

**UNIVERSITI TEKNOLOGI MARA**

**THE DETERMINANTS OF PURCHASE  
INTENTION OF UNSOUGHT PRODUCTS  
AMONG MUSLIMS IN MALAYSIA: THE  
MEDIATING EFFECT OF COGNITIVE  
CONSISTENCY AND SPIRITUAL  
INTELLIGENCE**

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## ABSTRACT

The purpose of this study is to investigate the purchase behaviour of individuals towards unsought products and life insurance is the product of interest in this study. Unsought products require aggressive marketing strategy due to the task of convincing potential buyers and selling the products to them. The purchase of unsought products that are not in tandem with the beliefs of individuals are likely to cause dissonance in their cognitive states. Cognitive consistency is a situation when people achieve a balance state among their cognitions (i.e. beliefs, opinions). Individuals strive to eliminate dissonance when there are inconsistencies in their attitude and behaviour (dissonance), thus influencing what they purchase. The Cognitive Consistency Theory is used as the basis for the framework development and together with the Decomposed Theory of Planned Behaviour (DTPB) this study hopes to shed some light in identifying possibilities of dissonance when Muslims purchase unsought products like life insurance. Data were collected via a cross-sectional study using survey questionnaires in Klang Valley, Malaysia. By using primary data collection, 316 questionnaires were collected from the target respondents. Data were analyzed by using Statistical Package of Social Science Version 21.0, SEM Partial Least Squares (SmartPLS Version 3.0), SAS and SPSS Macros. The findings demonstrated that the proposed framework is the best predictive model to attain a high explanatory power of the situation. The model explains 71 percent of variance in determining individuals' intention to purchase unsought products, which demonstrated the most accurate data that fits the model. The findings indicate that attitudinal-decomposed factors, normative influence factors, and control beliefs factors have positive significant relationship with attitude, subjective norm, and perceived behavioural control correspondingly. This study generated thirteen (13) hypotheses. Out of the thirteen (13) hypotheses, ten (10) hypotheses are found to be significant while the remaining three (3) hypotheses are found insignificant. This study contributes to the body of knowledge by enhancing existing literature on the marketing of unsought products and provide useful contribution to policy makers and industry players in understanding the key factors in the purchase of unsought products where the comprehension of cognitive consistencies is key in determining purchase behaviours.

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# CHAPTER ONE

## INTRODUCTION

### 1.1 Preamble

This chapter provides the research background and rationale for this study. In this chapter, problem statement, research questions, objectives of the research and scope of the study will be discussed.

### 1.2 Background of the Study

In the last few decades, studies on purchase behavior among consumers have taken a turn in academic applications as consumer behavioural theorists seek alternative approaches in understanding purchase behavior. Although the Theory of Planned Behaviour (TPB) by Ajzen and Fishbein (1975; 1980) has been used countless times in the literature to understand purchase behavior, numerous other studies have incorporated differing dimensions to TPB as an extension of this theory. The Decomposed Theory of Planned Behaviour (DTPB) by Taylor and Todd (1995) is an effort to relate TPB in other contexts and to make this a more relevant theory from an operational perspective.

DTPB dictates that purchase behavior should be understood and applicable for varying types of products and services. In the case of unsought products like life insurance, the determinants of behavioural attitudes, subjective norm and behavioural control as proposed by Ajzen (1991) and Ajzen and Fishbein (1975) may be suitable generally, to explain purchase behavior, but there may be other dimensions specific to the context that may affect an individual's attraction to buy such products given the characteristics of these products. For instance, life insurance is not easy to sell and it is particularly difficult to convince potential purchasers of its benefits and attributes. As such, unsought products like life insurance would require a more structured and comprehensive understanding in the conceptualization of the purchase behavior. Additionally, ethnic cultural and social considerations may also influence purchase intention (Jung & Kau, 2004). For Muslim consumers, for instance, probable