



Does religiosity matter in impulsive psychology buying behaviors? A mediating model and empirical application

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Abstract

The present study explores the connection between religiosity, beliefs, psychology, and impulsive buying patterns. This study draws strength from two theoretical models: Values Attitude and Behavior (VAB) and consistency theory. It was hypothesized that religiosity (intrinsic and extrinsic) predicts beliefs materialism, risk aversion and life satisfaction) that ultimately associated with impulsive buying tendencies. A cross-sectional survey was conducted to collect the data by utilizing the mall intercept approach. A total of 544 valid responses of consumers of apparel products were used to test the model. Data were analyzed through covariance-based structural equation modeling CB-SEM. Empirical findings supported a significant association of religiosity, materialism, risk aversion and life satisfaction. It was also found that beliefs turn into impulsive buying tendencies. Materialism, risk aversion, life satisfaction were found as significant mediators between religiosity and impulsive buying tendencies. The results revealed that the social meaning of religiousness and individual spiritual values enhance life satisfaction, risk aversion and condemn materialistic beliefs. It was found that customers satisfied with their life are less risk-takers and are less inclined towards impulsive tendencies. However, higher-level materialism leads to impulsive tendencies. The study findings offer significant implications of religious values, beliefs and behavioral outcomes for retailers of developing countries. The present study is one of the preliminary studies to examine religiosity, beliefs (materialism, risk aversion, life satisfaction) and impulsive buying tendencies by using VAB and the theory of consistency.

Keywords Impulsive buying tendencies · Life satisfaction · Materialism · Religiosity Islam

Introduction

Individuals' social behaviors are derived and predicted through their religion (Agarwala et al., 2019). Social values are practiced in every society and the attitudes and behaviors carried by the individuals are also shaped based on prevailing

religious practices of society (Mokhlis, 2009). In recent times, literature about customers' consumption patterns has shown a growing trend of examining these patterns about religiosity (Karoui & Khemakhem, 2019). Instead of religious affiliations, religiosity was a stronger predictor of consumer behaviors (Choi, 2010). Accordingly, religious affiliations were substantial contributors to predicting consumption patterns (Agarwala et al., 2019; Al-Hyari et al., 2012; Mathras et al., 2016). The construct of religiosity theoretically reflected that individuals might be high on certain beliefs and values, but the difference is made by pursuing those principles and internalization (Mokhlis, 2009). Though over 70% of the world population has been following different religions (Hunt & Penwell, 2008), the marketing literature never heavily focused on religious consumers (Minton, 2019). These two factors, namely religiosity and consumer behavior, provide firms with a reasonable increase in their profits and provide material of interest for researchers (Agarwala et al., 2019; Dekhil et al., 2017).

Consumers evaluate different products and services that they use based on their religious values and practices (i.e.,

The data for the study used for this study are sourced from primary survey dataset, made available upon request

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religiosity) (Mokhlis, 2009). Consumers also consider promotional practices adopted by marketers based on religiosity (Mansour & Diab, 2016). Religiosity was also found as an evaluator by consumers for pricing strategies applied by firms Arli & Tjiptono, 2018; Battour et al., 2017). Furthermore, different behavioral aspects of consumers were found significantly related to religiosity, such as status-seeking (Yeniaras & Akkemik, 2017), materialism (Agarwala et al., 2019), brand switching (Choi, 2010), risk aversion (Adhikari & Agrawal, 2016), impulsiveness (Musadik & Azmi, 2019) and emotions and satisfaction (Nayebzadeh & Jalaly, 2014).

Both academicians and practitioners are interested in developing a clear understanding of consumer behavior (Bahrainizad & Rajabi, 2018). Consumers have been continuously stimulated and facilitated by marketers during their purchase decisions. Impulsive buying is a latent half of consumer behavior, represents a sizeable amount of purchases (Habib & Qayyum, 2018). Hultén and Vanyushyn (2011) found that 70% of consumers were decisive when purchasing, and 30–50% of total consumer buying is impulsive (Hausman, 2000). At the same time, the percentage of impulsive buying is even higher while consumers buy from supermarkets (62%) and up to 80% in case of luxury products (Ruvio & Belk, 2013). This high percentage and tendency of impulsive buying may adversely affect consumers as high cost and risk were associated with product quality and functions (Liang, 2012). An insight into impulsive buying and its different aspects is important to be probed (Bahrainizad & Rajabi, 2018). Various individual and situational factors have been examined in impulsive buying literature (Amos, Holmes, & Keneson, 2014; Chan et al., 2017). However, from a religious context, impulsive buying was understudied (Musadik & Azmi, 2019). Different research observers have emphasized the need to examine this decision-making in religiosity (Agarwala et al., 2019; Bukhari et al., 2019; Islam & Chandrasekaran, 2020).

Pakistan possesses a unique mix of religion and culture. Razzaq et al. (2018) researched Pakistani consumers and found that religiosity may determine consumption practices of these Muslim consumers. Islam and Chandrasekaran (2020) forecasted that almost 60% of Muslims would be less than 30 years after a decade, representing the Muslim population as a young nation. With the influence of their religion and distinct requirements, this market and its consumers have the potential to offer a unique study of impulse buying behavior. Thus, this study attempted to model and empirically test impulsive buying tendencies in context of religiosity. Research observers found a growing trend of impulsive purchases (e.g., Ahn et al., 2019; Miao et al., 2019; Ortiz Alvarado et al., 2020). However, it was also found that customers find the consistency of the religious doctrine with their beliefs (Agarwala et al., 2019). Islamic doctrine asked its followers to follow a balanced approach in consumption and warned

Muslims not to engage in spendthrift and extravagance behavior (Musadik & Azmi, 2019). Accordingly, Muslim consumers regret their impulsive purchases and consider impulsive behavior wrong in response to this problem. This study seeks to model and empirical test the relationship between religiosity, materialism, risk aversion, life satisfaction, and impulsive buying tendencies. This research study contributes to existing knowledge by investigating Muslim consumers' impulsive buying behavior towards apparel products where further research is needed.

The remainder of this study follows: Section 2 presents the development of the appropriate theoretical hypotheses. Section 3 renders the methodological sequence. Subsequently, section 4 presents the data and discussion. Finally, the conclusion and policy implications are presented in section 5.

Theoretical Framework and Hypotheses Development

Theoretical Framework

The current study integrated two theoretical lenses, namely: values–attitudes–behavior hierarchy (VAB, Homer & Kahle, 1988) and theory of consistency (Peifer & Holbert, 2016) were integrated to examine religiosity as a potential determinant of impulsive buying tendencies. VAB theory suggested values as the base of consumer behavior cognitive hierarchy that may shape behaviors through attitude (Kingston, 2016). Accordingly, an individual's religious beliefs precede value orientation and turn into outward behaviors. Furthermore, in line with the consistency theory, customers seek consistency between values, attitudes, and behaviors (Raggiotto et al., 2018). Based on the theoretical assumption underpinning VAB and consistency, this research proposed religiosity as a detriment of materialism, risk aversion, and life satisfaction that ultimately influence impulsive buying tendencies. In this study, the concept of religiosity is measured as a multidimensional construct that is preferable to measuring religiosity (Mohd Dali et al., 2019). A good understanding of Muslim consumers buying behavior may equip marketers to deal with the negative feeling associated with the impulsive buying behavior.

Impulsive Buying Behavior

Impulse buying triggered in consumer research as a phenomenon about sixty years ago. Research in this area has continued in various academic fields (Sohn & Lee, 2017). Impulse buying entails a thin and more specific range of phenomena than unplanned purchasing does. Research posits that impulse buying occurs when customers experience, generally

powerful and unrelenting urge to buy something instantly exists (Turkyilmaz et al., 2015). Impulse buying is stimulated as an internal psychological state of individuals in emotional and cognitive reactions, such as powerful, enduring regard encourages impulse, to go through the struggles and conflicts, declining product reasonable evaluation, internal instability, and regardless of the consequences (Habib & Qayyum, 2017, 2018). Rook and Fisher (1995) defined impulse buying as a unidimensional construct, representative of the tendency of consumers. It is necessary to think and to identify and unique way to act. In particular, the propensity to buy consumer impulse is defined as a spontaneous and dynamic purchase that requires immediate possession without reflection. Shoppers with high tendencies of impulsive buying are more inclined towards spontaneous buying stimulus and are more receptive to sudden experiences. Their shopping list is more open and they plans to buy the outer and inner thoughts. Beatty and Ferrell (1998) describes impulsive buying as a purchasing activity without any intention of pre-shopping or buying a specific product category. In addition, impulsivity buying occurs when shoppers experience urge to buy and is more likely to be spontaneous. This is because the impulse buyers are not involved to search for specific products they do not have a prior plan or intention to make the purchase.

Religiosity and Impulse Buying Tendencies

Impulse buying occurred in the consumer experience as a sudden, often powerful, and persistent urge to buy things immediately. Impulsive purchases are unplanned and usually decided on the spot (Chen-Yu & Seock, 2002; Kacen & Lee, 2002; Park et al., 2012; Verhagen & van Dolen, 2011). Purchases with overpowering urges to buy and feelings of excitement are regarded as affective impulsive buying, while purchases with a lack of planning are related to cognitive impulsive buying (Chan et al., 2017). Ju and Ahn (2016) stated that impulse behavior is conceptualized as a non-reflective behavioral tendency or, more precisely, a lack of self-control, leading to adverse (or negative) results. Strack et al. (2006) described the dual function of consumer behavior and explained that consumer behaviors are a joint function of impulsive and reflective mechanisms. Stern (1962) introduced the basic framework of impulsive buying behavior by categorizing it as planned, pure, reminder, and suggestion impulse buying and named it impulse mix. Pure impulse buying is a unique or escape buying behavior that breaks a routine purchase pattern. Pure impulse buying is illustrious from the reminder, impulse buying in that the shopper has no previous buying experience or knowledge of the product to assist them in the purchase (Liao et al., 2009). Reminder impulse buying falls into this category when a consumer or shopper comes across a product and recalls that this product is exhausted or its stock is running low at home. It may also occur when he

remembers an advertisement or information related to a prior purchase decision about the product from somewhere. Consumers may get reminded of the need to buy an item upon seeing it. The key distinguishing factor is the remembrance part in this impulsive buying (Akram et al., 2018). Suggestion impulsive buying behavior is characterized when a consumer encounters a product he has no prior knowledge of but develops a need for it. It is distinguished from reminder impulsive buying behavior based on no previous knowledge of the product. In the remainder of impulsive buying behavior, a consumer has previous knowledge about the product. This buying is different from pure impulsive buying as it may be based on functional or rational appeals rather than emotional appeals that trigger pure impulse buying. It is argued that suggestion impulsive buying should be called fashion-oriented impulsive buying in fashion products. Many research scholars define this buying as normal when any consumer sees a product for the first time and predicts its need (Akram et al., 2018). Planned impulsive buying behavior occurs when a consumer goes into a shopping environment to purchase certain products and intends to make purchases other than he has already planned. These intended purchases may be triggered through sales, price discounts, coupon offers, and other promotional tactics (Akram et al., 2018).

Ajzen and Fishbein (1988), in their model explained that individual's behaviors could be influenced and controlled by their wants. The model proposed an arbitrary class of behavior influenced by an individual's requirements and inclinations (Harmancioglu et al., 2009). Wilson and Liu (2011) further extended this model and explained how Muslim consumers' beliefs affected their risk aversion and decision-making (emotional or rational). Recently, religiosity was found to impact consumer behavior significantly (Agarwala et al., 2019; Musadik & Azmi, 2019). Muslims followed the Islamic doctrine (Musadik & Azmi, 2019) and were found following balanced consumption patterns, avoiding excessive consumption and wastage (Ghani et al., 2008). Sudden complex purchase intended owning any item is recognized as Impulsive buying (Attiq, 2015; Chan et al., 2017; Habib & Qayyum, 2018). Inclinations for impulsive buying were termed as consumer features, whereas this phenomenon of impulsive buying was called consumer's characteristics' (Lin & Lo, 2016). Raggiotto et al. (2018) defined religiosity as one's belief in God and practicing God's principles in their lives. Consumption behaviors and other individual behaviors, including business behavior, were influenced by their religiosity (Bukhari et al., 2019; Essoo & Dibb, 2004; Abuznaid, 2009; Wilson, 2006). In literature, multiple dimensions were established to conceptualize the complex nature of religiosity (Lindridge, 2005; Mohd Dali et al., 2019). Extending the proposed model of Allport and Ross (1967), Minton et al. (2016) also examined the two dimensions of religiosity: intrinsic and extrinsic. Inner spirituality and personal objectives were

explained through the concept of intrinsic religiosity, whereas the social description of one's religiousness is described through extrinsic religiosity (Arli & Tjiptono, 2018; Vitell et al., 2018). Religiosity is acknowledged as the predictor of behaviors and value systems (Hwang, 2018). It was found that religiosity significantly contributes to developing consumer behaviors (Bukhari et al., 2020; Islam & Chandrasekaran, 2020; Minton & Liu, 2021). More specifically, it was found that religiosity is significantly associated with impulsive buying tendencies (Habib et al., 2020; Shah Alam et al., 2011). Consumers find compliance with their religious ideology and are less inclined towards excessive buying. Based on the literature cited above, it can be anticipated that:

H1a: Intrinsic religiosity is negatively associated with impulsive buying tendencies

H1b: Extrinsic religiosity is negatively associated with impulsive buying tendencies

Religiosity and Materialism

Religious consumers were less materialistic, not bothered by branded goods, and exhibited the least conspicuous consumption (Essoo & Dibb, 2004; Stillman et al., 2012). Going against materialism and lavishness by religious consumers was also argued by Arli and Tjiptono (2018). Therefore, this inconsistency of results made it difficult to draw any conclusion regarding the inverse relationship of lower materialism and higher tendencies of religiosity. On the other hand, materialistic values reflected by religious consumers lowered because of higher level of subjective wellbeing (Agarwala et al., 2019), where wellbeing was defined as the way individuals gain life satisfaction based on rationality and affection (La Barbera & Gürhan, 1997). It was also found the religiosity is significantly associated with anti-consumption (Casabayó et al., 2020), reduced conspicuous consumption (Ramazani & Kermani, 2021), and discouragement towards materialism (Arli et al., 2020). In order to reduce stress and overcome unpleasant thoughts, individuals use materialism (Weaver & Agle, 2002; Weaver et al., 2011). Communication with the divine is termed as Prayer (Vasconcelos, 2010) so, expressing gratitude was found to influence individual mood and energizes them (McCullough et al., 2002), which resulted in reducing their stress level and more control over emotions (Watts 1996; Schimmel 1997). So, we may suggest that practicing Muslims who are offering their prayers regularly may be more satisfied with positive feelings at a higher level about the wellbeing of life rather than through materialism. Accordingly, customers with higher levels of religious beliefs have lesser materialistic values.

H2a: Intrinsic religiosity is negatively associated with materialism

H2b: Extrinsic religiosity is negatively associated with materialism

Religiosity and Risk Aversion

In terms of risk-taking, customers differ from each other when making a purchase decision. The ones' who keep on using the known brands with no behavioral changes and are hesitant to try new products are termed risk-averse buyers (Matzler et al., 2008). Literature has certain evidence supporting positive relation of consumer religiosity levels with their risk aversion behavior because consumers with increased religious orientation are more concerned about their consumptions i.e., a well-balanced approach to consumption as taught by religion may reduce impulsive purchases and in these buying situations, such consumers were found to be less experimental and were more risk-sensitive (Yousaf & Shaukat Malik, 2013). They tend to show reluctance in accepting new products and or changing brands (Choi, 2010). Interdependence or collective tendencies may have been caused by one's involvement with respective religious groups' norms, standards, values and activities and this behavior is organized, determined and contingent upon how they perceive that other individuals or groups may feel, think and react (Markus & Kitayama, 1991, p.227). Members of the collective subculture were usually concerned for belonging and practicing community laws and not with individual attitudes increasing interdependence (Agarwala et al., 2019). The cohesiveness of subcultures that one represented increases interdependency, too (Carpenter 2000). A strong culture asked its members to strictly follow certain group standards and rules (Gelfand, 2012). Religion being the subculture influences the aversion to risk positively. Thus it can be hypothesized that:

H3a: Intrinsic religiosity is positively associated with risk aversion

H3b: Extrinsic religiosity is positively associated with risk aversion

Religiosity and Life Satisfaction

Religious significance may improve life satisfaction as an individual's perception of closeness to God may lead to health through the feeling of ontological trust and realizing personal value (Krause, 2004; Lim & Putnam, 2010). As a powerful determinant in shaping feelings of self-evolution and empowerment, Pollner (1989) points at interaction with "similar others"—in opposition to true congregational interactions. Accordingly, it is suggested that these "divine relations" can

not necessarily represent an “objective” truth and strengthen our sense of coherence and order, thus reducing tension and guilt (Pollner, 1989, p.102). In contrast, a common faith reinforced by co-religionists, coupled to the spiritual belonging study, shows that “attention and belief in divine causal significance are related to a sense of one another.” Briefly, having a strong faith may create a sense of purpose in religious groups, which generates more happiness (Schieman et al., 2013). Regarding religiosity, it was found in the literature that religious participation was more strongly and significantly related to well-being than its relationship with religion itself (Kortt et al., 2015). More religiously engaged samples of older and widowed white women were happier and spending a better lifespan (Neill & Kahn, 1999). More religiously involved individuals have greater contact with other followers, reinforcing their sense of identity because they all have shared beliefs, values, and interests (Schieman et al., 2013). Accordingly, it can be postulated that there is a positive association between religiosity and life satisfaction.

H4a: Intrinsic religiosity is positively associated with life satisfaction

H4b: Extrinsic religiosity is positively associated with life satisfaction

Materialism and Impulse Buying

Literature advocated a strong relationship of materialism with impulsive buying (Pradhan et al., 2018). Consumers with high levels of materialism tend to spend money on exhibitionist transactions and are high expectant about debt and impulsive buying. Dittmar et al. (1995) claimed impulsive buying as an individual’s attempt to move themselves to a more idealized and imaginary themselves. In addition to this vision, as Rook and Fisher (1995) have shown, it is socially and contextually rationally more critical for consumers to buy when acting on impulse. Lins et al. (2015) stated that norms and values prevailing in peer or reference groups might affect an impulsive purchase. The representatives of a materialist society assume prestige and power due to possessing high financial worth products, so they engage in impulsive purchases. Pursuing hedonic objectives and spontaneity when seen favorably by peer groups may impact group members positively (Sharma et al., 2010). In the face of these results, it was established that the purchase of impetus plays in a society (or reference group within a society) that plays a central role in the acquisition of material. Consequently, it can be proposed that materialism has significantly and positively associated with impulsive buying tendencies.

H5: Materialism is positively associated with impulsive buying tendencies

Risk Aversion and Impulsive Buying

Consumers see a certain degree of risk when purchasing, and this could influence their perceptions, preferences, and behaviors in the sense of new product adoption, space availability, marketing performance, data acquisition, use of word-of-mouth, and customer loyalty. Perceiving a low risk in a given purchase situation, the consumers tend to behave more impulsively (Lee & Yi, 2008). This perceived risk may act as a constraint variable in minimizing the purchase effect and help in avoiding the impulsive comportments by encouraging resistance or normative factor (Rook & Fisher, 1995). Higher adverse outcomes and increased probability of such events reduced the attractiveness of product to buyers but on the other hand indications have been found that heightened emotional state during impulsive buying situations reduced the concerns for post-purchase effects (Mishra et al., 2014), which means a reduced role of brand threat during these buying situations. Researchers empirically proved cognitive issues like perceptions regarding website value (Agag & El-Masry, 2017; Akram et al., 2018) and expectations from online stores (Chan et al., 2017; Chih et al., 2012) affected impulsive buying. Improved perception of brand risk can also inhibit impulsivity and rising impulse. Thus it can be postulated that risk aversion beliefs reduce impulsive buying tendencies.

H6: Risk aversion is negatively associated with impulsive buying tendencies

Life Satisfaction and Impulsive Buying Tendency

Assessment of individual’s cognitions regarding their quality of life is termed as life satisfaction. This term encompasses many possibilities like total, average (practical life satisfaction), or poor living satisfaction. Life satisfaction of Individuals with a decisive role in personal or social lives has been measured through many surveys (Antaramian et al., 2008). Ash and Huebner (2001), while studying the life satisfaction of a sample worldwide, analyzed different environmental, demographic variables like socioeconomic conditions. To order to measure life satisfaction, optimistic patterns of mental and physical health are associated. The absence of signs of trauma is known as mental health. Unhappy individuals sometimes developed a feeling of unwontedness, discomfort, and depression; even few living reasonably happy life showed signs of mental illness (Valois et al., 2009). Happiness and self-esteem reflecting positive mental characteristics were found

positively associated with life satisfaction by different researchers. Adverse mental conditions were avoided through unscheduled shopping, it can also be connected with life satisfaction (Silvera et al., 2008). Thus it can be proposed that life satisfaction has significantly associated with impulsive buying tendencies.

H7: Life satisfaction is negatively associated with impulsive buying tendencies.

Materialism, Risk Aversion, Life Satisfaction as Mediator

Religious orientation plays a significant role in shaping beliefs such as materialism (Agarwala et al., 2019; Essoo & Dibb, 2004; Stillman et al., 2012), risk aversion (Matzler et al., 2008; Yousaf & Shaukat Malik, 2013), and life satisfaction ((Krause, 2004; Lim & Putnam, 2010; Schieman et al., 2013). It was also found that materialism, risk aversion, and life satisfaction contribute to developing impulsive buying tendencies (Lins et al., 2015; Tifferet & Herstein, 2012; Valois et al., 2009). It can be proposed that materialism, risk aversion, and life satisfaction mediates the relationship between religiosity and impulsive buying tendencies (Figs. 1 and 2).

H8a: Materialism mediates the relationship between intrinsic religiosity and impulsive buying tendencies.

H8b: Materialism mediates the relationship between extrinsic religiosity and impulsive buying tendencies.

H9a: Risk aversion mediates the relationship between intrinsic religiosity and impulsive buying tendencies.

H9b: Risk aversion mediates the relationship between extrinsic religiosity and impulsive buying tendencies.

H10a: Life satisfaction mediates the relationship between intrinsic religiosity and impulsive buying tendencies.

H10b: Life satisfaction mediates the relationship between extrinsic religiosity and impulsive buying tendencies.

Theoretical Framework

Methodology

A quantitative approach with an explanatory type of research examines the relationship among beliefs, attitude and behavioral aspects. A questionnaire was used to collect the data from the buyers of apparel products. Apparel products include fashion clothes, watches, and shoes. The selection of appeal products for the subject of the study is deemed appropriate to empirically test the model as the sales for the apparel products receive increased sales (Addo et al., 2020). Furthermore, consumers are more conscious about their self-evaluations and recent fashion trend (Isaksen & Roper, 2012). The mall intercept approach is used for the collection of data. Data were collected from different shopping malls in metropolitan areas. Researchers approached every 4th buyer of apparel products during the data collection to fill out the questionnaire voluntarily. Respondents were screened out on the criteria that participant bought any of the apparel products. This technique was extremely useful for collecting the responses from genuinely interested respondents and avoiding non-serious respondents that may affect the research outcome (Khan et al., 2019). A total of 1000 questionnaires were distributed, out of which 680 responses were received. Excluding screened-out and incomplete responses, only 544 valid responses with a response rate of 54.4 were considered for data analysis. The respondent's profile is depicted in Table 1. Research observers suggested different criteria for sample size ranged between 50 to 460 cases, such as 200 responses or at least five cases per parameter estimate. From this perspective, 160 responses were required for 32 items, however a larger sample is preferable to overcome the sampling errors (Wolf et al., 2013). Data were analyzed with the help of Covariance based Structural Equation Modeling (SEM).

Fig. 1 Theoretical framework

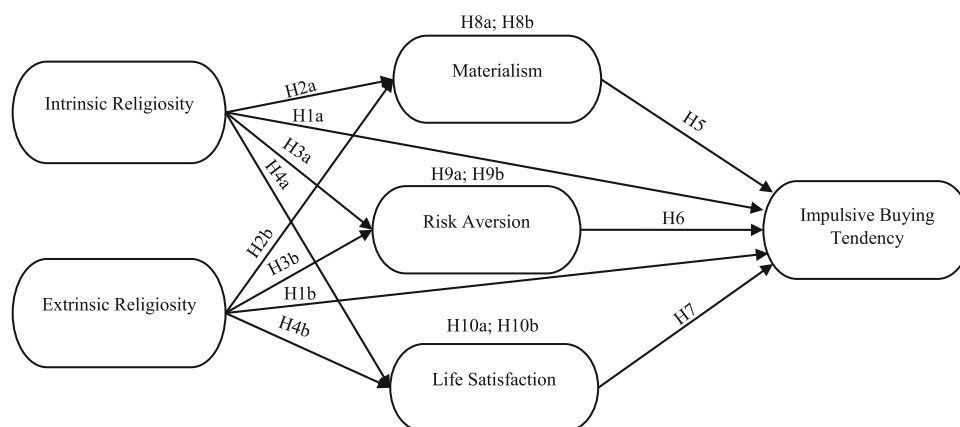
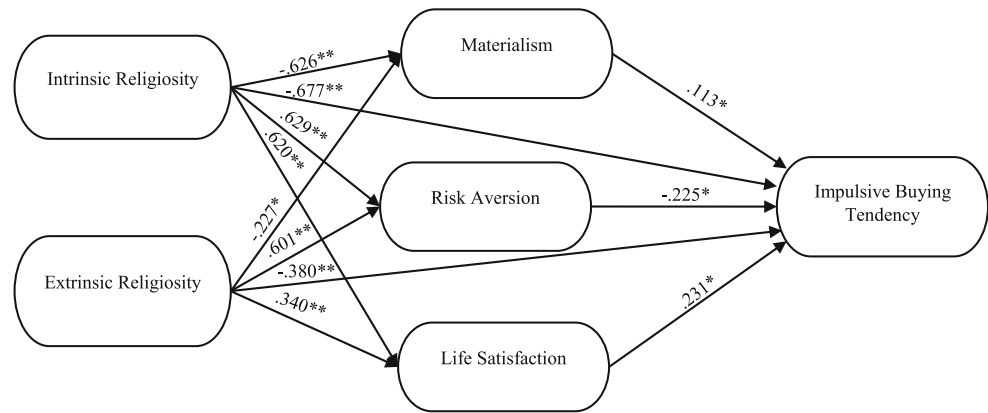


Fig. 2 Results of the structural model

Covariance-based Structural Equation Modeling is considered a more appropriate estimation tool for theory testing or confirmation of theory (Jannoo et al., 2014).

Measures

A survey questionnaire was based on two sections. The first section has demographics and a screening question to ensure that respondents are the buyers of apparel products. Study variables were measured by using well-established scales from existing literature. All item responses are taken on five points Likert scale. The details of measurement items were given in Table 2.

Table 1 Demographic variable profile

Demographic	Category	Frequency (%)
Gender	Male	292 (54)
	Female	252 (46)
Age (In years)	Below 18	26 (05)
	18–22	150 (28)
	23–27	166 (31)
	28–32	118 (22)
	33 and above	84 (15)
Education	Matric	24 (4)
	Intermediate	74 (14)
	Bachelor	190 (35)
	Masters	152 (28)
	Above Master	104 (19)
Monthly Income	Below 30,000	42 (8)
	30,001–60,000	82 (15)
	60,001–90,000	108 (20)
	90,001–120,000	88 (16)
	120,001–150,000	168 (31)
	150,001 and above	56 (10)

n = 544, Monthly income is in Pakistani Rupee

Data Analysis

A series of data analysis tools were applied. Data were tested for missing values, outliers and normality before conducting structural equation modeling. There were no missing values and outliers in the data set. All the items presented Skewness and Kurtosis within the expected range of ± 3 . Common method biases for tested by using Harman's single-factor. The largest factor accounted for 39.54%, which is less than the threshold value of 50%, indicating no common method biases (Habib & Qayyum, 2017, 2018; Podsakoff et al., 2003).

Further, Kock and Lynn (2012) and Kock and Gaskin (2014) defined the full collinearity test as a comprehensive technique in which simultaneous assessment for vertical and lateral collinearity is executed. The present study has generated the variance inflation factors (VIFs) for all latent variables in a model to diagnose multicollinearity. Kock and Gaskin (2014) indicated that if the VIF values are greater than 3.3, the model is contaminated by common method bias. In the present study, common method variance was not observed as a significant threat as values of VIF ranged between 1.35 to 2.68, which indicated that all the VIF values are less than 3.3, representing that the model is free from common method bias.

Measurement Model

To analyze the measurement model, validity (i.e., convergent and discriminant validity) and reliability (i.e., Cronbach's alpha and composite reliability) were measured. In measurement model analysis, factor loadings of observed variables are checked. Factor loadings of observed variables should be higher than 0.50. The internal consistency of latent variables was evaluated by using composite reliability and Cronbach alpha. Hair Jr et al. (2016) recommended that the value of composite reliability (CR) and Cronbach alpha should be higher than 0.70. Average Variance Extracted (AVE) is used to understand convergent validity. To establish convergent validity AVE value should be higher than 0.50 (Habib & Saman, 2020; Hair Jr et al., 2016). The results factor loads,

Table 2 Measures of the study variables

Variable	Measure's references	Items	Sample item
Intrinsic religiosity	Allport and Ross (1967)	5	"My whole approach to life-based on religion"
Extrinsic religiosity	Allport and Ross (1967)	4	"I attend religious services to spend time with friends."
Materialism	Raggiotto et al. (2018)	8	"I like to own things that impress people."
Risk aversion	Matzler et al. (2008)	3	"I feel it is safer to buy a product I am familiar with."
Life Satisfaction	Diener, Oishi and Lucas (2003)	5	"I am satisfied with my life as a whole these days."
Impulsive buying tendency	Nayebzadeh and Jalaly (2014)	5	"I experienced a number of sudden urges to buy things."

Cronbach alpha composite reliability, and AVE are presented in Table 3. The result is in support of the establishment of reliability and convergent validity.

Fornell-Larcker criterion is used to test the discriminant validity. This criterion matches the square root of AVE of all

variables greater than the inter construct correlation. Results are presented in Table 4 exhibited that the square root of AVE of each latent variable is higher than their respective correlation values. Furthermore, Maximum Shared Variance (MSV) is less than the respective AVE (Hair Jr et al., 2017).

Table 3 Results of measurement model analysis

Constructs	Items	FL	A	CR	AVE*
Intrinsic Religiosity	INR1	.788	.81	.85	.54
	INR2	.711			
	INR3	.745			
	INR4	.684			
	INR5	.745			
Extrinsic Religiosity	ExR1	.656	.78	.80	.50
	ExR2	.728			
	ExR3	.736			
	ExR4	.707			
Materialism	Mat1	.699	.89	.89	.51
	Mat2	.745			
	Mat3	.716			
	Mat4	.670			
	Mat5	.726			
	Mat6	.696			
	Mat7	.729			
Risk Aversion	RAv1	.736	.78	.78	.54
	RAv2	.694			
	RAv3	.765			
Life Satisfaction	LST1	.749		.86	.60
	LST2	.811			
	LST3	.797			
	LST4	.744			
Impulsive Buying Tendency	IBT1	.701	.82	.84	.51
	IBT2	.716			
	IBT3	.735			
	IBT4	.735			
	IBT5	.691			

FL: Factor Loads, α : Cronbach's Alpha, CR: Composite Reliability, AVE: Average Extracted Variance.

$\chi^2/df = 2.49$; GFI = .91; AGFI = .88; NFI = .91; CFI = .95; RMSEA = .052

Hypotheses Testing

Following the measurement analysis, structural model analysis is performed. The structural model assessment and structural path analysis are performed as reported in Table 5. The study results showed a negative and significant association of intrinsic religiosity and extrinsic religiosity with impulsive buying behavior $\beta = -0.677, p < 0.01$ and $\beta = -0.380, p < 0.01$ respectively, supporting **H1a** and **H1b**. The study results showed a negative and significant association of intrinsic religiosity and extrinsic religiosity with materialism as $\beta = -0.626, p < 0.01$ and $\beta = -0.227, p < 0.01$, respectively, supporting **H2a** and **H2b**. The study results showed a positive and significant association of intrinsic religiosity and extrinsic religiosity with risk aversion as $\beta = 0.629, p < 0.01$ and $\beta = 0.601, p < 0.01$ respectively, supporting **H3a** and **H3b**. The study results showed a positive and significant association of intrinsic religiosity and extrinsic religiosity with life satisfaction as $\beta = 0.620, p < 0.01$ and $\beta = 0.304, p < 0.01$ respectively, supporting **H4a** and **H4b**. Materialism and impulsive buying tendencies $\beta = 0.113, p < 0.05$, supporting **H5** that materialism has a significant and positive association with impulsive buying tendencies. For risk aversion and impulsive buying tendencies $\beta = -0.225, p < 0.05$, supporting **H6** that risk aversion has a significant and negative association with impulsive buying tendencies. For life satisfaction and impulsive buying tendencies $\beta = -0.231, p < 0.05$, supporting **H7** that life satisfaction has significant and negative impact on impulsive buying tendencies.

Mediation Analysis

Mediating effect of materialism, risk aversion, life satisfaction between religiosity (intrinsic and extrinsic) and impulsive buying tendencies were examined by using Hayes process micro (Hayes & Preacher, 2014). Results are presented in

Table 4 Descriptive statistics, Fornell-Larcker discriminant validity and correlation analysis

	Mean	Std.Dev	CR	AVE	MSV	MaxR(H)	INR	ExR	MAT	RAV	LST	IBT
INR	3.55	0.77	0.85	0.54	0.33	0.86	(.74)					
ExR	4.06	0.68	0.80	0.50	0.20	0.80	0.01	(.71)				
MAT	3.70	0.85	0.89	0.51	0.30	0.89	−0.53	−0.24	(.71)			
RAV	3.76	0.72	0.78	0.54	0.19	0.78	0.29	0.38	−0.37	(.73)		
LST	3.80	0.68	0.86	0.60	0.33	0.86	0.57	0.44	−0.43	0.44	(.78)	
IBT	4.19	0.74	0.84	0.51	0.30	0.84	−0.49	−0.34	0.55	−0.39	−0.27	(.72)

Values in parentheses “()” are the square root value of AVE of given variables, AVE = Average Variance Extracted, MSV = Maximum Shared Variance

Table 6. Results indicated that total effect, direct effect and indirect effect found to be significant between materialism, intrinsic religiosity and impulsive buying tendency, as total effect = -0.708 , $p < 0.001$; indirect effect = -0.566 , $p < 0.001$, direct effect = $.193$, $p < 0.001$ (95%CI: -0.184 – -0.254). For risk aversion total effect = -0.708 , $p < 0.001$; indirect effect = 0.744 , $p < 0.001$, direct effect = $-.248$, $p < 0.001$ (95%CI: -0.251 – -0.127) in support of significant mediation of risk aversion between intrinsic religiosity and impulsive buying tendency. For life satisfaction, total effect = -0.708 , $p < 0.001$; indirect effect = 0.764 , $p < 0.001$, direct effect = $-.325$, $p < 0.001$ (95%CI: -0.118 – -0.041) in support of significant mediation of life satisfaction between intrinsic religiosity and impulsive buying tendency. Results suggested a significant mediation of materialism between extrinsic religiosity and impulsive buying tendency as total effect = -0.495 , $p < 0.001$; indirect effect = -0.366 , $p < 0.001$, direct effect = $.292$, $p < 0.001$ (95%CI: -0.107 – -0.106). For risk aversion, total effect = -0.495 , $p < 0.001$; indirect effect = 0.655 , $p < 0.001$, direct effect = $-.296$, $p <$

0.001 (95%CI: -0.193 – -0.192) in support of significant mediation of risk aversion between extrinsic religiosity and impulsive buying tendency. For life satisfaction, total effect = -0.495 , $p < 0.001$; indirect effect = 0.542 , $p < 0.001$, direct effect = $-.235$, $p < 0.001$ (95%CI: -0.124 – -0.123) in support of significant mediation of risk aversion between extrinsic religiosity and impulsive buying tendency. Thus Results are in support of significant mediating impact of materialism, risk aversion, life satisfaction between religiosity (intrinsic and extrinsic) and impulsive buying tendencies.

Verified by bootstrapping with bias correction (c), Number of Bootstrap Resamples: 5000.

Discussion

This study provides a theoretical mechanism through which religious beliefs are transformed into materialism, risk aversion and life satisfaction preceding impulsive buying tendencies. The study findings are in line with the assumptions of VAB and the theory of consistency (Homer & Kahle, 1988; Kingston, 2016; Peifer & Holbert, 2016; Raggiotto et al., 2018). The findings showed that customers find the consistency of the religious doctrine with their beliefs (Agarwala et al., 2019). From the results, it can be comprehended that religious values decrease materialistic beliefs and enhance consumers' risk aversion and life satisfaction. Findings support the proposition that religion significantly influences material life (Rahman et al., 2017). Both inner individual spiritual meanings and exterior social meaning of religiousness condemn materialistic possession. Accordingly, materialism contrasts with the values of religiosity and opposes the teaching of balanced and antithetical consumption.

Furthermore, results also validate the proposition that religious customers are more sensitive toward risk and are less likely to experience risk (Bukhari et al., 2019; Yousaf & Shaukat Malik, 2013). Customers with the deep involvement of religiousness create interdependence and restrict from experimentation towards new technology and product. Furthermore, results also support that religious consumers

Table 5 Results of structural model

Hypotheses	Standardized Estimate	C.R.	P
INR→IBT	−.677	−3.838	**
ExR→IBT	−.380	−3.454	**
INR→MAT	−.626	−7.583	**
ExR→MAT	−.227	−3.221	.001
INR→RAV	.629	7.390	**
ExR→RAV	.601	6.530	**
INR→LST	.620	8.146	**
ExR→LST	.304	5.335	**
MAT→IBT	.113	2.173	.023
RAV→IBT	−.225	−2.356	.018
LST→IBT	−.231	2.817	.009

CMIN/df = 2.31, $p \leq 0.00$, GFI = .92, AGFI = .89, NFI = .92, CFI = .95, RMSEA = 0.049

** $p < 0.01$

Table 6 Mediation effects of Attitude between norms and behavioral intentions

PATH	Total effect	Direct effect (a)	Indirect effect (b)	95% CI ©	
				Lower level	Upper level
INR→MAT→IBT	−.708***	−.566***	.193***	−.184	−.245
INR→RAV→IBT	−.708***	.744***	−.248***	−.251	−.127
INR→LST→IBT	−.708***	.764***	−.325***	−.118	−.041
ExR→MAT→IBT	−.495***	−.366***	.292***	−.107	−.106
ExR→RAV→IBT	−.495***	.655***	−.296***	−.193	−.192
ExR→LST→IBT	−.495***	.542**	−.235***	−.124	−.123

*** $p < 0.01$, ** $p < 0.05$

are more satisfied with life matters (Nayebzadeh & Jalaly, 2014). More interestingly, it was also found that inner individual spiritual meanings cause more influence in materialism, risk aversion, and life satisfaction than exterior social meaning. The study results confirmed that intrinsic religiosity (inner sense of religiosity) is more linked to values and behaviors than extrinsic religiosity (religious behaviors to conform to social norms). The existing literature has suggested that consumers get more influenced by intrinsic religiosity in Western countries, while extrinsic religiosity is less related or even not significantly related (Hwang, 2018).

The results also revealed that consumers who highly value materialistic beliefs tend to acquire more goods and excessive buying without evaluating the consequences of the purchases. Furthermore, results also support that customers with low-level risk-taking attitudes avoid purchasing the new products and experimentations. Thus, they are more inclined to review their purchases and evaluate the consequences of reducing the risk involved before buying. Results also support that life satisfaction is aligned with mental and physical health (Valois et al., 2009). Life satisfaction has a positive relation with positive cognitive features and is adversely related to depression. Purchasing without a plan is the depiction of negative mental health (Silvera et al., 2008). So results validated that customers with higher level of life satisfaction are less inclined towards impulsive purchases.

Study Implications

This study addresses the significant conceptual, theoretical, and methodological gaps in the prior literature on impulsive buying behavior. The present study extends the theoretical foundations of the prior research regarding impulsive buying behavior by examining Muslim consumers by integrating two theoretical frameworks: values–attitudes–behavior hierarchy, and consistency theory. The study's findings theoretically contribute to the prior extended literature by examining the influential role of religiosity in predicting impulsive buying behaviors. Both policymakers and practitioners can utilize the

results for various implications. For instance, intrinsic religiosity was found more influencing factor as compared to extrinsic religiosity. So developing an inner sense of religiosity may serve as a more influential factor than conforming to social norms. This study recruited Muslim consumers to test the model empirically. However, Muslim consumers may serve as a proxy of other religions such as Christian or Buddhist, as the core ideology of materialism, risk aversion, life satisfaction, and impulsive buying is the same. The study's findings establish that religious doctrine develops a stronger sense of positive attitudes such as low materialism, risk aversion, and life satisfaction. The inclusion of religiosity becomes more effective, specifically in consumption behaviors, such as impulsive buying behavior. The Practitioners and policymakers should link the consequences of religious beliefs and their possible impact on developing impulsive buying behaviors.

Limitations and Future Recommendations

There are some notable limitations in terms of the generalizability and interpretation of the results. The data was collected from mall customers of apparel products, and apparel products may be used as the proxy for consumer products, and results may be carefully interpreted for other product categories. Further research should consider the other product categories and diverse online settings to enhance the generalizability of results. The actual behaviors may also provide meaningful results in the context of the proposed model. The findings also suffer from sampling approach and geographical area. This model can also be tested by using a rigorous sampling technique on diverse samples and geographical locations. This study examines various beliefs, materialism, risk aversion, and life satisfaction. Future researches may consider other beliefs like self-esteem and emotions.

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Availability of Data and Materials The data for this present study are sourced from structured questionnaire. The current data specific data can be made available upon request.

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Declarations

Ethical Approval Statement The current work is original and have not been published elsewhere in any form or language in any other outlet. There is no associated body to the study.

Informed Consent The data for this present study are sourced from structured questionnaires. The current data specific data can be made available upon request.

Consent to Participate Not applicable.

Consent to Publish Yes

Competing Interests I wish to disclose here that there are no potential conflicts of interest at any level of this study.

Consent and Already Available Data and/or Biologic Material Not applicable.

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