

# Influence of Religiosity and Attitude Towards Intention to Purchase Counterfeit Products. An Empirical Study in Dhaka, Bangladesh

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**Abstract**--Counterfeit products represented up to 2.5% of world commerce and valued as much as \$461 billion. In Bangladesh, over 50% of cosmetic products were reported as counterfeit. Several past studies have studied the factors that influence consumers' intention to purchase counterfeit products. However, there is a dearth of research related to the influence of religiosity and attitude towards consumers' intention to purchase in Bangladesh. In view of this gap, the aim of this study was to find out the influence of religiosity and attitude towards purchasing intention of counterfeits. This was a quantitative study that used a survey method. Primary data was collected using self-administered questionnaires from 165 respondents in Dhaka. The data was analyzed using SPSS version 20. The results of this study revealed that only consumers' attitude had a significant impact on purchasing intention. The results of this study has implications on policymakers and marketers of counterfeit products. To counter the purchase intention, policymakers need to focus on changing the attitude of consumers. This was a new study in Bangladesh which will add to the body of knowledge.

**Keywords**--- Purchasing intention, Counterfeit products religiosity, attitude, price, Bangladesh consumers.

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## I. INTRODUCTION

Globally, the amount of total counterfeiting globally has reached to 1.2 Trillion USD. In addition, the estimated losses due to counterfeiting of clothing, textile, footwear, cosmetics, handbags, and watches amounted to 98 Billion USD (BusinessWire, 2017). It was reported in the Dhaka Tribune that the city markets are flooded with various fake and substandard cosmetic products. Moreover, some unscrupulous manufacturers and traders are gaining the upper hand and making a brisk business during the Eid shopping (Islam, 2017). Due to the booming market for counterfeit products, the Bangladeshi market is increasingly becoming susceptible to such fake products. In addition, the government's overall revenue growth is being affected negatively. Furthermore, consumers are likely to suffer from various diseases using such type of substandard fake products (The Financial Express, 2017). The illegal counterfeit products are impacting the growth of businesses'. Therefore, business organizations are spending a lot of money and resources to protect their brands and trademarks. But even after all the measures, the counterfeit market is booming rapidly (BusinessWire, 2017). Other than harming businesses, counterfeiting is also bringing danger and threats to the welfare of consumers.

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Several studies have been carried out to find out the reasons for purchasing intention towards counterfeit products (e.g., Hidayat and Diwasasri, 2013; Quoquab et al., 2017). However, the factors that contribute towards purchasing intention of counterfeit cosmetic products in Bangladesh has not been empirically studied. The study by Hidayat and Diwasasri (2013) revealed that the purchasing intention towards counterfeit products is influenced by the purchasers' attitude. Another study by Quoquab et al. (2017) that studied the ethical aspects found that ethical concerns, religiosity, and perception of lawfulness influences purchasing intention of consumers towards counterfeit products. The results of a study by Chiu, and Leng, (2016) revealed that consumers' attitude, subjective norm, perceived behavioral controls and brand consciousness had a positive relationship with the purchasing intention of counterfeit products.

In view of the booming growth of counterfeit products and the negative effect on both business and consumers, it is worth undertaking a study to understand the factors that have a impact on intention to purchase counterfeit products. In addition, there is a dearth of research that empirically tested the effect of religiosity and attitude towards the purchasing intention of counterfeit cosmetics products in Bangladesh. This study will examine the influence of consumers' attitude and religiosity towards intention to purchase counterfeit products in Bangladesh. The findings of this study will provide a better understanding on the factors that influence purchasing intention. The results can be useful for policymakers and product marketers.

## **II. LITERATURE REVIEW**

### **Intention to purchase**

There are several definitions of intention to purchase. According to Kotler (2001), consumer intention to purchase is how an individual makes decisions to select, purchase and use products and services to meet his or her demand. Intention to purchase was also referred to as "an individual's conscious plan to try to purchase a product or service (Spears and Singh, 2004). Similarly, Shah et al. (2012) stated that intention to purchase refers to decision making that involves studying of the reason to purchase a specific brand. Therefore, as stated by Kotler and Armstrong, (2010), intention to purchase is a decision process and acts by consumers who buy and use products. The intention to purchase can be based on the theory of reasoned action (TRA) by Ajzen and Fishbein (1980) and the theory of planned behavior (TPB) by Ajzen (1991). The theory of reasoned action states that a person's behavior can be related to or determined by the person's prior intention. The TRA was extended further into the theory of planned behavior (TPB) that included attitude, subjective norms and perceived behavior controls as determinants of behavioral intention and actual behavior (Ajzen, 1991). As explained by Yzer (2017), the theory of reasoned action was related to voluntary behavior but behavior may not be totally voluntary and under control. According to Yzer (2017), the TRA and TPB state that the intention to undertake a particular behavior is followed from beliefs that individuals have about the behavior and individual's actual behavior is performed when they have the skills and there are no obstacles or other situational factors that block the performance of such behaviors. The perceived behavioral control that was added and the theory of planned behavior predicts behavior that can be planned and deliberate (Rossmann, 2011). Mukhtar and Butt (2012) tested and found that the theory of reasoned action is a valid model in predicting consumers' intention to purchase.

## **Religiosity and Intention to purchase**

The term religiosity has been defined by several scholars. Religiosity was defined as a person's belief in god that is followed by a commitment to follow certain principles set by god (McDaniel and Burnett, 1990). Stark and Glock viewed religiosity from the perspective of religion and stated that religiosity is a measure of the extent of religious commitment that encompasses the norms and rules that followers are expected to conform. Similarly, Worthington et al. (1988) also emphasized on religious commitment and stated that religiosity encompasses the religious beliefs and values that an individual adheres to. According to Koenig et al (2014). the measurement of religiosity is common but attempting to measure and quantify such subjective and vague concepts is difficult. Sood and Nasu (1995) stated that religiosity is shown via a person's attitudes and behaviors and the extent of influence attributed to religion on a person's state of mind is measured by the person's level of religiosity and the significance he or she places on the religion. According to Weaver and Agle (2002), religiosity is related to an individual's attitude and behavior. Furthermore, religiosity can be differentiated by extrinsic religiousness and intrinsic religiousness and extrinsic religiousness (Vittel et al., 2005). According to Allport and Ross (1967), extrinsic religiosity refers to an individual who uses his religion and intrinsic religiosity refers to an individual who lives his religion.

Several researchers and scholars have studied the relationship between religiosity and intention to purchase (Ansari, and Mohammed, 2015; Mukhtar and Butt, 2012). According to a study undertaken by Quoquab et al. (2013), the ethical aspect in terms of religiosity directly and indirectly affected customers purchase intention towards counterfeit products. Similarly, a study by Budiman (2012) revealed that religiosity is positively related to lawfulness attitude. In short, the higher the level of religiosity, the higher will be the lawfulness attitude. The influence Another study by Beit-Hallahmi and Argyle (1997) indicated that religiosity had an inverse relationship with consumers' intention to purchase counterfeit product due to immorality or fear of god. Similarly, Essoo and Dibb (2004) stated that religion is recognized as the key component from the culture that had the moral influence on an individual's intention to purchase. Mukhtar and Butt (2012) studied Muslims living in multi-religious societies who are considered more conscious about the permissibility (Halal) of products and found that religiosity was positively related to attitude to purchase halal products. Similarly, Ansari, and Mohammed (2015), did a study on the factors affect Muslim consumers' intention to buy halal personal care products. The study revealed that religiosity had a positive influence on purchasing intention. On the contrary, the results of a study by Riquelme et al. (2012) revealed that the scores for ethic consciousness showed that consumers in a Muslim country did not perceive the purchase of counterfeit products was morally wrong or unethical behavior. In this study, the consumers had a positive attitude towards intention to purchase counterfeit products. A study by Vittel et al. (2005), that examined the influence of religiosity towards attitude and beliefs of customers in different situations found intrinsic religiousness was significantly related to an individual's ethical beliefs, but extrinsic religiousness was not a predictor of ethical beliefs. The study by Vittel et al. (2005) found that extrinsic religiousness does not influence a person's views towards ethicalness of consumer practices. Based on the above review, the following hypothesis was developed:

H1. Religiosity will be related to consumers' intention to purchase counterfeit cosmetics products.

### **Attitude and Intention to purchase**

According to the theory of planned behavior by Ajzen (1991), attitude is one of the predictors of intention to purchase and actual behavior. As stated in the Theory of planned behavior, attitude is the degree to which an individual has positive or negative feelings of the behavior and covers the actual outcomes of performing the behavior (Ajzen, 1991). Based on the expectancy-value model, Yzer (2017) explained that attitude is shaped by specific beliefs that an individual has about the likelihood of particular outcomes of performing the behavior. Ajzen (1991) further explained that attitudes are related to appropriate sets of salient behavioral, normative, and control beliefs about the behavior, but the exact nature of these relations is still uncertain. Therefore, the higher the attitude to engage in a behavior, the more likely the consumer will purchase a product. According to Yzer (2017), there are two types of attitudes. The first type of attitude is towards general non behavioral targets and the second type of attitude towards behavior is towards the performance of a specific behavior.

Studies has shown that attitude had a positive influence on intention to purchase and actual purchase of consumer products and services (Kumar, 2012; Maichum et al., 2016). A study by Kumar (2012) found that attitude had a significant and positive relationship with intention to purchase. Another study by Yadav and Pathak (2016) confirmed that the theory of planned behavior supported the intention to purchase and moral attitude was positively related to customers' intention to purchase. The findings of another study by Maichum et al. (2016) also revealed that the constructs of the theory of planned behavior that encompasses consumer attitude, subjective norms and perceived behavioral control had a positive relationship on the intention to purchase. Further support for the role of attitude was found in a study by Yazdanpanah, and Forouzani, (2015) that revealed that respondents' attitude was significantly related to the intention to purchase.

However, there are limited studies on the relationship between attitude and intention to purchase. A study in Shanghai by Phau and Teah (2009) found that customers' attitude had a positive influence on the intention to purchase. In another study by Chaudary et al. (2014) showed that consumers attitude explained a considerable percentage of the variance of intention to purchase counterfeit products. Similarly, another study by Budiman (2012) revealed that greater attitude of customers towards counterfeit products will further strengthen their purchasing intentions. Kim, Ko, and Koh (2016) examined the influence of customers' attitudes toward intention to purchase counterfeit goods and confirmed that customer attitude towards counterfeit goods affected their intention to purchase. The study by Hidayat and Diwasasri (2013) provide further support for the positive impact of attitude towards intention to purchase. The study revealed that higher attitude of customers towards counterfeit products will further increase their intention to purchase. A study by Phau et al. (2009) that examined the relationship between customers' attitudes toward counterfeit products found that attitudinal factors did not influence customers' intention to purchase counterfeit goods.

Therefore, the above review emphasizes the positive influence of an individual's attitude towards buying intention. Based on the above review, the following hypothesis was developed:

H1. Consumers attitude will be related to consumers' intention to purchase counterfeit cosmetics products.

### **III. METHODOLOGY AND RESEARCH DESIGN**

#### **Research Design**

Dealing with the development knowledge is referred to as philosophy. In this research it the awareness of the researchers' assumptions and beliefs about the nature and sources of knowledge (Saunders et al., 2012). Based on the assumptions and beliefs, the research strategy, research choice and research approach was developed. This research was based on positivism philosophy because the knowledge is 'factual', objective and quantifiable that can lead to statistical analyses (Saunders et al., 2012). This research used a deductive approach and based on existing theory, hypothesis was developed to test the causal relationship between the variables (Saunders et al., 2012). Deductive approach is concerned with "developing a hypothesis based on existing theory, and then designing a research strategy to test the hypothesis" (Saunders et al., 2012). The time horizon was a cross sectional and a survey strategy was used to collect primary data and test the hypothesis. Based on convenience sampling technique, self-administered questionnaires were sent by hand and through internet. The SPSS version 20 was used to generate descriptive and inferential statistics.

#### **Sampling Technique and Sample Size**

Identifying the target population was the first step in the collection of data. In this research, the target population were consumers who purchased counterfeit products. A qualifying question was included in the questionnaire. Convenience sampling technique was used as the sampling frame was not readily available. For developing the sample size, the formula developed by Krejcie & Morgan (1970) was used and it assisted the researcher to determine with 95 percent certainty the sample size. Based on this formula, a sample size of 384 is sufficient for a population size of more than 1000000. Tabachnick and Fidell (2013) also proposed a formula "50 + 8m" where "m" is the number of variables that are used to calculate the sample size. In this study, the target sample size was set as 150 respondents.

#### **Instrumentation**

In this study, self-administered with closed ended questions were used. The design of a questionnaire in this research was based on how the questionnaire was delivered and collected from the respondents (Saunders et al., 2012) The questionnaire was divided in two parts. Nominal, interval, ordinal and ratio scales were used in this questionnaire. The first part was to collect demographic information and the second part was to measure the constructs of this study. Personal information questions covered the general background of respondents such as gender, marital status and age. For the second part of the questionnaire, a five point Likert scale survey questions were used in this study to measure the opinion or attitude of respondents towards the constructs in this study. A qualifying question was included and the respondents were requested to choose the best answer based on a five-point Likert-type scale. The researcher adapted the questions to measure the constructs from past research. For the dependent variable namely intention to purchase, the questions were adapted based on past study by Francis et al. (2004). For measuring the attitude of consumers, the questions were from Phau et al (2009). For measuring

religiosity, the five point Likert scale questions were adapted from Shukor and Jamal (2013). Pre-testing was done with a sample of 20 respondents and the objective of the testing was to contain the cost and to detect weaknesses in design before a full survey is undertaken (Saunders et al., 2012).

### **Data Collection and Editing**

This is a quantitative research and numerical data was collected by using self-administered questionnaires. The research acted ethically and the respondents were informed, participated voluntarily and they remained anonymous (Saunders et al., 2012). This research depended on the voluntary participation of respondents and the researcher aim was to get responses rates 35 per cent and 55 per cent that are considered realistic (Baruch and Holtom, 2008). The research sent 300 questionnaires through internet and another 50 questionnaires were delivered by hand. After one, month, only 90 responses were received. A cover letter was attached to the questionnaire. Follow up calls and 'soft' reminders were made to respondents were sent and finally 119 responses were received through internet and another 50 were collected by direct distribute and collect method. Due to omissions and errors, only 165 questionnaires were usable. Thereafter, editing coding and tabulation of the data was done.

### **Data Analyses**

In this study, the data analysis of the numerical data was done by applying the statistical techniques available in the SPSS Version 20 statistical tool. Quantitative data analysis included the description of the respondents based on their age, gender and marital status and this involved the calculation of frequencies and presentation using bar charts and pie charts. Normality testing to describe a curve that is symmetrical was done by analysing the levels of kurtosis and skewness. By using the SPSS tool, descriptive statistics such as minimum, maximum, means and standard deviation were obtained and analysed. The presence of multicollinearity and study the inter-correlations among the independent variables was done by analysing the

Variance inflation factor (VIF) Tolerance level. For hypothesis testing, multiple regression analysis was done to obtain further insights on the relationship between the constructs on this study.

## **IV. RESULTS**

### **Demographic profiles of the respondents**

A majority of responses came from females with a frequency count of 90 respondents (55 percent). Male made up 45% of the respondents with a frequency count of 75. A majority of the respondents' in this study are within the age range of 18-24 years old with frequency count of 61 (37 %). Next are respondents in the age group of 25-40 years old making up 37.6% of the respondents. The age group of 41-50 years old accounted for 11.5% of the respondents. The others were above the age of 50 years. A high proportion of the respondents were well educated (over 98.70%) and they either had a bachelor or a master's degree.

### **Descriptive and Normality testing**

Based on the descriptive statistics, the mean is above 3 and the standard deviation is around 1. Skewness and kurtosis values showed the normality of data distribution. The distribution is more asymmetrical if the skewness

value is closer to zero (Pallant, 2010). In this study the negative values indicate a negatively skewed distribution or left-skewed. In this research the mean is also to the left of the peak. The values for kurtosis and skewness was within the range specified by Hair et al. (2010). The values for skewness is between the ranges of -.567 to -.478 and the values for kurtosis are between the ranges of -1.166 to -1.077. Therefore, normality is not violated since the values of skewness and kurtosis values are within +1 and -1 standard deviations from its mean and normality was not violated (Hair et al., 2010).

**Table 1:** Descriptive Statistics

	Minimu	Maximu	Mean	Std.	Skewness		Kurtosis	
	m	m		Deviation				
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Purchase	1.00	5.00	3.1398	1.28614	-.516	.191	-1.166	.380
Religiosit	1.00	5.00	3.5000	1.04342	-.567	.190	-.371	.378
y Attitude	1.00	5.00	3.1346	1.27115	-.478	.191	-1.077	.379

**Reliability**

Before proceeding with the hypothesis testing, the reliability testing was done. The reliability test was based on the Cronbach's Alpha scores. As stated by Sekaran and Bougie (2010) the Cronbach's alpha value is a reliability coefficient that indicates how well the items in a set are positively correlated to one another. As defined by Nunnally and Bernstein (1994), the value of the Cronbach alpha reliability coefficient should be 0.6 or higher. As shown in table 2, the Cronbach alpha scores of all constructs in this study are above the cut-off point of 0.6. Therefore, the reliability scores are above the threshold and reliability of data in this study is confirmed.

**Table 2:** Reliability Cronbach alpha scores

Variables	Cronbach Alpha value
Purchase Intention	.853
Religiosity	.818
Attitude	.723

**Pearson Correlation**

The Pearson Correlation produces a correlation coefficient, r, which measures the strength and direction of linear relationships between pairs of continuous variables (Pallant, 2010). As shown in Table 3, the correlation coefficients are positive and a positive correlation indicates an increasing relationship. The Pearson correlation coefficient, r, between religiosity and purchase is 0.644, and that it is statistically significant (p = 0.000). Therefore, an increase in religiosity will lead to an increase in intention to purchase. The Pearson correlation coefficient, r,

between attitude and intention to purchase is .867 and it is statistically significant ( $p = 0.000$ ). Similarly, an increase in customer attitude will lead to an increase in intention to purchase.

**Table 3** Pearson Correlation

		Purchase	Religiosity	Attitude
Purchase	Pearson Correlation	1		
	Sig. (2-tailed)			
Religiosity	Pearson Correlation	.644**		
	Sig. (2-tailed)	.000		
Attitude	Pearson Correlation	.867**	.711**	1
	Sig. (2-tailed)	.000	.000	
**. Correlation is significant at the 0.01 level (2-tailed).				

### Model fit

In this study, multiple regression was done as there is only one dependent variable and this test will enable the researcher to understand whether intention to purchase can be predicted based on religiosity and attitude of consumers. Multiple regression showed the model fit. As shown in Table 4, multiple R-square value of .826 shows that 82% of the variability in intention to purchase is accounted for by the independent variables. The F-test and the significant p-value shows the model is a good fit for the data (Hair, et al., 2010).

Table 4 Overall Model Fit

Multiple R	.826
Coefficient of Determination (R square)	.751
Adjusted R square	.748
Standard Error of estimate	.64336
F Change	232.013
Sig F Change	.000

### Hypothesis testing

As shown in table 5, the standardized Beta coefficient shows the strength of relationship between the dependent and independent variables (Hair et al., 2010). The results show that only attitude had a significant impact on consumers' intention to purchase counterfeit products. Attitude was the most predictive of the intention to purchase counterfeit products. A standardized regression value of .816 indicates that attitude of consumers was highly responsible for explaining the consumers' intention to purchase counterfeit products. However, religiosity did



not have a significant impact on consumers' intention to purchase counterfeit products. Based on the results shown above, hypothesis H1 was rejected. Hypothesis H2 was accepted.

**Table 5** Variables entered in the Regression Model

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.216	.185		1.169	.244		
Religiosity	.087	.072	.069	1.207	.229	.490	2.041
Attitude	.824	.058	.816	14.191	.000	.490	2.041

a. Dependent Variable: Purchase

## V. DISCUSSION AND CONCLUSION

The aim of this study was to find out the influence of religiosity and attitude towards the intention to purchase counterfeit products in Dhaka. The research findings indicated that there was a significant and positive relationship between consumers' attitude and intention to purchase. This finding were consistent with the results of other past studies (Phau and Teah, 2009; Budiman, 2012). The results were also consistent with the theory of planned behavior that posits that the higher the attitude to engage in a behavior, the more likely the consumer will purchase a product. The study by Chaudary et al. (2014) revealed that consumers' attitude was positively related to intention to purchase and explained a considerable percentage of the variance of intention to purchase counterfeit products. The attitude towards counterfeit products may be influence by several factors such as value conscious of respondents and social environment. Higher levels of value consciousness can result in stronger attitude of customers towards counterfeits (Riquelme et al., 2012).

Therefore, the stronger the consumers' attitude, the greater will be intention to purchase counterfeit products. Marketers and policymakers should note that consumers are expected to have a stronger intention to purchase counterfeit products if they have a strong attitude towards the intention to purchase counterfeit products.

The relationship between consumers' religiosity and intention to purchase deviated from the findings revealed by past studies. The insignificant relationship between consumers' religiosity and intention to purchase counterfeit products may be due to several reasons. Firstly, this could be due to the differences in behavior arising from extrinsic religiosity that refers to an individual who uses his religion and intrinsic religiosity that refers to an individual who lives his religion. Past studies have pointed out that intrinsic religiousness is more highly correlated than extrinsic religiousness with religious commitment (Donahue, 1985). This study did not differentiate between extrinsic and intrinsic religiosity and as explained by Donahue (1995), intrinsic religiosity is more likely to be highly correlated with religious commitment than extrinsic religiosity. In another study by Riquelme et al. (2012), the ethic consciousness scores showed that consumers did not perceive that the purchase of counterfeit products as morally

wrong. This may be due to the perception of individuals where they do not perceive the counterfeit products to be priced fairly compared to original ones. In another study by Ha and Lennon (2006), the results indicated that customers do not consider themselves to be unethical in purchasing counterfeit products. In other words, the consumers do not see themselves as being unethical in buying counterfeit products.

The findings revealed in this study provided further support for the notion that consumers' attitude is a strong predictor of consumers' intention to purchase counterfeit products. The findings provide both theoretical and practical implications. From the theoretical perspective, this research shed some light on the importance of attitude as a factor that strongly influences the intention to purchase. Based on the insignificant relationship between consumer's religiosity and intention to purchase counterfeits, this study also revealed that consumers' do not consider purchasing of counterfeit products as unethical. This is a new study in Bangladesh which will contribute towards knowledge and theory relating to consumers' intention to purchase or consumers' behavior. However, in this study, the importance an individual place on the religion itself (Sood & Nasu, 1995) was not included in this study.

The findings of this study pointed out the strength of consumers' attitude towards their intention to purchase counterfeit goods. The results of this study further revealed the insignificant role of consumer ethical beliefs and behavior and this showed that consumers religiosity may not play a crucial role to combat the growth of counterfeit products can be harmful to individuals and the country's economy. Therefore, from the practical perspective, education and development of policies by persons or relevant bodies is useful to fight against the booming growth of counterfeit products. Through education, consumers' attitude can be changed through their beliefs that they have about the likelihood of particular outcomes of purchasing counterfeit products.

In this study several limitations were noted. The limitations pave the way for future research directions. Firstly, this study did not differentiate between extrinsic religiosity that refers to an individual who uses his religion and intrinsic religiosity that refers to an individual who lives his religion. Therefore, future studies should explore the influence of extrinsic and intrinsic religiosity towards the consumer ethical beliefs and purchasing behavior. This study did not look into the different distribution channels for counterfeit products. Counterfeit products are available street vendors, shopping malls and flea markets. In addition, the growth of online channels and e-commerce provides another channel for counterfeit goods. Therefore, future studies can look at the different channels. This study did not look at the differences arising from demographics of the respondents. Future studies can examine the differences in age, marital status and gender that can impact the consumers' attitude, attitude and intention to purchase intention. In addition, demographic information such as age and gender can moderate the relationship between the constructs in this study.

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