Exploring the Relationship between Religiosity, Brand Trust and Green Purchase Intention as a Catalyst of Attitude

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Abstract

This paper wishes to scrutinize the impact of Religiosity and brand trust on attitudes and green product purchases (GPP) in Pakistan. This causal study based upon the data obtained through a questionnaire from a sample of 300 participants from different regions of Pakistan. For data analysis Structural equation modeling has been employed using Amos 22.0. The outcome of the study shows a significant impact of Attitude on purchasing eco-friendly products. In addition, Brand trust highly influence at the time of product purchase decision. Furthermore the customers those have higher level of intrinsic religious orientation have greater tendency to purchase eco-friendly products other than less religious customers. The findings of the study helps the marketers and policy makers to increase the purchasing behavior of green products and trying to persuade positive attitude changes regarding the protection of the natural environment and the effectiveness of buying eco-friendly products. The originality of research is to investigate the factors that affect eco-friendly consumer's attitudes and behavior in developing economies is essential to mitigate the negative environmental factors and the consequences of economic growth. This study is being conducted in Pakistani culture with convenience sampling method and for further researchers should relies on self-reported proceedings of green product purchase in various regions of the world.

Keywords: *Religiosity, Brand Trust, Attitude and green product purchase (GPP)*

Introduction

The awareness of demolition of natural resources as a result of human activities has raised the main issue of environmental safety and awareness in consumer attitude. As an outcome of awareness, has enhanced the demand for green products in all over the markets of the world. Green or eco-friendly products is explained as "A product made with non-toxic substances and friendly environmental procedures, and is certified by a recognized organization" Life cycle of green products starts from product design then moving toward manufacturing storage, shipping, post and pre-usage of activities. A lot of the researchers like (D'Souza, Taghian, Lamb, & Peretiatkos, 2006) have explore the utilization aspects and life-cycles of green products.

Now a day's green marketing used by different companies for several reasons such as green policies helps to maximizing the profits; the global market is concerning more and more in the social responsibilities. In addition, customers changing their attitudes as a result of competitive and political forces, is necessary for organizations to think about the "green" objectives to making marketing strategies (Ghosh, 2011).

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Previous researchers such as (Devi Juwaheer, Pudaruth, & Monique Emmanuelle Noyaux, 2012; Hartmann & Ibáñez, 2006), and (Butler Jr & Cantrell, 1984; Yadav & Pathak, 2016) noted that numerous research had been conducted on green marketing in developed countries while minimum work on green buying attitude and green branding has been studied in under developed countries, including Pakistan. (Joshi & Rahman, 2015) suggested that further research has been conducted in emerging countries to find out the influence of green brands on green purchase intention. Thus, this paper aims to assess the impact of religiosity, brand trust on consumer's attitude towards green purchase intention.

Literature review

Theory of Reasoned Action

"Theory of Reasoned Action" (TRA) model is presented by (Ajzen & Fishbein, 1980), is a "belief-attitude-behavioral intention model, which implies that the understanding of an individual that is seen by others is affected by his intentions and this attitude has a major role in predicting behavior" (Netemeyer, Andrews, & Durvasula, 1993). In this study, the intention to buy green products is related

to the consumer's intention to buy a product that is less harmful to society and the environment. (Oliver & Lee, 2010) stated in their study, the purchase intentions of hybrid cars, affirmed that green purchase intention deals with actual purchase of eco-friendly product by a consumers, once they get awareness of its green traits. Vazifehdoust (2013) stated that the buying intention of consumer's towards eco-friendly products is positively influenced by attitude and green perceived value of the products.

Religiosity

It plays a vital role for the formation of human Life, According to the (McDaniel & Burnett, 1990) "Religiosity is a trust on God accompanied by a commitment to follow principles believed to be set by God" Furthermore (Weaver & Agle, 2002) illustrate that the religiosity is deeply affected on human attitude. (Allport & Ross, 1967a) stated that religiosity has strongly influence on human encouragement, worth and attitude. It further elaborates the concept of religiosity that there are two types of religious motivation one of them is internal religious motivation and the other is external religious motivation. The internal religious motivation deals with the people who are seriously attached with their religion while external religious motivation deals with those people who just use the religion for their daily work. (Donahue, 1985) stated that the internal religious motivated person is highly motivated as compared to externally motivated person. (Vitell & Paolillo, 2003) show that the internally religious people are more positive and ethical while external religious people are just collection of external expression it is an important attribute to make some kind of ethical conclusion. Impact of religion is very high on a human emotions, line , attitude and physiological well-being (McDaniel & Burnett, 1990)Donahue (1985) ,would have loyalty with religious and give the high value on religion, individual parson make it right-thinking. Religious is trust on God and follow all the obligations who is assigned by God (McDaniel & Burnett, 1990).

Attitude

(Allport & Ross, 1967a) defined as: "Attitude is a mental and neural state of readiness, which exerts a directing, influence upon the individual's response to all objects and situations with which it is related". It shows liking and disliking of consumer, what a consumer wants to purchase the product or not (Blackwell & Branke, 2006). The people make the purchase decisions on the basis of their attitude (Irland, 1993); (Schwepker Jr & Cornwell, 1991). (Butler & Francis, 1997)stated that the mostly the female effected with attitude, especially when she is going to purchases the clothes. (Shim, Tan, & Tay, 1995)argued that attitude had a positively effect on various environmental factor

sand allocation technique such as welfare motivated contribution, environmental motivated contribution, and re-useable products.

(Milfont & Duckitt, 2004) stated that attitude is the group of confidence, influence and reaction on target of a person who related with environmental activities. (Milfont, 2009)reported that it is a cognitive process that is judged by perception and trust related with the nature of environment, including those characteristic who affecting the personally like and dislike. The attitude makes with environment. Attitude concerning the environment, this attitude can be forecast by awareness, influence and purpose as previously disclose. Sometimes yet, environmental attitude is measured by three items awareness of environment, influence in environment and purpose, (Berger & Corbin, 1992; Axelrod & Lehman, 1993)

Brand Trust

Brand trust highly influence at the time of product purchase decision and fulfill all the Attributes of the product and guaranty to make products according to the perception of the customers (Ahmad & Ahmed, 2004). (Chaudhuri & Holbrook, 2001) elaborate the concept of brand trust as "the readiness of the standard consumer to depend on the facility of the brand to fulfill its specified role". (Doney & Cannon, 1997) stated that customers make the perception of brand trust on the basis of the overall contribution of the firm. Brant trust plays a vital role for the company prospective to make long term relationship with customers (Chaudhuri & Holbrook, 2001)Brand trust is physiological factor for success of company they are highly effect on purchasing decision of the product (Morgan & Hunt, 1994)furthermore brand trust also create positive words of mouth and actions of others peoples about the brand before and after use of brand (McAllister, 1995). Brand trust protect the customer belief and fulfill the all the obligation and promises (Delgado-Ballester & Luis Munuera-Alemán, 2005) It is an important part of the business and treated as Assets of the business who cannot be touch and seen (Delgado-Ballester & Luis Munuera-Alemán, 2001a) While (Delgado-Ballester & Luis Munuera-Alemán, 2001a) stated that the brand trust highly influence on customer more than once buyer decision and build long term relation with customer.

Now a days the internet conceals all over the word and competition is very highly due to the utilization of internet facilities (Ahmad & Ahmed, 2004). By use of internet (McKnight, Choudhury, & Kacmar, 2002) online purchasing has been highly valuable because brand trust reduce the risk of loss and conformation quality of the product. It is also a source of sharing knowledge about brand and help to increase sale of products. The brand trust always infuses the purchase decision of the goods and services rather purchased online or offline (Becerra & Korgaonkar, 2011). When the brand trust makes positive

perceotion in the mind of customer it's a competitive edge for the particular organization(kotler, 2004) and this competitive edge helps to increase the performance of the brand and fulfill the promises that is done with customers (Delgado-Ballester & Luis Munuera-Alemán, 2001b)

According to different researchers there are four dimensions to understand the concept of brand trust, namely the perception of competence, predictability, benevolence, and integrity. *Competence* deals with the capacity of brand to deliver high quality products/services (McKnight et al., 2002) Competence reflects a brand to fulfill the promises of customers by utilizing the knowledge management, expert skills and market experience. It is an ability to understands the needs of customers and solve their problems. (Butler & Francis, 1997); (Butler Jr, 1991), (Singh & Sirdeshmukh, 2000) and (Garbarino & Lee, 2003). Once the customer is satisfied to solve their problem then he trusts on the particular brand (Lau & Lee, 1999)*Predictability* deals with the reduction of uncertainty by defining what is the mostly expectation of trustee acting in good faith (Zucker, 1986).Predictable brand allows the user to anticipate the performance over time (Lau & Lee, 1999)It is due to the continuous brand positioning and consistent level of quality of the product. (Kelley & Stahelski, 1970)stated that predictability increase the level of trust, even if the other party is untrustworthy. Brand predictability enhances the trust because predictability builds positive image (Kasperson, Golding, & Tuler, 1992)In short predictability is the continuous identity of brand elements .*Benevolence* deals with the sincere commitment with brand, the shoppers would be inspired to find out more and more about it and trying to trust on it. (Xie & Peng, 2009) When a customer cannot trust on brand, the brand communicates benevolence to create good image in the mind of customers (McKnight et al., 2002); (Branzei, Vertinsky, & Camp, 2007). If the brand perceived to be benevolent, that brand will be trustworthy: *Integrity* deals with the ethical conduct of brand on the basis of honesty and reliability (Mayer, Davis, & Schoorman, 1995)It is a set of principles in which brand is honest, ethical and keeps its promises (Xie & Peng, 2009); (Lau & Lee, 1999)Integrity is based on the strong beliefs, justice and sharing relevant information with stakeholders. If brand perceives integrity it is trusted by consumers (Chaudhuri & Holbrook, 2001) Stated that brand trust is based on creating strong bonds with the consumers throughout the life of the product.

Green product purchase intention

Purchase intention is explained as "what consumers think they will buy". To forecast the purchase intention, the organizations can consult customers about their previous actions in order to predict their future actions but the products that a consumer buys in the past can be dissimilar of those that will buy today. Thus a new system

is to ask customers what they plan to do (Blackwell & Branke, 2006)

So, "to measure what individuals plan to do can be less prophetic of measuring their future actions than what they assume to do". That's why businesses use social perspectives which shows "the probability of a actions"; thus to predict related purchase intentions, time span must be taken into mind the more the time duration is the more purchase behavior can transform in reality it is a common phenomenon that the purchase behavior is vary with the passage of time. (Blackwell & Branke, 2006) The valuable and competent utilization of natural resources and its defense has led to customer's subdivisions to make a healthy environment. (Vernekar & Wadhwa, 2011) defined as green consumers are those "who adopts eco-friendly behaviors and who purchases green products over the typical substitutes".

Relationship between Religiosity and Attitude

Religiosity is defined as "the strength of religious motivations, beliefs, and values (Allport & Ross, 1967a) or the degree to which individuals are committed to a particular religious group" (Essoo & Dibb, 2004), Although Attitude is a psychological and neural state of willingness. It is an important aspect for consumers that influence their decision making (Delener, 1994). The plan that environmental awareness is affected observed by several researchers and finds a gap between Religiosity and Attitude. For instance (White, 1967) argued that religiosity is a code of conduct and human mastery of nature that represents anthropocentric view over the world. His study proves that religiosity is negatively linked with pro-environmental Attitude and behaviors. Few studies have confirmed their hypothesis. (Hand & Van Liere, 1984) stated that Religiosity were more loyal to the mastery-over-nature alignment and less concerned about the environment then non-religious. So we hypothesized that

H1. Religiosity has positively associated with Attitude.

Relationship between Brand trust and attitude

Trust is the most technical factors in any relationship. It is vary essential, that includes the most essential feature of exchange relationship (Indartono & Chen, 2011). If an individual has trust on brand, he/she assumes that the upcoming act of the brand is valuable for him or her and not harmful for environment (Robinson, 1996). Having trust on brand leads to increase assurance on it and also affects the behavior of consumer. Since trust create exchange interactions that are extremely precious for brands (Morgan & Hunt, 1994), brand trust absolutely contributes for the formation of positive brand attitude (Chaudhuri & Holbrook, 2001)

Attitude towards the brand is explained as "overall consumer assessment of a brand based on its brand

beliefs" (Agarwal & Malhotra, 2005) This shows that, overall rating of a brand based on its beliefs (Davis, 1993). If shoppers believe that a brand is reliable, they will make a progressive attitude towards the brand. Recent research showed that brand trust is positively and significantly affects attitudes towards brand (Okazaki, Katsukura, & Nishiyama, 2007)Higher the brand trust, lesser the strangeness between what firms aim to establish and what customers recognize with the brand; and this leads to constructive response of consumer towards the brand (Jevons & Gabbott, 2000)

Trust leads customers to adopt a positive attitude towards a store and brands. (Joji, 2011) studied two different brands and stated in his research that positive brand trust leads toward positive brand attitude. As per (Joji, 2011)trust leads to assurance on the brand and results in formation of a strong positive belief. In the existing study it is projected that higher the brand trust, higher will be attitude of consumer towards the brand. Therefore, the study hypothesizes that:

H2. Brand trust positively affects the brand attitude.

Attitude toward green product purchase intention

Attitude of consumer toward eco-friendly products has been increasing. According to the inspection conducted in UK by Co-operative Bank in 1999 is that "17%" of respondents "felt awkward about immoral purchase" and in 2005 there were "44%" (Grant, 2007, p. 35) 27% rise in six year shows that there is increase in consumer attitude toward green products. Customers who have activist behavior towards the natural atmosphere are more eager to buying eco-friendly products. (Balderjahn, 1988)

The survey that is conducted on "60" participants of India in 2007, that shows he could categorize participants in four different groups the "addicts", "the aspirants", "avoiders" and the "adjusters". This study conclude that large number of the participants can be characterized as "aspirants"; its mean that those entities who aware of natural issues lead to grow green purchase behaviors (Chitra, 2007), p. 181.

The neoclassical view explains that consumers are buying environmentally friendly products only for self-serving reasons such as better quality and taste or the fact that eco-friendly products are healthier than traditional. But another research shows selfish and unselfish reasons in buying decision of green products (Thøgersen, 2011). According to a investigation conducted on 4,000 European respondents in four countries (Denmark, UK, Italy and Germany) large number of consumers purchase eco-friendly products because such type of products generates benefits for the environment and the society. They "buy these products mainly because they have been convinced by their documented environmental benefits (selfless reasons)" (Thøgersen, 2011).

H3. Attitude has significant positive impact on green purchase intention.

Moderation of Attitude- Behavior Relationship

Previous study on attitude- behavior relationship stated that "Correlations between attitudes and behaviors were generally very low and that the ability of attitudes to predict behaviors was in fact disappointing" (Wicker, 1969). While, recent research demonstrated a considerable amount of "Variability in the attitude-behavior relationship ranging from −0.20 to 0.73" (Glasman & Albarracín, 2006) Thus, a significant stream of study has been investigated that Attitude is the possible moderators of the relationship (Fabrigar, Porter, & Norris, 2010). Previous researchers used different types of moderator between attitudes and behaviors were attitude confidence (Fazio & Zanna, 1978), attitude strength (Holland & Vaidya, 2002)introspection (Wilson & Dunn, 1986), and self-monitoring (Zanna, Olson, & Fazio, 1980). However we conclude that Religiosity moderates the relationship between Attitude and Green Purchase Intention Because the "Affiliation between Attitude and Green Purchase intention is stronger for those consumer with high levels of religiosity than those consumers with low levels of religiosity".

H4. Attitude moderates the relationship between religiosity and Green Purchase Intention.

Conceptual Framework
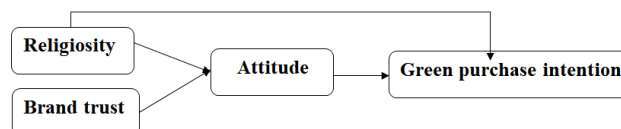
Research Methodology

Design and Sample

This is a causal study from a sample of different universities of Gujranwala. The validity of research data can be effected if the respondents are willing to participate there for random sampling were used to ensure that participants are reluctant to take part in the research. The data were gathered by using questionnaire as a research instrument. In March 2017, 350 questionnaires were distributed by hand and online through e-mail and asked the students to show keen interest to fill out the questioner because students knows much better about the brands and the eco-friendly products. 300 (85%) respondents filled out the questionnaires at the end of beginning of March although the entire questioners were valid. This study wishes to observe the effect of religiosity and brand trust on green product purchase intention under the mediation of attitude of consumers. It is most discussing topic in these

days due to distortion in ozone layer and to create awareness for every individual.

Measurements

All scales that is used in this study were calculated by using 5 point "Likert scale" and ranging from 1 SD (strongly disagree) to 5 SA (strongly agree). We adopted (Allport & Ross, 1967b)scale to measure religiosity and this scale consists of sixteen (7) items. To measure consumer attitude 9-items scale was adopted by (Straughan & Roberts, 1999). To measure green product purchase intention scale were adopted by (Straughan & Roberts, 1999) to develop 8 measurement items.

Table 1: Demographic

Variables	Frequency	%age	Total
Gender			
Male	198	66.00	300
Female	102	34.00	
Age			
Below 20	50	16.66	
21-30	178	59.33	300
31-40	45	15.00	
41 above	27	9.00	
Education			
Intermediate	57	19.00	
Graduation	87	29.00	300
Master	132	44.00	
Above Master	24	8.00	

Analysis and Results

Scale reliability and validity

As shown in the Appendix, the values of composite reliability were approximately near to the threshold level of .70 suggested by (Roberts, 1996)Regarding to convergent validity (Steenkamp & Van Trijp, 1991) recommended that factor loadings should be exceed from 0.50 in order to be considerable. However, the 0.50 is a minimum requirement criteria, and standardized loadings preferably should be 0.70 or higher (Hair, Anderson, Babin, & Black, 2010). All of the factor loadings from the confirmatory factor analysis (CFA) Exceeded from the threshold level 0.50 and thus fulfilled the minimum condition for convergent validity. Fit indices from the CFA model were acceptable with all major fit indices being above or close to the thresholds recommended in the literature. The GFI (goodness of fit index) and the NFI (normal fit index) were .926 and .927 respectively, and thus equivalent or close to the 0.90 cut-off value for a good fit recommended by (Kline, n.d.)The comparative fit index (CFI) were 0.953 and reasonably close to the 0.95 value recommended by (Hu & Bentler, 1999). Finally, the RMSEA (root mean square error) indicated a good model fit with an actual value of 0.043, substantially below the maximum suggested threshold of 0.08 (Browne & Cudeck,

1992). AVE (Average variance extracted) values were 0.526 for RO, 0.636 for brand trust, and 0.721 for attitude, and 0.592 for GPP that meet the threshold of 0.50 suggested by (Bagozzi & Yi, 1988). Thus, our measures showed some problems with convergent validity. Nevertheless, AVE for all constructs was higher than the highest correlation square of each construct with any other construct (Fornell & Larcker, 1981)

Discriminant Validity Analysis

Discriminant Validity Analysis table 3 shows that the mean value of religiosity is (3.4) which indicates that most of the participants were agree, standard deviation 0.44 shows that there is 44% variation among the responses. The values (0.797, 0.769, 0.721) shows that religiosity is positively and significantly correlated with brand trust, attitude and purchase intention respectively. The mean value of brand trust is 3.6 that shows most respondents were agree and the SD shows that there is 54% variation among the responses and the values (0.769, 0.721) indicated that brand trust is positively correlated with attitude and purchase intention respectively. The mean value of attitude is 3.8 that express that the participants were agree and the SD is 0.32 shows 32% variation among responses, the value (0.721) indicated that attitude is positively correlated with purchase intention

Table 3 Discriminant Validity Analysis

Variables	Mean	SD	Religiosity	Brand trust	Attitude	Purchase intention
Religiosity	3.4	0.44	**0.725**			
Brand trust	3.6	0.54	0.706	**0.797**		
Attitude	3.8	0.32	0.685	0.650	**0.769**	
Purchase intention	3.2	0.47	0.724	0.633	0.667	**0.721**

The bold diagonal elements are the square root of the variance that is shared between the constructions and their measures. Out of diagonal elements is the correlation between constructs.

Mediation Analysis

The mediation analysis is performed in three steps. First, path A is tested as a mediator in an independent variable. Then path B of the mediator for the dependent variable was checked. Path C with no mediation is tested along the path Ć with the mediator variable in the model. If another path is important, it can indicate that there is mediation if the value of the path is reduced by path C. Four paths have been observed for this. The effect of religiosity was significant (β = 0.384, p <0.01). The effect of religiosity on consumer attitude was also significant (β = .527, p <0.01). In addition, the non-mediator path of the tested model supported (β = 0.248, p <0.01) when the parameter was involved in the model coefficients was reduced but still significant (β = 0.108, p = 0.08) .

The effect of attitude was significant (β = .329, p <0.01). The effect of attitude on purchase intention was also significant (β = .518, p <0.08). Then the C path without the mediator was also tested (β = .502, p <0.08). When the mediator was included in the model, the coefficients were reduced, but still showing significant intervention (β = .273, p <0.08).

The effect of purchase was significant (β = .315, p <0.00), and the effect of purchase intention on religiosity was significant (β = .515, p <0.08). Then, the c path without the intervention was judged to be significant (β = .486, p <0.08). When the mediator was included in the model, the coefficients were still significant (β = .243, p = 0.000). The whole model is significant and decreasing the value of Ć from C path shows that partial mediation exists.

Table 4: Mediation Results

Variables	Path A	Path B	Path C (without Mediator)	Path Ć with mediator
Reli attude	.384(.000)	.527 (.000)	.248 (0.00)	.108 (0.08)
Atude purint	.329(.000)	.518 (.000)	.502(0.00)	.273 (.000)
Reli purint	.315(0.00)	.515 (.000)	.486 (0.00)	.243 (0.000)

Structural Equation Model

H1, H2 shows the impact of Religiosity and Brand trust on Attitude. The estimation results of the model (table 4) reveals that religiosity (=0.49*, p<.05) and Brand trust on company (0.47*, p<.05) have positive impact on Attitude. Thus, H1 and H2 were supported .The greater influence of religiosity when determining Attitude is confirmed, making this variable the main predictor of attitude. We turn next to the indirect antecedents of attitude. The results shows that Attitude have positive direct effects on intention of purchase (=0.38*,p<0.05).

Hypothesis	Structural relationship	Std. coefficient	Results
H1	Religiosity→Attitude	0.49(9.22)*	Accepted
H2	Brandtrust→Attitude	0.47(4.18)*	Accepted
H3	Attitude→GPP	0.38(4.14)*	Accepted
	TLI=0.96,CFI=0.92IFI=0.94,GFI=0.81	RMSEA=0.072	
	NFI=0.92=362.745,df=158(p=0.000).	2/df=2.30	

*P=<0.05

Limitations and Future Research

Our findings focus on the relationship between a specific cultural value (religious orientation), EA, and green purchase intention. Despite these benefits, our research presents several limitations that not frightening the scope, validity of our findings, should be considered into mind when interpreting the results. At the same time, these limitations have an interesting agenda for future researchers. Foremost our study relies on self-reported measures of Green Product Purchase. Although self-reported measures are widely accepted as an alternate

for the underlying "true" behaviors, self-reported measures may bear from different errors such as social attraction. For example, previous research verified that in many situations, people tended to over estimates the desirable acts and under estimate undesirable acts (Gosling, John, Craik, & Robins, 1998)Thus, future research may struggle to incorporate actual purchases of green products (e.g. in the form of observed behaviors) in addition to self-reported measures.

Alternatively, researchers could also work with retailers or producer of green products to gain access to actual sales data and test if certain types of access strategies and/or communications will guide to increase in green product sales. Further, considering that the participants in this study were Pakistani, future research should investigate in other countries display similar pro-environmental attitude.

Finally, as in many other studies on attitudes and behaviors, our study focus on associations rather than on causal relationships. Thus, future research in the field of green consumption may conduct future research on causal relationship

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Table: Confirmatory Factor Analysis

Variables	Items	Std. lambda	Composite reliability	AVE	
Religiosity	RE-2	0.800			
	RE-4	0.790			X^2 =292.27
	RE-6	0.562			df =113
	RE-7	0.748	0.846	0.526	
	RE-8	0.701			
	RE-9	0.776			
Brand trust	BT-1	0.854			NFI=0.927
	BT-2	0.850			TLI=0.994
	BT-3	0.791			CFI=0.953
	BT-4	0.707	0.897	0.636	IFI=0.954
	BT-5	0.849			RMSEA=0.043
Attitude	EA-1	0.902			
	EA-4	0.899			
	EA-6	0.877			
	EA-7	0.765	0.776	0.721	
	EA-8	0.568			
	EA-10	0.677			
	EA-11	0.797			
	PI-1	0.556			
	PI-2	0.675			
	PI-3	0.545			
Purchase intention	PI-4	0.675			
	PI-5	0.877			
	PI-6	0.621	0.836	0.592	
	PI-7	0.554			
	PI-8	0.673			