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**Social media advertising, motivation, price reduction,
and consumer purchasing behavior: religious
orientation as a moderator**

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ABSTRACT

Consumer behavior has changed dramatically in recent years. The current research follows and expands theories of planned behavior and social identity to explain the relationships between social media advertising, motivation, price reduction, and consumer purchasing behavior. It also assesses the moderating role of religious orientation in this interconnection. A set of online questionnaires was distributed to 328 insurance customers who had their own experiences with the services of insurance companies. Data were analyzed using modeling of structural equations. Significant and positive associations have been identified between social media advertising, motivation, price reduction, religious orientation, and consumer purchasing behavior. Religious orientation moderates the relationship between social media advertising and consumer purchasing behavior. Meanwhile, religious orientation does not moderate the relationship between motivation, price reduction, and consumer purchasing behavior. Executives and marketers of insurance companies should consider these aspects to enhance insurance services offered to their consumers. Also, the research recognizes some limitations which need to be addressed.

Key words: Social media advertising; Motivation; Price reduction; Consumer purchasing behavior; Religious orientation

1. Introduction



There is an increasing interest in the importance of consumer purchasing behavior in the marketing field (Auf et al., 2018; Hee & Yen, 2018; Le-Anh & Nguyen-To, 2020). Consumer purchasing behavior involves all the search, purchase, and consumption of services and products to satisfy consumer needs and wants (Ramya & Ali, 2016). The American Marketing Association defines consumer behavior as “the dynamic interaction of effect and cognition, behavior, and the environment by which human beings conduct the exchange aspects of their lives” (Stephens, 2016, p.6). Marketing is an increasingly dynamic world; it is becoming an essential element of any company (Musarra & Morgan, 2020). It significantly contributes to an organization's performance and growth (Angulo-Ruiz et al., 2018). Arguably, it plays an important role in increasing the level of consumer interaction and ensuring the company's competitive advantage.

The consumer has become the foundation of any marketing strategy (Sharma & Ramachandran, 2019). Consumers and their behaviors represent the lifeline of development for any organization. Hence, understanding consumer behavior during buying decisions is crucial (İpek, 2020; McConnell, & Rydell, 2019; Trudel, 2019). Consumer behavior analysis is a very difficult activity (Al-Salamin, & Al-Hassan, 2016). Also, studying consumer buying behaviors is the starting point for building a marketing strategy, especially in developing countries (Auf et al., 2018; Gunarathne et al., 2020; Ma et al., 2020). In this context, several variables play a significant role in guiding consumers to the final decision such as motivation, cultural importance (Auf et al., 2018); products quality, price (Ringim & Reni, 2019) brand awareness, brand loyalty (Akkucuk & Esmaili, 2016) and social media (Auf et al., 2016; Ioană & Stoica, 2014; Gul et al., 2014; Sivanesan, 2014).

Many academics and researchers had carried out studies on the consumers purchasing behavior, whereas the aim of this study however is to assess and measure empirically the relationship between social media advertising, motivation, price reduction, and its effect on Jordanian consumer purchasing behavior. It is important to note that the reasoned action theory (Fishbein & Ajzen, 1975) and planned behavior theory (Ajzen, 1988) form the basis for this research. It is interesting to indicate that the current study also incorporates other constructs to expand the theoretical framework.

The relationships between these structures are explained in theory and practice in previous global studies (Such as Auf et al., 2016, 2018; Gul et al., 2014; Ioană & Stoica, 2014; Ringim & Reni, 2019). The emotional dimension is what such relationships struggle to compensate for. According to the social identity theory (Turner & Tajfel, 1986), people are seeking to classify themselves and others based on social groups such as religious orientation. Consumers who have various religious beliefs may react to a brand differently (Arli et al., 2020). Products that do not adhere to the religious values of a person or community cannot receive a positive reaction from them. It should be noted that the present study tries to integrate the customers' religious orientation with consumer purchasing behavior. Religious orientation is presented as another religious dimension that researchers can explore its impact to provide more understanding of consumer behavior in current models of research (Abu-Alhaija et al., 2017). As a result, this study aims to examine the role of religious orientation as the moderate on this relationship due to the lack of empirical studies conducted on such relationships. Religious orientation plays a crucial role in Arab and Muslim communities, where Islamic ideology prevails, and any product that violates their beliefs can lose both their reputation and consumer loyalty (Alam et al., 2012). As stated by Mathras et al. (2016) it is important to research the impact of religion on consumer behavior. Nevertheless, recognizing and assessing the impact of religion on consumer behavior may be daunting tasks (Muhamad & Mizerski, 2010).

Despite the rising prevalence of the term of consumer behavior, little is known about how consumer behavior in developing countries is practiced. The lack of research in this area often restricts the understanding of what is the correct behavior of customers which could boost the performance of their organizations. Thus, this study illustrates what tactics and strategies which are used to attract consumers. This also connects marketing' managers and companies' executives to better understand approaches that have a positive effect on customer purchasing behavior.

2. Literature Review

2.1 Social media advertising

Social media are a somewhat modern phenomenon. Social media now form an important part of the daily lives of many consumers (Alshare et al., 2019; Gul et al., 2014; Naeem, 2021; Vrontis et al., 2021). It is one of the most powerful channels for human interaction (Shanahan et al., 2019; Shareef et



al., 2019). Social media are the best way to promote brands (Weinberg, 2009) and appeared as a useful instrument for reach customers. Due to the rapid growth in internet usage, the number of active social media users is increasing (Gupta, 2017). Social media may be used as a powerful means of establishing contact grounds with consumers and attracting prospective clients beyond traditional techniques (Essani et al., 2017). They are constantly affecting decision-making and modifying consumer behavior (Ringim & Reni, 2019). It is increasingly seen as a more impartial source of information and therefore influences many facets of behavior, including purchasing behavior (Auf et al., 2016).

It shows that social media advertising has become more important in recent times. It can have a positive or negative effect on the consumer's response to the brands, depending on the way the product or service is advertised and presented to the customer (Al-Salaymeh & Alkhawaldeh, 2019; Sivanesan, 2014). According to baker Qureshi, Murtaza, & Kazi (2019), social media have a positive significant influence on consumers' buying behavior. Social media marketing is an effective tool to be used to affect consumers purchasing behavior. Likewise, social media is a very powerful tool to interact with people (Ather et al., 2018). As a result, many organizations are now developing social network platforms to deliver their products' information to consumers and develop their offerings based on user feedback (Ioană & Stoica, 2014). Previous studies in the field of social media marketing have shown that marketers giving social media more time have increased their gains in different sales areas (Auf et al., 2016). Therefore, a big concern for marketers is currently to understand how social media is used as a marketing tool in the purchasing decision process and their impact on consumer behavior (Voramontri & Klieb, 2018). Abd Aziz & Ariffin (2010) declared that "Advertising is one of the main approaches firms employ to manage demand risk by raising awareness of their products" (p.55). The following hypothesis has been proposed based on the earlier discussion:

H1: There is a relationship between social media advertising and consumer purchasing behavior.

2.2 Motivation

Stanton stated that "A motive can be defined as a drive or an urge for which an individual seeks satisfaction. It becomes a buying motive when the individual seeks satisfaction through the purchase of something" (Adhikari,

2018, p.19). Motivation translates to the process that makes individuals behave the way they do. It emerges from a psychological viewpoint when a need exists in a manner that the customer wishes to fulfill. Motivation is one of the few reasons that play an important role when clients decide to purchase ultimately (Auf et al., 2018). Motivation consists of different needs, emotions, and desires which drive people to goal-oriented behavior. It arises only when a desire is triggered and the user wants to take action (Bamosy & Solomon, 2016). It epitomizes, however, one of the factors that affect consumers purchasing behavior (Orji et al., 2017).

In real life, the consumer's decision-making process is affected by motivation (Svatosová, 2013). According to Bamosy & Solomon (2016) motivation is considered the force that moves the customer to purchase easily. On the word of Kotler et al. (2019), motivation is a requirement that pushes individuals to act. Motivational factors have played a key role in deciding the time spent searching for choices shopping; it plays a significant part in many buying decisions (Bamosy & Solomon, 2016; Zhou et al., 2007). In consumer behavior research, motivation is crucial when buying consumer products and services (Holbrook & Hirschman, 1982; Brown & Venkatesh 2005). Ramya & Ali (2016) stated that there are a variety of internal or psychological factors affecting customer purchasing behavior. The most important factors include motivation and perception.

A motive is an inner urge or needs that drives an individual to take action to fulfill needs and wishes. Thus, motivation is the force that induces objective-oriented actions (Ramya & Ali, 2016). Based on the previous debate, the following hypothesis has been suggested:

H2: There is a relationship between motivation and consumer purchasing behavior.

2.3 Price reduction

Price is one of the most relevant factors affecting purchases (Chiu et al., 2019). Price reduction is a pricing approach where products are sold at a reasonably reduced selling price for the customers (Shamout, 2016). The price is considered as the thing that a consumer will need to rethink when buying a certain product or service. Price promotion refers to a price discount that was provided to consumers for a limited period. Lower prices for a limited period draw more buyers (Ashraf et al., 2014). The most beneficial factor of shopping is a lower price. According to Ringim & Reni (2019),



price and other factors are important and will change the consumer buying behavior unexpectedly.

Furthermore, the study of Long et al. (2015) found that price was the prime factor behind consumers' energy saving behavior. Sangroya & Nayak (2017) illustrated the sensitivity of the consumers towards price. As stated by Sisodiya & Sharma (2018) from marketing mix factors, the price factor exerts greatest influence on consumer buying decision. Financial experts generally agree that lower prices for a similar product will bring about a larger number of offers than higher costs.

The debate shows that price is the most important factor when consumers are considering buying services. Consequently, the following hypothesis has been proposed:

H3: There is a relationship between price reduction and consumer purchasing behavior

2.4 Religious orientation

Religious orientation reflects the intrinsic and extrinsic motives of individuals to follow a specific religion (Allport & Ross, 1967; Muhamad & Mizerski, 2010). It plays a crucial role in Arab and Muslim communities and the everyday life of persons. Besides, it is a vital aspect of customers' choices and it must be therefore incorporated into marketing studies (Alam et al., 2012; Singh et al., 2021). According to Abu-Alhaija et al. (2019) views of religious orientation were a result of following their religious values. This research revealed that religious orientation had a positive impact on the loyalty of viewers.

Specifically, both intrinsic and extrinsic religious measures are seen as important explanatory instruments of people's behavior (Donahue, 1985; Laher, 2007). Religion rules and norms could also form the customers' tastes and preferences (Assadi, 2003). Human behavior is the outcome of a valuable learning process. Therefore, marketers must develop products and marketing campaigns tailored to their consumers' needs (Ramya & Ali, 2016).

Parida & Sahney (2017) found that religion is a cultural aspect that affects brand loyalty. As well, Alam et al. (2012) declared that customers would choose specific products based on their religious orientation. As stated by Allport & Ross (1967), the needs of intrinsic religious persons would match their religious beliefs. To be more specific, religion is an important cultural

element of research that has a significant impact on the perceptions, beliefs, and behaviors of consumers especially in Muslim countries (Auf et al., 2018).

As discussed earlier, religious orientation is projected to affect consumers' choices. Products not matching the religious orientation of the consumers do not get a positive nod from them. Based on the above, this study hypothesizes that religious orientation link to consumer purchasing behavior and it should be used as a moderator in the links between social media advertising, motivation, price reduction, and consumer purchasing behavior; the study utilizes this potential aspect to provide an insight into the relationships between these constructs thus:

H4. There is a relationship between religious orientation and consumer purchasing behavior

H5. Religious orientation of the customer enhances the relationship between social media advertising and consumer purchasing behavior.

H6. Religious orientation of the customer enhances the relationship between motivation and consumer purchasing behavior.

H7. Religious orientation of the customer enhances the relationship between price reduction and consumer purchasing behavior.

3. Theoretical Framework

For this study, a model as exposed in Figure 1 has been developed based on the literature and the hypotheses formed to interpret the influence of independent constructs on the dependent construct and the role of the moderator in these relationships:

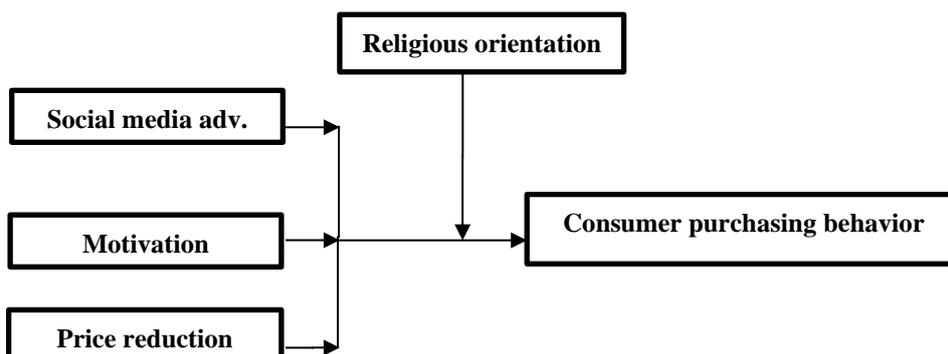


Figure 1: Proposed model

4. Methodology



This work employed a quantitative approach. To empirically test the hypotheses established in the previous section, data were gathered through an online self-administered survey using a convenience sampling approach with a five-point Likert scale to understand consumers' behavior towards purchase insurance companies services in Jordan with 28 items adapted and modified from past studies, including 6 questions of social media advertising (Sivanesan, 2014), 5 questions of motivation (Auf et al., 2018), 6 questions of price reduction (Ashraf et al. 2014; Bakewell & Mitchell, 2003), 7 questions of religious orientation (Allport & Ross, 1967; Auf et al., 2016) and 4 questions of consumer purchasing behavior (Auf et al., 2018).

This research was held during the beginning of Coronavirus epidemic when governments placed limits on people's movement and contact. For this reason, gathering data from consumers via conventional ways was extremely difficult. Nonprobability sampling methods are useful when the population is large and there are unusual constraints (Arora & Rahul, 2018; Etikan, Musa, & Alkassim, 2016) like the Coronavirus epidemic. During three weeks, the model was evaluated using evidence from 328 Jordanian' customers of insurance companies. Participants were invited to take the survey by providing them a link on their Facebook pages. The data were analyzed using structural equation modeling.

5. Data Analysis

5.1 Measurement model

Partial Least Square technique (Smart PLS 3.0) were performed to exam the hypotheses and investigate the collected data. To testing the outer model, reliability and validity criteria were used (Hair et al., 2019). In short, both convergent exams and discriminant validity criteria display that the model is good (Hair et al., 2019; Fornell & Larcker, 1981). The indices have revealed the model is acceptable as shown in table 1 and table 2, which lays a good basis for further structural equation modeling approach.

Table 1: Convergent validity

Construct	Items	Loading	AVE	Alpha	CR
Social media advertising	SMA 1	0.807	0.609	0.871	0.903
	SMA 2	0.799			
	SMA 3	0.840			
	SMA 4	0.820			
	SMA 5	0.694			
	SMA6	0.712			
Motivation	Mo 1	0.717	0.684	0.883	0.915
	Mo 2	0.806			
	Mo 3	0.877			
	Mo 4	0.877			

	Mo 5	0.848			
Price Reduction	PR 1	0.746	0.606	0.870	0.902
	PR 2	0.736			
	PR 3	0.805			
	PR 4	0.806			
	PR 5	0.820			
	PR6	0.753			
Religious Orientation	RO1	0.704	0.574	0.876	0.903
	RO2	0.692			
	RO3	0.703			
	RO4	0.782			
	RO5	0.833			
	RO6	0.837			
	RO7	0.735			
Consumer Purchasing Behavior	CPB1	0.845	0.706	0.861	0.906
	CPB2	0.810			
	CPB3	0.870			
	CPB4	0.836			

Note: AVE= variance accounted for, CR= Composite reliability, SMA= Social Media Advertising, Mo= Motivation, PR= Price Reduction, RO= Religious Orientation, CPB= Consumer Purchasing Behaviour

Table 2: Discriminant Validity

	SMA	MO	PR	OR	CPB
SMA	0.781				
MO	0.716	0.827			
PR	0.694	0.746	0.778		
OR	0.593	0.686	0.694	0.757	
CPB	0.627	0.699	0.692	0.701	0.840

5.2 Structural model

The next phase is to evaluate the inner model. The outcomes of the investigation displayed that the coefficient of determination (R^2) for consumer buying behavior is (0.611); this is substantial on the word of Cohen (1988). Table 3 displays the bootstrapping and the path coefficient outcomes of the hypotheses.

Table 3: Path coefficient of Hypotheses

H	R	Std. Beta	SE	t-Value	P-value
1	SMA -> CPB	0.125	0.060	2.08	0.020
2	Mo - CPB	0.235	0.069	3.40	0.000
3	PR - CPB	0.206	0.066	3.12	0.000
4	RO -> CPB	0.323	0.043	7.54	0.000
5	SMA* RO -> CPB	0.776	0.457	1.70	0.047
6	Mo* RO -> CPB	-0.273	0.431	0.63	0.264
7	PR* RO -> CPB	-0.295	0.429	0.69	0.247

6. Discussion and Implications



This research sheds light on the relationships between five constructs. The findings from Table 3 exposed that the hypotheses H1, H2, H3, and H4 are supported with statistically positive significance. The empirical results confirm the direct relationship between social media advertising, motivation, price reduction, religious orientation, and consumer purchasing behavior. This discovery is similar to previous reviews (e.g. Auf et al., 2016; Auf et al., 2018; Hee & Yen, 2018; Malik et al., 2013). In short, to explain consumer purchasing behavior, previous factors seem to be vital constructs ($R^2=0.611$). The outcome is also in line with the planned behavior theory, which indicates that, to some degree, perceived behavioral influence will determine consumer purchasing behavior.

As seen in Table 3 above, the association between social media advertising and consumer purchasing behavior was positively important, confirming the first hypothesis. The findings are consistent with past research that showed the social media advertising was a strong predictor and performed a very important role in consumer purchasing behavior (Auf et al., 2016; Gul et al., 2014; Sankar, 2019). It should be noted that social media advertising plays a key role in improving people's purchasing behavior (Malik et al., 2013).

The main issue for marketers at the moment is to understand how social media are used in the decision-making process of purchases, their effect on consumer behavior, and their role as a promotional tool (Voramontri & Klieb, 2019). This study shows the critical role of social media advertising is having a positive impact on consumer purchasing behavior. The conclusion of this study is that social media advertising is highly successful for customers in purchasing behavior. Today, media is used as a great source of information. The media is of vital importance because it is a communication medium that disseminates various types of information (Auf et al., 2016). Results of this study can enable web marketers, executives, and marketing managers to use social media efficiently to serve and retain current clients, attract new consumers to achieve their goals, and solve issues related to the use of social media.

Moreover, the link between motivation and consumer purchasing behavior was noticed to be positive and important among Jordanian customers in terms of insurance companies' services, as predicted. This result in line with previous studies that published similar findings (Auf et al., 2018), which showed that motivation was more likely to improve the level of customer

purchasing behavior. As a consequence, motivation is one of the variables that play a significant role in consumers' decision on their final purchase and it is one of the variables that affect customer purchasing behavior (Orji et al., 2017).

Chen et al. (2010) noticed that motivation could naturally evolve due to interactions and mutual experiences that could lead to improvement purchases Behavior of customer. Our current result has shown that motivation has a strong and positive relationship with the purchase behavior of a customer. As a result, in the case of insurance companies' services in Jordan, consumers are likely to buy insurance services based on their motivation and their perception.

Furthermore, this study found a strong and important correlation between price reduction and consumer purchasing behavior. Accordingly, the result is similar to past research by Shamout (2016) and Sisodiya & Sharma (2018). Al-Salamin & Al-Hassan (2016) pointed out that fair prices make customers more likely to buy products and services. This outcome is consistent with the views of Ashraf et al. (2014) who reported that lower prices are likely to draw more buyers. The practical consequences of this work are the identification of sales marketing strategies that are specifically applicable to the management of customers in Jordan. Price reductions are often used in various sectors to encourage the consumer to buy a product as price reductions will minimize the perceived risk of consumers purchasing a new and lesser-known product.

Additionally, the association between religious orientation and customer purchasing behavior is supported. This is compatible with prior research as such (Al-Hyari et al., 2012). The current result indicates that religious orientation is inspiring consumers in Jordan. Hence, a clearer understanding of religious orientation is required (Auf et al., 2018). To do so, it is essential to investigate the social elements and cultural factors that influence the behavior of the purchaser to implement successful marketing methods and to release better marketing plans. Despite liberalization and globalization, religion still affects consumers (Abu-Alhaija et al., 2017; Al-Hyari et al., 2012). The growing influence of Islam on the market has illustrated the religious views of consumers in everyday business activities (Karaosmanoglu et al., 2018). According to Setyawati et al. (2020), religiosity is seen as the key element that defines the behavior of individuals



and facilitator the decision-making process of positive behavior. The reason for these results is that the religious orientation in Jordan is high and consequently influences the purchasing behavior of consumers. Based on these results, however, we can argue that religious orientation is a major determinant of the purchasing behavior of Jordanian consumers. It is also proposed that insurance companies should take into account the religious orientation of customers to assess the buying behavior of insurance companies customers.

Moreover, hypotheses 5, 6, and 7 indicate that religious orientation influences the relationship between social media advertising, motivation, price reduction, and consumer purchasing behavior. Based on Table 3 above, it can be shown that P-value is < 0.05 . So, it can be argued that religious orientation influences the connection between social media advertising and consumer purchasing behavior. Nevertheless, contrary to the expectation of religious orientation, the relationship between motivation, price reduction, and customer purchasing behavior has not been moderated. As Table 1, it reveals that all latent variables have internal consistency above 0.6, suggesting that the structures are internally consistent and thus accurate.

Above and beyond, based on the moderating impact of religious orientation, this research found that religious orientation could improve the relationship between social media advertising and customer purchasing behavior. Interaction between social media advertising and religious orientation has been described as a determinant of Behavior of customer purchase. The religious orientation of customers is a catalyst in business. In other phrases, more religious orientation may be a reason to be more involved with social media advertising and the buying of products and services by customers.

We conclude that religious orientation does not moderate the relationship between motivation, price reduction and customer purchasing behavior. Nevertheless, we have obtained an important result for the moderating behavior of religious orientation in the relationship between social media and customer purchasing behavior. On theoretical grounds, this research opens the way for debate on the growth of social media advertising role on consumer purchasing behavior by adding a religious orientation. This suggests that the purchasing behavior of consumers would be affected by social media based on their religious beliefs.

It has been found that people develop their choices in accordance to their religious beliefs and views (Alam et al., 2012). In the marketing context, Setyawati et al. (2020) revealed the moderating role of religious between marketing mix and company performance. This result also goes in line with Alam et al. (2012) who observed that religious orientation moderate the relationship between trustworthiness and brand credibility. The result was also consistent with Abu-Alhaija et al. (2019) that Jordanian viewers will be loyal to satellite TV channels that respected their religious orientation. Our research was performed in Jordan, which is one of the populations of Islamic society. Islam offers a strong view of the value of social media and customer purchasing behavior. This view may be an explanation for the essential position of religious orientation. Religious orientation is an essential component of customer choice and should be therefore integrated into marketing models (Alam et al., 2012).

Theoretically, this research extended the planned behavior theory (Ajzen, 1988) and the social identity theory (Turner & Tajfel, 1986) in the context of consumer purchasing behavior, especially in developing nations. This research further broadens the scope of consumer purchasing behavior and widens the concepts of social media ads, motivation, price reduction, and connections between them and consumer purchasing behavior. The moderator role of religious orientation in the consumer purchasing behavior model has also been investigated.

In a word, this research contains a variety of suggestions for marketing managers. Managers should rely on marketing tactics and strategies, such as publicity and media promotions and they should have a true image of their product and services. The key goal of marketing managers should be to attract consumers by promoting and advertising the services with topics of concern to the consumers' needs and wants. Services and products should be also crafted and defined following the customer's religious beliefs. The research helped close this void. In Jordan, managers of companies must try to comply with religious standards if they want their services to be successful.

7. Conclusions

The paper follows theories of planned behavior and social identity to explain the relationships between social media advertising, motivation, price



reduction, and consumer purchasing behavior. It also assesses the moderating role of religious orientation in this interconnection.

This research recognizes some limitations which need to be addressed. This study focused solely on one service, that is insurance companies' services. Additionally, this research focused only on Jordan as an Islamic country. Thus, the findings of this analysis for other Islamic countries could not be generalized. This research has also examined the role of few constructs in affecting the consumer's purchasing behavior. Also, there is another limitation of this study involving the sample size.

Hence, based on the above limitations, this work left the door open to future analytical research by incorporating new aspects in and out of the context of the analysis. Moreover, this research also had suggestions for future work in other Islamic countries with large sample sizes and other sectors.

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