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**THE MEDIATING ROLE OF RELIGIOUS ORIENTATION  
ON THE RELATIONSHIP BETWEEN LUXURY VALUE,  
ETHICAL VALUE AND BUYING BEHAVIOR**

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BEHAVIOR**



**UUM**

By

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## ABSTRACT

Consumer behavior issues have become more heterogeneous because of cultural differences. This phenomenon makes it progressively important to understand factors impacting it. As such, this study examined the determinants of consumer buying behavior among Saudis and expatriates living in Riyadh, the capital city of the Kingdom of Saudi Arabia. Initially, this study discovered the role of religious orientation as a mediator between the relationships of luxury values, ethical value, media, word of mouth, price, motivation, and perceived cultural importance taken with consumer buying behavior. Partial Least Squares Method algorithm and bootstrap techniques were used to test the study hypotheses. The results provided support for most of the hypothesized relationships of the study. Specifically, ethical value, luxury values, motivation, price, and religious orientation were found significantly/positively related to consumer buying behavior which benefits the consumers. Also, creating value for the community was significantly/positively related to forms of consumer buying behavior. Additionally, religious orientation mediated between the relationships of ethical values, and perceived cultural importance taken with consumer buying behavior which showed consumers' strong inclinations towards their ethical values and cultural perceptions. However, while creating value for the word of mouth, and price, a lack of significant relationship with religious orientation was found. As a whole, the results of mediation and other variables indicated that most of them were significant. The outcomes of this research seek to support industry and business practitioners in understanding the behavior of Saudis and expatriate consumers, and in using the findings to formulate strategies that enhance their competitiveness in the market. Finally, this research attempts to enrich marketing literature by providing empirical evidence on Saudis' consumption behavior from the perspective of the Muslim population.

**Keywords:** Luxury Values, Ethical Value, Religious Orientation, Consumer Buying Behavior.

## ABSTRAK

Tingkah laku pengguna akan menjadi lebih heterogen kerana perbezaan budaya. Fenomena ini menjadikan pemahaman terhadap faktor-faktor yang memberikan kesan terhadapnya lebih penting. Kajian ini menyelidik penentu tingkah laku pembelian pengguna dalam kalangan rakyat Arab Saudi dan ekspatriat yang tinggal di Riyadh, ibu kota Kerajaan Arab Saudi. Kajian ini mendapati peranan orientasi agama sebagai orang tengah kepada hubungan antara nilai-nilai mewah, nilai etika, media, dari mulut ke mulut, harga, motivasi, kepentingan tanggapan budaya dan tingkah laku pembelian pengguna. Kaedah algoritma kuasa dua terkecil separa atau *Partial Least Squares* (PLS) dan teknik *bootstrap* telah digunakan untuk menguji hipotesis kajian. Keputusan menyokong kebanyakan hubungan hipotesis kajian. Nilai-nilai khusus etika, nilai-nilai mewah, motivasi, harga dan orientasi agama adalah signifikan dan berkait secara positif dengan nilai mewah dan tingkah laku pembelian pengguna yang memberi manfaat kepada pengguna. Walau bagaimanapun, mewujudkan nilai untuk masyarakat adalah signifikan dan berkait secara positif dengan pembentukan tingkah laku pembelian pengguna. Selain itu, orientasi agama mengantara hubungan antara nilai-nilai etika, kepentingan tanggapan budaya dan tingkah laku pembelian pengguna serta meletakkan pengguna secara signifikan dan berkait secara positif dengan nilai-nilai etika, dan mengetahui kepentingan budaya. Tambahan pula, semasa mencipta nilai dari mulut ke mulut, harga dan media (iklan) berkaitan dengan tingkah laku pembelian pengguna adalah signifikan dan berkait secara negatif dengan orientasi agama. Tambahan pula, keputusan pengantaraan dan pemboleh ubah lain menunjukkan bahawa kebanyakan daripadanya adalah penting lebih-lebih lagi apabila hasilnya menunjukkan bahawa orientasi agama mempunyai pengantaraan penuh ke atas hubungan antara nilai-nilai etika; kepentingan tanggapan budaya dan tingkah laku pembelian pengguna. Hasil penyelidikan akan membantu industri dan pengamal perniagaan untuk memahami tingkah laku pengguna Arab Saudi dan ekspatriat dengan menggunakan strategi yang dirangka bagi meningkatkan daya saing mereka di pasaran. Tambahan pula, kajian ini akan memperkayakan literatur pemasaran dengan menyediakan bukti empirikal tingkah laku penggunaan di Arab Saudi dari perspektif masyarakat Islam. Sumbangan, batasan, dan implikasi kajian turut dibincangkan.

**Kata kunci:** Nilai Mewah, Nilai Etika, Orientasi Agama, Tingkah laku pembelian pengguna.

## Dedication

I dedicate this work to my dear *Parents, Brothers and Sisters* for making every efforts asking ALLAH Subhanahu wa ta'ala for me day and night (performing Duaa) to successfully complete my Ph.D. journey, and also for supporting me not only by money but by everything they can to encourage me to finish my Ph.D. I would love to pray to ALLAH Subhanahu wa ta'ala to forgive my *dad* because he just pass away couple of months ago. Moreover I would like to dedicate this work my lovely *Wife* for being patient and give up many things to stand next to me and encouraging me to achieve this utmost dream, magnificently. Finally I dedicate this work to all my friends who were next to me all the time by their feeling, money and time really I am so proud of you friends, especially Dr. Albadri Ali, Dr. Syed Radiuddin, brother Saud Al-jarallah, Hesham Al-haj, Mahmoud Hammad, Saad al-haqbani, Abbas Ramdani, Oussama Saoula and brother Abdul Karim Ghemari, for them and others I am saying, really I am so thankful and I appreciate your help.

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## LIST OF ABBREVIATIONS

AMOS	Analysis of Moment Structures
ASUU	Academic Staff Union of Universities
AVE	Average Variance Extracted
CDSI	Central Department of Statistics & Information
CLEEN	Centre for Law Enforcement Education
CMV	Common Method Variance
CWB	Counterproductive Work Behaviour
EFCC	Economic and Financial Crimes Commission
G-20	Group of Twenty
GDP	Gross Domestic Product
PhD	Doctor of Philosophy
PIN	Perceived Injunctive Norms
PLS	Partial Least Squares
Q2	Construct Crossvalidated Redundancy
R2	R-squared values
SEM	Structural Equation Modelling
TPB	Theory of Planned Behavior
SMEs	Subject Matter Experts
SPSS	Statistical Package for the Social Sciences
SRE	Self Regulatory Efficacy

SWT	<i>Subhanahu Wa Ta'ala</i>
KSA	Kingdom of Saudi Arabia
pc	Composite Reliability
MoHE	Ministry of higher education



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## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of Study

Scholars worldwide consider consumer buying behavior as a science of individuals wherein different environmental and cultural aspects of people play significant roles in shaping consumer's decisions about buying products or services (Teimourpour & Hanzae, 2011). In that regard, it is useful to notice that the transportation sector is one of the services whose overall performance has been visibly affected by the people's culture worldwide, especially in the Kingdom of Saudi Arabia (KSA). According to the Saudi ministry of higher education (MoHE, 2010), the transportation sector in KSA is a significant and critical channel that provides a satisfactory environment to venture capitalists for investing into different areas.

Nowadays, understanding significant nuances of marketing and its sub stream like consumer behavior has become a very important component for the success of any company, organization or business (Kaplan & Haenlein, 2009). Due to the fact that it contributes greatly to the success of an organization, it basically enables the creation of business awareness and enhances the levels of consumer relationship (Verhoef, 2003). In addition, production and distribution functions are also seen to depend largely on marketing. Nonetheless, deficiency of effective marketing strategies can definitely lead to losing consumers, hence, marketers know that consumer buying

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UUM  
Universiti Utara Malaysia

## Appendix A

### Research Questionnaire English version

School of Business Management  
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06010 UUM Sintok  
Kedah Darul Aman, Malaysia  
Tel: (+604) 928 3930 | Fax: (+604) 928 5220



#### Dear Respondents

I am Mohamed Abu Auf, Ph.D. candidate at UUM under supervision of Assoc. Prof Dr. Salniza M. Salleh ([sal1029@uum.edu.my](mailto:sal1029@uum.edu.my)). The researcher would appreciate your help, in this survey which is created to provide an understanding of Religious Orientation on the relationship between luxury value and buying behavior and knowing their purchase intention and Actual Behavior of private cars. Therefore, the precision and impartiality of your responses carefully reflect the extent of your interest and concern to our access to accurate and precise results that will benefit everyone.

The present survey is a part of my study for Ph.D. degree that tries to determine the factors that affect using private cars in the Kingdom of Saudi Arabia.

Please be assured that your response will be treated confidentially and will be used for the purpose of the research only. Please read the questions carefully, then reply to them.

Thanking you in advance

Best Regards

Sincerely

PhD Candidate

Email: [mabuauf@gmail.com](mailto:mabuauf@gmail.com)

**PART A: Dear Respondents**

**In your rating please don't forget the following points.**

- 1- Please put (O) alongside the cell that describe your answer.
- 2- Some of the questions may appear to be similar, please read each question carefully.
- 3- Please answer all questions.
- 4- Please don't circle more than one answer.

		1	2	3	4	5
<b>Luxury Value (LV)</b>		Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	I believe cars are a luxury for everyone.	1	2	3	4	5
2	I think cars are a luxury for almost all people.	1	2	3	4	5
3	I consider cars are a luxury for the majority of people.	1	2	3	4	5
4	I believe cars are a necessity for the majority of people.	1	2	3	4	5
5	I think cars are a necessity for almost all people.	1	2	3	4	5
6	I consider cars are a necessity for everyone.	1	2	3	4	5
<b>XX Ethics (ETH)</b>						
7	I believe it is never necessary to sacrifice the welfare of others.	1	2	3	4	5
8	I think using car should never psychologically or physically harm another person.	1	2	3	4	5
9	I think if using private car harm an others, then we should not use it.	1	2	3	4	5
10	I consider moral behaviors are actions that closely match ideals of the most "perfect" action.	1	2	3	4	5
11	I believe should not perform an action which might in any way threaten the dignity and welfare of another individual.	1	2	3	4	5



<b>XX</b>		<b>Media (Ads)</b>				
12	I think news shared in media influence people to have private cars	1	2	3	4	5
13	I believe people like to visit car show rooms to get new news about cars	1	2	3	4	5
14	I believe I like to rate and contribute to car advertisement	1	2	3	4	5
15	I think when I want to buy car, I'd like to find out all car advertisement	1	2	3	4	5
16	I consider car advertisement are attractive	1	2	3	4	5
17	I think when I want to buy car, I tend to car showrooms advertisement	1	2	3	4	5
<b>XX</b>		<b>Word of Mouth (WOM)</b>				
18	I spoke about car advertisements much more frequently than about any other advertisements.	1	2	3	4	5
19	I recommended car advertisements	1	2	3	4	5
20	I strongly recommend people to buy cars.	1	2	3	4	5
21	I mostly say negative things about car advertisements to others.	1	2	3	4	5
22	I discuss the prices of products offered.	1	2	3	4	5
23	I speak about some car companies notoriety	1	2	3	4	5
<b>XX</b>		<b>Religious Orientation</b>				
24	I pray mainly because I have been taught to pray.	1	2	3	4	5
25	I think the primary purpose of prayer is to secure a happy and peaceful life.	1	2	3	4	5
26	It is important for me to spend periods of time in private religious thought and meditation.	1	2	3	4	5
27	If not prevented by unavoidable circumstances, I attend mosque.	1	2	3	4	5
28	I try hard to carry my religious into all my other dealings in life.	1	2	3	4	5

29 The whole religious approach is creating my religious beliefs. 1 2 3 4 5

30 Religious is very important to me because it answer many questions about the meaning of my life. 1 2 3 4 5

**XX Motivation (MOT)**

31 The car showroom offers me the possibility for promotion. 1 2 3 4 5

32 The car showrooms has stability for car services 1 2 3 4 5

33 I consider car showrooms honest and coherent with their mission. 1 2 3 4 5

34 I feel myself as a car showrooms member, loyal to them. 1 2 3 4 5

35 I think am learning new things about cars that only car showrooms know 1 2 3 4 5

36 In general, I think all the decisions that affect my car choice are taken by consensus. 1 2 3 4 5

**XX Price (PRC)**

37 I think am happy with the price offered by car showrooms. 1 2 3 4 5

38 Overall, I am satisfied from the private car prices. 1 2 3 4 5

39 I appreciate prices offered by car showrooms. 1 2 3 4 5

40 I am contented by the prices I pay for car showrooms 1 2 3 4 5

41 I am satisfied with the Offered Price for private cars. 1 2 3 4 5

**XX Consumer Buying Behavior CBB**

42 Often I visit car showrooms, just to look around or get information rather than to make a specific purchase. 1 2 3 4 5

43 Usually each month, I look to car catalogs 1 2 3 4 5

44 Often I talk to friends and acquaintances to get information or advice concerning car styles 1 2 3 4 5

45	Often I use internet browser to find out new information about cars.	1	2	3	4	5
46	Am subscribe with many car magazine.	1	2	3	4	5
47	private cars fits the individual personal requirements	1	2	3	4	5

Rate how important each of the following values is in your culture.  
**Perceived cultural importance (PCI)**

	Nugatory	Unimportant	Neutral	Relatively important	Very important
<b>Enjoying life</b>	1	2	3	4	5
Successful.	1	2	3	4	5
Family security.	1	2	3	4	5
True friendship.	1	2	3	4	5
Healthy.	1	2	3	4	5
Mature love.	1	2	3	4	5
Social recognition.	1	2	3	4	5
Self-respect.	1	2	3	4	5

**Part B: Demographic profile of the Respondent's**

**Please tick (✓) in the boxes where appropriate or fill in the details in the spaces provided.**

	18 - 25	26 - 30
<b>Age</b>	31 -35	36 - 40
	41 -45	46 -50
	51 - 55	more than 56
<b>Gender</b>	Male	Female
	<b>Nationality</b>	Saudi
<b>Educational level</b>	Elementary	Secondary school
	High school	Diploma
	Graduate	Postgraduate
<b>monthly income in SAR</b>	less than 3000	3001 - 10000
	10001 - 15000	15001 - 20000
	20001 - 25000	more than 25000

**THANK YOU**

## Appendix B

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### Research Questionnaire Arabic version

أخي هياضل، أختي هياضلة

1 ليكم ورحمة ريكته

أنا طلب لكتوراهي جامعة شمال هليزي (UUM) تحت إشراف ا تاذالمشارك لكتورة سالنيزا م حمد صراح (Salniza M. Salleh) ([sal1029@uum.edu.my](mailto:sal1029@uum.edu.my)). إلاباحثي درلكم مساعيتكم لفي هذه لدراسة ولذيت من إناش أو هلفهم التوجي ه ليهني وتثنأي رها لفي ال قبين القيمه لفي إناش روك الشراء ومخفة ربي لشراء لويلس لوك الفهني لمست خدمي للنيارات ل لخص في المملكة ال عربي ل س عوية - لرياض - لذلك، ي أمل لباحث لوصول لفي رودك مبدقة فهيت لخص ريدق للوصول لني تلي ج د قيق ي سيقي د في ه ال جيجي ع.

هذا المسح هو جزء من دراستي ليهل درجة لكتوراه ل لتي ت هدفنت حدي دال عوامل التي توش لفي است خدام للنيارات ل لخص في المملكة ال عربي لل س عوية.

يرجى لثأكد من أن هذا ا نتيجان سوف يتي عمل مع عيسري تمامه وهيت است خدام ل غرض ال حشفق طي رجي قراءة ا قبدقة ثم لرد علي ها.

شكرآكم حسن ت جلوبكم.

مع أطي بال تجات

الباحث ([mabuau@gmail.com](mailto:mabuau@gmail.com))

لجزء مفضل  
خي للاخي يرحب بين رأيكم غي لاهار التلخاية فقل اللجدول انه.  
م (O) ي لرجعات لاس بة لخي ارك لفضل

ف يتصويتك من فضلك ي لاق اط لئاي ة:

- 1 ي رجي وضع (O) الى جل بلخال لقات يتصف ا جلك.
- 2 بع عض سئلة ق هتبدو تم شربلة، ي رجي قراءة لئ سؤ المعنوية.
- 3- لارجاء ا بة لئ ي جيجع ا ة.
- 4 ي رجي عدم و مة على كئ ائثر من اجابة واحدة.

موفق بشدة	موفق	محييد	أوفلق	موفق بشدة	للكم لوات (ل ف اوات)
5	4	3	2	1	أعتقد أن لسرياراتنا ريفية للج جي ع.
5	4	3	2	1	أظن أن لسرياراتنا ريفية تقربنا لجي ع الناس.
5	4	3	2	1	أنا أعتبر لسرياراتنا ريفية ل غالية الناس.
5	4	3	2	1	أعتقد أن لسرياراتنا هي ضرورية ل مستقبلنا.
5	4	3	2	1	أظن أن لسرياراتنا هي ضرورية ل جي ع الناس.
5	4	3	2	1	أنا أعتبر لسرياراتنا هي ضرورية ل جي ع.
<b>ا خ</b>					
5	4	3	2	1	أعتقد أن ليس من الضروري بل بدأ التضييق فطمتك من اجل ين.
5	4	3	2	1	عقل قد أن لمتخدام السريارة يهيج بل بدأ أن يضرب شخص آخر فسي أو جسديا.
5	4	3	2	1	أظن أذا كان أسيخدام السريارة خص قتل فليس لبي على يرف من فضل أن متخدمها.
5	4	3	2	1	أنا أعتبر للسريارات قوية هي جراءاتك يتتطلب شركل وثيق مع ائثر لئ ل كم.
5	4	3	2	1	أعتقد أن هي جبت تجب للتصرفات التي قد تتبين كرامة و احترام اشخاص ين
<b>نات</b>					
5	4	3	2	1	أظن أن انتفي وسئل متوثر على الناس لئ يكون لذي هم سرياراتهم الخاصة.
5	4	3	2	1	عقل قد أن الناس يحبون زيارة معارض لسرياراتهم ل حصول على ال عروضا ل جيدة للتوفيرة لذي هم.
5	4	3	2	1	أعتقد أني أحب أن أشك في ناتال خص لسريارات.
5	4	3	2	1	أظن أني عن دم أري دشراء سريارة أحب على كل إع نات لسريارات.
5	4	3	2	1	أعتبر أن ! نات لسريارات جفلة.
5	4	3	2	1	أظن أني عن دم أري دشراء سرياراتني أهمل ال عروضا ل جيدة من معارض لسريارات.



5	4	3	2	1	عادتهل شهر، لظ إلى المراجحة لخصه معارضه لبرارات.
5	4	3	2	1	فسي لغير من يانأت حدث إلى اقاء ول معارف ل معوفة م عمل ومات و خصه ل أنواع البرارات.
5	4	3	2	1	عادت مأسه خدم تننت ل معوفه م عمل ومات حيدة عن لبرارات.
5	4	3	2	1	لأمشك في ال عي من ال لخصه البرارات.
5	4	3	2	1	لبرارات ال لخصه م بال تطلبه اتالفه لخصه ل فريه.

### ما مدى أهمية كل من قياتي في حياتك.

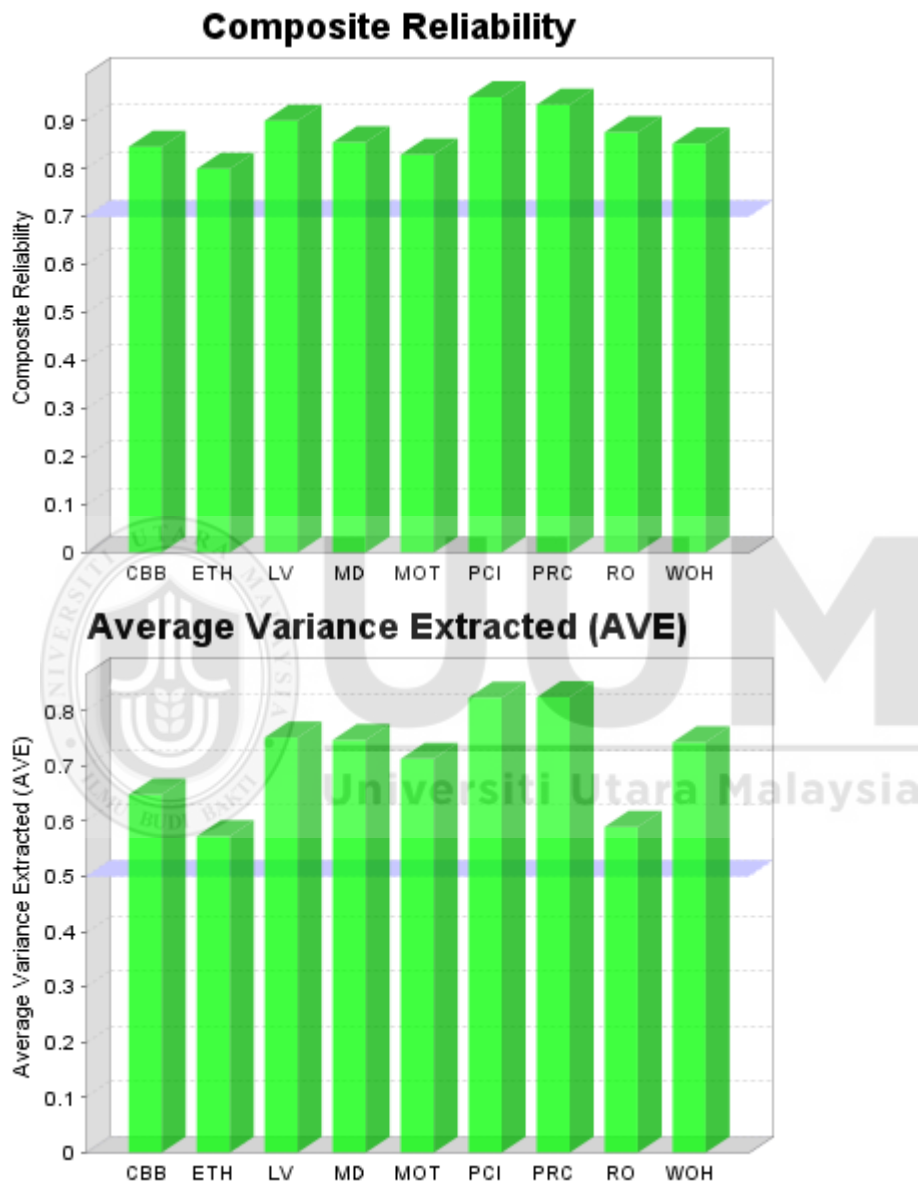
5	4	3	2	1	
مهم جداً	مهم نسبياً	معتاد	غير مهم	لهي ل شيء	
5	4	3	2	1	تتبعه ال حياة .
5	4	3	2	1	لن حاج.
5	4	3	2	1	من ري.
5	4	3	2	1	لصديق لاق حقة.
5	4	3	2	1	الصحة ال حيدة.
5	4	3	2	1	لحبل لصادق.
5	4	3	2	1	العرف م عامي.
5	4	3	2	1	لحترام الذات.

من فضل لضع عمة (٧) في لبرعات ل لسه ل خيارك لفضل

18 - 25	26 - 30	لا عمر
31 - 35	36 - 40	
41 - 45	46 - 50	
51 - 55	56 - 60	
ثني	ثكر	لنوع
سعودي	غير سعودي	جنسية
بأهطي	متوسط	لمستوى ال لناعي مي
تانوي	بلوم	
جامعي	فوق ال جامعي	
أقل من 3000	3001 - 10000	مستوى لدخل بل ال سعودي
10001 - 15000	15001 - 20000	
15000	20000	
20001 - 25000	أكثر من 25000	

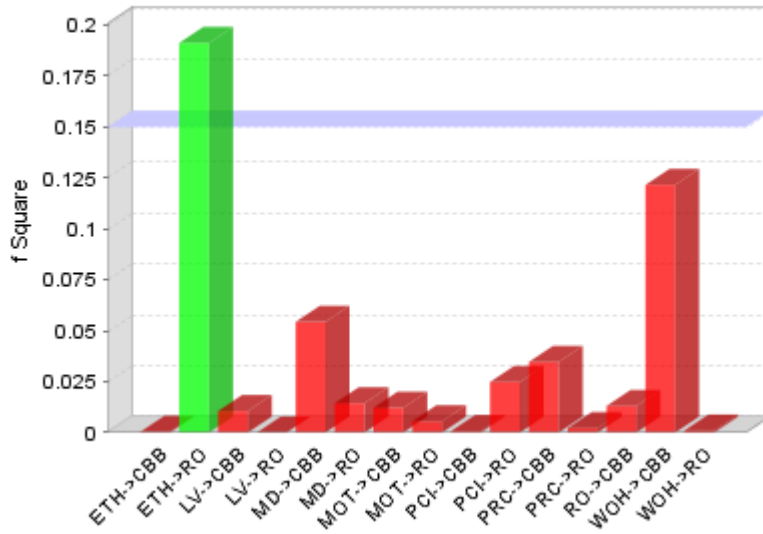
## Appendix C

### Measurement Model

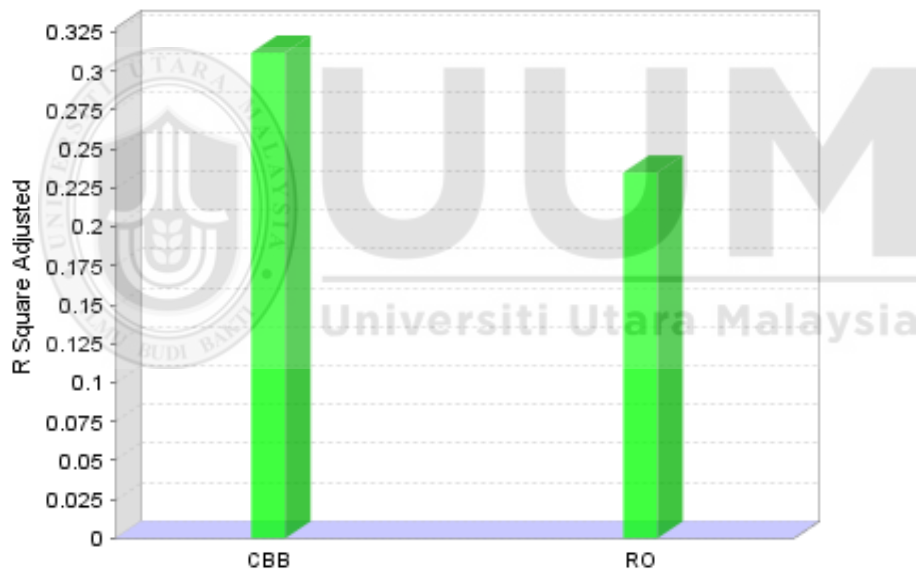


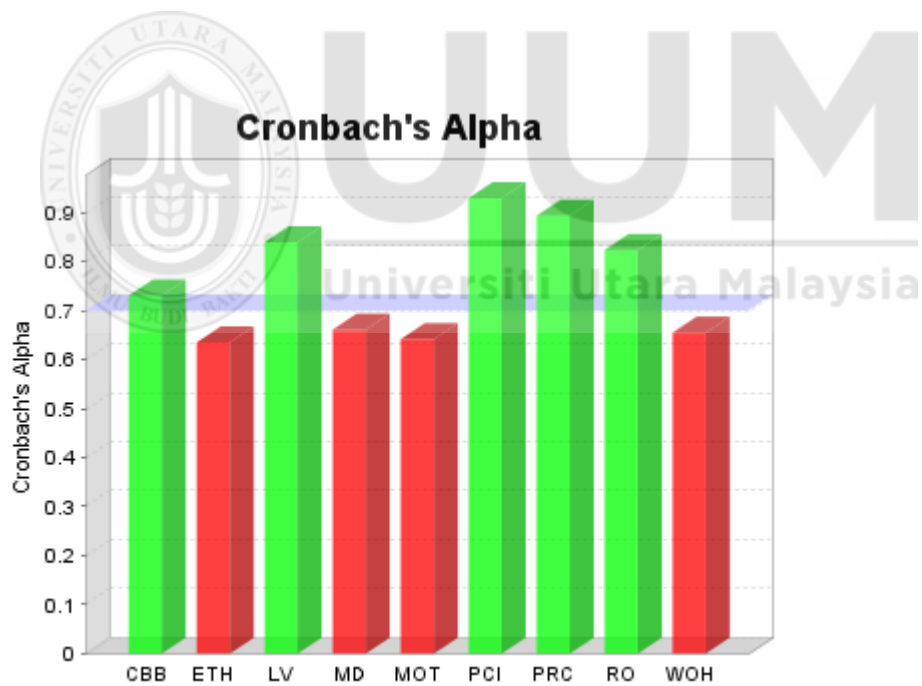
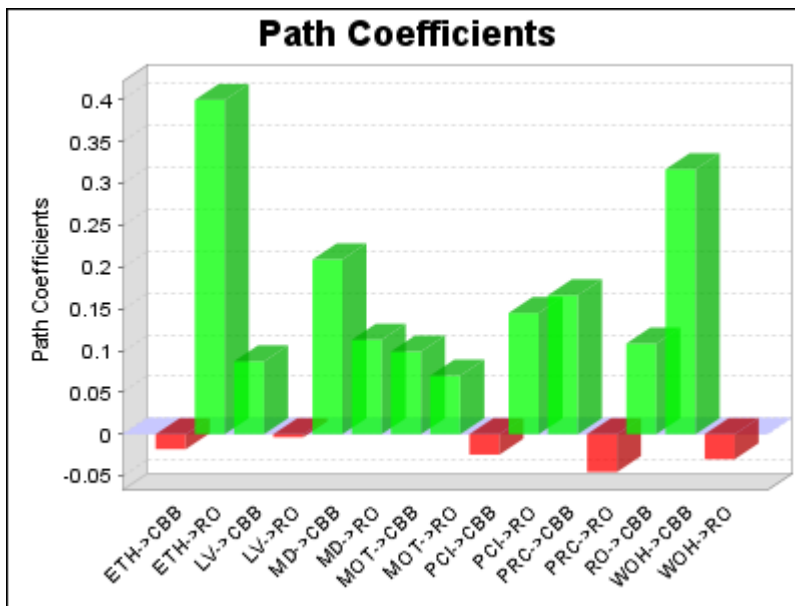


### f Square



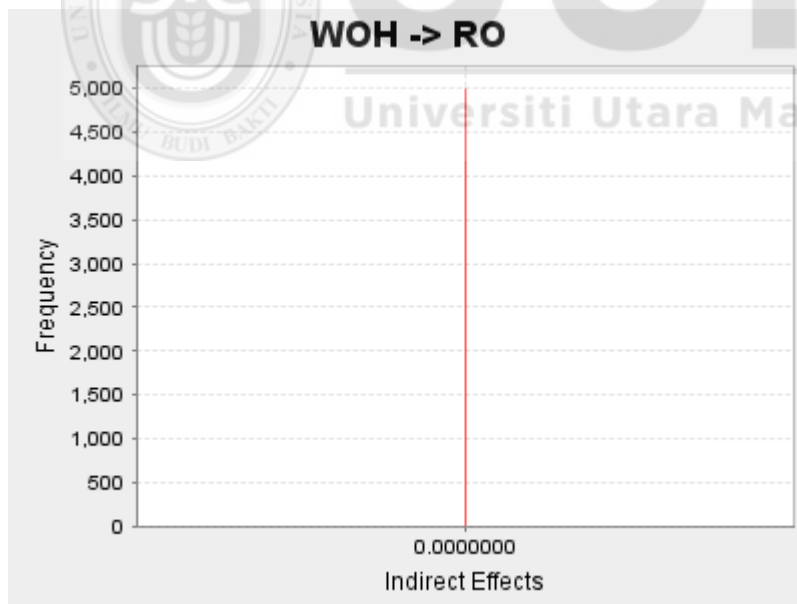
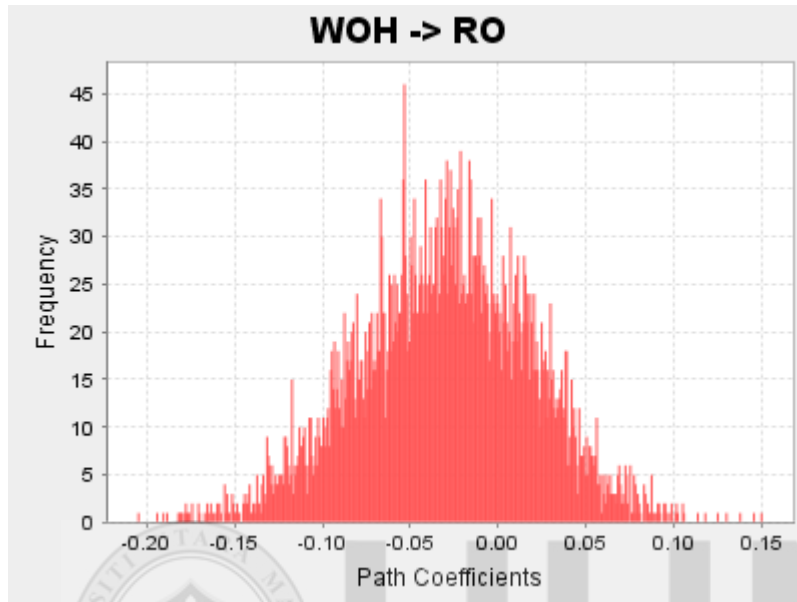
### R Square Adjusted

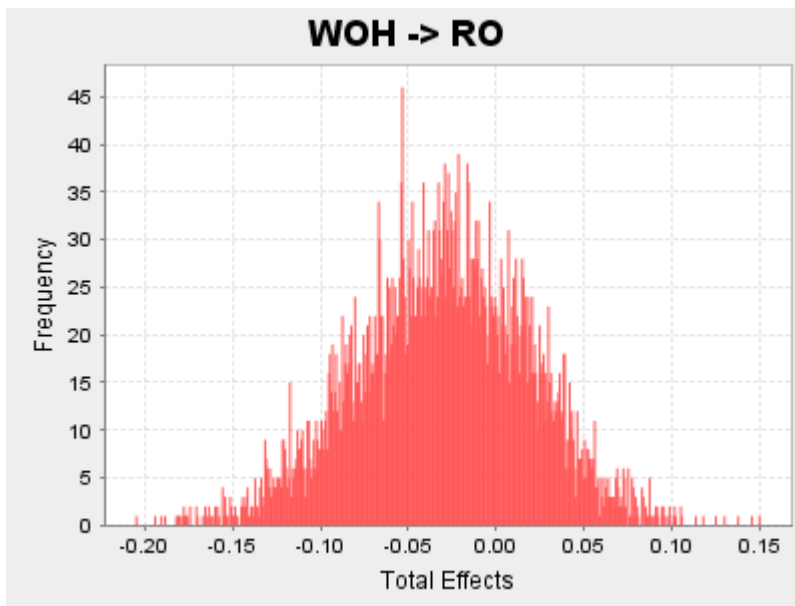




## Appendix D

### Structural Model





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