



THE EFFECT OF RELIGIOSITY AND CULTURAL
VALUES ON PURCHASE INTENTION OF
BANGLADESHI CONSUMERS

BY

S D ROBEL

A dissertation submitted in fulfilment of the requirement
for the degree of Master of Science (Marketing)

Kulliyyah of Economics and Management Sciences
International Islamic University Malaysia

MAY 2016

ABSTRACT

In Bangladesh many advertisers face various challenges to influence consumers' purchase intention in the current years. As a result, consumer purchase intention has become a crucial phenomenon. This study determines the effect of cultural values and Muslim religiosity on purchase intention of Bangladeshi consumers through attitude towards advertising. In this study, convenience sampling method is applied for collecting primary data from four major cities (Dhaka, Chittagong, Rajshahi and Sylhet) of Bangladesh. This method is used because it is one of the easiest, convenient and least costly methods for collecting data from respondents. It is also an effective way of collecting information efficiently and rapidly. After finalising the data, reliability test was performed and then descriptive statistics as well as exploratory factor analysis were conducted by using SPSS. The study applied Structural Equation Modeling to analyse confirmatory factor analysis. Subsequently, by using SEM (AMOS), 230 respondents' feedback is utilised to test the hypothesised relationship among the variables in the research conceptual model. Based on the result obtained from the confirmatory factor analysis, structural equation modelling was then drawn to examine the developed hypothesis as well as to test the fitness of the proposed model. The research findings revealed that, there is a positive impact of cultural values and Muslim religiosity on attitude towards advertising. Moreover, cultural values and Muslim religiosity have an indirect positive relationship with purchase intention. The study discovers that, cultural values have a negative direct relationship with purchase intention, but Muslim religiosity has a positive direct relationship with purchase intention. Finally, this study will facilitate the advertisers in improving their advertising strategy to attract Bangladeshi consumers more efficiently and successfully, and at the same time, this study will be valuable to academicians as well as consumers at large. Besides academic utilisation, the study will have some social impacts based on cultural and religious perspective.

الخلاصة

يواجه العديد من المسوقين ومنتجي الإعلانات التجارية في بنغلاديش لتحديات مختلفة للتأثير على نوايا المستهلكين للشراء في السنوات الأخيرة. ونتيجة لذلك، أصبحت نية المستهلك في الشراء ظاهرة مهمة. والغرض من هذه الدراسة تحديد تأثير القيم الثقافية، وتدين المسلمين على نية شراء المستهلكين في بنجلاديش من خلال دراسة مواقفهم تجاه الإعلانات التجارية. في هذه الدراسة، تم تطبيق الطريقة الملائمة لأخذ العينات لجمع البيانات الأولية من أربع مدن رئيسية (دكا، شيتاغونغ، راجشاهي وسيلهت) من بنغلاديش. وتستخدم هذه الطريقة لأنها واحدة من أسهل الطرق وأقلها تكلفةً لجمع البيانات من أفراد العينة. بل هو أيضا وسيلة فعالة لجمع المعلومات بكفاءة وبسرعة. ووضع اللمسات الأخيرة على البيانات، وإجراء اختبار الثبات وأجريت إحصاءات وصفية وكذلك التحليل العائلي التاكدي باستخدام SPSS. اقترحت الدراسة المعادلة الإنشائية النموذجية لتحليل التحليل العائلي التاكدي. وبعد ذلك، استخدم الباحث (SEM, AMOS) لتحليل ردود الفعل لـ 230 من المستجيبين لاختبار العلاقة المفترضة بين المتغيرات في النموذج المفاهيمي للبحث. وبناء على النتيجة التي حصل عليها من التحليل العائلي التاكدي، كانت نمذجة المعادلة الهيكلية ثم معادلة لفحص الفرضية المتقدمة وكذلك لأختبار استيعابها للنموذج المقترح. كشفت نتائج البحث أن هناك تأثير إيجابي للقيم الثقافية والتدين على موقف المسلمين تجاه الإعلانات التجارية. وعلاوة على ذلك، كانت القيم الثقافية والتدين الإسلامي لها علاقة إيجابية غير مباشرة مع نية المشتري البنغلاديشي. توصلت الدراسة أيضا إلى أن القيم الثقافية لها علاقة سلبية مباشرة مع نية الشراء، بعكس التدين الإسلامي حيث تبين أن له علاقة إيجابية مباشرة مع نية الشراء. وأخيرا، تهدف هذه الدراسة لرفع كفاءة المسوقين والعاملين في مجال الإعلانات التجارية في تحسين استراتيجيات الدعاية لجذب المستهلكين في بنجلاديش، وفي الوقت نفسه، فإن هذه الدراسة ستكون مفيدة للأكاديميين وكذلك المستهلكين بشكل عام. إلى جانب الاستخدام الأكاديمي، فإن الدراسة لها بعض الآثار الاجتماعية على المنظور الثقافي والديني.

APPROVAL PAGE

I certify that I have supervised and read this study and that in my opinion, it conforms to acceptable standards of scholarly presentation and fully adequate, in scope and quality, as a dissertation for the degree of Master of Science (Marketing).

.....
A. K. M Ahasanul Haque
Supervisor

I certify that I have read this study and that in my opinion it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a dissertation for the degree of Master of Science (Marketing).

.....
Kalthom Abdullah
Examiner

.....
Muhammad Tahir Jan
Examiner

This dissertation was submitted to the Department of Business Administration and is accepted as a fulfilment of the requirement for the degree of Master of Science (Marketing).

.....
Suhaimi Mhd. Sarif
Head, Department of Business
Administration

This dissertation was submitted to the Kulliyah of Economics and is accepted as a fulfilment of the requirements for the degree of Master of Science (Marketing).

.....
Maliah Sulaiman
Dean, Kulliyah of Economics
and Management Sciences

DECLARATION

I hereby declare that this dissertation is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

S D ROBEL

Signature

Date

INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA

**DECLARATION OF COPYRIGHT AND AFFIRMATION
OF FAIR USE OF UNPUBLISHED RESEARCH**

**THE EFFECT OF RELIGIOSITY AND CULTURAL VALUES ON
PURCHASE INTENTION OF BANGLADESHI CONSUMERS**

I declare that the copyright holders of this dissertation are jointly owned by the student and IIUM.

Copyright © 2016 S D Robel and International Islamic University Malaysia. All rights reserved.

No part of this unpublished research may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise without prior written permission of the copyright holder except as provided below

1. Any material contained in or derived from this unpublished research may be used by others in their writing with due acknowledgement.
2. IIUM or its library will have the right to make and transmit copies (print or electronic) for institutional and academic purposes.
3. The IIUM library will have the right to make, store in a retrieved system and supply copies of this unpublished research if requested by other universities and research libraries.

By signing this form, I acknowledged that I have read and understand the IIUM Intellectual Property Right and Commercialization policy.

Affirmed by S D Robel

.....
Signature

.....
Date

*This dissertation is dedicated to my Beloved Parents, Nazim Uddin Palowan &
Monowara Begum, and my uncle Muhammad Shafiqul Islam Palowan.*

ACKNOWLEDGEMENTS

Assalamualaykum warahamatullahi wabarakatuh,

First of all, all praises belong to Allah S. W. T., the most gracious and the most merciful. Peace and blessings be upon the Prophet Muhammad (PBUH). I am so grateful that almighty Allah (SWT) has granted me the strength that to complete this dissertation.

I would like to express my appreciation to my supervisor, Prof. Dr. A. K. M Ahasanul Haque for his continuous support, cooperation and patience in guiding me to complete this dissertation. This dissertation would not be completed without his proper guideline and valuable comments. I am indebted to him for his patience in correcting and improving my earlier drafts of this thesis.

Special thanks to all lecturers of Department of Business Administration at International Islamic University Malaysia (IIUM) as these are the people who bless me with knowledge and teach me throughout the journey. My gratitude also goes to the administration staffs who always assist me at the Post Graduate Unit, especially regarding the dissertation procedure. May Allah reward them for their kindness and assistance throughout my study period at IIUM.

My deepest and sincere appreciation belongs to my uncle Mohammed Shafiqul Islam Palowan who always motivated and encouraged me to complete this research. My heartiest gratitude goes to my parents who continuously gave me suggestions. I am also grateful for their love and blessing. I would like to extend my sincerest gratitude to my elder brothers, sisters and my relatives for their prayer.

I am thankful to Abdul Momen, Abdullah Al Mamun, Abu Sufian, Alamgir Somrat, Ali Shafiq, Amatullah Nur A Marzan, Aminul Islam Rubel, Anis Ujjol, Dewan Mahboob Hossain, Ibrahim Khalil Ullah, Mehedi Hasan, Mezbah Uddin Ahmed, Mohammad Muhib, Muhammad Khalilur Rahman, Nazmunnahar Mim, Norizan Abdul Ghani, Raju Ahamed Talha, Rubaiyat Ahsan, Sazzadul Karim and Tomal Abdul Kaium for your unconditional support, motivation and prayer. I will forever be indebted to you all.

Finally, I extend my gratitude to everyone who helped me directly or indirectly in the completion of the dissertation. May Allah (SWT) reward you and your family for the aforementioned endeavor. Honestly, I can never thank you enough for your kindness and assistance. Lastly and importantly, I present this dissertation as a symbol of gratitude for everyone, and as the celebration of knowledge that we have gained along the ride, and I hope that it will benefit us all.

Jazakumullahum khairan

TABLE OF CONTENTS

Abstract	i
Abstract in Arabic	ii
Approval Page	iii
Declaration.....	iv
Copyright Page	v
Dedication.....	vi
Acknowledgement.....	vii
List of Tables	x
List of Figures.....	xi
List of Abbreviations	xii
CHAPTER ONE: INTRODUCTION.....	1
1.1 Background of the study	1
1.2 Problem Statement	5
1.3 Research objectives.....	7
1.3.1 General Objective.....	7
1.3.2 Specific Objectives.....	7
1.4 Research Questions	8
1.5 Significance of the Study	9
1.6 Structure of the Dissertation	10
CHAPTER TWO: LITERATURE REVIEW	12
2.1 Introduction	12
2.2 Theoretical Background.....	13
2.3 Cultural Values.....	15
2.4 Muslim Religiosity	24
2.5 Attitude towards advertising.....	30
2.6 Purchase Intention	34
2.7 Conceptual Framework	38
CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY	39
3.1 Introduction	39
3.2 Research Design	40
3.3 Description of the Data Collection Method.....	41
3.4 Pre-test Study.....	42
3.5 Instrument Used	42
3.6 Sampling Procedure	46
3.6.1 Target Population	47
3.6.2 Sampling Design	48
3.6.3 Justification of Convenience Sampling	48
3.6.4 Determination of Sample Size.....	49
3.7 Data Measurement Scale	50
3.8 Analyzing Procedure.....	51
3.9 Justification of Structural Equation Modeling (SEM)	53

3.9.1 Theoretical Model	57
3.9.2 Construct a Path Diagram	57
3.9.3 Convert the Path Diagram	57
3.9.4 The Input Matrix Type & Estimate Proposed Model	57
3.9.5 Identification of the Model	58
3.9.6 Evaluation of Model Goodness-of-fit Indices	58
3.9.7 Model Interpreting and Modification	59
CHAPTER FOUR: RESULT AND DISCUSSION	60
4.1 Introduction	60
4.2 Data Preparation and Screening	60
4.2.1 Missing Data	61
4.2.2 Outliers	61
4.2.3 Normality	61
4.3 Descriptive Analysis	62
4.3.1 Response Rate of Respondents	62
4.3.2 Demographic Information	62
4.3.3 Descriptive Analysis of Cultural Values	64
4.3.4 Descriptive Analysis of Muslim Religiosity	65
4.3.5 Descriptive Analysis of Attitude towards Advertising	65
4.3.6 Descriptive Analysis of Purchase Intention	66
4.4 Reliability Analysis	67
4.5 Exploratory Factor Analysis (EFA)	67
4.6 Confirmatory Factor Analysis (CFA)	70
4.6.1 CFA of Cultural Values	70
4.6.2 CFA of Muslim Religiosity	72
4.6.3 CFA of Attitude towards Advertising	73
4.6.4 CFA of Purchase Intention	75
4.7 Measurement Model	76
4.8 Structural Model	80
4.9 Hypothesis Testing	82
4.9.1 Hypothesis Testing of Mediating Effect	84
CHAPTER FIVE: CONCLUSION AND RESEARCH IMPLICATION	86
5.1 Introduction	86
5.2 Brief Discussion of the Findings	86
5.3 Contribution and Implications of the Study	91
5.4 Limitations and Future Research Direction	93
BIBLIOGRAPHY	95
APPENDIX A: SAMPLE SURVERY QUESTIONS	114

LIST OF TABLES

<u>Table No</u>		<u>Page No.</u>
3.1	The Reliability Coefficient for Derived Factors	42
3.2	Adopted Items	45
3.3	Summary of goodness-of-fit Indices	58
4.1	Response Rate of Distributed Questionnaires	62
4.2	Demographic Profile	63
4.3	Descriptive Statistics of Cultural Values	64
4.4	Descriptive Statistics of Muslim Religiosity	65
4.5	Descriptive Statistics of Attitude towards Advertising	66
4.6	Descriptive Statistics of Purchase Intention	66
4.7	Reliability Test of the Constructs	67
4.8	KMO and Bartlett's Test of Sphericity	68
4.9	Exploratory Factor Analysis (EFA)	69
4.10	Validity and Reliability Analysis of CV	71
4.11	Validity and Reliability Analysis of MR	73
4.12	Validity and Reliability Analysis of ATA	75
4.13	Validity and Reliability Analysis of PI	76
4.14	Hypothesised Relationship	82
4.15	Summarised Results of Mediating Effects	85

LIST OF FIGURES

<u>Figure No</u>		<u>Page No.</u>
2.1	Conceptual Framework	38
3.1	The Sampling Procedure	47
3.2	Seven Step Process of SEM	56
4.1	CFA of Cultural Values	70
4.2	CFA of Muslim Religiosity	72
4.3	CFA of Attitude towards Advertising	74
4.4	CFA of Purchase Intention	75
4.5	Initial Measurement Model	78
4.6	Revised Measurement Model	79
4.7	Structural Model	81
4.8	Mediating Effects of ATA between CV and PI	83
4.9	Mediating Effects of ATA between MR and PI	84

LIST OF ABBREVIATIONS

SPSS	Statistical Package for the Social Sciences
AMOS	Analysis of Moment Structure
EFA	Exploratory Factor Analysis
CFA	Confirmatory Factor Analysis
SEM	Structural Equation Modeling
CV	Cultural Values
MR	Muslim Religiosity
ATA	Attitude towards Advertising
PI	Purchase Intention
IIUM	International Islamic University Malaysia
MI	Modification Indices
AVE	Average Variance Extracted
CR	Construct Reliability
SE	Standard error of regression weight
CR	Critical ratio of regression weight
CFI	Comparative Fix Index
RMSEA	Root Mean Square Error of Approximation
df	Degree of Freedom
GFI	Goodness-Of-Fit Indices
AGFI	Adjusted Goodness of Fit
TLI	Tucker-Lewis Index
Hyp	Hypothesis
i.e.	(<i>id est.</i>): that is
et al.	(<i>et alia</i>): and others
e.g.	(<i>exempligratia</i>): for example

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Bangladesh is a developing country with a strong cultural and religious background. It has nearly 160 million people (Zoynul & Fahmida, 2013), the majority of whom are Muslim. However, Bangladesh recorded significant economic development between 1985 to 2000, which is more noticeable in city areas because of the adoption of a market economy (Razzaque, 2008). The emergence of new urban rich consumers has a tendency to emulate the western cohorts which affects their purchase intention and behaviour patterns (Kaynak et al., 2000). Teenagers and young Bangladeshi consumers are attracted to luxury, fashion, and globally recognised brands (Razzaque, 2008). To attract the attention of these consumers, the advertising industry is currently registering rapid growth. The major Bangladeshi advertising firms are Grey Advertising, Mediacom, Adcom, Carrot, Clockwork, Inter speed Advertising, Asiatic Marketing, and Film Factory Production. These firms usually produce advertising for well-known multinational companies and franchises and are little interested in attracting local firms. Because of this reason, local advertising is often substandard.

However, the previous trend has changed over the last two decades with advertising in Bangladesh steadily asserting an increasing influence on consumer purchase intention. To be successful in the Bangladesh market, advertising companies must have a clear understanding of the new generation of consumers and their behaviour such as how these consumers evaluate advertising and how commercials affect their buying decision (Razzaque, 2008).

Advertising have proven itself necessary for every company (Ryans, 1996). Since 1921, advertising has functioned as a source of consumer assistance for informed purchasing of goods and services (Bell, 1976; Marchand, 1985). With today's highly competitive market, companies resort to advertising to create brand image to influence consumers to purchase their products and services. Marketers use advertising to inform customers how a product or service solves the problems or helps satisfy desire or achieve goals. It may also be used to build images or associations and position a brand in the consumers' mind. In addition, it can be used to transform customer purchasing behaviour or use of a product or service (Belch & Belch, 2012). Bangladeshi consumers are well informed today about products and services due to advertising which influences consumers' purchase intention.

However, Belch et al. (2012) claimed that nowadays many companies are spending billions of dollars for advertising to capture the hearts and minds of the consumers. Approximately 800 billion dollars was spent in international advertisement in 2010, and many researchers agreed that this spending will increase 7% in the following years.¹ The total advertising expenditure of Bangladesh was almost 250 million dollars in 2008 (Akter, 2008). Though this amount is small compared to developed countries, it is a significant increase in the context of Bangladesh.

The majority of Bangladeshi consumers live in villages and have limited internet access (Razzaque, 2008). Due to this reason, Bangladesh is continuously improving its information and communication infrastructure. Internet facilities have become more available to consumers with the government adopting initiatives to transform Bangladesh into more digital. As a result, consumers tend to buy online

¹ Source: <http://techcrunch.com/>

with the help of the internet. This has led to increased importance of internet advertising to persuade consumers.

Currently in Bangladesh, radio has the maximum overall reach followed by television and newspaper. Television exerts a major influence on rural and urban consumers in Bangladesh. There are 41 satellite and cable televisions.² Bangladesh television (BTV) is the country's most expensive advertising vehicle and the only television that reaches all parts of the country. Among total TV advertising spending, BTV alone accounted for 36% (Akter 2008). Bangladesh also has a good number of newspapers and magazines which are maintaining a standard quality and print media is the prime advertising vehicle in the country with 47% of total advertising expenditure. Besides internet, television, and radio advertising, advertisers also use several traditional advertising vehicles comprising billboards, transit advertising, store displays, street side shows, etc. In addition, Ling, Piew and Chai (2010) argued that the global advertising industry is changing tremendously. As a result, advertisers have progressively employed new marketing tools including corporate sponsorship of sports, arts, and cultural events etc. as a replacement of traditional media (Ruth et al. 2003). Similarly, Razzaque (2008) claims that the Bangladesh advertising industry has an extensive scope of getting easy access to consumers through cinema halls and outdoor promotions such as sports stadiums.

The Bangladesh advertising regulatory commission exercises strict censorship policies to control the media (Razzaque, 2008). However, it is gradually becoming more liberal in terms of censorship which may prove a major threat for the cultural and religious values of Bangladeshi consumers.

² Retrieved from: http://old.moi.gov.bd/TV/List_of_channels.pdf

In global advertising, cultural values are considered among the most significant factors for effective marketing strategy exercising a strong influence on consumer purchase intention. Hong et al. (1987) claimed that when advertising reflect a culture and its norms, it helps to influence consumers' behaviours and buying patterns. In the same way, Ahmed (2000) stresses that marketers should not neglect or avoid the cultural alterations among countries and advertising strategy of standardisation must be substituted by localised solutions, which are more efficient for its success (Hossain et al., 2014). Moreover, cultural values have effects on Bangladeshi consumers' purchase intention. Polly and Mittal (1993) claimed that advertising plays a vital role to change the values, beliefs, behaviour, and buying pattern of people and persuades their choice of lifestyle. However, it may sometimes violate social norms. Likewise, several companies in Bangladesh fail to observe cultural values and are violating social norms through advertisement. Despite the many successful advertising campaigns in Bangladesh, this study explores components of cultural values and its impact on attitude towards advertising and how it effects on consumers' purchase intention.

This study focused on the role of religion in advertising and purchase intention. Religion is an important factor that helps people to make life clear and interpretable (Delender 1994; Syed et al., 2011). Religion exerts an influence on people's choices and activities (Hanudin, 2011). For many Muslims, Islam influence many of their life activities including purchase, consumption, and behaviour patterns (Mohammed & Sadia, 2013). For this reason, during adoption of a new product by Muslim consumers, faith plays a key role for its quick and wholehearted adoption, especially those who are more religious (Siti et al., 2013). This study argues that Muslim religiosity and cultural values influence purchase intention when products or

services adhere to the Shari'ah or Sunnah (life) of Prophet Muhammad (PBUH) (Hanudin, 2011; Syed et al., 2011). This posits that religiosity exerts a crucial impact on attitude towards advertising of Muslim consumers and constitutes a leading factor. Norizatun Azmin Mohd. Nordin (2012) found the relationship between religiosity and purchase intention.

Consumer purchase intention is a key indicator for the success of a particular firm and is difficult to measure (Tu, Li & Chih, 2011). There are a number of factors that influence consumers' buying decision e.g. social, cultural, religious, personal and psychological. Of these factors, culture has a significant impact on consumer purchase intention with different cultures encouraging different attitudes and buying decisions. Many researchers argue that the purpose of advertising is to sell products and should positively affect the cultural values of a society (Gold, 1987). Moreover, religiosity affects consumers' purchase decision. Muslim and non-Muslim consumers' behaviour differs based on the advertising messages associated with different products and services. Therefore, there is a need to research the effect of Muslim religiosity and cultural values on purchase intention of Bangladeshi consumers' through attitude towards advertising.

1.2 PROBLEM STATEMENT

Every business organisation seeks to increase market share and profit from selling goods and services to its customers. In addition, long-term relationships with customers are important for the success and survival of any company. Nowadays, companies are spending billions of dollars on market research to identify the key factors that usually influence consumers to buy their products. On the other hand, in Bangladesh a few companies are doing market research to identify the reasons which

may persuade consumers to buy the products and services. In this era, marketers are using advertisements in mass media for changing customer thinking through emotions, needs, wants and demands. The advertising industry is an emerging market in Bangladesh with many local firms who are little interested in advertising. The quality of the advertisements of local companies does not meet the standard. As a result, they have failed to influence consumers effectively. Taking this into account this research attempts to identify and analyse the effect of Muslim religiosity and cultural values on consumer purchase intention through their attitude towards advertising in Bangladesh.

In previous studies, many researchers agree that culture and religiosity are correlated with advertisements that have strong influence on consumers' purchase intention. In spite of this, there are a few studies that have investigated the effects of cultural values and Muslim religiosity on Bangladeshi consumers' purchase intention. It is critical for business organisations to influence consumer purchase decisions due to highly competitive and saturated markets. At present, many companies in Bangladesh act in a preemptive manner to identify how to influence consumer purchase decision through effective advertisements, but there is lack of evidence to prove that consumers are not fully satisfied. Many companies are facing several challenges in their management and marketing strategies, especially in advertising which have largely failed to satisfy the customers' needs and wants. Moreover, there is poor advertising designs with many reflecting western or Indian cultural values although the majority of the Muslim population belong to a strong Bengali cultural background. Many commercials or advertisements produced in Bangladesh do not reflect the culture and religiosity of the majority, but they are often sideline the culture and religious values of consumers. There is a study gap found here. No previous

research exclusively focuses on culture's and religiosity's effect on advertisements in Bangladesh. The study aims at investigating the effect of cultural and religious values on attitude towards advertising of Bangladeshi consumers' purchase intention. It also aims at analyzing whether Bangladeshi advertisements reflect Bangladeshi culture and people's religious values.

1.3 OBJECTIVE OF THE STUDY

This study comprises general and specific research objective based on the different consumer attitudes towards advertising and buying decisions in Bangladesh.

1.3.1 General objective

The general objective of this research is to identify and investigate the effect of cultural values and Muslim religiosity on attitude towards advertising of Bangladeshi consumers' purchase intention.

1.3.2 Specific objectives

The specific objectives of this research are:

1. To examine the effect of cultural values on attitude towards advertising in Bangladesh.
2. To determine the effect of Muslim religiosity on attitude towards advertising in Bangladesh.
3. To investigate the effect of attitude towards advertising on purchase intention of Bangladeshi consumers.
4. To determine the effect of cultural values on purchase intention of Bangladeshi consumers.

5. To determine the effect of Muslim religiosity on purchase intention of Bangladeshi consumers.
6. To examine the mediating role of attitude towards advertising between cultural values and purchasing intention of Bangladeshi consumers.
7. To examine the mediating role of attitude towards advertising between Muslim religiosity and purchase intention of Bangladeshi consumers.

1.4 RESEARCH QUESTIONS

This research seeks to provide answers of the following research questions:

1. What is the effect of cultural values on attitude towards advertising in Bangladesh?
2. What is the effect of Muslim religiosity on attitude towards advertising in Bangladesh?
3. What is the effect of consumers' attitude towards advertising on consumer purchase intention in Bangladesh?
4. What is the effect of cultural values on purchase intention of Bangladeshi consumers?
5. What is the effect of Muslim religiosity on purchase intention of Bangladeshi consumers?
6. What is the mediating role of attitude towards advertising between cultural values and purchasing intention of Bangladeshi consumers?
7. What is the mediating role of attitude towards advertising between Muslim religiosity and purchase intention of Bangladeshi consumers?

1.5 SIGNIFICANCE OF THE STUDY

The global advertising industry is presently registering rapid growth despite the economic slowdown and intensified competition (Abu & Roslin, 2008; Heng et al., 2011). In this modern world, many people seek to explore different lifestyles. To this end, the advertising industry is helping marketers to advertise personal care products to heavy industrial machinery to obtain long-term returns by providing something new, creative, and useful to the consumer through developing a sound relationship that influences consumers to buy products (Ahmed & Ashfaq, 2013).

There is insufficient empirical research on attitude towards advertising in Bangladesh. This research is focused on the cultural values and Muslim religiosity which effect attitude towards advertising and ultimately influence the buying decisions of Bangladeshi consumers.

Effective advertising is considered the most powerful source for marketers to reach and persuade consumer (Siropolis, 1997) but there is a very few comprehensive and empirical studies of the Bangladesh market. Therefore, this study offers insight on consumer buying decisions in Bangladesh. This study is significant as it is the first of its kind to research the effect of cultural values, Muslim religiosity, and attitude towards advertising and their influence on consumer buying decisions in Bangladesh. This research will be a valuable addition for the advertising industry which will incorporate the cultural values and Muslim religiosity in the Bangladeshi community. Furthermore, it will contribute to assist future researchers to use supporting material for them in conducting research in Bangladesh.

Multinational firms are not focusing on cultural and religious values in Bangladeshi advertisements because such factors do not concern them. This study incorporates the religious and cultural values that will help the advertising agency

improve consumers' perception. Cultural values and religious values are major aspects of consumer buying decision in Bangladeshi advertisements, but researchers have given it little attention. This study contributes to filling the research gap by conducting an empirical study on attitude toward advertising in Bangladesh. It investigates the factors responsible for influencing consumer buying decisions through advertisements. Finally, this research will be beneficial to the advertising industry of Bangladesh.

1.6 STRUCTURE OF THE DISSERTATION

This study comprises five chapters: introduction, literature review, methodology, data analysis, and conclusion. The first chapter provides a summary of the research context. It explains the background of the study, statement of the problem, research questions, research objectives, and significance of the study.

The second chapter is the literature review which explains the concepts that help to define the research problems and research questions. It enhances the research topic by demonstrating theoretical and empirical evidence that reviews the cultural values and Muslim religiosity which effect attitude towards advertising to ultimately influence buying decisions.

The third chapter pertains to the research methodology and explains the intention of the research design so as to convey a clear view as to how the research will be conducted. This chapter covers the research design, data collection methods, instruments use, sample determination, data measurement scale, analysing procedures, and justification of structural equation modelling.

Chapter four examines the results and discussion of the survey research. It provides an explanation of the data analyses and results related to the research

hypotheses and research questions. The data analyses will be carried out by using indicators and techniques to construct the research questions and analyse the result which will be extracted through various tabular and graphical forms.

Chapter five covers the conclusion of the research findings and will include the summary, findings, implication, and limitation of the study. The appendix and references are incorporated in the last part of this study.