

## **Factors Influencing Purchase of Foreign Goods by Malay Muslim Consumers: A Structural Equation Modelling Approach on Religiosity and Ethnocentrism Perspectives**

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**Abstract:** The purpose of this research was to study the relationship between religiosity and consumers ethnocentrism towards the purchase of foreign goods by the Malay Muslim consumers. This study also highlighted some propositions to guide future empirical research. Total of 450 questionnaires was distributed for measuring the relationship between religiosity and ethnocentrism towards the purchase behaviour of Malay Muslim consumers in Klang valley area. Finally, 300 questionnaires was validated and tested for further statistical analysis through Exploratory Factor Analysis (EFA) and later Confirmatory Factor Analysis (CFA). In addition, Structural Equation Modelling technique (SEM) was applied for testing the hypotheses. Among all the important variables, consumer's religiosity behaviour played most significant role followed by ethnocentrism attitude in buying foreign products. The results suggested that a significant proportion of Malay Muslim consumers were interested in country-of-origin information before making a purchase decision of foreign goods. This research is added value between theory and practice to explore religiosity and ethnocentrism behaviour on Malay Muslim consumer's to purchase foreign products. Moreover, this is a relatively new issue that remains largely undiscovered by researchers under the perspective of Malay Muslim consumers. This research will also help to emphasize its importance and implications to business decisions.

**Key words:** Religiosity, ethnocentrism, purchase behaviour, products, business, Malaysia

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### **INTRODUCTION**

Globalization has made it promising for customers in numerous nations to benefit themselves of a huge range of products (Lotz and Hu, 2001). Globalization helps clients to create the choice amongst the products and services from diverse nations while the earth is sighted as one colossal place with no specific boundaries. Yet, global trade accords have caused in the diminution of tariff and non-tariff obstacles and augmented the free trade level (Saffu and Scott, 2009). Suh and Kwon (2002) stated that the globalization must not be taken for granted.

Literature suggested that perceptions of a product's residence nation attachment can influence consumers' purchasing decisions directly and independently on the performance of the product (Klein, 2002; Klein *et al.*, 1998). Wang and Chen (2004) described that globalization presents substantial challenges and opportunities for global marketers. They also tinted the trade policies relaxation has provided consumers with more foreign

product choices than ever before. Consequently, their attitudes toward products originating from foreign countries have turned out to be the interest to researchers of international business and consumer behaviour for decades. Numerous researchers have found that customers possess a universal preference for domestic over overseas merchandise, predominantly when they can be shortened of information concerning the product (Bilkey and Nes, 1982; Damanpour, 1993; Elliott and Camoron, 1994; Wall and Heslop, 1986, 1989). Review of literature revealed that in spite of its broad appeal, there had been no developments in studying the variables that may potentially affect the Malay Muslim consumers in their buying decisions of foreign goods. Accordingly, the current research aspires to provide more insight into the fundamental perceptions of Malay Muslim consumers' religiosity and ethnocentrism and their impact upon their buying behaviour of foreign goods. Principally, this study also draws some propositions in order to direct future empirical research in this area. Implications for managers in implementing core concepts from the model besides the

challenges, they may come across are discussed. Especially, it was hypothesized that consumers' religiosity and ethnocentrism were significant predictors of their buying behaviour of overseas commodities. Information on such novel perspectives may open the door for international marketers to measure their decisions on how they may advance to a foreign market which is characterized by the practice religiosity and ethnocentrism.

### **Literature review**

**Consumers' purchase behaviour:** Czellar (2003) reviewed studies performed from 1978-2001 on consumer attitude towards the extensions of the brands. He proposed that when consumers understood both extended products and original brand products have appropriate fit extensions, customers have a tendency to be positively affected by their attitude towards the extended brand. Whereas product attitudes have been the main focus of country image models, there have been a few attempts connecting the modeling exogenous constructs being allied with broader country images to clarify the product-related constructs (Heslop *et al.*, 2004). Edwards *et al.* (2007) noted that businesses in Australia with any kind of French associations, particularly those with consumer markets, reported experiencing negative market effects. Consequently, consumers' purchase intention is somehow biased on consumer's perception and emotional matter. Lu and Su (2009) stated that usefulness is the individual's perception of the act of performing behaviour to gain specific rewards.

However when consumers buy products from a certain country, they usually correlate the products purchased with certain memories and certain feelings concerning the country and wish to depict certain image of them (Verlegh and Steenkamp, 1999). By buying products from a country, citizens might feel that they are one way or another, supporting the economy of that country (Varlegh and Stennkamp, 1999). Furthermore, when a shopper feels that the cause of the event is controllable (such as war) and then the shopper would express his/her annoyance and would attempt to refurbish equity through consumption avoidance (Wu and Lo, 2009). Customer buying intention and identification of product is active, selective and volitional on consumers' part and that causes them to engage in favourable, over and above potentially adverse firm-related behaviours (Bhattacharya and Sen, 2003). Regarding the prospect of the consumer, buying intention depends upon few specific issues and buying experiences have some uncertainty levels because of the transaction cost that might be raised with the increase of uncertainty.

Thompson and Yuany (2005) indicated that the invested transaction cost would enlarge when customer perceived elevated uncertainty. Though, Ahmed *et al.* (2004) have found in Singapore that the Country of Origin (COO) effects on low-involvement products which were not unlike those found in the case of high-involvement products in developed nations.

**Religiosity:** The sociologist was one of the 1st Cassandra who argued that religion became immaterial in sequence of secularization and urbanization. Today, conversely, religion is incredibly much alive in the global societies where religious groups of diversities take stands and influence public opinion on a broad array of social issues including abortion, aid to parochial schools, death penalty and so on. Many studies in the literature recommended that religion is an elementary component of our culture and is associated with many aspects of consumers' lives and behaviour (Bailey and Sood, 1993; Lupfer and Wald, 1985; Lupfer *et al.*, 1992; McDaniel and Burnett, 1990; Wilkes *et al.*, 1986).

Evidence for relations between religion and behavior can be found in activities that shape part of an individual's day by day routines, in addition to those rituals that are uncommon and unique. Likewise, evidence for the religious influence upon behavior is found in areas such as attachment of the parents, clothing styles, eating and drinking, using cosmetics, viewing social and political issues and controlling sexual behaviour (Levin, 1979). Evidently, the motives for participating in religious experiences are connected to religion (Gorlow and Schroeder, 1968).

Swimberghe *et al.* (2009) asserted that consumers' religious beliefs seem to resonate in their choices of consumption. As a result, Proctor&Gamble became one of several companies which had cut back millions of dollars in advertising from television shows such as will and Grace and queer eye for the straight guy in reaction to pressures from some religious organizations. Moreover, bulky retailers for instance, Wal-Mart and target received widespread criticism for avoiding the explicit use of religious references in national advertising and promotional campaigns during the Christmas holidays. Also, one of the most comprehensive frameworks of consumer behaviour is Sheth (1983)'s integrative theory of retail store patronage preference and behaviour suggested that a consumer's religion is a personal value that may shape an individual's shopping motives. In contrast, individuals who exhibited high religious commitment were more likely to buy products on sale; more open to purchase foreign products and referred others to stores with the lowest prices versus stores with

the best assortment when compared to their religious counterparts who exhibited low religious commitment (Sood and Nasu, 1995). Essoo and Dibb (2004) established that casually religious respondents follow the trends and feel more inventive than highly pious individuals. The following hypotheses researchers can propose for further statistical test:

H<sub>1</sub>: The higher the religiosity behaviour as perceived by the Malay Muslim consumers, the lower the intention of purchasing foreign products

**Consumer ethnocentrism behaviour:** Ethnocentrism is an element of attitude that a buyer possess regardless of any nation and it has been obvious that ethnocentric customers favour home commodities, since they consider that products from their home country are the greatest (Klein *et al.*, 1998). Further, much of human behaviour is affected by unrestrained, unnoticed processes in reminiscence (Bargh, 2002; Greenwald *et al.*, 2002). An apprehension for ethics guides consumers to purchase home commodities although the quality is inferior to that of imports (Wall *et al.*, 1991). Consumer Ethnocentrism (CE) might play a considerable role when public consider that their individual or national happiness is under hazard from imports (Sharma *et al.*, 1995; Shimp and Sharma, 1987).

The more significance a customer weighs upon whether or not a commodity is made in his/her country of residence, the superior his/her ethnocentric propensity (Huddleston *et al.*, 2001). The US and other developed country studies commonly maintain the view that greatly ethnocentric clients misjudge home commodities, undervalue imports have often a fondness for and feelings of an ethical compulsion to buy, home products (Netemeyer *et al.*, 1991; Sharma *et al.*, 1995). Consumer ethnocentrism research illustrates that customers in developed nations can be susceptible to recognize home products as being of superior quality than imported commodities (Damanpour, 1993; Herche, 1992) while the overturn is factual for customers in developing nations (Batra *et al.*, 2000; Wang and Lamb, 1983). In view of the study of developing nation's outlook, research has constantly established that there was a predilection for commodities produced in the home country (Bilkey and Nes, 1982; Samiee, 1994). Additionally, a few studies have proposed that products from nations viewed as ethnically alike to the home country as compared with the products from nations that are perceived as culturally different are favoured. In a study that scrutinized the association between customer ethnocentrism and assessments of

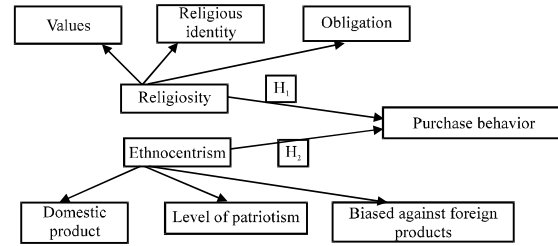


Fig. 1: Theoretical research framework of the study

overseas sourced products, Lantz and Loeb (1996) found that extremely ethnocentric customers have more positive attitudes en route for products from culturally parallel countries. With regard to consumer ethnocentrism, Sharma *et al.* (1995) recommended that cultural resemblance among nations is one factor that may influence the consequence of tendencies of customer ethnocentrism on attitudes toward overseas products. The following hypothesis was therefore taken up for further statistical test:

H<sub>2</sub>: The higher the ethnocentrism behaviour quality as perceived by the Malay Muslim consumers, the lower the intention they have for purchasing foreign products

Anchored in the preceding review of literature; this study ponders on theoretical framework of factors influencing Malay Muslim consumers in order to shape their purchase intention of overseas products under religiosity and consumers ethnocentrism perspectives. This conceptual structure stresses on the fact that religiosity and ethnocentrism were influencing toward the Malay Muslim consumers' perception before making their buying decision of foreign goods. Therefore, the research framework on which this study shown in Fig. 1.

## MATERIALS AND METHODS

Since, the major purpose of the study was to identify potential factors, those were influencing Malay Muslim consumers' perception to buy foreign goods, a self-structured questionnaire was developed to collect the necessary information from the Malay Muslim consumers residing in Klang valley area in Malaysia. The survey questionnaire consisted of three distinct sections and each section contained relevant questions to discover variables. Questionnaires were systematically distributed utilising a Simple random sampling method from walk-in customers at various shopping malls, educational institutions and pedestrians' walk-ways. The sampling

frame for conducting the Principal Component Analysis (PCA) comprised 300 Malay Muslim consumers. A 7-point scale was used ranging from strongly disagree (1) to strongly agree (7). Total of 450 samples were distributed among the potential respondents for this study of which 350 questionnaires were received. After having the screening process completed, only 300 responses were found to be considered complete and valid for data analysis purposes. This represents a response rate of 66% which was considered to be extremely good in view of time, cost, certainty and geographical constraints. The analysis on the validity of data and the reliability of the scale indicated the fact that all the constructs maintained appropriate fit measures for the purpose of this study. The 1st stage of the data analysis is based on an Exploratory Factor Analysis (EFA) that was conducted to identify the factor structure. This had been intended for measuring the factors influencing Malay Muslim consumers' perceptions to purchase foreign goods.

The decision to consider a factor as significant was identified by a factor loading  $>0.5$  and an eigenvalue  $\geq 1$ . Cronbach's alpha coefficient was used to test the reliability of the scale. The 2nd part of the data analysis employed a Confirmatory Factor Analysis (CFA) to confirm the factor structure for measuring the Malay Muslim consumers' perceptions in buying foreign goods and to check the validity and reliability of the measurement scale.

Most important of this study was the creation of the structural equation models which deemed to be particularly appropriate because of the multiple dependence relationships in the hypothesized models. Structural Equation Modeling (SEM) was considered to be a suitable data analysis method for this study due to numerous dependence associations in the proposed model. This further indicates the factors that were influencing Malay Muslim consumers' perceptions to purchase foreign goods under the umbrella of religiosity and ethnocentrism perspectives.

SEM provides a technique of testing hypotheses concerning associations amongst latent and observed variables by approximating a set of separate equations of multiple regressions at the same time (Hair *et al.*, 1998; Hoyle, 1995). Explicitly structural equation modeling sketches together the elements of path analysis and factor analysis and is further influential instrument as compared with other multivariate techniques that are competent in probing only lone associations at one time (Bollen, 1989; Hair *et al.*, 1998).

SEM is a logical tool used in a broad range of disciplines and has been used regularly by marketing researchers over the last 20 years (Baumgartner and

Homburg, 1996). In addition, SEM resolves how much variance in the dependent variables in a model is accounted for by the independent variables how dependable each of the measured variables is what the comparative significance of various paths and of direct and indirect effects is and makes contrasts amongst substitute models and assesses the differences among groups (Hair *et al.*, 1998).

In this study after having tested the hypothesis 1 and 2, the 3rd part of the data analysis identified the structural relationships between the religiosity and ethnocentrism towards Malay Muslim consumers' perceptions to purchase foreign goods. In order to test the fitness level of the model, the widely used goodness-of-fit measures was included in the analysis.

### Data analysis

#### Reliability coefficient of all the items in the instruments:

Reliability coefficient tested by using Cronbach's alpha ( $\alpha$ ) analysis. In order to measure the reliability for a set of  $\geq$  constructs, Cronbach alpha is a frequently used technique where the values of alpha coefficient range between 0 and 1 while with upper values indicating higher reliability among the indicators (Hair *et al.*, 1992). In accordance with the Cronbach alpha test, the total scale of reliability for this study varies from 0.90-0.98 indicating an overall higher reliability scores and making an excellent platform to advance the study. From Table 1, it is showed that the reliability of this study is substantial in every perspective.

**Factor analysis:** The results obtained from 300 respondents have systematically been analysed and the outputs of the results have clearly been explained in this section. Applying SPSS, the Principal Component Analysis (PCA) was carried out successfully to explore the underlying factors associated with 14 items. The constructs validity was tested applying Bartlett's test of sphericity and the Kaiser-Mayer-Olkin measure of sampling adequacy analyzing the strength of association among variables. The Kaiser-Mayer-Olkin measures of sampling adequacy (KMO) were 1st computed to determine the suitability of using factor analysis. It helps to predict whether data are suitable to perform factor analysis. The value of KMO varies from 0-1 and KMO overall should be  $\geq 0.60$  to perform factor analysis. If this does not have achieved then it is necessary to drop the variables with lowest anti image value until KMO overall rises  $>0.60$ . Result for the Bartlett's test of

Table 1: Reliability analysis for all variables

Cronbach's alpha	Cronbach's alpha based on standardized items	No. of items
0.902	0.903	18

Table 2: KMO and Bartlett's test

Statistical analysis	Values
Kaiser-Meyer-Olkin measure of sampling adequacy	0.858
Bartlett's test of sphericity (Approx. $\chi^2$ )	963.685
df	92.000
Sig.	0.000

Table 3: Factor loading matrices following rotation of two-factor solutions

Items	Religiosity (F1)	Ethnocentrism (F2)
Attending of religious activities (r1)	0.862	-
Participate activities of worship (r2)	0.794	-
Frequency of reading Quran (r3)	0.721	-
Watching/listening Islamic religious programs (r4)	0.660	-
Frequency of praying (r5)	0.547	-
Technology and economic development (e1)	-	0.651
Buying Malaysian made products instead of imports (e2)	-	0.831
Malaysian products, first, last and foremost (e3)	-	0.785
Not right to purchase foreign products (e4)	-	0.667
A real Malay Muslim should always buy Malay made products (e5)	-	0.551

Extraction method: Principal component analysis; rotation method: Varimax with kaiser normalization; rotation converged in 5 iterations

sphericity and the KMO revealed from this research that both were highly significant and eventually concluded that this variable was suitable for the factor analysis (Table 2).

To determine the minimum loading necessary to include an item in its respective constructs, Hair *et al.*, (1992) recommended that variables with loading >0.30 is considered significant, loading >0.40 more important and loading  $\geq 0.50$  are very significant. For this study, the general criteria were accepted items with loading of  $\geq 0.40$ . The result shows that the total variance explained by the two factors was 62.040%. The values of the following, Table 3 indicate the affiliation of the items to a factor. Generally, the factor is the natural affinity of an item for a group. The higher loading (factor) indicates the stronger affiliation of an item to a specific factor. The findings of this study indicate that each of the two dimensions (religiosity, consumers' ethnocentrism) was homogeneously loaded as different factors. That means each of the dimension that had been loaded into two different factors, all of them had eventually proven as significantly related to the Muslim consumers' purchase behaviour.

**Reliability test of each item under each factor after factor analysis:** Reliability is the degree to which the observed variable measures the true value and is error free thus, it is the opposite of measurement error. If the same measure is asked repeatedly for example, more reliable measures will show greater consistency than less reliable measures.

Table 4: The reliability coefficients for derived variables

Factors	No. of cases	No. of items	Cronbach's alpha
Consumers' religiosity	300	5	0.879
Consumers' ethnocentrism	300	4	0.848

Indicative of a sample size that is too small (Byrne, 2001)

The coefficient alpha estimates for the multi-item scales used in this study are shown in Table 4. Reliability coefficients (Cronbach's alpha) were computed for the items that formed each factor. The reliability coefficients for the two factors: religiosity (attending of religious activities-r1, participate activities of worship-r2, frequency of reading Quran-r3, watching/listening islamic religious programs-r4, frequency of praying- r5) and ethnocentrism (technology and economic development-e1; buying malaysian products instead of imports-e2; Malaysian products, first, last and foremost-e3; not right to purchase foreign products-e4; a real Malay Muslim should always buy Malay made products-e5) were 0.879 and 0.848, respectively. Table 4 shows all alpha coefficients for the data exceed the minimum standard for reliability of 0.70 as recommended by Nunnally for basic research. Thus, the results indicate that these multiple measures are highly reliable for measuring each construct.

**Confirmatory factor analysis:** In exploratory factor analysis, this research preceded as have no hypothesis about the number of latent variables and the relations between the latent variables and the observed variables. In contrast, the path diagram can be utilised that can represent a clear hypothesis about the factor structure. Models of this kind are called restricted or Confirmatory Factor Analysis (CFA) models.

Although, this research has employed EFA for verifying grouping and loading pattern of measuring scale items, it has further attempted to screen EFA examination by conducting CFA among all the exogenous variables (religiosity and ethnocentrism) with measuring items retained by EFA.

**Religiosity:** For consumers' religiosity, the modification indices for the covariance of measurement errors were: 11.532 between r2 (Participate activities of worship) and r1 (attending of religious activities) and 16.875 between r3 and r5 (frequency of reading Quran and frequency of praying). These two sets of measurement errors are logically conceivable to be correlated. Therefore, these correlated relations were allowed in the model. Each pair was added to the measurement model one at a time. After adding these two parameters, the revised measurement model showed:  $\chi^2/df = 1.297$  ( $\chi^2 = 16.742$ ,  $df = 11$ ); GFI = 0.961, AGFI = 0.927, CFI = 0.982, NFI = 0.951 and RMSEA = 0.032.

Table 5: Standard estimation of the main model

Hypothesis	Standardized regression weight	Estimate	SE	CR	p-values
H <sub>1</sub>	Religiosity (R) Purchase behavior of Foreign Goods (PFG)	0.498	0.182	2.736	0.006
H <sub>2</sub>	Ethnocentrism (E) Purchase behavior of Foreign Goods (PFG)	0.431	0.177	5.591	0.000

**Consumers' ethnocentrism:** The examination of the modification indices revealed that the measurement errors 23.542 between e3 (Malaysian products, first, last and foremost) and e5 (a real Malay Muslim should always buy Malay made products) were correlated. The logical possibility for the correlation was allowed therefore, these measurement errors were allowed to be related. After adding this parameter, the measurement model fit indices of consumers' ethnocentrism showed an adequate fit:  $\chi^2/df = 0.079$  ( $\chi^2 = 15.782$ ,  $df = 12$ ); GFI = 0.921, AGFI = 0.897, CFI = 0.952, NFI = 0.931 and RMSEA = 0.022.

**Statistical significance of parameter estimates:** According to Byrne (2001), the test statistic here is the Critical Ratio (CR) which represents the parameter estimate divided by its standard error as such it operates as a z-statistic in testing that the estimate is statistically different from zero. Based on a probability level 0.05 then the test statistic needs to be more than  $\pm 1.96$  before the hypothesis (that estimates equals 0.0) can be rejected. Non-significant parameters with the exception of error variances can be considered unimportant to the model in the interest of scientific parsimony, albeit given an adequate sample size, they should be deleted from the model. On the other hand, it is important to note that nonsignificant parameters can be indicative of a sample size that is too small (Byrne, 2001) (Table 5).

**Hypotheses testing:** The structural equation model was examined to test the relationship among constructs. Goodness-of-fit indicates for this model were  $\chi^2/df = (199.465/72) = 2.77$ , GFI = 0.848, AGFI = 0.779, CFI = 0.847, NFI = 0.784, RMSEA = 0.08. Figure 2 shows the full model. Among the three paths hypothesized in the model, all the paths were found significant at  $p < 0.05$ . The higher the religiosity behaviour as perceived by the Malay Muslim consumers, lower the intention to purchase foreign products. Therefore, null hypotheses H<sub>1</sub> is accepted at 0.5 level of significance where  $p > 0.000$ . H<sub>2</sub> stipulated as; the higher the ethnocentrism behaviour quality as perceived by the consumers, lower the intention to purchase foreign products. Therefore, this null hypothesis is accepted at  $p < 0.000$ . Among all the significant variables from the statistical results, ethnocentrism behaviour have played the most significant among the respondents followed by religiosity attitude for the intention to purchase foreign products.

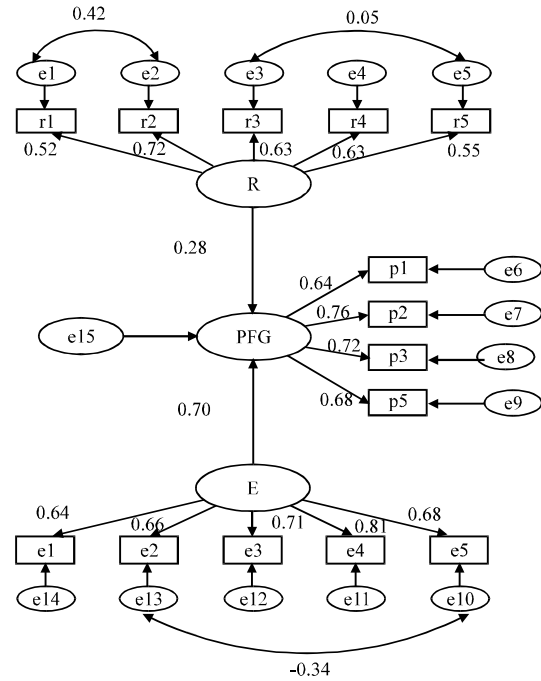


Fig. 2: Factor influencing Malay Muslim consumers to purchase foreign goods (For total sample): default model (R = Religiosity; PFG = Purchase behaviour of Foreign Goods; E = Ethnocentrism)

**CONCLUSION**

From the foregoing analysis, the results of this research suggest that a significant proportion of Malay Muslim consumers are interested in country-of-origin information before deciding to purchase foreign goods. In other words, in a Muslim-dominated country like Malaysia a Muslim pious consumer with strong ethnocentric tendencies is highly influenced to purchase domestic products. In such a pragmatic scenario, previous research studies reinforce the findings and corroborate with the literature to suggest that religion is an essential element of our traditions and is connected to many aspects of individual life and behaviour (Bailey and Sood, 1993; Lupfer *et al.*, 1992; McDaniel and Burnett, 1990; Wilkes *et al.*, 1986). If the question rises to a civil platform as; are the Malay Muslim consumers ethnocentric? The obvious answer is yes as it is clearly revealed from this important study. In fact, the SEM model outputs in this study clearly indicate that Malay Muslim consumers exhibit a high degree of ethnocentrism and have a strong

preference of goods which are made in Malaysia. Such ethnocentrism may have originated from an enriched culture of patriotism of these groups of citizens to their beloved nation and heritage.

### **IMPLICATIONS**

Based on the above findings, the conclusion is that religiosity and ethnocentric behaviour exists and matters for shaping purchasing behaviour of Muslim consumers. In addition, this study disagrees with the common belief among marketers that consumers are concerned only about quality or price when purchasing foreign products. The findings of this study sound an alarm not only for firms in developed nations but also for firms of any nation that is involved with political causes adversely affecting a group of potential customers. International marketers should pay attention to both the consumer ethnocentrism and animosity other than the conventional predictor of buying intention, namely, product quality.

### **LIMITATIONS**

The study suffers from a number of limitations. Even though, the results are interesting and in support of past studies, there remains to be some limitations to the study. Among the limitations of this, research is the use of only Muslim consumers from Malaysia while Malaysia itself is a country of mixed ethnicity with majority of Muslims. Indeed, these results cannot be generalized to other Muslim nations.

### **RECOMMENDATIONS**

Future studies should examine whether animosity depends on the brand being positioned and sold. Perhaps some brands are more subject to animosity than others because they represent the enemy country. Future researchers should also need to examine whether the effect of animosity fades over time. This research did not analyze the effects of animosity using willingness to buy as the ultimate dependent measure. Therefore, future research might consider a broader range of dependent variables, including actual brand purchase behaviour, brand choice, word-of-mouth recommendation, ownership and usage patterns and product disposal.

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