

CAPITAL UNIVERSITY OF SCIENCE AND
TECHNOLOGY, ISLAMABAD



**Impact of Salesman Religiosity on
Customer Purchase Intention:
Mediating Role of Salesman
Honesty and Moderating Role of
Customer Orientation**

by

Asia Asghar

A thesis submitted in partial fulfillment for the
degree of Master of Business Administration

in the

Faculty of Management & Social Sciences

Department of Management Sciences

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I dedicate my dissertation work to my father(late) Haji Muhammad Asghar and my mother. A special feeling of gratitude to my brothers and Sisters. This Journey would not have been possible without your loving Support, encouragement and financial support. Thank you for your faith in me.



CAPITAL UNIVERSITY OF SCIENCE & TECHNOLOGY
ISLAMABAD

CERTIFICATE OF APPROVAL

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Abstract

The purpose of the study is to explore the influence of salesman religiosity on customer purchase intention, explore the mediating role of salesman Honesty between Salesman religiosity and customer purchase intention and to explore the moderating effect of Customer Orientation on salesman Honesty and Customer Purchase Intention. The current study was descriptive and deductive in nature, the reason for using this type of study is to describe the relationships of the research variables. The current study population is employees of Pharmaceutical base organization in Islamabad, Rawalpindi. Listed in Islamabad stock Exchange. In this study sample size selected is 300. In current study random sampling technique was used. For this study unit of analysis was individual employees of pharmaceutical company. In this study cross sectional study based research regarding business to customer pharmaceutical companies. In this study primary data will be collected with the help of 5 Likert scale questionnaires In this study SPSS 24 was used to run tests. The current study showed that Salesman Religiosity and Customer Purchase Intention has positive relationship with Customer Purchase Intention , Salesman Religiosity has positive significant impact on Customer purchase intention the mediator relationship with both independent and dependent variable is positive and significant. It also shows that mediation exists between Salesman Religiosity and Customer Purchase intention. The moderation analysis showed negative Results value which means moderation not exists and show effects negative between Salesman Honesty and Customer Purchase Intention.

Key words: Salesman Religiosity, Customer purchase intention, Salesman Honesty, Customer Orientation

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Chapter 1

Introduction

1.1 Background of the Study

Religiosity has an impact on human attitude and behavior. It is one of the element that fundamentally impact persons value and judgments that researcher have since documented, implication of religious approval frame in sociology and psychology however have not yet completely recognized its part in customers or even classified research. However that Religious opinions are either clearly or indirectly, propose applicable, ethical direct in associations (Essoo and Dibb, 2004).

Although salesman religiosity is likely to have an impact in business situations.in relation to business ethics. Empirical research has been conducted on linking religiosity and business ethics. Religiosity affords a background against which the ethical environment of business, including marketing and customer response, can be interpreted (Vitell, 2009).

Salesman Religious connection loyalty of people to a specific religious gathering is thought to be a credited status. This is on the grounds that its effect on one's life regularly starts by birth and decides the whole family estimate, stage of training achieved, determine the resources gathered, and type of life choices made. Furthermore, (Muhammad and Mizerski, 2010) express that religious association is an all out determine of the religion that one important is a part (e.g. Christianity, Hinduism). In addition, it indicates distinctive orders or Schools of Thought within

a religion, (for example, Shia and Sunni Islam). As indicated by Sheth and Mittal (2004), Religious association is precursor to purchaser conduct essentially in view of the effect that one's identity structure his convictions, behavioral propensities. The identity structures, thus, influence on buyers commercial center practices.

Religion is a set of beliefs, dos and don'ts. It is also a set of generalized and assigned values that are considered as effective psychological support. This support able to provide meanings of life on certain levels and situation. Religions provides a safe zone for the people from frivolity and sense of suspense (Harooni, 2012). In each religion the religious symbols are signs that recall a particular religion for its addresses.

According to Koenig, McClough, and Larson (2001) religion is a system of experiences orders, belief and symbol that addresses spiritual identity of person and guides him how to live in a society. Mokhlis (2009) defines religion as the effective and comprehensive social structure that has influence of individuals behavior, values and attitudes at both personal and social levels. According to him religion is a personal matter of an individual.

Many scholars define the importance of religion that is shows customer behavior. (Delener, 1994) define that people have different understanding level about religiosity rate, some people thinking level less religious and others are non-religious. In an examination on the effect of Islam religions on customer conduct, (Assadi, 2003) talks about the boycott of specific items by Islam. For instance, Muslims are not allowed to eat pork-based items or non-halal sustenance. So also, Jews must expend fit items and Christian ladies wear decent dress and not interested in gold. (Mokhlis, 2006) discussed that the purchasing practices of the Muslims float about the way of life, norms and values affected by their religion thats investigation of sustenance, attire and autos in Malaysia. (Bonne et al, 2007) think about the estimates of purchasing halal meat that are allowed to eat in France, and demonstrate that the choice procedures of Muslims people vary from non-Muslims. These all outcomes were gotten by (Sharri and Afrin, 2010), who include that religion manages the way of life of religious people, a finding affirmed by (Khraim, 2010) those

are concerns that people's way of life relies upon their level of religiosity. Customer purchase intention measurement of behavioral aim. To analyze Customers behavioral examples, buy expectation has been utilized to anticipate real conduct because of it is identified with genuine conduct and the connection has been observationally explored in neighborliness and tourism organizations. What's more, an expansive assemblage of writing is accessible on behavioral goals in disconnected conditions (Zeithaml 2000). The underlying visit to a site, the main test that the specialist co-op faces it to change over the guest into a purchaser. Likewise, buy aim straightforwardly impacts both income and gainfulness of the firm. In this way, its noteworthiness as a result variable of intrigue is clear. Appropriately, client buy aim is incorporated as a last ward variable in our model. (Chia et al., 2012). Aim to purchase is the purchaser's figure of which mark he will purchase. It has been utilized widely in anticipating the buys of solid products. Expectation to purchase might be described as reaction shy of real buy behavior (Mehmood,2011). For some buyer products (nourishment and attire), Islam empowers or restricts certain decisions and altogether impacts states of mind, either contrarily if the items/administrations are prohibited by Islam (haram), emphatically in the event that they are permitted (i.e., halal). The simple meaning of religiosity offered by (Johnson et al. 2001) recommends that are emphatically identified with state of mind, in accordance with (Fishbein and Ajzen, 1975), those are compose that disposition is the measure of effect against some protest. They say that convictions speak to the data an single person has around a protest. A man's convictions are probably going to be emphatically identified with his/her religion, either by coordinate impact (through hallowed writings) or by circuitous impact as a result of the way of life of the person, which is affected by religion.

In 2012,Laith et al sales representative moral conduct significantly affects client relationship and responsibility. At the point when the salesperson indicates high moral conduct, it implies that clients will have a more trust on the association. So the legitimate activities of the business people can build the client trust on salesperson and also on association. This investigation is made on administrations industry (saving money), which can be summed up in sales representative conduct

for dairy items. Since in dairy items there are conceivable odds of value grumbings which should be handled by businessperson through their conduct.

In 2012, Lin additionally considered on moral conduct of sales representative and its effect on consumer loyalty. It demonstrates a solid connection between moral deals conduct, certainty benefits, client dependability and consumer loyalty. It additionally uncovered that moral conduct of the businessperson noteworthy affects fulfilling clients and client joy has a specifically impact on unwarinesses to the sales representative. It likewise shows that sales representative assumes a vital part in holding client unwarinesses. This investigation was led in administrations industry (Insurance) which can be summed up to different ventures with various socio economics of the correspondence. An alike learning was explored by (Pezhman et al., 2013) on protection part of Iran where that are uncovered that businessperson moral conduct has a critical impact on fulfillment of clients. Customer orientation in sales representatives also goes about as a characteristic help in light of the fact that it engages them to serve their clients and fulfill their requirements as well (Zablah et al., 2012). Therefore, client introduction in salespersons prompts client arranged deals encounters that are pointed towards achieving a simultaneousness with clients. In such deals encounters, a client orchestrated sales representative associates with client to fathom grievances and mastermind those dissents through data shutting (Homburg et al., 2011). Among a couple of various perspectives on client introduction, experts have considered salespersons' client introduction as an energetic wander that moves sales representative to pass on more hoisted measure of execution (Singh and Koshy, 2012). Sales representatives with more essential levels of client introduction have whole deal focus, bigger measures of sensitivity and the ability to control/oversee sentiments of both self and clients (Pettijohn et al., 2010). Customer orientation expands self-evaluated execution and employment fulfillment. The impacts are not huge, but rather as with Adoptive Selling Behavior, business people who are high in Customer Orientation trust that they are completing a superior occupation and are more happy with their activity than sales representatives who are low in Customer introduction.

1.2 Gap Analysis

Future examinations could look at the part of Religious comparability on extra customer results, for example, customer purchase intention and Customer trust (Elliot and Speck 2005).

Future study could reproduce and expand this study by determining whether customer in the big society religion might respond differently than the minority. Furthermore, this study also include a chirstan and jews sample but treats equally in terms of value.(Hirschman 1983). Religion should be consider as the strength of determining customer response in case of Pakistani customers. This area is in researched and researchers require to do complete study to find the influence of religion on customer purchase intention. (Ahmed, Rahman and Rahman, 2015). Henley et al. (2009) find a major interaction between Christian sample and relevancy of the environment on customer purchase intention, specifically that Christian descriptions has a positive impact on patients perceptions of breast cancer program actions.

1.3 Research Question

1. what is the relationship between Salesman religiosity and customers purchase intention?
2. what is the salesman Honesty mediates the relationship between Salesman religiosity and customer purchase intention?
3. what is the Customer Orientation moderate the relationship between Customer Confidence and customer purchase intention ?

1.4 Research Objectives

1. Find out the impact of salesman religiosity on customer purchase intention.

2. Examine mediating role of salesman Honesty between Salesman religiosity and customer purchase intention.
3. Examine the moderating role of Customer Orientation on salesman Honesty and customer purchase intention.

1.5 Significance of the Study

The current study has added some important points and helpful for Scholars and specialists to the field of Marketing. Through in a worldwide competition marketing play an important role in achieving competitive advantage and organizations Goals. This study is link with salesman religiosity, Customer purchase product, Salesman Honesty and Customer Orientation. The impact of salesman religiosity on Customer purchase intention, is not discussed in Research so it's beneficial for the researcher in future to work on this topic in order to get more insights in it. The study findings will train scholars with an understanding of relationship that exists between the study variable in an integrated framework.

This study will help trainers to train owner and Managers and other Decision-makers with marketing knowledge and its applicability in strategic Decision-making. By studying the salesman religiosity and Customer purchase intention in specific organization, the study will extend the generalizability of research findings and provide evidence on the importance of salesman religiosity on Customer purchase intention, mediating variable of salesman Honesty and moderating variable of Customer Orientation.

Since the dawn of ecommerce and online shopping, it has been a great way to sell products and services with a still increasing potential (Lim, Osman, Salahuddin, Romle, & Abdullah, 2016). According to the most recent report of the German Arbeitsgemeinschaft Online Forschung [AGOF; in English: Working Group for Online Media Research], onlineshopping was the third most carried out online activity, with 72,8% of the internet users in Germany (roughly 56 million or 76% of the German population older than 14) doing it very often, after conducting online

searches (93%) and sending and receiving e-mails (87%) (AGOF, 2015). However, some industries were and still are more suitable to use the advantages (e.g. books) that the Internet provides opposed to other industries (e.g. groceries) (Lim et al., 2016). Earlier studies regarding internet shopping intentions already showed that not convenience per se, but the product types play a major role in deciding whether to buy online or not (Brown, Pope, & Voges, 2003). Furthermore, consumers' purchase behavior also depends highly on the degree of certainty whether the product matches their preference and the advertised quality (Dimoka, Hong, & Pavlou, 2012). Additionally, Puccinelli and colleagues (2009) state that it has never been more important for retailers to understand consumer behavior than nowadays.

Some product categories or types directly have and had a higher chance to be sold successfully online (books or fast moving consumer goods). It is especially important that the ordering of the product or service via the Internet (independent whether through a website or app) is rated as valuable and advantageous in the eye of the customer (Puccinelli et al., 2009). Hence, products that do not require a direct product experience (Hansen, 2008) or tactile stimulation (Peck, 2011) are more suitable and therefore have a higher chance of selling. Consequently, some industries that do not fulfill these requirements still have troubles establishing an online reputation that convinces the customers of the added value, when buying their products and services online (i.e. online grocery shopping; Hansen, 2008).

However, most recent studies often focus on one particular industry or service: online grocery shopping or e-groceries (de Kervenoael, Elms, & Hallsworth, 2014; Goethals, Leclercq-Vandelannoitte, & Tütüncü, 2012; Hand, Dall'Olmo Riley, Harris, Singh, & Rettie, 2009; Hansen, 2008; Hansen, Jensen, & Solgaard, 2004). Especially, earlier studies conducted by Hansen et al. (2004) and a follow-up study by Hansen (2008) tried to shed some light on the factors that influence the purchase intention of individuals and reasons of the difficulties to sell groceries online on a broad scale. Yet, the mere focus on one industry, namely online grocery buying, does not provide a more complex answer, which is applicable to a wider array of industries or product categories. Therefore, Hansen (2008) suggested to test his

proposed conceptual model to a wider array of consumer products, in more detail both search and experience goods.

There are studies that already tried to investigate the effects of consumer characteristics on their acceptance of online shopping across different product types (J. W. Lian & Lin, 2008). Yet, since the study has been published, the Internet and its offer and availability of products and services expanded and are even more complex nowadays, which speaks for a more elaborated and broader focus. Lian and Lin (2008) compared just four types of products: “low outlay, frequently purchased goods” that are either “physical or tangible” (e.g. books) or “intangible or just informational” (e.g. online news or magazines) and “high outlay, infrequently purchased goods” that are either “physical or tangible” (e.g. TV gaming systems) or “intangible or just informational” (e.g. computer games). Their results of a regression analysis showed that there were significant differences between product and service types regarding their determinants of online shopping acceptance. Another recent study investigated the influence of gender and product types on online purchase behavior (Pascual-Miguel, Agudo-Peregrina, & Chaparro-Peláez, 2015). Their results showed that the differences between man and woman decrease, which speaks partly for a more general approach to reach the target audience. However and more interestingly, the results differed when the participants were asked regarding specific product types (i.e., digital or not digital goods) or not (Pascual-Miguel et al., 2015). Concluding, they suggested to investigate the online purchase behavior across different types of services and goods rather than only different types of goods.

1.6 Religiosity and its Determinants

The conditions Religion and Religiosity are differently used to describe the concept, Religiosity variable are mostly used in latest literature (Hill and Pargament, 2003). Religiosity has separate dimension (Slater et al., 2001) and present a single person relation to the religion. The religiosity idea has always faced a challenge

to marketing concerns also social science and Marketing Scholars have mannered to challenge the importance of religiosity.

According to Meadow and Kahoe (1984) and Kirkpatrick and Hood (1990), these researcher used religiosity scale, especially in psychology, is the (Allport and Ross, 1967) Religious Orientation Scale that are categorizes persons into two types: some people recognize religion as aim for some purpose that are their personally orientation and some people are deeply understand and set a plan to achieve a particular goal (extrinsic orientation).

Afterward, Hoge (1972), changed over this scale to a Uni-dimensional one inborn religious inspiration Scale. (Batson and Ventis, 1982) describe religiosity a persons rights were religion idea is an individual mission and a person's religiosity has Three measurements (Batson and Schoenrade,1991): addressing convictions, esteeming questions and expecting change.

In view of people's impression of their profound (religious) prosperity, (Paloutzian et al, 1978) and (Ellison, 1983) propose different idea of the religiosity, people's religiosity or other individuals can be caught by the religious.

To quantify the full of feeling association a man has with God, (Edwards ,1986) made the Religious Experience Questionnaire (REQ) to determine the humans Relationship with different ideas, for example, The impression of the God's essence, the reaction of being tuned in to, appreciated by God and the emotion of being secure by God.

As far as anyone is concerned, couple of specialists has inspected the limitations of religiosity in Muslim nations. Ever since the most important critical resources that watch over Muslim way of life are followed by the Quran and the Hadith (the Prophet Muhammad's Words) and on the grounds that these are two ways abridge the good and Juristic law in Islam, some people refer them to describe Muslim conduct and convictions that mirror their religiosity. For example, to be a decent Muslim demands the full accommodation to God. For example , for Muslims, the reality of great Word isn't raised doubt about and all occasions, positive or negative manner, thats are all the protest of Allah. This is might clarify, to

degree, the everywhere thought of submission to the inevitable in the life of the Muslim (instance Quran 50:33). Likewise, as indicated by the two wellsprings of Islam educating, people's convictions, and in addition accommodation, must be unmistakable in their conduct. In this way, Muslims must regard the statutes of their religion as well as training them for example appeal or they submit a transgression, showed by basic distraction or rebellion up to a significant circumstance of non-conviction.

A 'decent' Muslim should likewise respect religion the developing her insight into Islam and also in the universe This nonstop enthusiasm for religion ought to permit Muslims are not exclusively to recollect the awesome rules that guide what is halal and what is haram their life, yet to build up a comprehension of their convictions. They would then be able to adjust their conduct the requests of persons life while remaining in congruity with their religion. Islam represents all parts of Muslim life, and many limitations apply, a 'great' Muslim must survive tolerant and bear the troubles of real (physical) life to appreciate the profound one. This suggests short coming even with troublesome circumstances in everyday life must redirect the Muslim what the maker ask of him. It is his obligation to defeat snags and the decent Muslim thought not surrender to the, particularly those that negate the statutes of Islam.

1.7 Underpinning Theory

Interaction Theory. Evans was among the first to challenge truly the customary persuasiveness clarifications of offering viability and to propose that the prospect assumed a dynamic part in deciding the advance and result of the business call. He watched that Next to no is thought about what happens when the sales representative and his prospect meet. The two gatherings meet in an exceptionally organized circumstance, and the result of the gathering relies on the subsequent cooperation. In this sense, the 'deal' is a social circumstance including two people. The connection of the two people, thus, relies on the monetary, social, physical, and identity attributes of each of them. To comprehend the procedure, be that

as it may, it is important to take a gander at the two gatherings to the deal as a dyad, not independently(Franklin, 1963).

Customer Orientation Theory on siderable research has demonstrated that associations are more fruitful when they grasp a client introduction. In spite of the fact that researchers keep on refining hypothesis and technique, the significance of client esteem creation in driving hierarchical methodology is to a great extent undisputed. By the by, the writing is just unobtrusively illustrative of the procedures for executing this coveted introduction. The examination depicted in this compares the solutions of current hypothesis with occasions experienced amid the change of an association to a client introduction and in this manner refines and extends theory(Koran, 2003).

Chapter 2

Literature Review

2.1 Salesman Religiosity

Salesmen Religiosity now a days becoming accepted to be a difficult multidimensional process. Different structures have been utilized to expound numerous measurements of religiosity, for example, (Lenski's ,1961) four-dimensional model, (Glock and Stark's, 1965) five-dimensional model and also (Allport and Ross' 1967) intrinsic outward typology. Despite the reality that they separate in the number of classes they recognized, and they name them, these strategies every incorporate conviction and practice thats measurements in their definitions of religiosity. Conviction is unquestionably a focal rule of religiosity, as it describes the appropriation of a conviction framework. It begin, for example, with receiving a trust in God and the great beyond. Practice, in case, Concerns the cooperation in religious ceremony, for example, taking part in supplication, religious administrations or the perusing of sacred writing. This may take two structures; open and private Whilst open practice may include, for example, going to mutual administrations in a sanctum, private practice relates singular exhibitions of the ceremonies of a conviction framework (Nazl an Bilgili, 2015).

Salesman Religious connection loyalty of people to a specific religious gathering is thought to be a credited status. This is on the grounds that its effect on one's life regularly starts by birth and decides the whole family estimate, stage of

training achieved, determine the resources gathered, and type of life choices made. Furthermore, (Muhamad and Mizerski, 2010) express that religious association is an all out determine of the religion that one important is a part (e.g. Christianity, Hinduism). In addition, it indicates distinctive orders or Schools of Thought within a religion, (for example, Shia and Sunni Islam). As indicated by Sheth and Mittal (2004), Religious association is precursor to purchaser conduct essentially in view of the effect that one's identity structure his convictions, behavioral propensities. The identity structures thus, influence on buyers commercial center practices.

Many scholars define the importance of religion that is shows customer behavior. (Delener, 1994) define that people have different understanding level about religiosity rate, some people thinking level less religious and others are non-religious.

In an examination on the effect of Islam religions on customer conduct, (Assadi, 2003) talks about the boycott of specific items by Islam. For instance, Muslims are not allowed to eat pork-based items or non-halal sustenance. So also, Jews must expend fit items and Christian ladies wear decent dress and not interested in gold.

In 2006 Mokhlis discussed that the purchasing practices of the Muslims float about the way of life, norms and values affected by their religion that's investigation of sustenance, attire and autos in Malaysia. In 2007, Bonne et al think about the estimates of purchasing halal meat that are allowed to eat in France, and demonstrate that the choice procedures of Muslims people vary from non-Muslims. These all outcomes were gotten by Sharri and Afrin, (2010), who include that religion manages the way of life of religious people, a finding affirmed by (Khraim, 2010) those are concerns that people's way of life relies upon their level of religiosity.

2.2 Customer Purchase Intention

Various examinations on the management division establish that the purpose to buy an supervision relies Upon mentality, estimated by elements, for example, the nature of the offered benefit, trust, and fulfillment (e.g., Eisingerich and Bell, 2007; Kassim and Souiden, 2007; Ladhari et al., 2011). Now a days examination, we

center around the state of mind in the direction of the administration himself to check whether religious convictions add to shape positive or ominous demeanors toward regular or Islamic disaster protection. Our approach is in accordance with (Campbell's, 1963) meaning of state of mind: "a procured air toward a conduct" and with (Filsers, 1994) definition, that are objective of the disposition is to "depict the arrangement of worldwide ideal or troublesome introductions to a question or activity.

(Karich, 2004) and (Farooq et al. 2010) clarify the Sharia precludes intrigue (riba), diversions of shot or hypothesis (i.e., maysir). As per these creators, a (genuine) believer have an ominous state of mind toward traditional life coverage. Accordingly, when a life coverage approach repudiates the standards of Islam, the state of mind of Muslims just before this administration be negative. This additionally apply to the buy goals of such administrations. Organization this view, (Chui and Kwok, 2008; 2009) keep up that the religious a man is, the inferior his aim to buy disaster protection mean check one's trust in God. This infers when a disaster protection approach complies with the standards of the Islamic religion, Muslim buyers may build up an inspirational mentality and demonstrate an interest for acquire it.

Customer purchase intention measurement of behavioral aim. To analyze Customers behavioral examples, buy expectation has been utilized to anticipate real conduct because of it is identified with genuine conduct and the connection has been observationally explored in neighborliness and tourism organizations. What's more, an expansive assemblage of writing is accessible on behavioral goals in disconnected conditions (Zeithaml 2000).

Indeed even in non interpersonal online situations, trust emphatically identifies with future connection desires (Devaraj, Fan, and Kohli 2002). At a relational level, trust has been characterized as a certain conviction that the businessperson can be depended upon to carry on in such a way, to the point that the long haul enthusiasm of the client will be served (Crosby, Evans, and Cowles 1990, 70).

In B2C settings, the business writing has entrenched the positive predecessor connection amongst trust and shopperpurchasing aims, especially in high association

buy circumstances (Clark, Ellen, and Boles 2013; Comer et al. 2011). For instance, Guenzi and Georges (2010) contemplated relational trust in the monetary administrations industry and observed trust to be emphatically identified with goals to buy. It is vital to specify that a large portion of the investigations around there have surveyed trust utilizing self-detailed measures from salespersons themselves or have concentrated on confide in the association as a substance. To find out the realness of trust in salesperson– client connections, a few analysts have scrutinized the utilization of sales representative self-reports, and suggested the client’s view of the sales representative’s reliability be the central evaluation (Clark, Ellen, and Boles 2013; Murphy, Laczniak, and Wood 2007).

Amid the underlying visit to a site, the main test that the specialist co-op faces it to change over the guest into a purchaser. Likewise, buy aim straightforwardly impacts both income and gainfulness of the firm. In this way, its noteworthiness as a result variable of intrigue is clear. Appropriately, client buy aim is incorporated as a last ward variable in our model (Chia et al., 2012).

Aim to purchase is the purchaser’s figure of which mark he will purchase. It has been utilized widely in anticipating the buys of solid products. Expectation to purchase might be described as reaction shy of real buy behavior (Mehmood, 2011).

For some buyer products (nourishment and attire), Islam empowers or restricts certain decisions and altogether impacts states of mind, either contrarily if the items/administrations are prohibited by Islam (haram), emphatically in the event that they are permitted (i.e., halal).

The simple meaning of religiosity offered by (Johnson et al. 2001) recommends that are emphatically identified with state of mind, in accordance with (Fishbein and Ajzen, 1975), those are compose that disposition is ”the measure of effect against some protest”. They say that convictions speak to the data an single person has around a protest. A man’s convictions are probably going to be emphatically identified with his/her religion, either by coordinate impact (through hallowed writings) or by circuitous impact (as a result of the way of life of the person, which is affected by religion).

In 2012, Weaver and Agle concur, including that religious character that a man has of herself that impacts her conduct and her state of mind. On the off chance that people along these lines see that buying in to an Islamic bank's administrations is stable with their religion, and that state of mind to Islamic banks determination hypothetically be great, yet this appears not to be the situation for some, religious individuals, who tend to examine the similarity of Islamic manages an account Islamic standards. What's the procedure an Islamic bank be able to be predictable with the standards of Islamic back on the off chance that it works in a domain where the loan cost isn't just essential, yet central. The appropriate response appears to rely upon the specific circumstance. For example, in Tunisia, saving money part controls expect banks to connect with the Central Bank of Tunisia, that's exchanges are administered by financing costs built up by the Central Bank itself. Subsequently, Islamic bank can't get away from the *riba* that is illegal by Islam. That's are likewise affirmed by (Chong and Liu's, 2009) examine in Malaysia, these are findings that the total larger part of Malaysian Islamic banks (99.5%) does not utilize the benefit and-misfortune show innate to this sort of bank, yet other than utilize the customary premium framework. In Senegal, in any case, Islamic banks are excluded from the premium related controls that apply to traditional banks and are therefore thought to be in concordance with the Islamic statutes.

Wariness about the Islam of saving money administrations preserve be real because of buyers absence of information on the idea of administrations accessible by Islamic banks. Without a doubt, since these banks offer administrations like those of customary ones, individuals may trust that Islamic banks are only a fake, an impersonation of traditional banks, to draw in people who need to make their funds or ventures good with their religion (ie.,halal). In an investigation directed in the eastern Arabian Gulf nations (Kuwait, Saudi Arabia, Qatar, United Arab Emirates, and Oman), (Elbeck and Dedoussis, 2010) report that Islamic banks have developed to the point where contrasts with regular banks are insignificant. They are include the criteria depicting the benefits of (on the web) Islamic banks are not obvious and don't unequivocally effect Sharia. This prompts a misty

situating of(online) Islamic banks. In this manner, Islamic banks need particular criteria (e.g., important assortment of keeping money and venture openings) that recognize them from traditional (internet) managing an account. For some Muslims, Islamic banks dont have completely acknowledged in view of absence of learning (Ahmad and Haron, 2002). Moreover, for some conventional Muslim researchers (and people also), Islamic Banks is seen as trick by cutting edge Muslim nations and in this way taboo (i.e. haram) similarly as customary banks seem to be, on the grounds that they specifically or in a roundabout way offer premium based administrations (Gup, 2011). Along these lines, the simple religious people who wish to abstain from anything illegal or disheartened by their ping money administrations. religion are probably going to dismiss Islamic keeping money administrations.

2.3 Salesman Honesty

Our belief that business commissions may influence buyers' view of sales representative genuineness is steady with reporter derivation hypothesis. This hypothesis delivers the person's have to look for attributions about the conduct of others. In addition to other things, the hypothesis holds that an individual will support outer or situational clarifications for watched conduct to the degree that such clarifications exist. Given the nearness of conceivable situational clarifications, the perceiver will rebate any interior or dispositional choices One conceivable case of this procedure is the reducing of a salesman's contentions by a client who trusts the businessperson to be propelled fundamentally by money related promptings

Exactly when a salesman's direct is viewed as good, the association is furthermore observed as good (Lin 2012)the sales representative with incredible morals might be set up a decent association with the client, therefore getting the purchaser confidence and belief(Hazrati 2012).If the sales representative share right information, at that point the client will think more satisfied by the administration and the trust and satisfaction will be trailed by tuning in on others' discussions proposals. In this way, plainly the positive good deals lead will reduce the trade

costs that result from false information and as needs be have a productive result on customer dedication (Lin 2012). Inquires about demonstrate that compelling relationship advancing undertakings improve client endurance and firm execution through further found social securities (Alrubaiee and Alnazer 2010; Alrubaiee 2012).

A salesperson's customer orientation focuses on client needs, the prospect of client pastimes by giving supportive client courses of action, and the determination of offers through a community room treatment of any dissents that might be put by a client (Homburg et al., 2011). Also, in a flexible offering setting, which is a client driven deals direct, the trademark motivation of a sales representative accept a basic part and is totally associated with customer orientation (Roman and Iacobucci, 2010).

Moreover, typical prize frameworks constructively affect exertion and consideration, and are along these lines of convincing noteworthiness for steady client introduction in sales representatives (Lee and Turban, 2010). In any case, to a businessperson, client introduction is an essential occupation resource that re-designs their responsibilities with the work (Zablah et al., 2012). In a business association, client introduction in salesmen will lead them to perceive the client's prerequisites, exhibit answers for the client, take an interest in shared treatment of any dissents raise to the client, and close deals by both using instructive closing methodology and thinking about the client's leverage (Homburg et al., 2011).

In 2012, Laith et al sales representative moral conduct significantly affects client relationship and responsibility. At the point when the salesperson indicates high moral conduct, it implies that clients will have a more trust on the association. So the legitimate activities of the business people can build the client trust on salesperson and also on association. This investigation is made on administrations industry (saving money), which can be summed up in sales representative conduct for dairy items. Since in dairy items there are conceivable odds of value grumblings which should be handled by businessperson through their conduct.

In 2012, Lin additionally considered on moral conduct of sales representative and its effect on consumer loyalty. It demonstrates a solid connection between moral

deals conduct, certainty benefits, client dependability and consumer loyalty. It additionally uncovered that moral conduct of the businessperson not worthily affects fulfilling clients and client joy has a specifically impact on unwarinesses to the sales representative. It likewise shows that sales representative assumes a vital part in holding client unwarinesses. This investigation was led in administrations industry (Insurance) which can be summed up to different ventures with various socioeconomics of the respondents. An knowledge was explore by Pezhman et al., (2013) on protection part of Iran where they uncovered that businessperson moral conduct has a critical impact on fulfillment of clients.

In placing an order with a "new" supplier the buyer in the industrial organisation is well aware that the relationship thus created is one which may continue for a considerable period of time for at least the period of the contract. It is important that the relationship is a "good" one. Failure on the part of the supplier in any aspect, e.g. quality reliability, delivery reliability or technical performance reflects on the buyer's professional judgment, in addition to increasing the risk of financial loss which can accrue to the organisation.

Yet in this situation of appointing a new supplier the buyer's position is one of relative ignorance since the only thing of which he is certain, at the time of signing the order, is the price. All other aspects of supplier performance are unknown and are therefore risk situations. Of course these can be mitigated to an extent by general reputation, information gained from other customers, visits to the supplier's factory and so on, but the buyer still has to rely substantially on the assurances given by the technical salesman and hence on the salesman's honesty.

The pressures on the technical salesman to depart from ethical behaviour may be considerable. Increasingly, industrial market structures are oligopsonistic, dominated by a few powerful companies. At the same time, competitive offerings are increasingly equal. Often product differentiation may not exist if the buying companies purchase against their own quite precise specifications, and comparative advantage must lie, as we have indicated, in areas which cannot be proven at the point of sale. Yet obtaining and retaining the patronage of particular customers may be so critical that temptations to obscure the truth (or worse) are severe,

should the whole truth have the potential to put such patronage at risk. But can the buyer rely upon the honesty of the salesman and to what extent? And what of the salesman's attitude to honesty when a deception practised may mean obtaining an order and honesty may mean its loss (Dixon, 1983).

Not with standing this acknowledgment of the importance of personal integrity our findings revealed that most sales engineers indulge in dishonesty from time to time, and it would seem that, although there is no area in the buyer/seller relationship which is exempt, there is a hierarchy of tendency to dishonesty which is related to the degree of certainty about the matter under consideration. Our approach was to examine two areas—deliveries and product performance, since these two aspects usually represent the extremes of factual bases, from product facts to delivery promises (J.D.Dixon, 1984).

Selling can be very up lifting and there is general agreement that something the salesman offers to the buyer is service.” Moreover, service is becoming increasingly important, an integral Part of the salesman's function. Salesmen imply by this service-in particular - practical, vocationally relevant service – not service-In general. For example, With my type of selling, I don't think that a straight commission-type salesman would fare too well, because he would tend to think too much of himself and too little of the customer, and the customer will sense that he's trying to make a buck- whereas if the customer feels you're working for him and with him, you are apt to make out better. Of course, a good salesman working straight commission and making the customer feel as if he's working for him, is the ideal solution (F. Willam, 1965).

Explicitly the salesman truly serves, that is, he incorporates the Interests of the other party into his own self-interest structure. He does this not incidentally, or freely, but because it pays off. However, it is hard to see how the uplift one gets from enacting a part in a service relationship as calculated as this can be much more than minimal.

It maybe hypothesized that the salesman, like the middle level occupational man generally, sees himself as serving the community through serving others in the course of his work. Except for those in an extreme state of disaffection, each

wants to believe he contributes something to maintaining society. "Our standard of Living here in America has increased, I believe, only through honest salesman's efforts. They've educated the public, through their customers, that certain products were available and would do the job of enabling people to save time, money, and so forth (F. Willam, 1965).

In the present testing condition, organizations are completely in light of client maintenance since clients are the key elements of organizations' prosperity that is the reason consumer loyalty is assuming a critical part to manage upper hand in the market. It is to a great degree basic and indispensable that associations have the ability to hold a committed base of clients. Associations perform distinctive exercises keeping in mind the end goal to fulfill its clients. Consumer loyalty has been viewed as the core of triumph in the present exceedingly focused universe of associations. It has a noteworthy commitment in reasonable benefit development of any association. Consumer loyalty has turned into the best key execution pointer for assessing execution of the associations. It is the way to remain alive in rivalry (Saha et al., 2015).

Keeping in mind the end goal to get a decent market and benefit position, associations plan methodologies for expanding consumer loyalty level (Mistry and Snehalkumar, 2013). One of the goes up against the associations and private associations face however is to check purchasers' fulfillment in an unfaltering way, to out and out foresee clients' purchase desires and business affirmation of the things (Luan and Sudhir, 2010). In spite of all administration endeavors, the conduct of cutting edge sales representative likewise has imperative part in fulfilling clients. Moral conduct of sales representative is additionally critical in making consumer loyalty in light of the fact that sales representatives are introducing their association picture in their conduct and collaborations with clients.

In 2012, Laith et al salesperson moral conduct significantly affects client relationship and duty. At the point when the sales representative shows high moral conduct, it implies that clients will have a more trust on the association. So the fair activities of the business people can expand the client trust on sales representative and also on association. This investigation is made on administrations

industry (managing an account), which can be summed up in sales representative conduct for dairy items. Since in dairy items there are conceivable odds of value protests which should be handled by sales representative through their conduct.

Lin (2012) likewise considered on moral conduct of sales representative and its effect on consumer loyalty. It demonstrates a solid connection between moral deals conduct, certainty benefits, client steadfastness and consumer loyalty. It likewise uncovered that moral conduct of the salesman note worthily affects fulfilling clients and client joy has a specifically impact on dependability to the sales representative. It likewise shows that businessperson assumes a vital part in holding client reliability. This examination was led in administrations industry (Insurance) which can be summed up to different enterprises with various socioeconomics of the respondents. An alike learning was investigated by Pezhman et al., (2013) on protection division of Iran where they uncovered that businessperson moral conduct has an imperative effect on fulfillment of clients.

Moral conduct of sales representative is additionally essential in making consumer loyalty on the grounds that business people are displaying their association picture in their conduct and connections with clients. As indicated by Laith et al., (2012) sales representative moral conduct significantly affects client relationship and duty. At the point when the businessperson indicates high moral conduct, it implies that clients will have a more trust on the association. So the legitimate activities of the business people can expand the client trust on sales representative and in addition on association. This investigation is made on administrations industry (saving money), which can be summed up in salesperson conduct for dairy items. Since in dairy items there are conceivable odds of value protests which should be handled by businessperson through their conduct.

Lin (2012) likewise contemplated on moral conduct of businessperson and its effect on consumer loyalty. It demonstrates a solid connection between moral deals conduct, certainty benefits, client faithfulness and consumer loyalty. It likewise uncovered that moral conduct of the sales representative note worthily affects fulfilling clients and client delight has a straightforwardly impact on reliability to the businessperson. It additionally shows that salesman assumes a vital part in holding

client devotion. This examination was led in administrations industry (Insurance) which can be summed up to different enterprises with various socioeconomics of the respondents.

2.4 Customer Orientation

Customer orientation in sales representatives moreover goes about as a characteristic help in light of the fact that it engages them to serve their clients and fulfill their requirements as well (Zablah et al., 2012). Subsequently, client introduction in salespersons prompts client arranged deals encounters that are pointed towards achieving a simultaneousness with clients. In such deals encounters, a client organized salesman associates with client to appreciate protestations and mastermind those dissents through data shutting (Homburg et al., 2011).

As of late, ponders utilizing dyadic or triadic information sources have taken a gander at the assentment between salesman view of their client introduction and deals results with that of clients. In total, research to date appears to concede to the accompanying: (1) the fitting part and level of client introduction will rely on setting, (2) trust is a basic central variable interceding between businessperson client introduction and deals execution results, and (3) there is no evident proof of the impact of sales representative client introduction on deals execution results (Franke and Park 2006).

This isn't astonishing on the grounds that the examination stream is uncategorized and speaks to a blended pack of offering settings, going from B2B, B2C proficient deals, B2C retail deals, high-or low-contribution buys with differing complexities, and item or administration offering (Evans et al. 2012).

It tough to be noticed that despite the fact that there is a plenitude of profitable examinations encompassing the Selling Orientation Customer Orientation (SOCO) scale a few scientists have recognized an inadequacy in its writing stream, indicating a requirement for observational tests past that of consumer loyalty as result (Franke and Park 2006; Schwegker 2003). Out of a want to propel the field with greater clearness, specialists have called to legitimately arrange the writing

and to return to existing suppositions (Evans et al. 2012; Franke and Park 2006; Schwepker 2003).

In the present centered offering condition, associations are purposely enacting to set up reasonable purposes of enthusiasm for the business focus through practical relationship promoting and client introduction methods (Deshpande et al., 1993; Morgan and Hunt 1994; Ramani and Kumar 2008). It is all around reinforced that client orchestrated practices accept a fundamental part in influencing buyer perspective of trust in B2B deals participation (Newell et al., 2011).

Homburg et al., (2011) characterize valuable client introduction as a course of action of errand related practices went for helping clients settle on pleasing buy decisions. A salesman's client introduction focuses on client needs, the prospect of client interests by giving supportive client game plans, and the decision of offers through a communitarian treatment of any dissents that might be put by a client (Homburg et al., 2011).

In the first place, the understood vital suspicion behind why salesman client introduction is an imperative region of study is by all accounts that if business people can build up and keep up commonly helpful associations with clients, organization piece of the pie, returns, or social effect will eventually enhance if not for the time being, in the long haul.

Naturally, the connection between salesman client introduction and results was believed to be emphatically straight, and the normal idea was 'more was constantly better. This presumption was as of late tested when (in a B2B setting utilizing triadic information) analysts found an upset U connection between businessperson client introduction and deals execution (as detailed by salespersons and their bosses); giving confirmation that 'more isn't generally better' and an ideal level of client introduction practices exist in a few circumstances, past which the organization is increasing reduced returns (Homburg, Muller, and Klarmann 2011b).

As far as anyone is concerned, no examination presently can't seem to analyze the relationship of numerous offering ways to deal with buy expectations (past devotion and fulfillment) in a B2C proficient and moral deals setting.

Second, while client introduction is ordinarily examined under the layered umbrellas of market introduction and relationship advertising, the methods of insight controlling which deals results are contemplated have developed. Early work organized unmistakable and quantitative deals experience results, for example, close rates, number of offers, normal deals levels among different zones.

As the writing stream propelled, concerns emerged in regards to the transient idea of the quantitative results and specialists started moving far from result estimations that appeared to be more value-based in nature to measures that gave confirm that connections clients were being assembled and establishments for long haul picks up from existing clients were being laid. The surmising was that, if toward the finish of a business experience the deal was not made, it was not a major issue as long as the association with the client was being encouraged.

In this way, the propelling writing started demonstrating and tried mental and influence related central factors going about as mediating factors in the connection between client introduction and buy plan. Therefore, a significant part of the current client introduction related examinations have normally treated put stock in, fulfillment, faithfulness among others, as end state deals execution results in their models, and have once in a while included client buy expectation as a definitive result.

A portion of the earlier research in businessperson client introduction has been reprimanded for sales representative dependence too vigorously on client require fulfillment to the detriment of different factors critical to the present individual offering world (Singh and Koshy 2012).

A few investigations have tried the relationship buyer impression of businessperson ethicality (De los Salmenes, Perez, and del Bosque 2009; Valenzuela, Mulki, and Jaramillo 2010), however have not looked at the impacts of numerous offering approaches (from the client's discernment) on buy aim. It appears to be odd that sales representative client introduction models have not likewise regularly included buy purpose.

A few specialists have implied numerous features to client introduction, however have regarded it pretty much as a solitary idea (Kidwell et al. 2011; Mayer and

Salovey 1995). As of late, the peculiarity of conceptualization has been experimentally tested. Homburg, Muller, and Klarmann (2011a) proposed and experimentally tried two kinds of possibly totally unrelated client introductions (practical versus social) in a B2B setting and clarified their relative impacts on client confidence levels.

in 2011, Homburg, Muller, and Klarmann characterize useful client introduction as 'an understanding of work related to practices that go for helping clients settle on acceptable buy choices' (798), and discovered its effect on client reliability to be more articulated with assignment situated purchasers, feeble brands, and exceedingly critical items.

Relatively, they characterize social client introduction as 'an arrangement of practices went for setting up an individual association with a client' (799), and discovered its effect on client unwaveringness to be 'articulated with connection situated purchasers, solid brands, modified items, and less mind boggling items' (806). Some earlier investigations seem to help discrete however corresponding aspects to client introduction practices.

Clients have a tendency to expand subjectively and investigate more in high contribution settings (Homburg, Koschate, and Hoyer 2006). Clients who have a high requirement for influence and a low requirement for cognizance shape more inspirational mentalities when presented to influencing messages (Haddock et al. 2008).

Relatively little research has been done in the B2C sales area to determine the relative impacts of relational sales orientation and functional (rational) sales orientation on downstream variables from the perspective of the customer (Arnett, German, and Hunt 2003; Evans et al. 2012). The latter point is critical given the criticisms revolving around salesperson self-reports as to the efficacy of their own customer-oriented behaviors.

Specifically, measures relying on salesperson self-reports are prone to faking and may not be valid for the direct assessment of customer perception (Day and Carroll 2008; Mayer, Roberts, and Barsade 2008). Calls have gone out to researchers and

sales organizations to measure salesperson orientations and behaviors within sales encounters from the customer's perspective (Sharma 1999; Wang et al.2012).

Treams in association promoting point to the potential part of moral temperances and to the social capital that is manufactured long haul as legitimate connections are viably settled and kept up after some time. In this way, a moral worldview is accepted to be innate to relationship showcasing on the grounds that enduring connections can't be built up or maintained without moral substance, and consequently the act of relationship advertising 'today can be better executed in the event that one perceives the association of relationship promoting to another hypothetical system with much more profound verifiable roots – goodness morals' (Murphy, Laczniak, and Wood 2007).

Since moral judgment (moral value) is circumstance subordinate (Nguyen and Biderman 2008), we expect the assessment of sales representative's moral treatment to differentially affect confide in a sales representative and aim to buy contingent on a sales representative's client introduction compose. At the end of the day, we expect that businessperson client introduction can possibly bring out a more constructive assessment of a salesman's moral treatment of a client.Trust is basically an emotional reaction to the businessperson (Kidwell, McFarland, and Avila 2007).

While most investigations in the region center around put stock in's residency, Wood,Boles,and Babin (2008) concentrated on the formationof purchaser confide in beginning deals experiences and found that outflows of constructive client introduction signs (practices) caused constructive assessments of the sales representative's validity and fortified results of reliability appraisals.

Comparable outcomes have been found in the money related administrations industry (Guenzi and Georges 2010). At the point when trust connections are available and bona fide, a situation is built up helpful for dependable client connections (Murphy, Laczniak, and Wood 2007). There is prove that relationship-arranged offering in B2B offering circumstances is profited the most where high trust levels exist (Hawes, Mast, and Swan 1989).

Among a couple of various perspectives on client introduction, experts have considered salespersons' client introduction as an enthusiastic wander that drives sales representative to pass on more hoisted measure of completing (Singh and Koshy, 2012). Sales representatives through further significant levels of client introduction have whole deal focus, bigger measures of sensitivity and the ability to control/oversee sentiments of both self and clients (Pettijohn et al., 2010). Singh and Koshy (2011) establish that a client situated sales representative is more inclined to make regard for the cutting edge buyer, and late revelations from Homburg et al., (2011) revealed that client introduction constructs client commitment to the firm.

A sales representative's client introduction and the relationship amidst that and their execution have been analyzed by a couple of researchers, and the revelations run from the association human being direct instantly (Boles et al., 2001) to, more as of late, being curved (Homburg et al., 2011). Then again, there exists a nonappearance of clearness in the matter of the connection between a sales representative's specific practices and the aptitudes they have (which, along these lines, affect the sufficiency of his/her client introduction) in illuminating variance in his/her business implementation (Wachner et al., 2008). As a rule, that incorporates additionally correct affirmation regarding the key piece of the client introduction of forefront benefit agents in the administration firms' flourishing (Coelho et al., 2010; Subramony and Holtom, 2012).

Customer orientation expands self-evaluated execution and employment fulfillment. The impacts are not huge, but rather as with Adoptive Selling Behavior, business people who are high in Customer Orientation trust that they are completing a superior occupation and are more happy with their activity than sales representatives who are low in Customer introduction. Clearly, however, client arranged offering does not reliably prompt deals or different outcomes that chiefs esteem, since its impacts on director evaluated and target execution are non significant. Sales representatives may trust that client arranged offering has long haul benefits, regardless of whether their transient outcomes are not perceived by supervisors or reflected in target deals measures (George, 2006).

2.5 Theoretical Framework

Theoretical Framework

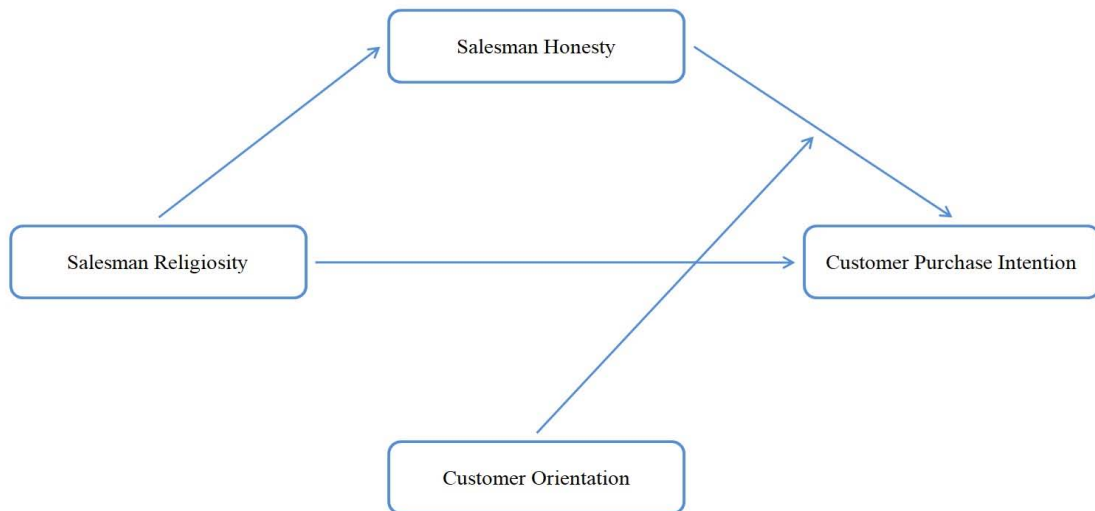


FIGURE 2.1: Theoretical Framework

2.6 Research Hypothesis

Hypothesis 1: *Salesman Religiosity has positive significant impact on Customer purchase intention.*

Hypothesis 2: *Salesman Honesty mediates the association between Salesman Religiosity and Customer Purchase intention.*

Hypothesis 3: *Customer Orientation moderates the association between Salesman Honesty and Customer purchase intention .*

Chapter 3

Research Methodology

3.1 Research Design

Research design is a system of research design of activity. Zikmund (2003) characterizes inquire about outline is the arrangement of the specialist that indicates the system and technique for gathering and dissecting important data..The current study was descriptive and deductive in nature, this method is selected bacuase such method is used for descrbing the relations among the variables.

This is a cross sectional study which examine the impact of Salesman Religiosity on Customer purchase intention. This study examine the mediating role of Salesman Honesty between Salesman Religiosity on Customer purchase intention and moderating role of Customer Orientation between Salesman Honesty and Customer purchase intention.

3.2 Population

Population is set of people groups, occasions, things associated with premium that the scientist needs to explore. (Dewan,2011). The current study population is employees of Pharmaceutical base organization in Islamabad, Rawalpindi. Listed in Islamabad stock Exchange.

3.3 Sample size

Sample is the segment of the populace speaks to entire populace; O'Leary (2004) characterizes testing as the procedure by which a scientist chooses a case of members for only an investigation from the number of inhabitants in interest. Entities are haphazardly chosen to speak to the conduct and components of the whole Group; they are related with are from a which are drawn. In this study sample size selected is 300.

3.4 Sampling Techniques

In current study random sampling technique was used to float questionnaire for biased free data collection and to achieve research objectives and also answer research questions of the study in order to make study generalize.

In this study Convenience sampling technique was used on the basis of its convenient for Researcher. It is difficult to use the whole population for Research and most of the time its not possible to consider all subject in research. In Research this is the main reason of researcher following the convenience sampling technique. (Etikan, Musa and Alkassim, 2016).

3.5 Unit of Analysis

The unit of analysis refers to the level of Combination of the data collected during the following data examination period. The unit of analysis can be either singular, gathering, industry, association, nation or refined from the where information are gathered. (Sekaran and Bougie, 2016).

For this study unit of analysis is individual Salesman of pharmaceutical company for three variables salesman Religiosity, Salesman Honesty and Customer Orientation. Customer purchase intention unit of analysis is customer of Pharmaceutical Company.

3.6 Research Type

In this study cross sectional study based research regarding business to customer pharmaceutical companies in the Pakistan in order to make study generalize by achieving research objectives and answering research questions of the study.

3.7 Data Collection Techniques

3.7.1 Data collection

In this study data is collected by using 5 Likert scale questionnaires. in order to make study generalize by achieving research objectives and answering research questions of the study.

3.7.2 Primary Data

In this study primary data have done by collected with the help of 5 Likert scale Questionnaires for biased free data collection and to achieve research objectives and also answer research questions of the study in order to make study generalize.

For this study data was Collected by individual Salesman of pharmaceutical company for three variables salesman Religiosity, Salesman Honesty and Customer Orientation. Customer purchase intention data was collected by customer of Pharmaceutical Company.

3.8 Data Analysis Techniques

3.8.1 Data Analysis

In this study Spss 24 was used to run tests. Following tests were run:

- Descriptive

- Reliability
- Correlation
- Mediation Analysis
- Moderation Analysis

3.9 Research Instrument

In this study 5 points Likert scale will be used for four items of variables i.e. Salesman Religiosity, Customer Purchase Intention, Salesman Honesty and customer Orientation.

3.9.1 Salesman Religiosity

For 7 items scale is used for the Variable Salesman Religiosity which is adopted from (Sarah Alhouti, 2015) Using a scale of “1” (Not at all) to “5” (To a very large Extent), is given in the questionnaire to rate their Performance as per their agreement with the question.

3.9.2 Customer Purchase Intention

For 3 items scale is used for the Variable Customer Purchase Intention which is adopted from (Chen and Barnes, 2007)

3.9.3 Salesman Honesty

For 6 items scale is used for the Variable Salesman Honesty which is adopted from (Masoud Karami , 2014)

3.9.4 Customer Orientation

For 7 items scale is used for the Variable Customer Orientation which is adopted from (Langrek et al, 2004).

TABLE 3.1: Operationalization of Study Variables

Variable	Nature	Measure	Author (year)	Section
Salesman religiosity	Independent	Five Point Likert Type Scale	(Sarah Alhouti, 2015)	Part I
Customer purchase Intention	Dependent	Five Point Likert Type Scale	(Chen and Barnes,2007)	Part II
Salesman confidence	Mediator	Five Point Likert Type Scale	(Masoud Karami , 2014)	Part III
Customer Orientation	Moderater	Five Point Likert Type Scale	(Langrek et al, 2004).	Part IV

Chapter 4

Analysis and Results

4.1 Frequency Distribution

4.1.1 Gender

TABLE 4.1: Gender Distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	190	63.3	63.3	63.3
Female	110	36.7	36.7	100.0
Total	300	100.0	100.0	

Table 1 represents the gender composition of the study sample. In this sample respondents there were 190 (63.3%) male respondents and 110 (36.7%) were female respondents out of the sample size of 300

4.1.2 Age

Table 2 presents the age profile of the study sample. The total valid respondents were (n=300), 1.0 % had age between the range of Below 20 years, 36.7 % were age between the range of 21-30, 47.7% were age between the range of 31-40, 14% were age between the range of 41-50, and 7% were age between the range of above 50.

TABLE 4.2: Age Distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Below 20	3	1.0	1.0	1.0
21 – 30	110	36.7	36.7	37.7
31 – 40	143	47.7	47.7	85.3
41 – 50	42	14.0	14.0	99.3
Above 50	2	.7	.7	100.0
Total	300	100.0	100.0	

4.1.3 Education

TABLE 4.3: Education Distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
O Level	22	7.3	7.3	7.3
A Level	80	26.7	26.7	34.0
Bachelor	120	40.0	40.0	74.0
Master	62	20.0	20.0	94.7
Ph. D	16	5.3	5.3	100.0
Total	300	100.0	100.0	

Table 3 represents the qualification composition of 300 respondents. 7.3 % respondents were O LEVEL qualified. 26.7% were A LEVEL. 40% of respondents were Bachelor qualified, 20% respondents were Master qualified and 16% respondents were Doctorate qualified. The highest percentage of this sample was Bachelor.

4.1.4 Marital Status

Table 4 presents the marital status profile of the study sample. The total valid respondents were (n=300), 46 (15.3%) are single and 254 (84.7) are Married. This demonstrates that more respondent are married.

TABLE 4.4: Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Single	46	15.3	15.3	15.3
Married	254	84.7	84.7	100.0
Total		100.0	100.0	

4.1.5 Descriptive Statistics

TABLE 4.5: Descriptive Statistics

	N	Minimum	Maximum	Mean	Standard Deviation
SR	300	1.43	5.00	3.849	.601
CPI	300	1.33	5.00	4.088	.729
SH	300	2.33	5.00	4.030	.574
CO	300	2.29	5.00	4.026	.569

Table 5 represents mean, standard deviation values. N represents the total number of sample that is 300.

4.1.6 Reliability and Validity Analysis

TABLE 4.6: Reliability and Validity Analysis

Variables	Cronbach's alpha (α)
Salesman Religiosity	.728
Customer Purchase Intention	.710
Salesman Honesty	.716
Customer Orientation	.731

To measure the independent variable Salesman Religiosity of retailer scale by (Sarah Alhouti, 2015) which is used have the reliability of 0 .728, The scale consists of total 07 items. To measure the dependent variable that consumer purchase

intention scale (Chen and Barnes,2007) was used and this scale consist 03 items with the reliability of 0 .710. To measure the mediating role of Salesman Honesty scale by (Masoud Karami , 2014) having reliability 0.716 with total items of 06 was used. The moderating role of Customer Orientation by (Langrek et al, 2004) and it had the reliability of 0.731 with 07 items.

4.2 Correlation Analysis

Pearson's Correlation Analysis was done by using IBM SPSS tool. Check the relationship between the IV and DV. If the value of Pearson Correlation are close to 1,it indications there is strong correlation between those IV and DV. If the value of Pearson Correlation are close to 0,it indications there is week correlation between those IV and DV. The result shows that correlation between Customer purchase Intention and Salesman Religiosit is .424** that is significant at .01 level. Correlation between salesman Honesty and Salesman Religiosity is .569 ** that is significant at .01 level. Correlation between salesman Honesty and Customer purchase Intention is .496 ** that is significant at .01 level. Correlation between Customer Orientation and .529** salesman Honesty is .496 ** that is significant at .01 level. Correlation between Customer orientation and Customer purchase Intention is .355 ** that is significant at .01 level. And also correlation between Customer orientation and salesman Honesty is .355 ** that is significant at .01 level.

TABLE 4.7: Correlation Analysis

		SR	CPI	SH	CO
SR	Pearson Correlation	1			
CPI	Pearson Correlation	.424**	1		
SH	Pearson Correlation	.569**	.496**	1	
CO	Pearson Correlation	.529**	.355**	.491**	1

$N = 300$, * $p < .05$; ** $p < .01$; *** $p < .001$

4.3 Regression Analysis

The regression analysis was used to determine the link among the independent and dependent variable. For the regression analysis, The Ordinary least square method was used. For this regression analysis , The Index for each variable was developed by summing up different questions for each variable. And then the average was calculated from the index. The values of Beta Coefficient, R-Squared, and change in R-Squared are presented in Table 8.

TABLE 4.8: Regression Analysis

	B	T	R ²	ΔR^2
IV DV	.259***	8.076	.180	.180

$N = 300$, * $p < .05$; ** $p < .01$; *** $p < .001$

4.4 Mediation Analysis

By Using Mediation Analysis was done by bootstrapping method which was presented by (Andrew F. Hayes). The result showed positive significant (0.01, $p < 0.05$) value between the relationships.

In the present dissertation, Salesman Religiosity is a variable X that assumed to customer purchase intention so it is donated by Y. The Variable X (SR) is called casual Variable and variable Y is called outcome.

In pictorial form unmediated model is

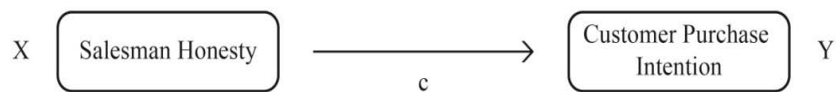


FIGURE 4.1: Unmediated Model

The path C in above Model is called total effect. The effect of Salesman Religiosity on Customer purchase intention may be mediated by Salesman Honesty. The mediated variable has been donated by M. The mediating model is

TABLE 4.9: Mediation Analysis

	β	
IV Med	.552***	
Med DV	.473***	
Direct Effect	.259***	
Indirect Effect	.261***	
Total Effect	.520***	
	LLCI	ULCI
Bootstrap results for indirect effect	.171	.371

Un-standardized regression coefficient reported. Bootstrap sample size was 5000. Confidence Interval = 95%.

*N = 300, Control variables were, Gender, Age, Education and Marital Status, * $p < .05$; ** $p < .01$; *** $p < .001$*

LLCI = Lower Limit Confidence Interval; ULCI = Upper Limit Confidence Interval

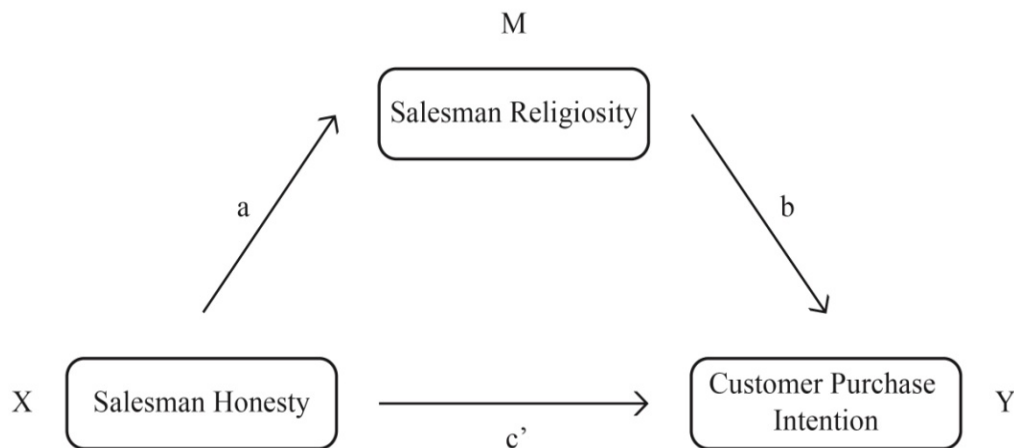


FIGURE 4.2: Mediated Model

The following figure showed the indirect effect of salesman Religiosity on customer purchase intention. The coefficients of the path a, b, c, and c' are showed in the figure.

the mediation paths analysis. Path a results suggest that is Salesman Religiosity positively related to Salesman Honesty , ($\beta = 0.552$, $p < 0.001$). Path b results also suggest that is Salesman Honesty positively related to customer purchase intention, ($\beta = 0.473$, $p = 0.02$). Direct path c results suggest that salesman Religiosity

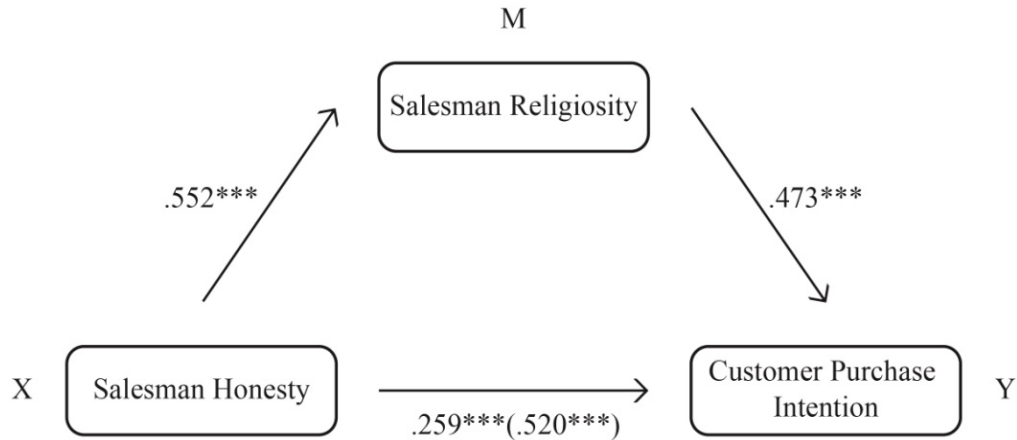


FIGURE 4.3: Coefficients of Mediated Model

positively related to customer purchase intention ($\beta = 0.259, p < 0.001$). Path c results of mediation suggested that there is a partial mediating role of salesman Honesty between and customer purchase intention, ($\beta = 0.520, p = 0.01$). The Indirect effect c and c is 0.261 confirmed the existence of mediator in Salesman Religiosity and Customer Purchase Intention.

4.5 Moderation Analysis

The moderation was used to determine the relationship between salesman Religiosity and Customer Purchase Intention. Hypothesis 3 forecast that Customer Orientation moderates the association between Customer Purchase Intention and Customer Orientation. Results show that Customer Orientation will weaker the correlation between Customer Purchase Intention and Customer Orientation.

TABLE 4.10: Moderation Analysis

	β	R^2	ΔR^2
shonesty \rightarrow customer PI	.061**		
Interaction Term \rightarrow DV (shonesty x c.orientation)	-.134	.281	.006

Un-standardized regression coefficient reported. Bootstrap sample size was 5000. Confidence Interval = 95%.

$N = 300$, Control variables were, Gender, Age, Education and Marital Status, * $p < .05$; ** $p < .01$; *** $p < .001$

4.6 Hypotheses Status

Hypotheses	Statement	Status
Hypothesis 1	Salesman Religiosity has positive significant impact on Customer Purchase Intention.	Accepted
Hypothesis 2	Salesman Honesty mediates the association between Salesman Religiosity and Customer Purchase Intention.	Accepted
Hypothesis 3	Customer Orientation moderates the association between Salesman Honesty and Customer Purchase Intention.	Rejected

Chapter 5

Discussions and Conclusion

5.1 Discussion

The purpose of the study is to explore the influence of salesman religiosity on customer purchase intention, explore the mediating role of salesman Honesty between Salesman religiosity and customer purchase intention and to explore the moderating effect of Customer Orientation on salesman Honesty and customer purchase intention.

The shows reliability tests showed that Salesman Religiosity reliability is .728 that is a high value and shows that reliability is high. The reliability of Customer Purchase Intention which is .710 that is a high value and shows that reliability is high. Salesman Honesty reliability is .716 which is a high value. Customer Orientation reliability is .731 which is a high value.

The correlation analysis shows of Salesman Religiosity and Customer Purchase Intention which is .424. This tells if Salesman Religiosity increases by .424 then Customer Purchase Intention also increases with it. It also shows positive relationship with each other.

The correlation analysis shows that Salesman Religiosity has positive significant impact on Customer Purchase Intention, hence H1 is accepted.

The Regression analysis shows that R value is .259 or 25.0% shows level of correlation between variables used in the current study. The R Square is .281 or 28.1%

shows level of dependent variable explained by the independent variable of the study is less than 50%. Salesman Religiosity t value is 2.756 which is a bigger value than 1.96 and the significance value is .000 which is less than 0.05. Its beta value is .214 which show that one unit change in Salesman Religiosity will change in Customer Purchase Intention by .214 in units.

Salesman Honesty t value is 5.651 which is greater than 1.96 and the significance value is .000 which is less than 0.05. Its beta value is .447 which shows that one unit change in Salesman Honesty will change in by Customer Purchase Intention .441 units. CO t value is 1.477 which is greater than 1.96 and the significance value is .000 which is less than 0.05. Its beta value is .114 which shows that one unit change in Salesman Religiosity will change in Customer Purchase intention by 1.477 in units.

The mediation analysis shows that R value is .424 or 32.4% shows level of correlation between variables used in the current study. The R Square is .180 or 18% shows level of dependent variable explained by the independent variable of the study is less than 50%. The above table also shows significant relationship among independent and dependent variables. The mediator relationship with both independent and dependent variable is positive and significant. It also shows that mediation exists between independent and dependent variable

The moderation analysis showed that R square value difference exists which means moderation exists and effects positive and significant the relationship between dependent and dependent variable The purpose of the study is to explore the influence of salesman religiosity on customer purchase intention, explore the mediating role of salesman Honest between Salesman religiosity and customer purchase intention and to explore the moderating effect of Customer Orientation on salesman Honest and Customer Purchase Intention.

The shows reliability tests showed that Salesman Religiosity reliability is .654 that is a high value and shows that reliability is high. The reliability of Customer Purchase Intention which is .470 that is a high value and shows that reliability is high. Salesman Honesty reliability is .661 which is a high value. Customer Orientation reliability is .631 which is a high value.

The correlation analysis shows of Salesman Religiosity and Customer Purchase Intention which is .424. This tells if Salesman Religiosity increases by .424 then also increases with it. It also shows positive relationship with each other.

The correlation analysis shows that Salesman Religiosity has positive significant impact on Customer Purchase Intention, hence H1 is accepted.

The Regression analysis shows that R value is .530 or 53.0% shows level of correlation between variables used in the current study. The R Square is .281 or 28.1% shows level of dependent variable explained by the independent variable of the study is less than 50%. SR t value is 2.756 which is a bigger value than 1.96 and the significance value is .000 which is less than 0.05. Its beta value is .214 which show that one unit change in Salesman Religiosity will change in Customer Purchase Intention by .214 in units.

SH t value is 5.651 which is greater than 1.96 and the significance value is .000 which is less than 0.05. Its beta value is .447 which shows that one unit change in SH will change in by CPI .441 units. CO t value is 1.477 which is greater than 1.96 and the significance value is .000 which is less than 0.05. Its beta value is .114 which shows that one unit change in Salesman Religiosity will change in Customer Purchase Intention by 1.477 in units.

The mediation analysis shows that R value is .424 or 32.4% shows level of correlation between variables used in the current study. The R Square is .180 or 18% shows level of dependent variable explained by the independent variable of the study is less than 50%. The above table also shows significant relationship among independent and dependent variables. The mediator relationship with both independent and dependent variable is positive and significant. It also shows that mediation exists between independent and dependent variable

The moderation analysis showed that R square value difference exists which means moderation exists and effects positive and significant the relationship between dependent and dependent variable

Salesmen Religiosity now a days becoming accepted to be a difficult multidimensional process. Different structures have been utilized to expound numerous measurements of religiosity, for example, (Lenski's ,1961) Four-dimensional model, (Glock and Stark's, 1965) Five-dimensional model and also (Allport and Ross' 1967) intrinsic outward typology. Despite the reality that they separate in the number of classes they recognized, and they name them, these strategies every incorporate conviction and practice thats measurements in their definitions of religiosity. Conviction is unquestionably a focal rule of religiosity, as it describes the appropriation of a conviction framework. It begin, for example, with receiving a trust in God and the great beyond. Practice, in case, Concerns the cooperation in religious ceremony, for example, taking part in supplication, religious administrations or the perusing of sacred writing. This may take two structures; open and private Whilst open practice may include, for example, going to mutual administrations in a sanctum, private practice relates singular exhibitions of the ceremonies of a conviction framework (Nazl an Bilgili, 2015).

Salesman Religious connection loyalty of people to a specific religious gathering is thought to be a credited status. This is on the grounds that its effect on one's life "regularly starts by birth and decides the whole family estimate, stage of training achieved, determine the resources gathered, and type of life choices made". Furthermore, (Muhamad and Mizerski, 2010) express that religious association is "an all out determine of the religion that one important is a part" (e.g. Christianity, Hinduism). In addition, it indicates distinctive orders or Schools of Thought within a religion, (for example, Shia and Sunni Islam). As indicated by Sheth and Mittal (2004), Religious association is precursor to purchaser conduct essentially in view of the effect thats one's identity structure his convictions, behavioral propensities. The identity structures, thus, influence on buyers' commercial center practices.

Many scholars define the importance of religion that is shows customer behavior.(Delener,1994) define that people have different understanding level about religiosity rate, some people thinking level less religious and others are non-religious.

In an examination on the effect of Islam religions on customer conduct, (Assadi, 2003) talks about the boycott of specific items by Islam. For instance, Muslims are not allowed to eat pork-based items or non-halal sustenance. So also, Jews must expend fit items and Christian ladies wear decent dress and not interested in gold.

In 2006, Mokhlis discussed that the purchasing practices of the Muslims float about the way of life, norms and values affected by their religion that's investigation of sustenance, attire and autos in Malaysia. In 2007, Bonne et al think about the estimates of purchasing halal meat that are allowed to eat in France, and demonstrate that the choice procedures of Muslims people vary from non-Muslims. These all outcomes were gotten by (Sharri and Afrin, 2010), who include that religion manages the way of life of religious people, a finding affirmed by (Khraim, 2010) those are concerns that people's way of life relies upon their level of religiosity.

Various examinations on the management division establish that the purpose to buy an supervision relies Upon mentality, estimated by elements, for example, the nature of the offered benefit, trust, and fulfillment (e.g., Eisingerich and Bell, 2007; Kassim and Souiden, 2007; Ladhari et al., 2011). Now a days examination, we center around the state of mind in the direction of the administration himself to check whether religious convictions add to shape positive or ominous demeanors toward regular or Islamic disaster protection. Our approach is in accordance with (Campbell's, 1963) meaning of state of mind: "a procured air toward a conduct" and with (Filsers, 1994) definition, that are objective of the disposition is to "depict the arrangement of worldwide ideal or troublesome introductions to a question or activity.

(Karich, 2004) and (Farooq et al. 2010) clarify the Sharia precludes intrigue (riba), diversions of shot or hypothesis (i.e., maysir). As per these creators, a (genuine) believer have an ominous state of mind toward traditional life coverage. Accordingly, when a life coverage approach repudiates the standards of Islam, the state of mind of Muslims just before this administration be negative. This additionally apply to the buy goals of such administrations. Organization this view, (Chui and Kwok, 2008; 2009) keep up that the religious a man is, the inferior

his aim to buy disaster protection mean check one's trust in God. This infers when a disaster protection approach complies with the standards of the Islamic religion, Muslim buyers may build up an inspirational mentality and demonstrate an interest for acquire it.

Customer purchase intention measurement of behavioral aim. To analyze Customers behavioral examples, buy expectation has been utilized to anticipate real conduct because of it is identified with genuine conduct and the connection has been observationally explored in neighborliness and tourism organizations. What's more, an expansive assemblage of writing is accessible on behavioral goals in disconnected conditions (Zeithaml 2000).

Indeed, even in noninterpersonal online situations, trust emphatically identifies with future connection desires (Devaraj, Fan, and Kohli 2002). At a relational level, trust has been characterized as 'a certain conviction that the businessperson can be depended upon to carry on in such a way, to the point that the long haul enthusiasm of the client will be served' (Crosby, Evans, and Cowles 1990, 70). In B2C settings, the business writing has entrenched the positive predecessor connection amongst trust and shopper purchasing aims, especially in high association buy circumstances (Clark, Ellen, and Boles 2013; Comer et al. 2011). For instance, Guenzi and Georges (2010) contemplated relational trust in the monetary administrations industry and observed trust to be emphatically identified with goals to buy. It is vital to specify that a large portion of the investigations around there have surveyed trust utilizing self-detailed measures from salespersons themselves or have concentrated on confide in the association as a substance. To find out the realness of trust in salesperson– client connections, a few analysts have scrutinized the utilization of sales representative self-reports, and suggested the client's view of the sales representative's reliability be the central evaluation (Clark, Ellen, and Boles 2013; Murphy, Laczniak, and Wood 2007).

Amid the underlying visit to a site, the main test that the specialist co-op faces it to change over the guest into a purchaser. Likewise, buy aim straightforwardly impacts both income and gainfulness of the firm. In this way, its noteworthiness as

a result variable of intrigue is clear. Appropriately, client buy aim is incorporated as a last ward variable in our model (Chia et al., 2012).

Aim to purchase is the purchaser's figure of which mark he will purchase. It has been utilized widely in anticipating the buys of solid products. Expectation to purchase might be described as reaction shy of real buy behavior (Mehmood,2011).

For some buyer products (nourishment and attire), Islam empowers or restricts certain decisions and altogether impacts states of mind, either contrarily if the items/administrations are prohibited by Islam (haram), emphatically in the event that they are permitted (i.e., halal).

The simple meaning of religiosity offered by (Johnson et al. 2001) recommends that are emphatically identified with state of mind, in accordance with (Fishbein and Ajzen, 1975), those are compose that disposition is the measure of effect against some protest. They say that convictions speak to the data an single person has around a protest. A man's convictions are probably going to be emphatically identified with his/her religion, either by coordinate impact (through hallowed writings) or by circuitous impact (as a result of the way of life of the person, which is affected by religion).

In 2002, Weaver and Agle concur, including that's religious character that a man has of herself that impacts her conduct and her state of mind. On the off chance that people along these lines see that buying in to an Islamic bank's administrations is stable with their religion, and that state of mind to Islamic banks determination hypothetically be great, yet this appears not to be the situation for some, religious individuals, who tend to examine the similarity of Islamic manages an account Islamic standards. Whats the procedure an Islamic bank be able to be predictable with the standards of Islamic back on the off chance that it works in a domain where the loan cost isn't just essential, yet central. The appropriate response appears to rely upon the specific circumstance. For example, in Tunisia, saving money part controls expect banks to connect with the Central Bank of Tunisia, that's exchanges are administered by financing costs built up by the Central Bank itself. Subsequently, Islamic bank can't get away from the riba that is

illegal by Islam. That's are likewise affirmed by (Chong and Liu's, 2009) examine in Malaysia, these are findings that the total larger part of Malaysian Islamic banks (99.5%) does not utilize the benefit and-misfortune show innate to this sort of bank, yet other than utilize the customary premium framework. In Senegal, in any case, Islamic banks are excluded from the premium related controls that apply to traditional banks and are therefore thought to be in concordance with the Islamic statutes.

Wariness about the 'Islam' of saving money administrations preserve be real because of buyers' absence of information on the idea of administrations accessible by Islamic banks. Without a doubt, since these banks offer administrations like those of customary ones, individuals may trust that Islamic banks are only a fake, an impersonation of traditional banks, to draw in people who need to make their funds or ventures good with their religion (ie.,halal). In an investigation directed in the eastern Arabian Gulf nations (Kuwait, Saudi Arabia, Qatar, United Arab Emirates, and Oman), (Elbeck and Dedoussis, 2010) report that Islamic banks have developed to the point where contrasts with regular banks are insignificant. They are include the criteria depicting the benefits of (on the web) Islamic banks are not obvious and don't unequivocally effect Sharia. This prompts a misty situating of(online) Islamic banks. In this manner, Islamic banks need particular criteria (e.g., important assortment of keeping money and venture openings) that recognize them from traditional (internet) managing an account. For some Muslims, Islamic banks don't have completely acknowledged in view of absence of learning (Ahmad and Haron, 2002). Moreover, for some conventional Muslim researchers (and people also), Islamic Banks is seen as trick by cutting edge Muslim nations and in this way taboo (i.e. haram) similarly as customary banks seem to be, on the grounds that they specifically or in a roundabout way offer premium based administrations (Gup, 2011). Along these lines, the simple religious people who wish to abstain from anything illegal or disheartened by their ping money administrations. religion are probably going to dismiss Islamic keeping money administrations.

Our belief that business commissions may influence buyers' view of sales representative genuineness is steady with reporter derivation hypothesis. This hypothesis delivers the person's have to look for attributions about the conduct of others. In addition to other things, the hypothesis holds that an individual will support outer or situational clarifications for watched conduct to the degree that such clarifications exist. Given the nearness of conceivable situational clarifications, the perceiver will rebate any interior or dispositional choices One conceivable case of this procedure is the reducing of a salesman's contentions by a client who trusts the businessperson to be propelled fundamentally by money related promptings

Exactly when a salesman's direct is viewed as good, the association is furthermore observed as good (Lin 2012)the sales representative with incredible morals might be set up a decent association with the client, therefore getting the purchaser confidence and belief (Hazrati 2012).If the sales representative share right information, at that point the client will think more satisfied by the administration and the trust and satisfaction will be trailed by tuning in on others' discussions proposals. In this way, plainly the positive good deals lead will reduce the trade costs that result from false information and as needs be have a productive result on customer dedication (Lin 2012). Inquires about demonstrate that compelling relationship advancing undertakings improve client endurance and firm execution through further found social securities (Alrubaiee and Alnazer 2010; Alrubaiee 2012).

A salesperson's customer orientation focuses on client needs, the prospect of client pastimes by giving supportive client courses of action, and the determination of offers through a community room treatment of any dissents that might be put by a client (Homburg et al., 2011). Also, in a flexible offering setting, which is a client driven deals direct, the trademark motivation of a sales representative accept a basic part and is totally associated with customer orientation (Roman and Iacobucci, 2010).

Moreover, typical prize frameworks constructively affect exertion and consideration, and are along these lines of convincing noteworthiness for steady client introduction in sales representatives (Lee and Turban, 2010). In any case, to

a businessperson, client introduction is an essential occupation resource that re-designs their responsibilities with the work (Zablah et al., 2012). In a business association, client introduction in salesmen will lead them to perceive the client's prerequisites, exhibit answers for the client, take an interest in shared treatment of any dissents raise to the client, and close deals by both using instructive closing methodology and thinking about the client's leverage (Homburg et al., 2011).

In 2012, Laith et al sales representative moral conduct significantly affects client relationship and responsibility. At the point when the salesperson indicates high moral conduct, it implies that clients will have a more trust on the association. So the legitimate activities of the business people can build the client trust on salesperson and also on association. This investigation is made on administrations industry (saving money), which can be summed up in sales representative conduct for dairy items. Since in dairy items there are conceivable odds of value grumblings which should be handled by businessperson through their conduct.

In 2012, Lin additionally considered on moral conduct of sales representative and its effect on consumer loyalty. It demonstrates a solid connection between moral deals conduct, certainty benefits, client dependability and consumer loyalty. It additionally uncovered that moral conduct of the businessperson note worthily affects fulfilling clients and client joy has a specifically impact on unwarinesses to the sales representative. It likewise shows that sales representative assumes a vital part in holding client unwarinesses. This investigation was led in administrations industry (Insurance) which can be summed up to different ventures with various socioeconomics of the respondents. An knowledge was explore by Pezhman et al., (2013) on protection part of Iran where they uncovered that businessperson moral conduct has a critical impact on fulfillment of clients.

In placing an order with a new supplier the buyer in the industrial organisation is well aware that the relationship thus created is one which may continue for a considerable period of time for at least the period of the contract. It is important that the relationship is a "good" one. Failure on the part of the supplier in any aspect, e.g. quality reliability, delivery reliability or technical performance reflects

on the buyer's professional judgment, in addition to increasing the risk of financial loss which can accrue to the organisation.

Yet in this situation of appointing a new supplier the buyer's position is one of relative ignorance since the only thing of which he is certain, at the time of signing the order, is the price. All other aspects of supplier performance are unknown and are therefore risk situations. Of course these can be mitigated to an extent by general reputation, information gained from other customers, visits to the supplier's factory and so on, but the buyer still has to rely substantially on the assurances given by the technical salesman and hence on the salesman's honesty.

The pressures on the technical salesman to depart from ethical behaviour may be considerable. Increasingly, industrial market structures are oligopsonistic, dominated by a few powerful companies. At the same time, competitive offerings are increasingly equal. Often product differentiation may not exist if the buying companies purchase against their own quite precise specifications, and comparative advantage must lie, as we have indicated, in areas which cannot be proven at the point of sale. Yet obtaining and retaining the patronage of particular customers may be so critical that temptations to obscure the truth (or worse) are severe, should the whole truth have the potential to put such patronage at risk. But can the buyer rely upon the honesty of the salesman and to what extent? And what of the salesman's attitude to honesty when a deception practiced may mean obtaining an order and honesty may mean its loss (Dixon, 1983).

Not with standing this acknowledgment of the importance of personal integrity our findings revealed that most sales engineers indulge in dishonesty from time to time, and it would seem that, although there is no area in the buyer/seller relationship which is exempt, there is a hierarchy of tendency to dishonesty which is related to the degree of certainty about the matter under consideration. Our approach was to examine two areas—deliveries and product performance, since these two aspects usually represent the extremes of factual bases, from product facts to delivery promises (J.D.Dixon, 1984).

Selling can be very up lifting and there is general agreement that something the salesman offers to the buyer is service. Moreover, service is becoming increasingly important, an integral Part of the salesman's function. Salesmen imply by this service-in particular - practical, vocationally relevant service – not service-In general. For example, "With my type of selling, I don't think that a straight commission-type salesman would fare too well, because he would tend to think too much of himself and too little of the customer, and the customer will sense that he's trying to make a buck- whereas if the customer feels you're working for him and with him, you are apt to make out better. Of course, a good salesman working straight commission and making the customer feel as if he's working for him, is the ideal solution." (F. WILLIAM, 1965).

Explicitly the salesman truly serves, that is, he incorporates the Interests of the other party into his own self-interest structure. He does this not incidentally, or freely, but because it pays off. However, it is hard to see how the "uplift" one gets from enacting a part in a service relationship as calculated as this can be much more than minimal.

It maybe hypothesized that the salesman, like the middle level occupational man generally, sees himself as serving the community through serving others in the course of his work. Except for those in an extreme state of disaffection, each wants to believe he contributes something to maintaining society.our standard of Living here in America has increased, I believe, only through honest salesman's efforts. They've educated the public, through their customers, that certain products were available and would do the job of enabling people to save time, money, and so forth (F. William, 1965).

In the present testing condition, organizations are completely in light of client maintenance since clients are the key elements of organizations' prosperity that is the reason consumer loyalty is assuming a critical part to manage upper hand in the market. It is to a great degree basic and indispensable that associations have the ability to hold a committed base of clients. Associations perform distinctive exercises keeping in mind the end goal to fulfill its clients. Consumer loyalty has been viewed as the core of triumph in the present exceedingly focused universe of

associations. It has a noteworthy commitment in reasonable benefit development of any association. Consumer loyalty has turned into the best key execution pointer for assessing execution of the associations. It is the way to remain alive in rivalry (Saha et al., 2015).

Keeping in mind the end goal to get a decent market and benefit position, associations plan methodologies for expanding consumer loyalty level (Mistry and Snehalkumar, 2013). One of the goes up against the associations and private associations face however is to check purchasers' fulfillment in an unfaltering way, to out and out foresee clients' purchase desires and business affirmation of the things (Luan and Sudhir, 2010). In spite of all administration endeavors, the conduct of cutting edge sales representative likewise has imperative part in fulfilling clients. Moral conduct of sales representative is additionally critical in making consumer loyalty in light of the fact that sales representatives are introducing their association picture in their conduct and collaborations with clients.

In 2012, Laith et al salesperson moral conduct significantly affects client relationship and duty. At the point when the sales representative shows high moral conduct, it implies that clients will have a more trust on the association. So the fair activities of the business people can expand the client trust on sales representative and also on association. This investigation is made on administrations industry (managing an account), which can be summed up in sales representative conduct for dairy items. Since in dairy items there are conceivable odds of value protests which should be handled by sales representative through their conduct.

In 2012, Lin likewise considered on moral conduct of sales representative and its effect on consumer loyalty. It demonstrates a solid connection between moral deals conduct, certainty benefits, client steadfastness and consumer loyalty. It likewise uncovered that moral conduct of the salesman note worthily affects fulfilling clients and client joy has a specifically impact on dependability to the sales representative. It likewise shows that businessperson assumes a vital part in holding client reliability. This examination was led in administrations industry (Insurance) which can be summed up to different enterprises with various socioeconomics of the respondents. An alike learning was investigated by Pezhman et al., (2013) on protection

division of Iran where they uncovered that businessperson moral conduct has an imperative effect on fulfillment of clients.

Moral conduct of sales representative is additionally essential in making consumer loyalty on the grounds that business people are displaying their association picture in their conduct and connections with clients. As indicated by Laith et al., (2012) sales representative moral conduct significantly affects client relationship and duty. At the point when the businessperson indicates high moral conduct, it implies that clients will have a more trust on the association. So the legitimate activities of the business people can expand the client trust on sales representative and in addition on association. This investigation is made on administrations industry (saving money), which can be summed up in salesperson conduct for dairy items. Since in dairy items there are conceivable odds of value protests which should be handled by businessperson through their conduct.

In 2012, Lin likewise contemplated on moral conduct of businessperson and its effect on consumer loyalty. It demonstrates a solid connection between moral deals conduct, certainty benefits, client faithfulness and consumer loyalty. It likewise uncovered that moral conduct of the sales representative note worthily affects fulfilling clients and client delight has a straightforwardly impact on reliability to the businessperson. It additionally shows that salesman assumes a vital part in holding client devotion. This examination was led in administrations industry (Insurance) which can be summed up to different enterprises with various socioeconomics of the respondents.

Customer orientation in sales representatives moreover goes about as a characteristic help in light of the fact that it engages them to serve their clients and fulfill their requirements as well (Zablah et al., 2012). Subsequently, client introduction in salespersons prompts client arranged deals encounters that are pointed towards achieving a simultaneousness with clients. In such deals encounters, a client organized salesman associates with client to appreciate protestations and mastermind those dissents through data shutting (Homburg et al., 2011).

As of late, ponders utilizing dyadic or triadic information sources have taken a gander at the assentment between salesman view of their client introduction and

deals results with that of clients. In total, research to date appears to concede to the accompanying: (1) the fitting part and level of client introduction will rely on setting, (2) trust is a basic central variable interceding between businessperson client introduction and deals execution results, and (3) there is no evident proof of the impact of sales representative client introduction on deals execution results (Franke and Park 2006). This isn't astonishing on the grounds that the examination stream is uncategorized and speaks to a blended pack of offering settings, going from B2B, B2C proficient deals, B2C retail deals, high-or low-contribution buys with differing complexities, and item or administration offering (Evans et al. 2012).

It ought to be noticed that despite the fact that there is a plenitude of profitable examinations encompassing the Selling Orientation Customer Orientation scale a few scientists have recognized an inadequacy in its writing stream, indicating a requirement for observational tests past that of consumer loyalty as result (Franke and Park 2006; Schwepker 2003). Out of a want to propel the field with greater clearness, specialists have called to legitimately arrange the writing and to return to existing suppositions (Evans et al. 2012; Franke and Park 2006; Schwepker 2003).

In the present centered offering condition, associations are purposely enacting to set up reasonable purposes of enthusiasm for the business focus through practical relationship promoting and client introduction methods (Deshpande et al., 1993; Morgan and Hunt 1994; Ramani and Kumar 2008). It is all around reinforced that client orchestrated practices accept a fundamental part in influencing buyer perspective of trust in B2B deals participation (Newell et al., 2011).

Homburg et al., (2011) characterize valuable client introduction as a course of action of errand related practices went for helping clients settle on pleasing buy decisions. A salesman's client introduction focuses on client needs, the prospect of client interests by giving supportive client game plans, and the decision of offers through a communitarian treatment of any dissents that might be put by a client (Homburg et al., 2011).

In the first place, the understood vital suspicion behind why salesman client introduction is an imperative region of study is by all accounts that if business people can build up and keep up commonly helpful associations with clients, organization piece of the pie, returns, or social effect will eventually enhance if not for the time being, in the long haul. Naturally, the connection between salesman client introduction and results was believed to be emphatically straight, and the normal idea was 'more was constantly better.' This presumption was as of late tested when (in a B2B setting utilizing triadic information) analysts found an upset U connection between businessperson client introduction and deals execution (as detailed by salespersons and their bosses); giving confirmation that 'more isn't generally better' and an ideal level of client introduction practices exist in a few circumstances, past which the organization is increasing reduced returns (Homburg, Muller, and Klarmann 2011b).

As far as anyone is concerned, no examination presently can't seem to analyze the relationship of numerous offering ways to deal with buy expectations (past devotion and fulfillment) in a B2C proficient and moral deals setting.

Second, while client introduction is ordinarily examined under the layered umbrellas of market introduction and relationship advertising, the methods of insight controlling which deals results are contemplated have developed. Early work organized unmistakable and quantitative deals experience results, for example, close rates, number of offers, normal deals levels among different zones.

As the writing stream propelled, concerns emerged in regards to the transient idea of the quantitative results and specialists started moving far from result estimations that appeared to be more value-based in nature to measures that gave confirm that connections clients were being assembled and establishments for long haul picks up from existing clients were being laid. The surmising was that, if toward the finish of a business experience the deal was not made, it was not a major issue as long as the association with the client was being encouraged.

In this way, the propelling writing started demonstrating and tried mental and influence related central factors going about as mediating factors in the connection between client introduction and buy plan. Therefore, a significant part of

the current client introduction related examinations have normally treated put stock in, fulfillment, faithfulness among others, as end state deals execution results in their models, and have once in a while included client buy expectation as a definitive result. A portion of the earlier research in businessperson client introduction has been reprimanded for sales representative dependence too vigorously on client require fulfillment to the detriment of different factors critical to the present individual offering world (Singh and Koshy 2012).

A few investigations have tried the relationship buyer impression of businessperson ethicality (De los Salmones, Perez, and del Bosque 2009; Valenzuela, Mulki, and Jaramillo 2010), however have not looked at the impacts of numerous offering approaches (from the client's discernment) on buy aim. It appears to be odd that sales representative client introduction models have not likewise regularly included buy purpose.

A few specialists have implied numerous features to client introduction, however have regarded it pretty much as a solitary idea (Kidwell et al. 2011; Mayer and Salovey 1995). As of late, the peculiarity of conceptualization has been experimentally tested. Homburg, Muller, and Klarmann (2011a) proposed and experimentally tried two kinds of possibly totally unrelated client introductions (practical versus social) in a B2B setting and clarified their relative impacts on client confidence in levels. Homburg, Muller, and Klarmann (2011a) characterize useful client introduction as 'an understanding of work related to practices that go for helping clients settle on acceptable buy choices' (798), and discovered its effect on client reliability to be more articulated with assignment situated purchasers, feeble brands, and exceedingly critical items.

Relatively, they characterize social client introduction as 'an arrangement of practices went for setting up an individual association with a client' (799), and discovered its effect on client unwaveringness to be 'articulated with connection situated purchasers, solid brands, modified items, and less mind boggling items' (806). Some earlier investigations seem to help discrete however corresponding aspects to client introduction practices.

Clients have a tendency to expand subjectively and investigate more in high contribution settings (Homburg, Koschate, and Hoyer 2006). Clients who have a high requirement for influence and a low requirement for cognizance shape more inspirational mentalities when presented to influencing messages (Haddock et al. 2008).

Relatively little research has been done in the B2C sales area to determine the relative impacts of relational sales orientation and functional (rational) sales orientation on downstream variables from the perspective of the customer (Arnett, German, and Hunt 2003; Evans et al. 2012). The latter point is critical given the criticisms revolving around salesperson self-reports as to the efficacy of their own customer-oriented behaviors. Specifically, measures relying on salesperson self-reports are prone to faking and may not be valid for the direct assessment of customer perception (Day and Carroll 2008; Mayer, Roberts, and Barsade 2008). Calls have gone out to researchers and sales organizations to measure salesperson orientations and behaviors within sales encounters from the customer's perspective (Sharma 1999; Wang et al. 2012).

Treams in association promoting point to the potential part of moral temperances and to the social capital that is manufactured long haul as legitimate connections are viably settled and kept up after some time. In this way, a moral worldview is accepted to be innate to relationship showcasing on the grounds that enduring connections can't be built up or maintained without moral substance, and consequently the act of relationship advertising 'today can be better executed in the event that one perceives the association of relationship promoting to another hypothetical system with much more profound verifiable roots – goodness morals' (Murphy, Laczniak, and Wood 2007).

Since moral judgment (moral value) is circumstance subordinate (Nguyen and Biderman 2008), we expect the assessment of sales representative's moral treatment to differentially affect confide in a sales representative and aim to buy contingent on a sales representative's client introduction compose. At the end of the day, we expect that businessperson client introduction can possibly bring out a more

constructive assessment of a salesman's moral treatment of a client. Trust is basically an emotional reaction to the businessperson (Kidwell, McFarland, and Avila 2007). While most investigations in the region center around put stock in's residency, Wood, Boles, and Babin (2008) concentrated on the formation of purchaser confidence in beginning deals experiences and found that outflows of constructive client introduction signs (practices) caused constructive assessments of the sales representative's validity and fortified results of reliability appraisals. Comparable outcomes have been found in the money related administrations industry (Guenzi and Georges 2010). At the point when trust connections are available and bona fide, a situation is built up helpful for dependable client connections (Murphy, Laczniak, and Wood 2007). There is prove that relationship-arranged offering in B2B offering circumstances is profited the most where high trust levels exist (Hawes, Mast, and Swan 1989).

Among a couple of various perspectives on client introduction, experts have considered salespersons' client introduction as an enthusiastic wander that drives sales representative to pass on more hoisted measure of completing (Singh and Koshy, 2012). Sales representatives through further significant levels of client introduction have whole deal focus, bigger measures of sensitivity and the ability to control/oversee sentiments of both self and clients (Pettijohn et al., 2010). Singh and Koshy (2011) establish that a client situated sales representative is more inclined to make regard for the cutting edge buyer, and late revelations from Homburg et al., (2011) revealed that client introduction constructs client commitment to the firm. A sales representative's client introduction and the relationship amidst that and their execution have been analyzed by a couple of researchers, and the revelations run from the association human being direct instantly (Boles et al., 2001) to, more as of late, being curved (Homburg et al., 2011). Then again, there exists a nonappearance of clearness in the matter of the connection between a sales representative's specific practices and the aptitudes they have (which, along these lines, affect the sufficiency of his/her client introduction) in illuminating variance in his/her business implementation (Wachner et al., 2008). As a rule, that incorporates additionally correct affirmation regarding the key piece of the client introduction

of forefront benefit agents in the administration firms' flourishing (Coelho et al., 2010; Subramony and Holtom, 2012).

Customer orientation expands self-evaluated execution and employment fulfillment. The impacts are not huge, but rather as with Adoptive Selling Behavior, business people who are high in Customer Orientation trust that they are completing a superior occupation and are more happy with their activity than sales representatives who are low in Customer introduction. Clearly, however, client arranged offering does not reliably prompt deals or different outcomes that chiefs esteem, since its impacts on director evaluated and target execution are non significant. Sales representatives may trust that client arranged offering has long haul benefits, regardless of whether their transient outcomes are not perceived by supervisors or reflected in target deals measures. (George, 2006).

Salesman Religiosity has positive significant impact on Customer purchase intention. and that hypothesis are accepted.

Salesman Honesty mediates the association between Salesman Religiosity and Customer Purchase intention are accepted

By Using Mediation Analysis was done by bootstrapping method which was presented by (preacher & Hayes, 2008). The result showed positive significant (0.01, $p < 0.05$) value between the relationships.

the mediation paths analysis. Path a results suggest that is Salesman Religiosity positively related to Salesman Honesty, ($\beta = 0.552$, $p < 0.001$). Path b results also suggest that is Salesman Honesty positively related to customer purchase intention, ($\beta = 0.473$, $p = 0.02$). Direct path c results suggest that salesman Religiosity positively related to customer purchase intention ($\beta = 0.259$, $p < 0.001$). Path c results of mediation suggested that there is a partial mediating role of salesman Honesty between and customer purchase intention, ($\beta = 0.520$, $p = 0.01$). The Indirect effect c and c is 0.261 confirmed the existence of mediator in

Customer Orientation moderates the association between Salesman Honesty and Customer purchase intention are rejected.

The moderation was used to determine the relationship between salesman Religiosity and Customer Purchase Intention. Hypothesis 3 forecast that Customer Orientation moderates the association between Customer Purchase Intention and Customer Orientation. Results show that Customer Orientation will weaker the correlation between Customer Purchase Intention and Customer Orientation.

The current study has added some important points and helpful for Scholars and specialists to the field of Marketing. Through in a worldwide competition marketing play an important role in achieving competitive advantage and organizations Goals. This study is link with salesman religiosity, Customer purchase product, Salesman Honesty and Customer Orientation. The impact of salesman religiosity on Customer purchase intention, is not discussed in Research so it's beneficial for the researcher in future to work on this topic in order to get more insights in it. The study findings will train scholars with an understanding of relationship that exists between the study variable in an integrated framework.

This study will train owner and Managers and other Decision-makers with marketing knowledge and its applicability in strategic Decision-making. By studying the salesman religiosity and Customer purchase intention in specific organization, the study will extend the generalizability of research findings and provide evidence on the importance of salesman religiosity on Customer purchase intention, mediating variable of salesman Honesty and moderating variable of Customer Orientation.

Since the dawn of ecommerce and online shopping, it has been a great way to sell products and services with a still increasing potential (Lim, Osman, Salahuddin, Romle, & Abdullah, 2016). According to the most recent report of the German Arbeitsgemeinschaft Online Forschung [AGOF; in English: Working Group for Online Media Research], onlineshopping was the third most carried out online activity, with 72,8% of the internet users in Germany (roughly 56 million or 76% of the German population older than 14) doing it very often, after conducting online searches (93%) and sending and receiving e-mails (87%) (AGOF, 2015). However, some industries were and still are more suitable to use the advantages (e.g. books) that the Internet provides opposed to other industries (e.g. groceries) (Lim et al., 2016). Earlier studies regarding internet shopping intentions already showed that

not convenience per se, but the product types play a major role in deciding whether to buy online or not (Brown, Pope, & Voges, 2003). Furthermore, consumers' purchase behavior also depends highly on the degree of certainty whether the product matches their preference and the advertised quality (Dimoka, Hong, & Pavlou, 2012). Additionally, Puccinelli and colleagues (2009) state that it has never been more important for retailers to understand consumer behavior than nowadays.

Some product categories or types directly have and had a higher chance to be sold successfully online (i.e. books or fast moving consumer goods). It is especially important that the ordering of the product or service via the Internet (independent whether through a website or app) is rated as valuable and advantageous in the eye of the customer (Puccinelli et al., 2009). Hence, products that do not require a direct product experience (Hansen, 2008) or tactile stimulation (Peck, 2011) are more suitable and therefore have a higher chance of selling. Consequently, some industries that do not fulfill these requirements still have troubles establishing an online reputation that convinces the customers of the added value, when buying their products and services online (i.e. online grocery shopping; Hansen, 2008).

However, most recent studies often focus on one particular industry or service: online grocery shopping or e-groceries (de Kervenoael, Elms, & Hallsworth, 2014; Goethals, Leclercq-Vandelannoitte, & Tütüncü, 2012; Hand, Dall'Olmo Riley, Harris, Singh, & Rettie, 2009; Hansen, 2008; Hansen, Jensen, & Solgaard, 2004). Especially, earlier studies conducted by Hansen et al. (2004) and a follow-up study by Hansen (2008) tried to shed some light on the factors that influence the purchase intention of individuals and reasons of the difficulties to sell groceries online on a broad scale. Yet, the mere focus on one industry, namely online grocery buying, does not provide a more complex answer, which is applicable to a wider array of industries or product categories. Therefore, Hansen (2008) suggested to test his proposed conceptual model to a wider array of consumer products, in more detail both search and experience goods.

There are studies that already tried to investigate the effects of consumer characteristics on their acceptance of online shopping across different product types

(J. W. Lian & Lin, 2008). Yet, since the study has been published, the Internet and its offer and availability of products and services expanded and are even more complex nowadays, which speaks for a more elaborated and broader focus. Lian and Lin (2008) compared just four types of products: “low outlay, frequently purchased goods” that are either “physical or tangible” (e.g. books) or “intangible or just informational” (e.g. online news or magazines) and “high outlay, infrequently purchased goods” that are either physical or tangible (e.g. TV gaming systems) or “intangible or just informational” (e.g. computer games). Their results of a regression analysis showed that there were significant differences between product and service types regarding their determinants of online shopping acceptance. Another recent study investigated the influence of gender and product types on online purchase behavior (Pascual-Miguel, Agudo-Peregrina, & Chaparro-Peláez, 2015). Their results showed that the differences between man and woman decrease, which speaks partly for a more general approach to reach the target audience. However and more interestingly, the results differed when the participants were asked regarding specific product types (i.e., digital or not digital goods) or not (Pascual-Miguel et al., 2015). Concluding, they suggested to investigate the online purchase behavior across different types of services and goods rather than only different types of goods.

The conditions Religion and Religiosity are differently used to describe the concept, Religiosity variable are mostly used in latest literature (Hill and Pargament, 2003). Religiosity has separate dimension (Slater et al., 2001) and present a single person relation to the religion. The religiosity idea has always faced a challenge to marketing concerns also social science and Marketing Scholars have mannered to challenge the importance of religiosity.

According to (Meadow and Kahoe, 1984) and (Kirkpatrick and Hood, 1990), these researcher used religiosity scale, especially in psychology, is the (Allport and Ross, 1967) Religious Orientation Scale that are categorizes persons into two types: some people recognize religion as aim for some purpose that are their personally orientation and some people are deeply understand and set a plan to achieve a particular goal (extrinsic orientation).

Afterward, (Hoge, 1972) changed over this scale to a Uni-dimensional one inborn religious inspiration Scale. (Batson and Ventis, 1982) describe religiosity a persons rights were religion idea is an individual mission and a person's religiosity has Three measurements (Batson and Schoenrade,1991): addressing convictions, esteeming questions and expecting change.

In view of people's impression of their profound (religious) prosperity, (Paloutzian et al, 1978) and (Ellison, 1983) propose different idea of the religiosity, people's religiosity or other individuals can be caught by the religious.

To quantify the full of feeling association a man has with God, (Edwards ,1986) made the Religious Experience Questionnaire (REQ) to determine the humans Relationship with different ideas, for example, The impression of the God's essence, the reaction of being tuned in to, appreciated by God and the emotion of being secure by God.

As far as anyone is concerned, couple of specialists has inspected the limitations of religiosity in Muslim nations. Ever since the most important critical resources that watch over Muslim way of life are followed by the Quran and the Hadith (the Prophet Muhammad's Words) and on the grounds that these are two ways abridge the good and Juristic law in Islam, some people refer them to describe Muslim conduct and convictions that mirror their religiosity. For example, to be a 'decent' Muslim demands the full accommodation to God. For example , for Muslims, the reality of great Word isn't raised doubt about and all occasions, positive or negative manner, thats are all the protest of Allah. This is might clarify, to degree, the everywhere thought of submission to the inevitable in the life of the Muslim (instance Quran 50:33). Likewise, as indicated by the two wellsprings of Islam educating, people's convictions, and in addition accommodation, must be unmistakable in their conduct. In this way, Muslims must regard the statutes of their religion as well as training them for example appeal, or they submit a transgression, showed by basic distraction or rebellion up to a significant circumstance of non-conviction.

A decent Muslim should likewise respect religion the developing her insight into Islam and also in the universe This nonstop enthusiasm for religion ought to permit

Muslims are not exclusively to recollect the awesome rules that guide what is halal and what is haram their life, yet to build up a comprehension of their convictions. They would then be able to adjust their conduct the requests of persons life while remaining in congruity with their religion. Islam represents all parts of Muslim life, and many limitations apply, a 'great' Muslim must survive tolerant and bear the troubles of real (physical) life to appreciate the profound one. This suggests short coming even with troublesome circumstances in everyday life must redirect the Muslim what the maker ask of him. It is his obligation to defeat snags and the decent Muslim tought not surrender to the, particularly those that negate the statutes of Islam.

5.2 Conclusion

The current study showed that Correlation of SR and CPI which is .424. This tells if SR positive relationship with CPI, Salesman Religiosity (SR) has positive significant impact on Customer purchase intention (CPI) the mediator relationship with both independent and dependent variable is positive and significant. It also shows that mediation exits between independent and dependent variable. The moderation analysis showed negative Results value which means moderation not exits and show effects negative between Salesman Honesty and Customer Purchase Intention.

5.3 Limitations

- Although the result of the study and significance, the study some limitations Study was conducted to the questioners and the sample size was 300. Second limitation was the shortage of time as data was collected through survey questionnaire so it was also time consuming and I had to manage the bias answer from some subjects.
- The study comprises the Pharmaceutical company in Rawalpindi/ Islamabad. However, the studies including majority of the employees form all over

Pakistan may have different and more generalize results. And this study was conduct in Pakistani context so it is particularly deal with Pakistani culture.

- Another limitation was that In this study only four variables are used, and moderator shows negative results.

5.4 Future Research Recommendations

- Future studies should increase sample size to make study generalize.
- Future studies should conducted this study on different sectors like banking , IT and Textile sector.
- Future studies should use more and different variables.

5.5 Managerial Implications

This study has presented the detailed analysis of impact if Salesman Religiosity on Customer Purchase Intention. It also give the mediating role of salesman Honesty and moderating role of Customer Orientation. its important for developing country like Pakistan to give importance to business as it can boost the economy.

This study also contributes for managerial implications. The model is tested by adding the mediator as salesman Honesty. Findings of the study suggest that adherence to salesman Honesty has a positive effect on customer orientation with overall reinforcement of salesman religiosity,. Findings of study also suggest that its helpful for managers for customer orientation and market orientation. These salesman may not exhibit customer orientation and should be provided by supervisory support to enhance the Marketing skills.

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Appendix



CAPITAL UNIVERSITY OF SCIENCE AND TECHNOLOGY

ISLAMABAD

Department of Management Sciences

5.6 Questionnaire

Dear Participant,

I am a student of MBA at Capital University of Science and Technology (MAJU) Islamabad. I am conducting a research on the topic **Impact of salesman religiosity on customer purchase intention mediating role of salesman honesty and moderating role of customer orientation** as a partial fulfillment of my degree. The findings from this survey are purely used for academic purposes and the answers you provide will be kept confidential and cannot be disclosed to anyone. Your cooperation will be highly appreciated in this regard.

Sincerely,

Asia Asghar

Demographic

S.NO.	Statement	Options
1	Age group	below 20 years 20.1-30 years 30.1-40 years 40.1-50 years Above 50
2	Gender	Female Male
3	Marital Status	<input type="radio"/> Single <input type="radio"/> Married
4	Education	<input type="radio"/> Level <input type="radio"/> A Level <input type="radio"/> Bachelor <input type="radio"/> Master Degree <input type="radio"/> Doctorate <input type="radio"/> Others

In the following section we present to a series of statements that require you to tick only one of the five boxes ranging from NOT AT ALL to A VERY LARGE EXTENT. Please be as honest as possible as there is no right or wrong answer.

1. Not at All
2. To a Small Extent
3. To a Moderate Extent
4. To a Large Extent
5. To a Very Large Extent

Salesman Religiosity

1. Not at all 2. To a small extent 3. To a moderate extent
 4. To a large extent 5. To a very large extent

Salesman Religiosity (Sarah Alhouti, 2015)					
I try to carry my religious believer into all my other dealings in life.	1	2	3	4	5
My religious beliefs are what really lie behind my whole approach to life	1	2	3	4	5
Religion is especially important to me because it answers many questions about the meaning of life.	1	2	3	4	5
It is important for me to spend periods of time in private religious thought and meditation.	1	2	3	4	5
It doesnt matter so much what I believe in so long as I lead a moral life	1	2	3	4	5
Although I am a religious person, I refuse to let religious considerations influence my everyday affairs.	1	2	3	4	5
Occasionally, I find it necessary to compromise my religious beliefs to protect my social and economic well-being.	1	2	3	4	5

1. Not at all 2. To a small extent 3. To a moderate extent
 4. To a large extent 5. To a very large extent

Customer Purchase Intention (Chia,2012)					
I expect to buy from this company in the near future	1	2	3	4	5
I intend to buy a product of this company in near future	1	2	3	4	5
Given the chance, I predict that I should buy a product from this company in near future	1	2	3	4	5

1. Not at all 2. To a small extent 3. To a moderate extent
 4. To a large extent 5. To a very large extent

Salesman Honesty (Masoud, 2013)					
Do not tell the complete truth to a customer about the characteristics of a product	1	2	3	4	5
Make an excuse to customers about unavailable merchandise when the merchandise is in fact not yet in a stock or is sold out	1	2	3	4	5
Deliver a defective product to the customer	1	2	3	4	5
Send or deliver to the customer the product that does not match the sample from which the customer made the purchase decision	1	2	3	4	5
Refuse to accept a return from a customer when you actually believe that the item should be accepted	1	2	3	4	5
Refuse to replace a product recently purchased from the customer when you actually believe that the item should indeed be replaced for the customer	1	2	3	4	5

1. Not at all 2. To a small extent 3. To a moderate extent
 4. To a large extent 5. To a very large extent

Customer Orientation (Langrek et al, 2004)					
Our firm gathers information about customers' needs?	1	2	3	4	5
Our firms have insight into the buying process of customers?	1	2	3	4	5
Our firm handles customers complaints well?	1	2	3	4	5
Our firm consults customers to improve the quality of service?	1	2	3	4	5
Our firm involves customers in decisions that affect the relationship?	1	2	3	4	5
Our firm looks for ways to offer customers more value?	1	2	3	4	5
Our firm treats customers as partners?	1	2	3	4	5