Chapter 1

Introduction

1.0 Overview

This chapter introduces the brief background of the research problem, raises and discusses important research issues. The possible contribution of proposed research work is discussed with its justification. Current research focuses on the factors influencing the Indian Muslim consumers’ purchase intention of halal-certified packaged food products. In other words, the research looks into the matter, what if the Muslim consumers are offered halal certified food products? Will Muslim consumers in India accept such products? What will be the factors behind such motivations? To tackle this problem the present research employs a widely accepted behavioural intention model, the theory of planned behaviour (TPB) by inculcating important contextual constructs available in the literature.

1.1 Background

This thesis investigates the factors influencing purchase intention of halal-certified packaged food products in India. Further, the present research finds out the relative configuration of various relevant factors which may shape halal purchase intention of Indian Muslim consumers. Following paragraphs in the background section discusses chief motivations pertinent to the present study. First the halal has become a buzzword in the global scenario. Second, the concept of halal has importance for many stakeholders: researchers, marketers, entrepreneurs, policymakers and the ultimate consumers. In subsequent paragraphs, the author discusses the emergence of halal in the global scenario and why researchers have called for a need to understand Muslim consumers’ behaviour better.

Globally a new phenomenon among marketers and researchers has emerged. They are now more interested in Muslim consumer as their target consumers and subjects of study like never before. This trend has its roots in a recent marketing innovation known as halal branding. A number of companies are tapping into the market including both new entrants and old established companies. A new wave of enthusiasm about halal branding and Islamic marketing among marketers has led to
the development of Branding consultancy services like ‘Ogilvy Noor’ and inception of dedicated academic journals in the field of Islamic marketing and halal branding like "Journal of Islamic Marketing" by Emerald publishers and "International Journal of Islamic Marketing and Halal Branding" by Inderscience (Wilson, 2010). In the same note many organisations, both academic and non-academic, are hosting conferences on themes of halal branding and Islamic marketing. Islamic marketing and halal have become buzzwords in the academia.

A halal brand is referred to a product or service, which is certified as halal by an established and authorised certifying organization. Halal brands bear a halal logo and assure that a particular product is halal i.e. suitable for consumption by Muslims. In fact, the Arabic word halal literally translates as permissible or suitable for consumption. This trend is much noticeable in Muslim majority countries like Malaysia, Indonesia, Thailand, Brunei etc. However, many Muslim minority countries like Australia, United Kingdom, United States of America, Japan and China etc. are also exploring avenues in this emerging area. It is quite interesting that idea of halal certification originates from the USA, a Muslim minority country. However, this idea was borrowed from kosher certification, the dietary certification for Jews (Eliasi & Dwyer, 2002 and Regenstein, Chaudry & Regenstein, 2003).

There is one famous quote by Prahalad (2004) which have been used as a rhetorical evidence for establishing the ignorance of researchers and marketers towards Muslim consumers: “as they were not worthy of attention economically, they remained unknown scholarly” (cited in Alserhan, 2012 and, Sandikci (2011). This is quote refers to the bottom of pyramid consumers, asserting how companies fail to recognize the potential in these markets. Both Alserhan ( 2012) and Sandikci (2011) have reminded about the neglect which Muslim consumers’ tolerated not being served the product and services they needed and wanted, and, which caused marketers to lose an irrecoverable opportunity in the area of Islamic marketing. However, in last decade, it seems that both academia and the marketers are embracing the idea of serving halal (Shariah complaint) products to Muslim consumers.

Sandikci (2011) in her paper, “Researching Islamic marketing: past and future perspectives”, explained two phases of evolution of Islamic marketing. The first phase she mentioned was the phase of “omission”, which is characterised by the neglect and
avoidance of huge Muslim market and second phase is the “discovery” which is the phase of introspection and the acknowledgement of the fact that such big market for halal (Shariah compliant) products exist. She suggested that future researchers should study the place of Muslim consumers’ space in mainstream advertising from both the micro and macro perspective. Among many research propositions she also suggested that “From a critical perspective, future studies should examine how marketing practices help construct Muslims as viable consumer segments”.

Alserhan (2012) contended that besides other billion segments in the world, (i.e. India, China and women), Muslims also represent another billion segment. His paper investigated two main propositions first whether Muslims, who represent a billion segment, are worthy of research? And secondly, are they sufficiently researched? Alserhan’s (2012) study reveals that Muslim consumers are not adequately researched while other billion segments i.e. India, China and women are heavily investigated. However, as Alserhan asserted “the impact of Muslim consumer group could be much greater than those of the other identified billion segments”. He further explained that this impact is because of three main reasons, firstly, the base of Muslim consumers is wide and not limited to one country, secondly, the Muslim segment has youngest potential consumer which may radically influence the composition of the global consumption and finally, a number of MNC’s are pushing towards achieving a larger space in the Shariah-compliant market. El-Bassiouny (2014) referred Muslim consumers as “The one-billion-plus marginalization”, and, presented a conceptual grounding for the need to incorporate Muslim consumers and their faith in the marketing efforts of the companies.

El-Bassiouny (2014) cautioned that the avoiding (or opposing) the Muslim consumers can hinder the progress of marketing thought. She further suggested that companies can boost their markets by effectively assimilating a number of Muslim communities into their marketing policies and preparing the marketing mix and other strategies which may suit the Muslims consumers as well. She furthers that role of religiosity should also be investigated thoroughly in case of Muslim consumers behaviour.
Overall, the recent debate related to halal branding and Islamic marketing revolves around some major aspects which include 1) how to serve this large untapped segment of Muslim consumers, 2) understanding their behaviour to serve them better, 3) understanding the influence of religiosity on the behaviour of Muslim consumers.

Wilson (2010) raised the question that for researching Muslim consumers do we need to rely on present paradigm prevailing in marketing, branding and advertising research or do we need to research Muslim consumers from a fresh perspective? Many researchers are applying previously acknowledged marketing and branding concepts to study the Muslim Consumers. However, there are many other studies in which researchers have applied qualitative approaches like deductive reasoning, phenomenology, grounded theory, etc. to study the Muslim consumer behaviour. Some authors have also suggested that present marketing research concepts can be used if such concepts are not contradictory to the Islamic fundamentals.

**1.2 The opportunity in halal economy**

There are ample opportunities in the area of halal branding and Islamic marketing. Paul Temporal (2011) described eight broad categories which can be labelled or branded as halal. Following is the list of the categories mentioned by Paul Temporal in his famous book “Islamic Branding and Marketing: Creating A Global Islamic Business”.

1. Islamic Food and Beverages
2. Islamic Financial Services
3. Islamic Education
4. Islamic Entertainment and “Edutainment”
5. Islamic Travel, Tourism, and Leisure
6. Islamic Medical, Pharmaceutical, and Beauty Products and Services
7. Islamic Fashion and Products for Women
8. Islamic Internet, Media and Digital Products

According to Thomson Reuter report in 2016 commissioned by Dinar Standard, the market for halal-certified food products is estimated to be around $ 1914 billion till year 2021. The report also indicated that money spent on food consumption by Muslim consumers stood at $ 1173 billion in 2015 and $ 1088 billion in 2013.
Further, for other related sectors (Shariah compliant or halal certified) also have a promising prospect. Thomson Reuters divides halal sectors into seven areas. Please see table 1.1 for a brief overview of halal market potential.

1.3 Sources of Information on Halal

Halal products or services are Shariah compliant, which means that these products or services are in accordance with the faith of Muslim consumers. The word Shariah is from Arabic language and suggests that Muslims should follow the guidelines provided by Allah. The idea of Shariah stands for surrendering the self totally in Allah’s command. In essence, Shariah principle regulates the life of Muslims in several aspects. Hashim and Mizerski (2010) categorised Shariah laws in four broad categories to1) Quran, 2) Sunnah, 3) Ijma, and 4) Ijtihad. Table 1.2 gives an overview of the categories of features of the references and related authorities. The first two sources are known as primary sources of Shariah guidelines. These are 1) Quran, and 2) Sunnah of the prophet (SWT). And the other two sources are known as the secondary sources which are as Ijma and Ijtihad. Ijma refers to the consensus of the scholar of Islamic knowledge while Ijtihad refers to personal judgment.

Table 1.1 Global Halal Market Size (figures in Billion Dollars)

<table>
<thead>
<tr>
<th>Sector</th>
<th>2012 (Spent)</th>
<th>2015 (Spent)</th>
<th>2021 (Estimate)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Halal Food</td>
<td>1088</td>
<td>1173</td>
<td>1914</td>
</tr>
<tr>
<td>Halal travel</td>
<td>137</td>
<td>151</td>
<td>243</td>
</tr>
<tr>
<td>Modest Fashion</td>
<td>224</td>
<td>243</td>
<td>368</td>
</tr>
<tr>
<td>Halal Media and recreation</td>
<td>151</td>
<td>189</td>
<td>262</td>
</tr>
<tr>
<td>Halal Pharmaceuticals</td>
<td>70</td>
<td>78</td>
<td>132</td>
</tr>
<tr>
<td>Halal Cosmetics</td>
<td>26</td>
<td>56</td>
<td>81</td>
</tr>
<tr>
<td>Islamic Finance</td>
<td>1354</td>
<td>1451</td>
<td>2716</td>
</tr>
</tbody>
</table>

Source: Thomson Reuter and Dinar Standard reports 2013 and 2016
1.4 Halal Certification and Branding

Halal brands get halal certification from appropriate authorities and may print a halal logo on their products. From the Islamic point of view, any Muslim person or Islamic organization may issue a Halal certificate (Hanzaee & Ramezani, 2011); the acceptability of such certificate varies among consumers, (individuals, organizations, and countries). Further, the Government of the country has authority to dictate rules related to certification. For example, the government of Indonesia, Malaysia and Thailand govern the process of halal certification. Some countries have strict guidelines and the keep renewing the list of certification bodies, for instance, Malaysia's JAKIM has listed three Indian organizations in its list of “The Recognized Foreign Halal Certification Bodies & Authorities” dated as on 19th July 2013-4. The list has recognized 73 certification bodies from more than 30 countries. The process of Halal certifications generally includes following steps: Application, Pre-audit, Recommendation, Changes Final Audit and finally certification. The researcher describes Halal branding as a global phenomenon (Khan and Azam 2016). As a matter of fact, globalization has resulted in greater mobility of human and non-human resource form one country to another country. Individuals are living in a more heterogeneous environment like never before.

For migrant Muslims, it is becoming difficult to find suitable food products which may fulfil their dietary norms prescribed by their religion. This problem is more important for practising Muslims who follow strict dietary guidelines prescribed by Shariah law and consume only Halal food and avoid anything which is doubtful. Increased participation of women in workforce and Modernization has also raised the demand for packaged food, so the need for ensuring whether the food is Halal or not is also inevitably increasing. And the problem also extends to other categories of products and services, be it clothing, cosmetics or accessories. Traditionally branding is defined as “an act in which an organization uses a name, phrase, design, symbols, or combination of these to identify its products and distinguish them from those of competitors, while brand name is any word, ‘device’ (design, sound, shape, or colour), or combination of these used to distinguish a seller’s goods or services”(Berkowitz. E.N et al, 1997).The purpose of branding products as Halal is to ensure consumers of their suitability for consumptions by Muslims. Further, it ensures a promise of trust, quality and value (Wilson, 2010).
Manufacturers and marketers practice halal certification and use the halal logo to convey to the consumers that their products are halal and Shariah-compliant. The certification contract can also imply that the firms may design the packaging using a halal logo thus branding them as halal and they may showcase their halal brands at the company’s showroom or offices etc. (Shafie and Othman, 2006).

### Table 1.2 Sources of Shariah law

<table>
<thead>
<tr>
<th>Sources of Shariah law</th>
<th>Form of references</th>
<th>Authority</th>
<th>Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Quran (Prime Source)</td>
<td>Verse</td>
<td>Allah (The God)</td>
<td>Independence Main reference Final arbiter, Principal Guide</td>
</tr>
<tr>
<td>Sunnah (Prime Source)</td>
<td>Hadith</td>
<td>Muhammad (The Prophet, pbuh)</td>
<td>Dependence on the Quran Detailing the principle in the Quran</td>
</tr>
<tr>
<td>Ijma’ (consensus)</td>
<td>Fatwa</td>
<td>Ulama (Shariah scholars)</td>
<td>Dependence on both Quran and Sunnah, and precedents fatwa</td>
</tr>
<tr>
<td>Ijtihad (personal Judgement/opinion)</td>
<td>Opinion</td>
<td>Ulama (Shariah scholars)</td>
<td>Dependence on the Quran, Sunnah and precedents Ijma</td>
</tr>
</tbody>
</table>

*Source: Reprinted from Hashim & Mizerski (2010) with permission from emerald publishers*

Lokman (2009) contended that the Halal logo is beneficial for producers as it appears as a societal commitment and builds customers’ confidence and belief in their goods and services. The logo of halal also communicates which products or stores are more suitable to be used by the Muslim consumers. As an outcome, the halal certification symbol offers an opportunity for the producers to specify to their customers that their goods meet the Shariah-compliant standard. This certainly will build a substantial benefit for the specific producers as opposed to its competitors which do not have gone for halal certification program (Shahidan & Othman, 2006).
Shari and Arifin (2009) research also confirm that Halal branding (adopting halal certification) will considerably influence people to purchase Halal certified products and they will also look for the which organizations have issued the Halal logo and certification.

1. Halal India PVT LTD
2. Jamiat Ulama-I-Hind Halal Trust
3. Halal Certification Services (India) Private Limited
4. Halal Committee-Jamiat Ulama-E-Maharashtra

*Figure 1.1: Logo of select halal certification agencies*  
*Source: prepared by the Author for this study*

1.5 **Halal in India**

India is a Muslim minority country. However, the huge Muslim population (170 million) puts India in a unique position. India’s Muslim population is much larger than many gulf countries taken together. India is a home to 17.72 million Muslims,
which makes about 14.5% of total population. The Muslim population in India is 3rd largest in the world, after Indonesia and Pakistan. (See Table 1 for top ten Muslim countries by population). India can emerge as a hot destination for Halal products and services catering to needs of this large segment. Moreover, India can also compete for becoming a Halal Hub for catering the Halal products to the world! In 2030 India will remain the third largest country in terms of total Muslim Population and in terms of net increase in size during 2010 and 2030 it stands at the second position (Hackett and Grim, 2012). It is also estimated that India will host largest Muslim population in 2050 surpassing Indonesia and Pakistan. It is also estimated that India will host largest Muslim population in 2050 surpassing Indonesia and Pakistan (Hackett and Grim, 2012). Despite such a big Muslim population Marketing of Halal Brands in India would be a challenging task for organizations. India is a very diverse country with more than 22 recognized languages several religions and castes and various cultures. India boasts of its secular Image to the world community. The halal endorsing may be understood in wrong directions and some groups out of some political motive may try to oppose the marketing efforts of Halal marketing companies. In addition, multinational companies are reluctant in actively endorsing Halalness of their products! For instance, Nestle has more than 70 Halal certified factories around the globe. Many of which are located in India. Some sources also claim that all Nestle factories in India are Halal Certified1. Overall India has a promising outlook for Halal marketing. Entrepreneurs and companies in India should capitalize on this opportunity!

This research will be an attempt to understand issues and challenges in formulating halal marketing scheme in India and Making India a Halal friendly market. And most specifically, will assess the purchase intention for Halal certified products among Indian Muslims and also examining how it is accepted by other religious/social groups. Halal certification for FMCG in India is a recent phenomenon. Iba Halal care launched its first Halal certified cosmetics in 2014. The halal certificates were issued by Halal India PVT. LTD., which is one of the premier organisations offering halal certification? Other important organisations are Jamiat-Ulama-l-Hind Halal Trust,

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1A halal certification company claims that all of Nestlé’s factories in India are certified as Halal. The author has screenshot of the website and may be provided on request.
Halal Certification Services (India) Private Limited, and Halal Committee-Jamiat-Ulama-E-Maharashtra etc. The latter three organisations are also approved by JAKIM Malaysia, a global leader in pioneering halal certification standards. The logos of select Halal certification companies are presented in fig 1.1

1.6 Problem Statement

For Muslims, it is obligatory to consume only those products, or services, which are Halal. For some (or perhaps for most) the idea of halal is limited to only Meat products. However, according to Shariah principles halal is a way of life and it should encompass all aspects of life be it consumption of food: meat and non-meat, or usage of any non-food product (like soap, personal care products etc.) or consumption of services (for example banking, entertainment etc.) or performance of any other activity in ordinary life. Practicing Muslims need products, which are halal and Toyyiban (wholesome). Processed food products undergo a series of complex procedures and involve a number of ingredients from various sources for its processing and preservation. Sometimes it happens that certain packaged food (including both vegetarian and non-vegetarian products) contains some ingredients (for instance capsule gelatine of animal origin, certain emulsifiers etc.) which are not Halal. This creates confusion among Muslim consumers. In some countries like Malaysia, Indonesia, and Thailand, products are certified halal after making proper assurance by the certifying agencies. In India, there are also some organizations, which provide halal certification to the companies. Most of the time Indian companies get halal certifications for exporting products (especially meat products) to Muslim countries. The exception to this is Iba Halal Care™, which sells halal certified cosmetics products in India and has many stores across the country.

This situation results in important propositions for entrepreneurs, marketing professionals, and researchers. What if Halal certified products are made available to Muslim consumers in India? Will Muslim consumer prefer such products to conventional products? In other words, can halal certification give an edge to the marketers for differentiating their products? This research primarily focuses on two broad research problems. The first problem is to understand the future purchase intention for halal-certified products and second is to find out what could be possible factors facilitating such intentions.
1.7 Research Questions

This study pursues to answer the following research questions:
RQ1. What are the factors influencing Muslim consumers’ purchase intention for halal-certified food products?
RQ2. Is proposed the extended theory of planned behaviour a suitable model for studying Muslim consumers’ purchase intention for halal-certified food products in India?

1.8 Objective of Research

This research starts with the thesis statement “what are the factors which may motivate Indian Muslim consumers’ intention to purchase halal certified packaged food products”. The purpose of this research is to identify a model for the understanding of Halal purchase intention among Muslim consumers in India. More specifically, the research shall examine the relationship between the TPB variables (Attitude, subjective norms and perceived behavioural control), religiosity, and subjective knowledge of halal and demographic characteristic pertaining to halal purchase intention of Indian Muslim consumers employing the extended Theory of Planned Behaviour (TPB). Hence, this research shall assess the predictive ability of the Theory of Planned Behaviour model with added constructs of religiosity, and subjective knowledge to determine the important result i.e. potential consumers’ intention to purchase halal-certified products. Consequently, the prime objective of this research is to test Muslim consumers’ purchase intention for halal-certified products using a revised an extended version of the theory of planned behaviour.

The specific research objectives of the study are outlined as follows:
1) To identify the key dimensions of purchase intentions of halal-certified food products among Muslim consumers.
2) To propose and validate a model for understanding factors influencing the purchase intention for Halal certified food products.
3) To study the role of religiosity and subjective knowledge of halal within the framework of the theory of planned behaviour.
4) To suggest strategies for marketers in developing better marketing communication strategies to promote halal-certified products.
Table 1.3
Top 10 countries with the largest Muslim population

<table>
<thead>
<tr>
<th>Country</th>
<th>Population</th>
<th>Net Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2010</td>
<td>2030</td>
</tr>
<tr>
<td>Indonesia</td>
<td>204847000</td>
<td>238,833,000</td>
</tr>
<tr>
<td>Pakistan</td>
<td>178097000</td>
<td>256,117,000</td>
</tr>
<tr>
<td><strong>India</strong></td>
<td><strong>177286000</strong></td>
<td><strong>236,182,000</strong></td>
</tr>
<tr>
<td>Bangladesh</td>
<td>148607000</td>
<td>187,506,000</td>
</tr>
<tr>
<td>Egypt</td>
<td>80024000</td>
<td>105,065,000</td>
</tr>
<tr>
<td>Nigeria</td>
<td>75728000</td>
<td>116,832,000</td>
</tr>
<tr>
<td>Iran</td>
<td>74819000</td>
<td>89,626,000</td>
</tr>
<tr>
<td>Turkey</td>
<td>74660000</td>
<td>89,127,000</td>
</tr>
<tr>
<td>Algeria</td>
<td>34780000</td>
<td>43,915,000</td>
</tr>
<tr>
<td>Morocco</td>
<td>32381000</td>
<td>39,259,000</td>
</tr>
</tbody>
</table>

Source: Lugo, Cooperman, O’Connel, & Stencel, (2011)

1.9 Rationale of the study

Despite having a huge Muslim population of roughly 172 million (Census, 2011) India lacks popular halal brands. Recent reports on the potential of halal branding have hinted that India has a good prospect for developing halal brands (Temporal, 2011). But for now, this seems to be a missed opportunity for India (Chibber, 2013). Therefore, there are both practical and academic reasons for conducting this research. First halal certification is seemingly a missed opportunity in India and secondly, academic research on topic halal certification is almost negligible with exception of some preliminaries studies like Khan and Azam (2016). Moreover, many studies on halal purchase intention and behaviour are conducted in countries where the socioeconomic and demographic condition of Muslims if much different from that of Indian counterparts. Most of these countries are Muslim majority countries, like Malaysia and Indonesia etc. where halal brands are promoted by government and many other countries like the United Kingdom, Belgium, France etc. where Muslims
are in minority but have a higher level of education, income and awareness. Further, many of these countries are already selling halal brands.

1.10 Methodology Overview

By building on post-positivists approach, this research tests an extended model using a descriptive research design. The research employs a survey method to collect data using a standard research instrument. The questionnaire consists of existing scales suitably modified after piloting to measure the various behavioural constructs. First, a pilot test is conducted on a small sample of seventy respondent (n=70) to test the reliability of scales, then, a full-fledged survey was conducted on a larger sample of 350 (after screening) respondent. The measurement model was validated employing exploratory factor analysis and confirmatory factor analysis. Hypotheses tests were done using structural equation modelling. Additionally, t-test and ANOVA test were also conducted to check the mean differences in selected demographic variables.

1.11 Theoretical Foundation, Model and Hypotheses

The theoretical underpinning of this research is grounded on Ajzen’s model: “theory of planned behaviour”. The model is modified by adding relevant contextual variables to meet the objective of the research. Earlier, behavioural researchers focused primarily on attitude as the main precursor of behavioural intention. However, they ignored social referent and their role in influencing behavioural intentions. Fishbein and Ajzen (1975) developed a model with two constructs: Attitude and Subjective norms to predict the behavioural intention. They called this as reasoned action approach. Later on, Ajzen (1988 & 1991) added one more variable, perceived behavioural control, which increased the predictive validity of the TRA model and named this new model as “theory of planned behaviour” (TPB). This model (TPB) guides the current research. Ajzen has suggested, depending upon the problem context and situation, the addition of some contextual variable can add to the predictive validity. In the case of present research Subjective knowledge (halal literacy) and religiosity, are included as additional variables. The present research proposes that these variables can have a significant influence on purchase intention of halal certified products.
1.12 Contribution

The present study conducts an extant literature review of halal purchase intention studies and selects the important predictor variables which may influence purchase intention of halal-certified food products. This incorporates the most important variables which may influence the purchase intention of halal-certified products in India. Many researchers have tested the direct impacts of religiosity on purchase intention of halal-certified food products. But the indirect relationship of religiosity with halal purchase intention is not tested. Thus the present study tests the direct and indirect relationship between religiosity and subjective knowledge on purchase intention of halal-certified food products. As we know that most studies on the topic of halal-certified food purchase intention are conducted in countries which differ remarkably in market penetration of halal-certified food products. Despite a huge Muslim population, India lacks popular halal brands. Thus, this research has implications for industry and academia both.

1.13 Organization of the Thesis

This thesis follows the guidelines provided by Chad Perry (1998) for structuring a marketing thesis. Chad Perry’s paper titled “A Structured Approach for Presenting Theses” provides valuable information, guidelines and dos and don’ts for writing and structuring theses (Perry, 1998). The thesis contains six chapters namely introduction, models of purchase intention, literature review, research methodology, data analysis and conclusion.

The first chapter lays the foundation for the thesis by introducing the background, broad research area and overall concept of halal certification. This chapter also briefly describes the objective, research questions, basic framework, contribution and delimitations of the present study.

The second chapter reviews the important models of purchase behaviour which are more relevant to food purchase context. A brief overview of each model is presented along with a diagrammatic overview of its constructs.
The third chapter reviews the extant literature on purchase behaviour of halal food. Further, chapter two also provide the review of theory and constructs used in the proposed model. In this chapter, the author discusses general idea of the theory of planned behaviour and its evolution. Further, the chapter also explores the role of TPB in studying food purchase behaviour in general and halal food purchase behaviour in particular.

Fourth chapter the theory of the methodology and the research design applied in the study are described. This includes a description of research design, sampling, data collection and tools and techniques employed in the research.

The fifth chapter presents the results of primary research, which includes descriptive statistics followed by results of exploratory factor analysis and confirmatory factor analysis. The hypotheses are tested using structural equation modelling (SEM) technique. In the last section results of the t-test and ANOVA are provided which were used to test the mean difference.

Chapter six is the concluding chapter of the thesis which provides a discussion based on the current results explaining its position in the current literature. Further, the chapter also presents the limitations and recommendations related to the current study.
Figure 2: Outline of the thesis