food brands to change the minds of the consumers towards their products through clever promotion strategies. However, too long intervals of quarterly or semi-annual shopping may not be advantageous for exerting promotional influence to favour their products. The highest frequency of food category purchased was chocolates followed by fresh juices. It is hardly imaginable that people go for shopping to buy large quantities of chocolates and fresh juices as the largest percentage was monthly shoppers. Lower frequencies ranging less than 10% were shopping for essential household items. The majority of shoppers being young generation may explain this type of shopping behaviour. Interestingly, the only foreign product, imported fish, was bought only by 0.3% of shoppers.

Using principal component analysis (PCA), to screen out customer satisfaction and brand value, which had a factor loading of <0.4 as per the established criteria. This step resulted in 40 items of survey selected for further analysis. These 40 items belonged to the factors of: product attribute, price, promotion, lifestyle, personality, family, social class, self-concept, brand trust, religiosity, purchase intention and purchase behaviour. The commonalities identified by PCA are given in Table 3. The repetition of the same factor indicates number of items in the survey questionnaire measuring the factor.

Table 3: Communalities

Items	Extraction	Items	Extraction	Items	Extraction
Product attribute 1	0.527	Personality 2	0.725	Brand trust 2	0.774
Product attribute 2	0.546	Personality 3	0.739	Brand trust 3	0.773
Product attribute 3	0.611	Personality 4	0.717	Religiosity 1	0.689
Price 1	0.515	Family 1	0.695	Religiosity 2	0.645
Price 2	0.523	Family 2	0.561	Religiosity 3	0.637
Price 3	0.507	Family 3	0.746	Religiosity 4	0.495
Promotion 1	0.686	Social class 1	0.582	Purchase Intention 1	0.555
Promotion 2	0.769	Social class 2	0.662	Purchase Intention 2	0.612
Promotion 3	0.710	Social class 3	0.566	Purchase Intention 3	0.660
Promotion 4	0.561	Social class 4	0.493	Purchase behavior 4	0.633
Lifestyle 1	0.562	Self-concept 1	0.554	Purchase behavior 5	0.666
Lifestyle 2	0.783	Self-concept 2	0.670	Purchase behavior 6	0.637
Lifestyle 3	0.786	Self-concept 3	0.598		
Personality 1	0.660	Brand trust 1	0.694		

After nine rotations using Promax with Kaiser Normalization, factors comprising independent and dependent variables were entered with rotation sums of squared loadings which exhibited twelve constructs with eigenvalues above 1. This accounted for 63.196 percent of the overall variance were removed after varimax rotation for the final study as presented in Table 4.

Table 4: Total variance explained

Component	Initial Eigenvalues		
	Total	% of Variance	Cumulative %
1	11.594	21.47	21.47
2	5.573	10.319	31.789
3	3.389	6.275	38.064
4	2.11	3.908	41.972
5	1.849	3.424	45.396
6	1.792	3.319	48.716
7	1.682	3.115	51.83
8	1.491	2.761	54.592
9	1.368	2.534	57.126
10	1.168	2.163	59.289
11	1.089	2.017	61.306
12	1.021	1.89	63.196

Only the first two factors explained more than 10% of variations, totally accounting for 31.789%. The cumulative variance of 63.196 was arrived due to many factors considered in the PCA.

### The structural model

The measurement model was constructed after confirming the results of Exploratory Factor Analysis (EFA) with Confirmatory Factor Analysis (CFA). Goodness of fit of the model was confirmed using many parameters. The process of analysis to arrive at path analysis is described below.

The discriminant validity the 12 constructs was done. The square root of AVE (Average Variance Extracted) was higher than the squared value of mutual correlations among the constructs. This established the discriminant validity of all constructs. Other tests had already established reliability and convergent validity. Thus, after ensuring that the measurement model has all desirable qualities, a structural equation modelling was done. Data on analysis goodness of fit statistics are presented in Table 5.

Table 5: Model fit indices of the structural model.

Indices	Reported value	Recommended value
Chi-square/DF ratio (CMIN/DF)	1.984	<3
GFI	0.932	0.90
AGFI	0.920	0.90
NFI	0.921	0.90
IFI	0.959	0.90
TLI	0.954	0.90
CFI	0.959	0.90
RMSEA	0.033	<0.08

Indices	Reported value	Recommended value
ECVI	<b>1.759 (Default model)</b> 1.771 (Saturated model) 18.964 (Independence model)	Default model should report the smallest value
HOELTER	527 at 0.01 level	>200 at 0.01 level

The tests gave the following values: Chi square ( $\chi^2$ )/df = 1.984, GFI = 0.932, AGFI = 0.920, IFI = 0.959, NFI = 0.921, TLI = 0.954, CFI = 0.959, RMSEA = 0.033, ECVI = 1.759 and Hoelter's = 527. The reported CMIN/DF (Chi square ( $\chi^2$ )/df = 1.984) showcases a good model fit since the value is much less than 3 which is a statistical benchmark. The remaining fit indices also indicate that the model fits the research data. CFI, IFI, and TLI values are above the minimum threshold level of 0.9, indicating a good model fit. AGFI and GFI values are above the minimum threshold of 0.90. The RMSEA value is 0.033 much less than the critical value of <0.08 (Jaiswal & Kant, 2018). Also, the ECVI indicates a smaller value which shows that the model can be crosschecked by utilizing similar cases from the same target group. Lastly, the Hoelter figure of 527 at 0.01 level demonstrates a decent sample suitability for the model. As per Hoelter's benchmark (1983), >200 would specify good sample appropriateness for the model. Hence, the figures deliver sufficient indications to support a good model fit. Hair et al (2015) also prescribed similar critical values.

### The path model

AMOS Version 20 was used for path modelling. The path model obtained after verifying goodness of fit is given in Fig 1.

This study was grounded on a theorized model to examine the impact of the independent variables including product attributes; price; promotion; personality; lifestyle; subjective norms; social class; self-concept; brand trust; and religiosity on consumer purchase intention. The path analysis shows consumer purchase intention to be influenced by product attributes, price, personality, self-concept, brand trust and religiosity, but not by promotion, life-style, subjective norms or social class. Consumer purchase intention based on these factors leads to actual purchase in majority of instances.

Looking at the beta ( $\beta$ ) values, the strength of association of any factor cannot be high as all the factors have values less than even one. Thus, individually each factor has only a small influence on purchase intention. Of the factors, brand trust has the strongest association (0.5) with purchase intention. All others have only less than half the strength of association compared to brand trust. Product attribute and price have same strength of association. Religiosity is the fourth important factor with  $\beta$  value of 0.14. The association of personality, social class and self-concept with purchase intention seems to be weak as all of them have  $\beta$  values of 0.1 or less.

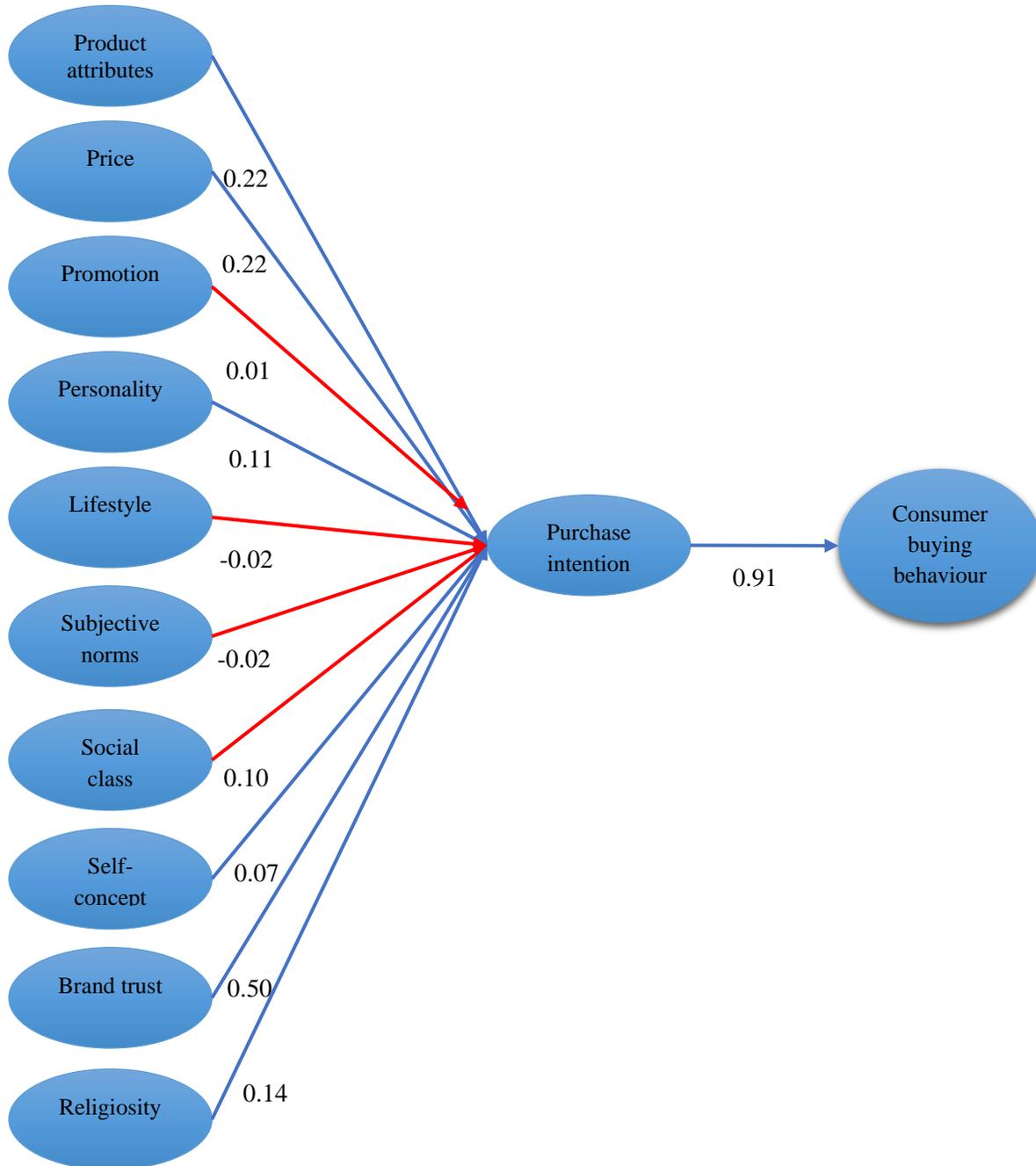


Figure 1: Path analysis (Note: red line denotes the insignificant relationship)

**Gender as a moderating variable**

Generally, males and females differ in personality traits. Consequently gender is a market segmentation factor (Tifferet & Herstein, 2012). Therefore, it was anticipated that gender may moderate the effect of various variables towards consumer purchase behaviour. The results obtained on gender effect on various relationships are presented in Table 6.

Table 6: Moderation effect of gender

Hypothesis	Path	IV→DV	MV→DV	INTV→DV	Decision
Gender moderates the effect of product attributes to purchase intention	Standardised estimate	0.783***	0.018	-0.039*	Supported
Gender moderates the effect of price to purchase intention	Standardised estimate	0.736***	-0.004	-0.044**	Supported
Gender moderates the effect of promotion to purchase intention	Standardised estimate	0.220***	-0.006	0.001	Not supported
Gender moderates the effect of life style to purchase intention	Standardised estimate	0.370***	0.010	-0.034	Not supported
Gender moderates the effect of personality to purchase intention	Standardised estimate	0.240***	-0.010	-0.062**	Supported
Gender moderates the effect of family and friends to purchase intention	Standardised estimate	0.234***	-0.008	0.001	Not supported
Gender moderates the effect of social class to purchase intention	Standardised estimate	0.261***	-0.007	-0.034	Not supported
Gender moderates the effect of self-concept to purchase intention	Standardised estimate	0.261***	-0.007	-0.034	Not supported
Gender moderates the effect of brand trust to purchase intention	Standardised estimate	0.832***	0.023	-0.040**	Supported
Gender moderates the effect of religiosity to purchase intention	Standardised estimate	0.286***	0.002	-0.021	Not supported

Note: 1) \*\*\*, \*\*, and \* denotes statistically significant at 1%, 5%, and 10%, respectively.

2) IV= Independent variable, DV= Dependent variable, MV= Moderating variable, INTV= Interaction variable (product of standardised value of independent variable and moderating variable).

The data in Table 6 show that all relationships between independent variable and dependent variable to be highly significant. When independent to depend and interactive to dependent variables are significantly correlated without any direct relationship of moderating variable with dependent variable, logically, it indicates an influence of the moderating variable on the relationship between independent and dependent variables and value of moderating correlation coefficient indicates the strength of moderating effect. In the path analysis, product attributes,

price, personality, self-concept, brand trust and religiosity were significant paths to purchase intention. Out of these, gender moderated only the effects of product attributes, price, personality and brand trust on purchase intention and all were negative influence. This means, the gender of the buyer reduced the effect of product attributes influencing the purchase intention of buyer. As a hypothetical example, if price is higher, a female buyer may not be interested in buying, whereas male buyer may be inclined to buy the product.

All moderating correlations had low values ranging from -0.039 to -0.062. Such low values seem reasonable for the already weak direct effects obtained in path analysis. Income moderated the effect of self-concept to buyer relationship only.

## Discussions

Many researchers have listed a number of factors affecting consumer purchase behaviour in a wide variety of contexts like domestic goods, foreign goods and organic or eco-products. This study was aimed to explore how some reported factors affect the purchase behaviour of Pakistani consumers. Based on an extensive survey of literature, 12 factors were selected and used as constructs of a questionnaire survey of Pakistani consumers. Demographic factors were also included. The survey produced usable responses from 930 consumers. Descriptive statistics, EFA, CFA and structural equation modelling leading to path model were used for data analysis. The results have been described above using tables and figures.

The overall message of the study was that product attributes, price, personality, self-concept, brand trust and religiosity influenced the purchase intention and thereby actual purchase of products by Pakistani consumers. The same factors were included in the list of factors tested and verified as influencing purchase behaviour by Kaufmann, Panni, and Orphanidou (2012), Rani (2014) and Joshi and Rahman (2015). Pakistan being an Islamic country, the strong influence of religion in all activities of its citizens is natural. Religiosity had a distinct positive influence on purchase intention of Pakistani consumers in this study. As was pointed out above, several studies, including from Pakistan, like those of Mukhtar and Butt (2012), have shown significant effect of religiosity on purchase intention of Muslim consumers.

This study showed negative moderating influence of gender on the effects of product attributes, price, personality and brand trust on purchase intention. Moderating influence of gender was noted by Kaufmann, Panni, and Orphanidou (2012). This may mean, for those relationship on which gender had a mediating effect, it did not matter whether the consumer was a male or female. This is natural as other factors are more important in such circumstances. Moderating influence of income was seen only with respect to one factor and this not presented in this paper.

## Conclusion

Purchase behaviour of Pakistani consumers was found to be positively influenced by product attributes, price, personality, self-concept, brand trust and religiosity. However, gender had a negative moderating effect on all factors except religiosity and self-concept.

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