

Consumer's attitude and intention towards retail industry in Saudi Arabia

¹Nasser Khalufi, ²Khairul Anuar Mohammad Shah

¹PhD Candidate, ²Senior Lecturer

^{1,2}, School of Management, Universiti Sains Malaysia, Pulau Pinang, Malaysia

Email - ¹Ankalofi@gmail.com ²khairulms@usm.my

Abstract: *New companies enter the industry with better products and services for consumers. The competition has forced many retailers to think about and even merge product diversification to maintain industry efficiency. Saudi Arabia relies heavily on Western technology, which forces local producers to produce products at the level of Western quality. The study indicates that, in the absence of European reference technology, local economy actors face strong competition from the experience and quality of Western companies. There is a large gap in the understanding of the need to develop science and technology. The study assumes that there is a certain gap in the understanding of human values and their usefulness and that the nature of the interdependence of the world is even greater and this is a first research gap of the study. Over the past two decades, organized companies and companies with multiple products and outlets have grown aggressively and certain consumer segments have responded well. The Saudi Arabian retail industry faces a variety of challenges that are different from those of other markets. In the Kingdom, where film and non-religious music are culturally unacceptable, the retail and lifestyle industries are different from those in other parts of the world. In shopping malls, most of the week is an exclusive family policy, which means that individual young consumers cannot easily use these facilities.*

Key Words: *Consumer, attitude, intention, retail, industry, Saudi Arabia.*

1. INTRODUCTION:

As the retail sector is facing fierce competition, this has posed several challenges for companies, but at the same time opens a new window of opportunity for them to imagine. New companies enter the industry with better products and services for consumers. The competition has forced many retailers to think about and even merge product diversification to maintain industry efficiency. Gasoline pumps have a point of sale to sell products at very attractive prices with the best services. Many companies are creating a feasibility report on the current stores to investigate the potential of the other location, and many stores are changing due to competition. The need for skills shortages in retail is felt and it is challenging for companies to ensure consumer satisfaction and even satisfaction in line with business and consumer expectations. Good workforce is one of the most important components of the "representative character" of a company that is today the backbone of industry. It is now a challenge to hire trained employees and train them according to the requirements of the company (Chi, 2008).

On the other hand, Saudi Arabia relies heavily on Western technology, which forces local producers to produce products at the level of Western quality. The study indicates that, in the absence of European reference technology, local economy actors face strong competition from the experience and quality of Western companies. There is a large gap in the understanding of the need to develop science and technology. The study assumes that there is a certain gap in the understanding of human values and their usefulness and that the nature of the interdependence of the world is even greater and this is a first research gap of the study. Saudi Arabia is unique throughout the Islamic world because the capital of Islam is the custodian of two important sacred places, Mecca and Medina. It goes without saying that the Muslim world and the Muslim community are deeply rooted in the belief in Saudi Arabia (Donald, 2003). There is no denying that there is a technological gap between East and West. It has the potential to position itself as a development objective for underdeveloped and developing economies. 2014 seems to be a challenging business environment for Saudi Arabian retailers. In a recent survey, 69% of Saudi Arabian retailers indicated that consumer confidence will remain unchanged in 2014. Service rates remain low and could be further reduced. However, the labour market remains relatively weak and there are few signs of significant changes soon. In fact, foreign food retailers generally do not prefer direct business in Saudi Arabia as they are faced with many of the typical business rules that have difficulty meeting them in their entirety, partnering with Saudi importers to bring quality foreign products to the Saudi market bring, for. The fact is that hypermarkets and supermarkets import very little compared to direct total food imports. It is not possible to import all products to increase the profit and will be considered as research gap of the study. It seems that the kingdom is not willing to accept the policy of granting citizenship introduced by Canada, the United States of America, France and England. As a result, it depends on the policy that allows skilled workers to come to Saudi Arabia for a short period of time and return to their homes. As a

result, foreign workers do not feel attached to Saudi Arabia as their beloved country and feel like temporary work. As result of this policy, foreign workers feel no future in Saudi Arabia and are not working to develop Saudi Arabia, but they believe it is a temporary place to work, earn and move.

In the presence of present era, there is prevalent nature of information pollution (Iqbal, Ahmad, & Nawaz, 2020) and customers are feeling hard to take quality decision in the context of consumer marketing (Iqbal, 2018). Considering all the facts and figures, Saudi Arabia will maintain its position in the business, especially in the food retail trade, if it continues to reform its liberalization policy from an economic point of view. But the foreign consortium has an advantage over Saudi Arabia in terms of skills and other business activities. This can lead to serious problems in the development of a balanced environment. Saudi Arabia may need to review some basic academic guidelines so that the young generation can lead in their own country and not be frustrated when taking a leading position in the world (Khraim, 2011).

2. LITERATURE REVIEW:

The current retail market includes a food segment with a 35 percent market share and a non-food segment with a 65 percent market share. The general market reached a growth rate of six percent in 2013, compared to about \$ 265 billion in the \$ 250 billion of Saudi Rial in 2012 (arabnews.com, May 2014). Originally estimated at 11 percent (A.T. Kearney, 2013), this real growth rate remains impressive. Retail trade accounts for about 17 percent of the country's gross domestic product (GDP). The organized sector represents 44% of the retail market and is expected to represent 65% of the retail market by 2020 (www.arabnews.com, May 2014). The retail sector in Saudi Arabia includes large, medium and small grocery stores. It is expected to grow significantly in the next decade (www.arabnews.com, accessed December 10, 2013) as the middle class is growing at a rate of 13 percent per year (arabnews.com, March 2013).

2.1 Theoretical Framework

Attitudes can be defined as the feeling of favour or disapproval of an object, and this can make a person act or behave in a predictable way towards products or services (Anchor and Kourilova 2009). Consumer opinions about a product and about the sale of the product are crucial (Perry, 1969). Consumer purchase intent for retail brands is influenced by consumer attitudes toward these products, such perceived benefits. In addition, the willingness of consumers to choose retailers is based on their expectations of the products. In addition, consumers have different needs, lifestyles and motivations when choosing a product (Chisnall, 1985). According to Monroe (2003), some consumers preferred high quality products at higher prices, but some preferred products at lower prices and did not focus on product quality. Different attitudes towards retail brands lead to different behaviors in the purchase decision. A consumer survey in 38 European countries shows that many consumers will see private labels as a good alternative to other brands (Nielsen, 2005). This positive attitude of consumers towards retail brands has led to the growth of retail brands in the current market (Walsh and Mitchell, 2010). According to Zielke and Dobbelstein (2007), the attitude towards private labels will also have a positive effect on buying behavior. In addition, the attitude of consumers towards retailers is important as it affects consumers' purchase intent. According to Thompson et al. (1994), there is a strong correlation between the intention of the behavior and the attitude of the consumers, since attitudes influence and predict the buying behavior of consumers towards olive oil retailers. Therefore, the consistency of attitude behavior was investigated in Theory of planned behavior (Ajzen, 1991).

2.2. Theory of Planned Behaviour:

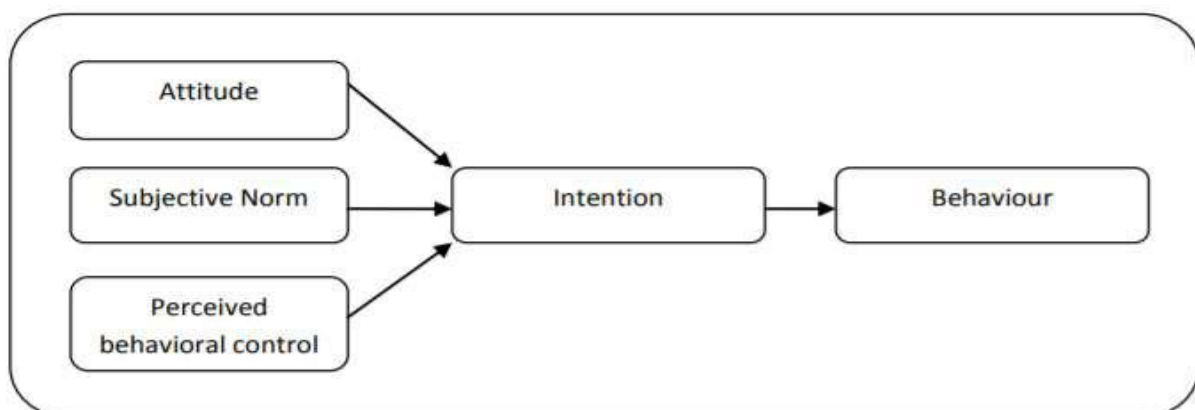


Figure 1.Theory of planned Behaviour structure diagram

Figure 1 shows the theory in the form of a structure diagram. The theory of planned behavior defines attitude to behavior as "the degree to which a person has a favorable or unfavorable assessment or assessment of the behavior in question" (Ajzen, 1991). According to Ajzen (1991), the attitude towards the behavior of an individual is related to the evaluation or the favorable or unfavorable evaluation of the objective behavior. The more favorable the attitude towards the behavior, the stronger the intention of the individual to carry out the behavior. According to Burton et al. (1998) defines retailers' attitudes as a favorable or unfavorable way of responding to retailer retail brands and maintaining coherence between attitudes and behavior. In addition, the subjective norm is another criterion that must be considered in the theory of planned behavior. Ajzen (1991) defined that the subjective norm is the perceived pressure of the social to do or not to do a particular behavior of an individual. According to Ajzen (1991), the theory of planned behavior differs greatly from the theory of reasoned action because of this factor. Perceived behavioral control is defined as an individual's belief in how easy or difficult it is to perform a particular behavior (Ajzen, 1991). Therefore, the individual believes that his own behavior will ultimately control his results (Ajzen, 1991). According to Walsh and Mitchell (2010), the relationship between the consumer's attitude towards private labels and their intention to buy can be explained by the theory of planned behavior.

Consumer behavior and performance Consumers have long been valued as the target of merchants and retailers, as it has been suggested that they are reliable and stable in their focus on products and brands (Iqbal, Hassan, 2016). The stability of consumer preferences allows market segmentation, categorization and measurement of profit potential (Kim, Jung, Suh & Hwang, 2006). The persistence of consumer orientation in relation to a product or brand is based on past experiences and is projected for the future (Iqbal, Ahmad, & Nasim, 2016). Consumers develop a positive or negative approach to a product or brand based on their previous experience with this product or brand (Brakus, Schmitt & Zarantonello, 2009). Each buyer reaches the point of purchase after navigating an unprecedented amount of options and value options in a challenging and highly competitive retail environment. The buyer has a recognized purchase desire and seeks the best possible shopping experience to meet that need. Retailers and marketers that maximize the buyer's sense of perceived value not only improve their short-term sales, but also their long-term relationship with the buyer. It is the job of the retailer and the marketer to work with the buyer to understand what they value for each shopping experience. Customers decide about buying behaviour based on the different criteria (Iqbal, Ahmad, Tjahjono, Nasim, Muqaddis, & Palupi, 2020). This understanding allows you to offer in-store purchase solutions to create value together, make purchasing decisions and develop lasting preferences for the product, brand, retailer and store location. During each shopping experience, the buyer will try to optimize the perceived value. To help the buyer achieve this goal, retailers and merchants must focus on solutions that benefit the buyer. For this reason, buyer marketing can send messages to buyers before entering the store and offer solutions in the store that fit the buyer mode. In addition, retailers and sellers can place valuable messages in the store to better attract the buyer. The messages should address what the buyer is looking for from the experience and, therefore, should be partially created with the buyer (Kim, 2006).

2.3. Consumer Attitude:

There are many different types of retailers, such as food retailers, conventional supermarkets, convenience stores, supermarkets and hypermarkets, warehouse clubs, general merchandise retailers (department stores, clothing and accessories, specialty stores, jewellery stores, shoe stores, furniture stores), office hardware stores (bookstores), Hardware stores, hardware stores, garden supplies, consumer electronics and appliance stores, such as pharmacies, full-line stores, grocery stores, non-store retailers (Levy, M., Weitz, B, 2007, Kotler, P. & Keller, K. 2007). Non-retail retail sales, that is, mail orders, TV purchases, minitel and telephone orders, has changed due to changes in the population (workers, aging, population), technology (information technology, logistics), competition (difficulty reaching city centers, limited opening hours) (Andre Tordjman, 1995, 39).

Today's big retailers offer many of their products online through the Internet (Myers, H., Gilbert, D., 2003). Interactive imaging technology (IIT) is becoming increasingly important, as it offers innovative ways to present products and stimulate the experience of products in a virtual world (Kim, J., Fiore, A. and Lee, H., 2007). Through strong brand positioning and image creation, the merchant can improve trade (H. & Gilbert, D., 2003).

2.4. Consumer Intention:

In today's highly competitive and changing business environment, the power of retailers and the level of consumer demand are constantly increasing. Developing long-term consumer relationships is critical to the success and survival of producers. Previous studies have shown that price is an important variable, but other variables such as product and service quality are important to the consumer's purchasing decision process (Giovannis et al., 2013). Consumers in this time are the target of the media and are changing the way consumers think through emotions, needs, desires, and demands. Market researchers and organizations spent billions of dollars on consumer research to identify key factors that influence consumer choice. The analysis of consumer behavior is effective in determining the

orientation of consumer behavior. (Thapa, 2011). According to the previous discussion, the ceramic and tile industry is no exception, and these companies need to maintain profitable and long-term relationships with their own consumers in order to compete in a competitive environment. If the management knows the effective factors related to the intentions of the consumer's behavior, banks can strengthen their long-term relationships with consumers more effectively. Therefore, the first step is to identify the factors that influence the purchase intent of the consumers.

Due to the lack of research in this area, there is a need to seriously address this issue. Consequently, the main objective of this study is to examine the factors that influence the buying intent of Bono brand consumers. Consumers in this time are the target of the media and are changing the way consumers think through emotions, needs, desires, and demands. Market researchers and organizations spent billions of dollars on consumer research to identify key factors that influence consumer choice. The analysis of consumer behavior is effective in determining the orientation of consumer behavior. (Thapa, 2011). The opinions of consumers and marketing professionals need to recognize how the variables that affect brand loyalty are changing to change their impact on the intention to buy back the brand (Brown et al., 2003). For this reason, researchers have conducted several studies on marketing topics. Consumer satisfaction and brand awareness studies have shown that while some brands have been successful, most have become unclear and suffer from a reduction in brand loyalty (Jalali et al., 2011). Earlier marketing studies mentioned that the key factor in company success and creating a competitive advantage is the increase in perceived value, perceived quality, and consumer satisfaction (Ranjbarian et al., 2012). In addition, the creation of valuable products and the desired brand image are recognized as a prerequisite for consumer behavior (Herman et al., 2006). According to the previous discussion, the ceramic and tile industry is no exception, and these companies need to maintain profitable and long-term relationships with their own consumers in order to compete in a competitive environment. If the management knows the effective factors related to the intentions of the consumer's behavior, banks can strengthen their long-term relationships with consumers more effectively. Morinez et al. (2007) defines purchase intention as a situation in which consumers tend to buy a particular product under certain conditions. The consumer's purchase decision is a complex process. Purchase intention is generally related to the behavior, perception and attitudes of consumers. Purchasing behavior is a key issue where consumers can access and value the product. Ghosh (1990) states that the purchase intention is an effective tool to predict the purchase process. Purchase intent may change under the influence of price or perceived quality and value. In addition, consumers are affected by internal or external motivations during the purchase process (Gogoi, 2013). The researchers proposed six phases before deciding to buy the product: knowledge, knowledge, interest, preference, belief and purchase (Kotler and Armstrong, 2010) (Kawa et al., 2013). Consumers always think that a low cost, easy to pack and little-known product is a high risk because they cannot rely on the quality of these products (Gogoi, 2013). In general, the brand is a name and a symbol. It is a very important tool to create a positive image among consumers. The brand plays a very important role in creating loyal consumers and maintaining the market share of companies. Loyal consumers are loyal to the brand, buy it and recommend it to others. Brand loyalty means that consumers of a particular brand pay more for similar products (Ericsson et al., 2012). Previous studies show that repeated consumer purchases lead to business profitability and growth due to long-term loyalty (Molla and Licker, 2001). Previous studies analyzed the link between the value of the brand and the consumer's purchase intention (Irshad, 2012).

There is a significant correlation between the value of the brand and the willingness to recommend the purchase of a brand to others (Azizi and Ajini, 2012). Most of the previous studies examined the impact of brand image on consumer purchase intent and showed a significant correlation between these variables (Arslan and Altuna, 2010, Chi et al., 2008, Tariq et al., 2013). Zeeshan (2013) found in his study that brand image has a significant impact on men's purchase intent. Divolf (2005) states that greater brand awareness is more likely to lead to a high brand association among consumers. As a result, brand awareness is more likely to lead to an increase in consumer purchases for that brand (Tih & Lee, 2013). The findings of Hernández and Küster (2012) also suggest that brand attitudes have a significant impact on their purchase intent. Kawa et al. (2013) showed in their study that brands have a significant impact on consumer buying decisions. Consumer Buying Decision in Retail Research shows that consumers go through a five-stage decision-making process in any purchases made. The individual stages are summarised in the diagram below followed by brief explanations. In the era of disruptive information and communication technologies, there is vast volume of polluted information (Iqbal, Hassan, & Ahmad, 2018) which is rising exponentially along with linear increase in quality information (Iqbal & Nawaz, 2019). Therefore, it is becoming hard for customers to make quality decisions (Iqbal & Hassan, 2018). This model is very important for anyone making marketing decisions. The model forces marketers to consider the entire buying process, not just the buying decision. The model shows that consumers go through five major stages in each purchase. For more frequent purchases, however, consumers sometimes skip some stages. For example, someone who buys a favourite drink would feel the need for thirst and go straight to buying and skipping the search for information and ratings. However, the model is very important when it comes to understanding a purchase that involves some detailed considerations (Jobber, 2001, p. 65). The buying process begins with the need to recognize or become aware of the problem. At this

stage, the consumer first recognizes a problem or need (for example, I'm thirsty, I need new clothes, I need a house) or I'm attracted to an ad (for example, if you see a billboard on the a cold ice can be seen on a scorching, sunny day) Once the buyer has identified the need for something or an existing problem, the consumer moves on to the next step. Finding Information An "alert" consumer must then decide how much information, if any, is needed. If the need or problem is so urgent and there is a product or service nearby that meets the need or solves the problem, a purchase decision is made immediately. If not, the information search process begins. There are various sources from which a consumer can obtain information. For example; • Personal sources: family, friends, neighbours. • Commercial sources: advertising, vendors, retailers, distributors, packaging, exhibits from outlets. The next level of the model is the rating level, where the consumer chooses between alternative brands, products and services. The important factor influencing the scope of the assessment is whether the consumer feels involved in buying the product. Participation here means the degree of perceived relevance and personal significance associated with choosing a particular brand (Jobber, 2001, p. 65). In the case of high-intensity purchasing, the consumer carries out a thorough evaluation. On the other hand, the "low participation" purchase does not require a thorough assessment. The final phase is the evaluation of the decision after the purchase. As soon as the consumer has made the purchase, the consumer usually discusses the purchase decision. After purchasing the product, the consumer may feel that the alternative would have been better. This situation arises from a concept known as "cognitive dissonance". In such situations, the consumer does not buy the brand immediately but will probably try it with other brands next time. The dissonance increases mainly in a situation where each of the alternatives offers a unique attribute or advantage that is unavailable to others. The disharmony that occurs in the post-purchase phase can be remedied or reduced by encouraging advertisers or brochures to make the right decision (Jobber, 2001). Once a consumer has been able to find a solution to their needs and desires, the next area of action is the place where they can best use their services to solve their problems. To simplify things, service providers or retailers are expected to offer good measures to attract consumers to visit their stores. The most important thing is that retailers try to establish a close relationship with their consumers so that they continue shopping regularly in their stores instead of competing with other competitors. Successful retailers are very concerned about consumer loyalty in this regard. The consumer's commitment could be described as the activity that organizations carry out to establish long-term relationships with the consumer in order to reduce the consumer's error (Jobber, 2001, p. 689). When a consumer is ready to make a purchase decision, individual retailers expect to prevail over other service providers. However, other service providers will also be ready to provide solutions for consumer needs and wants. Why does a consumer choose a particular retailer over another? Why consumers prefer one store to another is quite difficult to determine. The consumers themselves do not have much idea. Most of them think they are visiting a particular store because the products or services are better, but really because they trust the source that gave them the information about the business. Many factors determine why a consumer purchases goods or services from a particular service provider instead of other competitors (Abrams, 2008). Studies show that retailers who operate carefully and effectively on the next five pillars not only satisfy consumers, but also retain old consumers and obtain new ones (Berry, 2001).

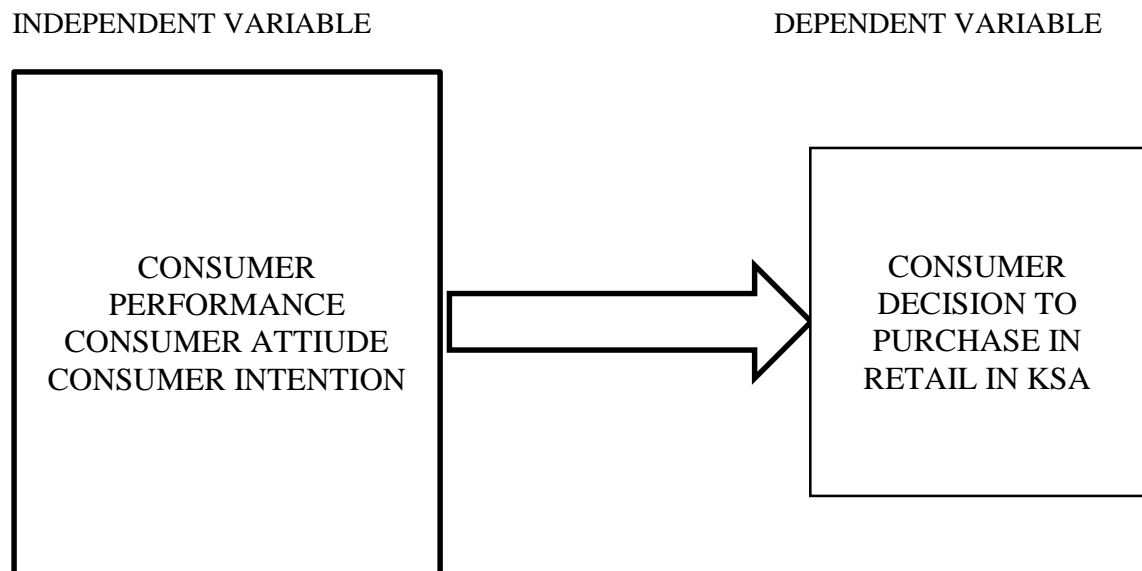
2.5. Retail Industry in Saudi Arabia:

The current retail market includes a food segment with a market share of 35 percent and a non-food segment with a market share of 65 percent. The general market achieved a six percent growth rate in 2013, with some 265 1 billion Saudi rials, compared to 250 billion in 2012 (arabnews.com, May 2014). Originally estimated at 11 percent (A.T. Kearney, 2013), this real growth rate remains impressive. The retail sector contributes around 17 percent to the country's gross domestic product (GDP). The organized sector represents 44 percent of the retail market and is expected to account for 65 percent of the retail market by 2020 (www.arabnews.com, May 2014). The retail sector in Saudi Arabia includes large, medium and small grocery stores. It is expected to grow significantly in the next decade (www.arabnews.com, accessed on December 10, 2013) as the middle class is growing at a rapid rate of 13 percent each year (arabnews.com, March 2013). Over the past two decades, organized companies and companies with multiple products and outlets have grown aggressively and certain consumer segments have responded well. Multinational retailers and brands such as Carrefour, Euro Marche, Danube, Debenhams, IKEA, Lulu, Extra, H&M, Bershka, New Look, Galeries Lafayette, Burberry, Fashion, F&F, Zara, Furla and Liu Jo were in Saudi Arabia The growing market Retailer (www.arabnews.com, December 2011) and many more international brands are about to enter the market. Saudi Arabia began to allow foreign direct investment in retail trade in the early 2000s. The importance of the contribution of retail trade to the economy is indisputable. Economists agree that boosting retail will not only boost the economy. It also has the potential to help rejuvenate specific target sectors, including semi-urban and rural sectors. However, the outflow of funds from the economy has also been criticized by the large number of foreign retailers (www.arabnews.com, accessed July 3, 2013). In general, however, it is clear that the retail sector is on its way to a more diversified economy, which helps Saudi Arabia reduce its dependence on oil revenues, which is one of the main objectives of the kingdom. The competitive retail environment in Saudi Arabia is largely dominated by

family businesses that are also active in other industries. In the commercial league, the biggest promoters and owners of shopping centers in the country are represented. Family businesses have focused on concluding exclusivity and franchise agreements with recognized international suppliers and brands. Among them, some large companies dominate the brand clothing market listed above, each of which represents a significant number of international franchise companies. Its function is mainly focused on the distribution of labels and brands through franchises and joint ventures. There are some smaller companies with less than five to ten international franchises and small retailers that own one or more companies and continue to be an important segment of the market. With low overhead, these retailers can offer their products at very competitive prices, especially in the category of medium to low level products. There are also brands that operate independently, such as LVMH, PPR and Richemont Group, which have a majority or majority stake in their luxury brand portfolios. Despite these successes, there is another less optimistic side of retailer history: some retailers are failing in fierce competition (www.arabnews.com, August 2012). These included the giant Azizia Panda and Saks Fifth Avenue stores, which left the market and left a 65,000-square-meter store in Riyadh.

3. CONCEPTUAL FRAMEWORK:

In this study consumer behavior variables are considered as the independent variables because they have the direct impact on the buying decision of the consumer in retail sector in KSA and it will be considered as the dependent variable.



4. CHALLENGES AND STRATEGIES:

The Saudi Arabian retail industry faces a variety of challenges that are different from those of other markets. In the Kingdom, where film and non-religious music are culturally unacceptable, the retail and lifestyle industries are different from those in other parts of the world. In shopping malls, most of the week is an exclusive family policy, which means that individual young consumers cannot easily use these facilities. Restrictions that prevent women from driving restrict their range and access to shopping. The rules prohibiting female buyers from using locker rooms in shopping malls further restrict the purchase of clothing. The government encourages the construction of new developments that provide a diverse environment and opportunities to live, walk, shop, play and work together. Each of these new developments incorporates a combination of hotels, apartments, pedestrian streets, museums, libraries and commercial areas with one-way systems for consumers. These developments also reflect an innovative and culturally appropriate and personalized entertainment concept for Saudi Arabia, which will include new entertainment options for children and the whole family as well as single women or men. By incorporating other non-profit services, such as health centres, libraries, recreational facilities, language schools, and civic and religious meeting points within or near retail outlets, these developments are designed to be unique and stress-free goals.

REFERENCES:

1. Aghazadeh, H., Haghghi, M. & Ebrahimi, A. (2011). A study of the effects of visual and informational aspects on the purchase intention. *Journal of business management outlook*, 40, pp. 111- 135.
2. Amanda Spry, Dr. Ravi Pappu, Prof. Bettina T Cornwell, (2011) "Celebrity Endorsement, Brand Credibility and Brand Equity", *European Journal of Marketing*, Vol. 45 Issue: 6

3. Arslan, F. M., Altuna, O. K., (2010). The effect of brand extensions on product brand image, *Journal of Product & Brand Management*, 19(3), 170-180.
4. Bettina T Cornwell, (2011) "Celebrity Endorsement, Brand Credibility and Brand Equity", *European Journal of Marketing*, Vol. 45 Iss: 6
5. Bhattacharjee, A., Berger, J., & Menon, G. (2011). Escaping the crosshairs: reactance to identity marketing. Ph.D., University of Pennsylvania.
6. Bliss. (1960). Supply considerations and shopper convenience. *Journal of Marketing*, 25(1), 43-45.
7. Brakus, J. J., Schmitt, B. H., & Zarantonello, L. (2009). Brand experience: What is it? How is it measured? Does it affect loyalty? *Journal of Marketing*, 73(3), 17.
8. Brown, S. , Kozinets, R. , & Sherry, J. (2003). Teaching old brands new tricks: retro branding and the revival of brand.
9. Calder, B., & Sternthal, B. (1980). Television advertising wearout: An information processing view. *Journal of Marketing Research*, 17, 173-186.
10. Calder, B., & Sternthal, B. (1980). Television advertising wearout: An information processing view. *Journal of Marketing Research*, 17, 173-186.
11. Calder, B., & Sternthal, B. (1980). Television advertising wearout: An information processing view. *Journal of Marketing Research*, 17, 173-186.
12. Campo, K., Gijbrecchts, E., & Nisol, P. (2000). Towards understanding consumer response to stock-outs. *Journal of Retailing*, 76(2), 219-242.
13. Chaudhuri, A. (2000). A macro analysis of the relationship of product involvement and information search: The role of risk. *Journal of Marketing*, 38, 1-14.
14. Consumer behavior (2nd ed.). New York: Holt, Rincart Italic and Winston, Inc. Calder, B., & Sternthal, B. (1980).
15. Consumer behavior (4th ed.). New York: McGraw Hill, Inc. Calder, B., & Sternthal, B. (1980). Television advertising wearout: An information processing view. *Journal of Marketing Research*, 17, 173-186.
16. Dash, J. F., Schiffman, L. G., & Berenson, C. (1976). Risk-and personality-related dimensions of store choice. *The Journal of Marketing*, 40(1), 32-39.
17. David Jobber & Geoff Lancaster, *Selling and sales management* (9th ed) pearson Loudon, L. D., & Bitta, D. J. A. (1994). Consumer behavior (4th ed.). New York: McGraw Hill, Inc.
18. Deng, X. (2009). Consumer response to visual aspects of packaging and product design, a dissertation, University of Pennsylvania.
19. Donald R. Cooper Pamela S. Schildler *Business Research Method* (2003) Tata McGraw Hill. Engel, F. J., Blackwell, D. R., & Miniard, P. (1986). Consumer behavior. New York: CBS College Publishing.
20. Donald R. Cooper Pamela S. Schildler *Business Research Method* (2003) Tata McGraw Hill.
21. Donald R. Cooper Pamela S. Schildler *Business Research Method* (2003) Tata McGraw Hill.
22. Engel, F. J., Blackwell, D. R., & Miniard, P. (1986). Consumer behavior. New York: CBS College Publishing.
23. Gogoi, b. (2013), Study of antecedents of purchase intention and its effect on brand loyalty of private label brand of apparel, *International Journal of Sales & Marketing*, Vol. 3, Issue 2, Jun 2013, 73-86
24. Hernández, A. and Küster, I.(2012), Brand impact on purchasing intention. An approach in virtual social networks channels, *Economics and Business Letters*, 1(2),1-9, 2012
25. Iqbal, Q., Ahmad, B., & Nasim, A. (2016). A gender based approach: service quality and customer's loyalty. *International Journal of Management, Accounting and Economics*, 3(12), 822-836.
26. Iqbal, Q., & Hassan, S. H. (2016). Service Quality about Health Sector of UK and Pakistan: A Comparative Study. *International Journal of Management, Accounting and Economics*, 3(9), 473-485.
27. Iqbal, Q. (2018). The era of environmental sustainability: ensuring that sustainability stands on human resource management. *Global Business Review*, 0972150918778967.
28. Iqbal, Q., & Hassan, S. H. (2018). A dyadic analysis of salespersons and customers in banking sector: Humour usage, word of mouth and expectation of continuity. *International Academic Journal of Business Management*, 5(3), 109-120.
29. Iqbal, Q., Hassan, S. H., & Ahmad, N. H. (2018). The assessment of perceived information pollution in banking sector: A scale development and validation study. *Business Information Review*, 35(2), 68-76.
30. Iqbal, Q., & Nawaz, R. (2019). Rife information pollution (infolution) and virtual organizations in industry 4.0: within reality causes and consequences. In *Big Data and Knowledge Sharing in Virtual Organizations* (pp. 117-135). IGI Global.
31. Iqbal, Q., Ahmad, N. H., Tjahjono, H. K., Nasim, A., Muqaddis, M. M., & Palupi, M. (2020). Enhancing Business Performance of Pakistani Manufacturing Firms via Strategic Agility in the Industry 4.0 Era: The Role

- of Entrepreneurial Bricolage as Moderator. In *Innovative Management and Business Practices in Asia* (pp. 77-97). IGI Global.
32. Iqbal, Q., Ahmad, NH., & Nawaz, R., (2020). Perceived Information Pollution: Conceptualization, measurement, and nomological validity. *Online Information Review*, <https://doi.org/10.1108/OIR-10-2018-0322>
 33. Jalilvand, M, R., Samiei, N., Mahdavinia, S, H., (2011). The effect of brand equity components on purchase intention, *International business and management*, 2(2), 149-158.
 34. Jolson, & Spath. (1973). Understanding and fulfilling shoppers' requirements. *Journal of Retailing*, 49(2), 38.
 35. Kearney, A.T. (2011). "The 2013 Global Retail Development Index." MAS. (2010). apps.scta.gov.sa/publications/DownloadServlet?fid... (Accessed on July 22, 2014)
 36. Kearney, A.T. (2013). "The 2013 Global Retail Development Index, Global Retailers: Cautiously Aggressive or Aggressively Cautious?"
 37. Keller, K. L. (2008), *Strategic Brand Management. Building, Measuring, and Managing Brand Equity*. 3 Ed., New Jersey. Pearson Education International
 38. Khan, I., Ghauri, T. and Majeed, S. (2012), Impact of brand related attributes on purchase intention of consumers. a study about the consumers of punjab, Pakistan, *interdisciplinary journal of contemporary research in business*, vol. 4, no 3
 39. Khraim, H.S. (2011), The Influence of Brand Loyalty on Cosmetics Buying Behavior of UAE Female Consumers, *International Journal of Marketing Studies*, Vol. 3, No. 2, Pp. 123-133.
 40. Kim, Jung, Suh, & Hwang. (2006). Consumer segmentation and strategy development based on consumer lifetime value: A case study. *Expert Systems with Applications*, 31(1), 101-107.
 41. Kiya, R. (2012). A study of the effects of firm ability association and brand awareness on repurchase intention and the mediator role of product quality and brand association in buying decision-making process, *marketing management*, 14.
 42. Knoxville, TN Jones, R. P., Runyan, R. C., & Kim, Y.K. (2012). Moving single-brand retail shoppers from in-store to online: Is brand experience still important? *Journal of Marketing at Retail*, 1(2), 17-30.
 43. Menon 1994: "Consumers' Perception Advertisements an Analytical Study" , *Journal of Services Marketing*, Vol. 5, No. 3, pp. 39-52, September 2007
 44. Mullen, B. & Johnson, C., (1990). *The psychology of consumer behavior*. New Jersey: Lawrence Erlbaum Associates.
 45. Opoku, Robert. (2012). Young Saudi adults and peer group purchase influence: a preliminary investigation. *Young Consumers*. 13(2):176-187.
 46. Pamela L. Alreck et al (1999) *JOURNAL OF PRODUCT & BRAND MANAGEMENT*, VOL. 8
 47. Payne, A. F., Storbacka, K., & Frow, P. (2008). Managing the co-creation of value. *Journal of the Academy of Marketing Science*, 36(1), 83-96.
 48. Rao, T. R. (1969). Consumer's purchase decision process: stochastic models. *Journal of Marketing Research*, 6(3), 321-329.
 49. Sangwan, A. (2008). Effects of consumer buying behavior towards advertisement. Sheth, J. N., & Mittal, B. (1999). *Consumer behavior*. Australia: Thomson Publishers.
 50. Sangwan, A. (2008). Effects of consumer buying behavior towards advertisement.
 51. Stanton, W. J., & Futrell, C. (1987). *Fundamentals of marketing* (8th ed.). Singapore: McGraw-Hill.
 52. Swenson, C. A. (1990). *Selling to a segmented market: the lifestyle approach*. New York: Quorum Books.
 53. Swenson, C. A. (1990). *Selling to a segmented market: the lifestyle approach*. New York: Quorum Books.
 54. Tariq, M., Nawaz, M., Butt, H. and Nawaz, M. (2013), Consumer Perceptions about Branding and Purchase Intention: A Study of FMCG in an Emerging Market, *Journal of Basic and Applied Scientific Research*, 3(2)340-347, 2013
 55. Television advertising wearout: An information processing view. *Journal of Marketing Research*, 17, 173-186.
 56. Thapa, A. (2011). Consumer switching behaviour: a study of shampoo brands, *national monthly refereed journal of research in commerce & management*, volume no.1, issue no.9
 57. Westbrook, & Black. (1985). A motivation-based shopper typology. *Journal of Retailing*, 61(1), 78.
 58. Zafar .B , (July 2008) "Advertisement and its effects : a literature review" *Journal of Marketing Management*, ICFAL, Vol.2 No.2, pp 27-35.