

EFFECT OF RELIGIOUS COMMITMENT, INTRINSIC RELIGIOSITY, AND PERCEIVED SERVICE QUALITY ON PURCHASE INTENTION: EXPLORING MODERATING ROLE OF RELIGIOUS BELIEF

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Abstract: The primary objective of this study was to investigate the influence of religious commitment, intrinsic religiosity, perceived service quality, and CSR on customer purchase intention, with customer life satisfaction as a potential mediator. Additionally, the study examined the moderating effect of religious belief. A questionnaire was developed based on an extensive review of the literature to gather data from customers in the hospitality sector in Saudi Arabia, using convenience sampling. The study achieved a usable response rate of 81.4%. Structural equation modelling (SEM) was employed using Smart PLS-4 to analyse the collected data. The results indicated that perceived service quality, CSR, religious commitment, and intrinsic religiosity significantly impacted customer life satisfaction. Furthermore, customer life satisfaction positively influenced customer repurchase intention. The statistical findings provided support for the moderating role of religious belief and the mediating effect of customer life satisfaction. The study also discussed its limitations and practical implications in detail.

Keywords: Religious Commitment, Intrinsic Religiosity, Perceived Service Quality, CSR, Purchase Intention

1. INTRODUCTION

Religious teachings and values significantly influence customers' decision-making processes. Intrinsic religiosity, characterized by various beliefs and involvement in religious activities, plays a pivotal role in shaping customer

intentions and behaviours (Junaidi, 2021). It is associated with overall well-being across the lifespan, fostering satisfaction and happiness among individuals (Masters, 2020). Customers with high levels of intrinsic religiosity are inclined to lead their lives in accordance with religious principles and seek spiritual fulfilment. Religious commitment, a significant determinant of customer behaviour, encompasses customers' beliefs and actions concerning supernatural principles. It reflects moral choices and internal attributes shaped by divine teachings and guidance (Alwi, Parmitasari, & Syariati, 2021). Moreover, CSR, which pertains to a firm's obligations to society, including its employees, customers, and the environment, is also associated with religion in some studies. CSR is viewed as a moral duty intertwined with religious principles, addressing issues of morality, purpose, destiny, and a meaningful existence (Su, 2019; van Aaken & Buchner, 2020). Understanding the importance of CSR is crucial for organizational growth, as neglecting it can have adverse implications (He & Tian, 2022). With the proliferation of IT-based devices and products, customer expectations and demands have escalated. These customers anticipate ongoing enhancements in service quality (Setiawan et al., 2019). Service quality significantly influences customer perceptions and behaviours, with organizational employees playing a pivotal role in delivering high-quality service (Ifie et al., 2018). Elevated service quality fosters positive word-of-mouth communication and cultivates customer loyalty, consequently bolstering organizational sales. Moreover, the positive word-of-mouth generated by service quality reduces the cost of acquiring new customers. In essence, organizations can retain their customer base through superior service quality (Nambiar et al., 2018).

The contemporary business landscape is marked by formidable challenges and intense competition. As customers' income levels rise, so do their demands and expectations. Central to the vitality of businesses is the concept of purchase intention, which signifies customers' willingness to engage with service providers. Customer purchase intention plays a pivotal role in fostering robust relationships with clientele (Ali et al., 2022). Customers form perceptions based on various factors, including past experiences and organizational contributions to society, with religion occasionally exerting a significant influence on their intentions (Daga & Indriakati, 2022). Religion profoundly impacts consumer buying behaviour and decision-making processes (Mortimer et al., 2020). Religious commitment positively influences long-term life satisfaction and customer behaviour (Malik et al., 2021), although the discussion of this phenomenon within the context of customers and organizational success remains relatively limited. Understanding customer life satisfaction is crucial because satisfied

customers are inclined to recommend products and services to others and are more likely to continue patronizing the organization (Ten Kate et al., 2017). Consequently, identifying factors that enhance life satisfaction and purchase intention is paramount for organizational success. This research aims to elucidate the roles of intrinsic religiosity, religious commitment, corporate social responsibility, and perceived service quality in influencing purchase intention through the mediation of life satisfaction. Additionally, the study evaluates the moderating influence of religious belief (Dale et al., 2020).

2. LITERATURE REVIEW

- *Intrinsic Religiosity and Life Satisfaction*

The significance of religiosity in individuals' lives cannot be overstated, as it exhibits a robust correlation with customer satisfaction and happiness. The foundational concept of religiosity emerged approximately six decades ago, with intrinsic religiosity representing a pivotal aspect thereof. Intrinsic religiosity entails the practice of one's faith without seeking external validation, rooted deeply within oneself (Junaidi et al., 2022). The motivation derived from religious beliefs forms the cornerstone of customers' intrinsic motivation, harmonizing their demands and values. Customers who adhere to intrinsic religiosity exhibit a strong conviction in the inherent value of their beliefs, guiding their product and service choices based on internal rather than external influences (Arrowood et al., 2018). Intrinsic religiosity exerts a significant influence on individual behavioural outcomes, notably impacting customer satisfaction and emotions (Arrowood et al., 2018). Proponents of religion assert that customers must cultivate a close connection with God and maintain faith in divine intervention to foster enduring trust and success (Arli et al., 2023). Religious faith imbues individuals with a sense of purpose in life, thereby enhancing overall satisfaction. Several studies have indicated that religious engagement serves as a more dependable means of fostering customer satisfaction (Dinh et al., 2022). Customers' intrinsic motivation is positively influenced by their beliefs regarding the divine (Kamiyama & Kashiwagi, 2019). Additionally, research by (Duffield et al., 2024) demonstrates a positive correlation between customers' intrinsic motivation and life satisfaction. Based on the preceding discussion, we can propose the following hypothesis,

H1. Intrinsic religiosity has positive effect on the life satisfaction of the customer.

- *Religious Commitment and Life Satisfaction*

The notion of commitment holds significant importance for individuals. Religious commitment, as defined in various studies, refers to "the degree to which a person adheres to their religious values, beliefs, and practices, and integrates them into daily life" (Dar & Iqbal, 2019). It serves as a distinguishing factor between believers and nonbelievers, influencing their faith, behaviours, and beliefs across different contexts (Altinoğlu, 2018). Moreover, religious commitment plays a crucial role in shaping individuals' psychology and has been associated with positive psychological outcomes, such as reduced stress, anxiety, and depression, across diverse demographics (Carter, 2016).

The impact of an individual's religious conviction extends directly or indirectly to various aspects of their life. Research by (Achour et al., 2017) demonstrated that religious commitment positively affects forgiveness, marital adjustment, self-efficacy, and product acceptance, while

negatively influencing dishonest behaviour. Additionally, intrinsic religiosity emerges as a significant predictor of an individual's social well-being, as evidenced by several studies (Kim-Prieto & Miller, 2018). Particularly noteworthy is its effect on life satisfaction, with numerous studies highlighting the positive association between religious commitment and life satisfaction (Roberto et al., 2020). This positive relationship can be attributed to religious commitment's role in bridging the gap between product expectations and actual value, fostering a sense of commitment to both products and spiritual fulfilment, as indicated by (Koçak, 2021). The formulated hypothesis is as follows,

H2. Religious commitment has positive effect on customer life satisfaction.

- *CSR and Life Satisfaction*

In management studies, CSR holds a prominent position, exerting significant influence on individuals' perceptions of organizations. Defined as a confluence of ethical and legal commitments, CSR encompasses an organization's obligations to various stakeholders (Nave & Ferreira, 2019). Rooted in concerns regarding human, environmental, and labour rights (Jamali & Karam, 2018), CSR underscores companies' recognition of environmental and social considerations arising from their operations. Consequently, organizations are tasked with aligning their strategies with stakeholder and environmental interests to ensure minimal disruption or harm (Barauskaite & Streimikiene, 2021). Integration of social initiatives into organizational activities, as advocated by CSR, is posited to

yield long-term profitability. Ethical conduct is closely intertwined with an organization's CSR endeavours, with customers often perceiving CSR as a positive attribute, fostering loyalty (Emmanuel & Priscilla, 2022).

Numerous prior studies have underscored that customer satisfaction with a brand is closely linked to their intention to use it. Moreover, the organization's goodwill, cultivated through CSR initiatives, also contributes to the formation of brand usage intentions. Customers often respond positively to an organization's CSR endeavours, thereby enhancing their satisfaction levels (Tran, 2022). This positive response to CSR is driven by customers' heightened awareness of environmental and social dimensions associated with products, leading them to prefer socially responsible firms. Past research has consistently demonstrated the positive impact of CSR on customer satisfaction (Irfan et al., 2021). Similar findings were reported by (Mohammed & Rashid, 2018), who identified a positive association between CSR and satisfaction. Furthermore, (Islam et al., 2021) corroborated the enduring positive effects of CSR on customer satisfaction and trust-building.

H3: CSR have positive significant effect on life satisfaction

- *Perceived Service Quality and Life Satisfaction*

In the literature, service quality is defined as an organization's capability to fulfil customer demands and requirements. It represents the extent to which customer expectations are met through products or services (Malik et al., 2020). The evaluation of service quality reflects customers' perceptions of the services received from the organization after utilization (Zaid et al., 2020). Customers form perceptions of product quality even before interacting with the organization, and subsequently compare their expectations with the actual performance of the product (Zygiaris et al., 2022). Service quality is recognized as a significant influencer of customer behaviour and satisfaction, ultimately contributing to the organization's long-term profitability (Nambiar et al., 2018).

In the realm of business organizations, it is imperative for firms to cultivate customer satisfaction through the provision of high-quality services, thereby enhancing their ability to attract and retain customers. Various studies have explored the impact of CSR on customer satisfaction (Waheed et al., 2022). Scholars in these investigations have underscored the importance of recognizing the connection between customer satisfaction and perceived service quality (James-Campaña et al., 2021). The behaviour and satisfaction of customers are positively influenced by the quality of services offered by organizations (Meesala

& Paul, 2018). Perceived service quality, as assessed by customers, directly influences their experiences and positively impacts their satisfaction levels. Researchers have emphasized that perceived service quality reflects customers' cognitive evaluations of products, significantly affecting their satisfaction. Customer satisfaction is consequently bolstered by perceived service quality, indicating a significant positive effect on customers' overall satisfaction levels (Ananda et al., 2023), which in turn fosters positive word-of-mouth among customers.

H4. Perceived service quality has positive significant effect on customer life satisfaction

- *Life Satisfaction and Customer Purchase Intention*

Purchase intention, defined as the inclination of a customer to acquire a product, serves as an indicator of the likelihood or probability of an individual engaging in the purchasing process (Lee et al., 2017). Customer attitudes play a pivotal role in shaping purchase intentions towards products or services, influenced by various external factors. Purchase intention stems from the conative component, which emotionally motivates customers to consider product usage. Consumer behaviour is significantly impacted by purchase intention, as it determines the likelihood of future product usage (Kamalul Ariffin et al., 2018). Scholarly literature has delineated life satisfaction as the subjective sense of contentment and fulfilment experienced by individuals, contributing to their overall sense of happiness and well-being.

Customer life satisfaction is gauged by assessing the individual's subjective evaluation of their overall quality of life (Ruggeri et al., 2020). This underscores the personal and subjective nature of life satisfaction, which varies among individuals and is not universally standardized. Past research has identified various factors influencing life satisfaction, including life experiences, psychological traits, demographics, and individual characteristics (Dash, Kiefer, & Paul, 2021).

After assessing the organization's offerings and forming satisfaction with the product (Luo et al., 2022), satisfaction level becomes a means to attain competitive advantage for the organization. Customer actions are indicative of their purchase intention; a satisfied customer is inclined to purchase the product, reflecting a desire to utilize it.

Conversely, dissatisfaction with the product prompts customers to seek alternatives, potentially turning to competing brands. Likewise, the research

conducted by (USMAN et al., 2021) demonstrated the positive impact of satisfaction on purchase intention.

H5. Life satisfaction has positive significant effect on customer purchase intention.

H6. Customer life satisfaction mediates the relationship among CSR and CPI.

H7. Customer life satisfaction mediates the relationship among PSQ and CPI.

H8. Customer life satisfaction mediates the relationship among Religious commitment and CPI.

H9. Customer life satisfaction mediates the relationship among Intrinsic religiosity and CPI.

- *Religious Belief as Moderator*

Religious belief constitutes a significant factor that influences the lives of customers, rooted in various supernatural elements. It entails a customer's adherence to certain faith-based principles and dictates. Religion serves as a guiding framework that shapes perceptions and behaviours, influencing individuals' lifestyles (Strasser, 2015). Individuals with a strong religious belief exhibit heightened awareness and conscientiousness in their purchasing decisions and service utilization, significantly impacting their lives.

Scholarly literature underscores a robust correlation between consumer behaviour and individual religious beliefs, often leveraged by organizations to influence customer attitudes and purchasing decisions. For instance, (Yaakop et al., 2021) demonstrated a positive relationship between religious beliefs and customers' purchase intention. Similar findings were corroborated by (Wang, Weng Wong, & Elangkovan, 2020), further highlighting the profound impact of religious belief on customer purchase intention.

A study conducted by (Amin et al., 2021) investigated the moderating influence of religious beliefs within their research. They found that religious beliefs bolster the link between purchasing motivation and customer intent to buy. Individuals with a high level of religious belief are less likely to be inclined to purchase new products. Instead, they exhibit strong brand loyalty and prefer to maintain allegiance to their current products (Ustaahmetoğlu, 2020).

H10. Religious belief moderates the relationship between customer life satisfaction and customer purchase intention.

The framework derived from the aforementioned hypotheses is as follows.

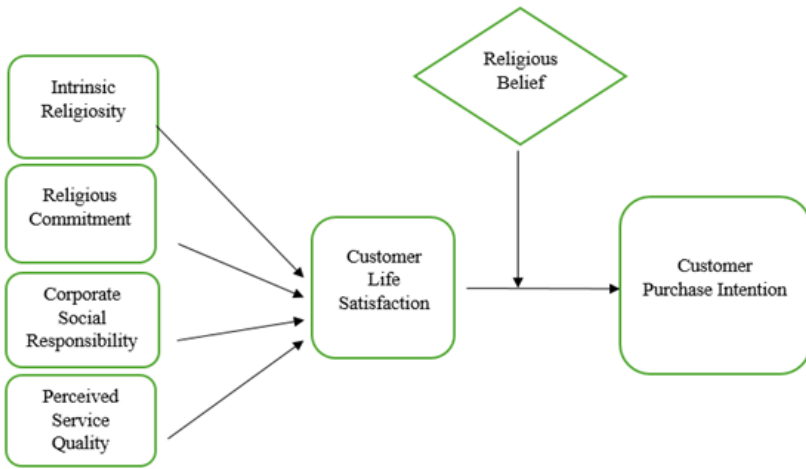


Figure 1: Framework of the Study

3. RESEARCH METHODOLOGY

The present study employed a quantitative approach to examine the relationships among the variables within the proposed model. Data collection was facilitated through the use of a questionnaire, which was meticulously crafted based on an extensive review of relevant literature. The questionnaire comprised two sections: the first section focused on gathering demographic information from respondents, while the second section aimed to capture data pertaining to the study variables. Adopting a cross-sectional research design, data was obtained from customers within the hospitality sector of KSA. The researcher utilized a self-administered approach to collect data from respondents, employing convenience sampling as the sampling technique, which is a significant type of non-probability sampling.

The distributed questionnaire garnered responses from 205 customers or potential respondents, out of which 167 were deemed usable, resulting in a usable response rate of 81.4%. The collected data underwent analysis using two distinct tools. Initially, SPSS was utilized to assess the demographic information of the respondents. Subsequently, Smart PLS 4 was employed to analyse the data pertaining to the study variables. This software is particularly suitable for examining complex causal relationships among variables, which aligns with the intricate nature of the proposed model in this study. The model comprises four

independent variables, one mediator, one moderator, and one dependent variable, rendering Smart PLS-4 an optimal choice for its analysis.

4. RESULTS

As previously stated, SPSS was employed to analyse the demographic data of the respondents. Upon initial examination, it was noted that 84.12% of the respondents identified as male, with the remaining participants being female. Furthermore, 67.11% of the respondents reported being married, while the remainder indicated their single status. In terms of occupation, 47.31% of the respondents identified as students, 31.11% as employed, and the remaining respondents selected "other" as their occupation.

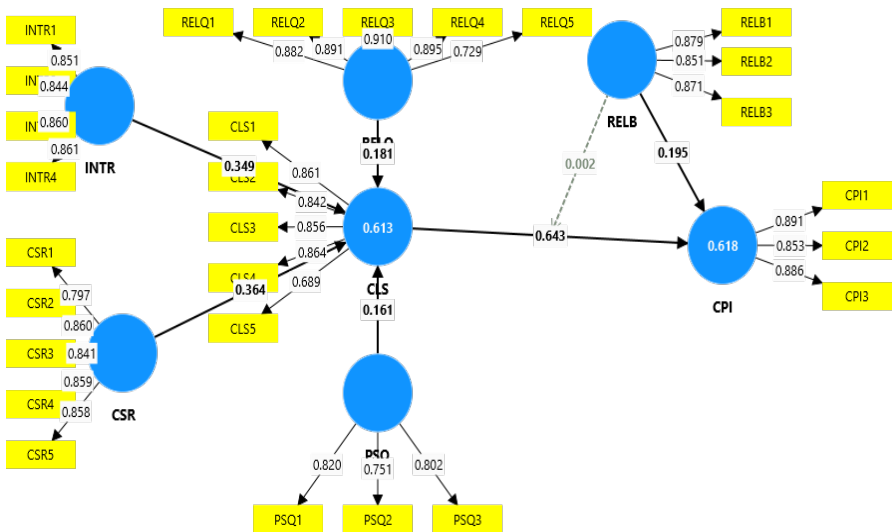


Figure 2: Measurement Model

Note: PSQ= Perceived Quality; CSR= Corporate Social Responsibility; INTR= Intrinsic Religiosity; RELQ= Religious Commitment; CLS= Customer Life Satisfaction; RELB; Religious Belief; CPI= Customer Purchase Intention

Subsequently, the researcher utilized Smart PLS-4 for analysis, which consists of two stages: the measurement model and the structural model. The measurement model analysis encompasses tests for factor loading, convergent validity, reliability and validity, as well as discriminant validity. Factor loading analysis, the initial stage of the measurement model, assesses the strength of items used to measure variables in the study, akin to confirmatory factor analysis. According to (Hair et al., 2014), items with factor loadings below 0.40 are deemed

unacceptable and should be excluded. In this study, items with loadings of 0.40 or higher were retained for further analysis.

Table 1: Factor Loading

	CLS	CPI	CSR	INTR	PSQ	RELB	RELQ
CLS1	0.861						
CLS2	0.842						
CLS3	0.856						
CLS4	0.864						
CLS5	0.689						
CPI1		0.891					
CPI2		0.853					
CPI3		0.886					
CSR1			0.797				
CSR2			0.860				
CSR3			0.841				
CSR4			0.859				
CSR5			0.858				
INTR1				0.851			
INTR2				0.844			
INTR3				0.860			
INTR4				0.861			
PSQ1					0.820		
PSQ2					0.751		
PSQ3					0.802		
RELB1						0.879	
RELB2						0.851	
RELB3						0.871	
RELQ1							0.882
RELQ2							0.891
RELQ3							0.910
RELQ4							0.895
RELQ5							0.729

Note: PSQ= Perceived Quality; CSR= Corporate Social Responsibility; INTR= Intrinsic Religiosity; RELQ= Religious Commitment; CLS= Customer Life Satisfaction; RELB; Religious Belief; CPI= Customer Purchase Intention

On the contrary, both composite reliability and Cronbach's Alpha values, utilized to assess data reliability, must exceed 0.70 (Hair et al., 2017). These values, along with other pertinent tests, are outlined in Table 2, which delineates the requisite criteria. Furthermore, convergent validity was evaluated through Average Variance Extracted (AVE) testing. As per (Fornell & Larcker, 1981), an AVE value of 0.50 or higher is deemed acceptable. The AVE values presented in Table 2 indicate that all variables surpass the 0.50 threshold, thus confirming convergent validity.

Table 2: Reliability and Validity

	Cronbach's alpha	Composite reliability	AVE
CLS	0.881	0.914	0.680
CPI	0.849	0.909	0.769
CSR	0.898	0.925	0.712
INTR	0.876	0.915	0.729
PSQ	0.702	0.834	0.627
RELB	0.835	0.901	0.752
RELQ	0.913	0.936	0.747

Note: PSQ= Perceived Quality; CSR= Corporate Social Responsibility; INTR= Intrinsic Religiosity; RELQ= Religious Commitment; CLS= Customer Life Satisfaction; RELB; Religious Belief; CPI= Customer Purchase Intention

Discriminant validity was assessed using both the (Fornell & Larcker, 1981) approach and the HTMT approach. According to the (Fornell & Larcker, 1981) criteria, values on the diagonal of the matrix should exceed those off the diagonal. Table 3 demonstrates compliance with this criterion. Additionally, in accordance with the HTMT approach, values in the matrix should be below 0.90. As shown in the figures of Table 4, no value exceeds 0.90. Based on these analyses, it can be concluded that there are no issues concerning discriminant validity in the study.

Table 3: Fornell and Larker

	CLS	CPI	CSR	INTR	PSQ	RELB	RELQ
CLS	0.825						
CPI	0.773	0.877					
CSR	0.658	0.634	0.844				
INTR	0.674	0.632	0.604	0.854			
PSQ	0.520	0.524	0.466	0.439	0.792		
RELB	0.666	0.622	0.642	0.521	0.505	0.867	
RELQ	0.298	0.232	0.049	0.190	0.200	0.177	0.864

Note: PSQ= Perceived Quality; CSR= Corporate Social Responsibility; INTR= Intrinsic Religiosity; RELQ= Religious Commitment; CLS= Customer Life Satisfaction; RELB; Religious Belief; CPI= Customer Purchase Intention

Table 4: HTMT

	CLS	CPI	CSR	INTR	PSQ	RELB	RELQ
CLS							
CPI	0.890						
CSR	0.733	0.725					
INTR	0.763	0.732	0.680				
PSQ	0.653	0.677	0.585	0.557			
RELB	0.765	0.737	0.741	0.607	0.658		
RELQ	0.340	0.263	0.069	0.212	0.249	0.199	

Note: PSQ= Perceived Quality; CSR= Corporate Social Responsibility; INTR= Intrinsic Religiosity; RELQ= Religious Commitment; CLS= Customer Life Satisfaction; RELB; Religious Belief; CPI= Customer Purchase Intention

Based on the preceding discussion, it is apparent that the variables and their respective items have satisfactorily met the requirements of the measurement model. This indicates that these variables are suitable for further examination through path analysis. Such analyses will be conducted during the structural model assessment. During this phase, the impact of the independent variables on the outcome variables will be scrutinized. These analyses are crucial for assessing the proposed hypotheses of the study. Furthermore, the determination of the R-square value will also be carried out at this stage. To achieve this, the bootstrapping technique involving 5000 subsamples was employed (Hair et al., 2017).

Table 5: Direct and Moderating Relations

	Beta	SD	T value	P values
CLS -> CPI	0.643	0.044	14.538	0.000
CSR -> CLS	0.364	0.055	6.664	0.000
INTR -> CLS	0.349	0.053	6.540	0.000
PSQ -> CLS	0.161	0.044	3.680	0.000
RELQ -> CLS	0.181	0.040	4.528	0.000
RELB x CLS -> CPI	0.002	0.042	2.038	0.370

Note: PSQ= Perceived Quality; CSR= Corporate Social Responsibility; INTR= Intrinsic Religiosity; RELQ= Religious Commitment; CLS= Customer Life Satisfaction; RELB; Religious Belief; CPI= Customer Purchase Intention

The study's findings indicate a positive and statistically significant impact of CLS on CPI, with a Beta coefficient of 0.643 and a t-value of 14.538. Additionally, INTR exhibits a positive influence on CLS, reflected by a Beta coefficient of 0.349 and a t-value of 6.540.

Moreover, CSR demonstrates a positive relationship with CLS, as evidenced by a Beta coefficient of 0.364 and a t-value of 6.640. PSQ also contributes positively to CLS, with a t-value of 3.680 and a Beta coefficient of 0.161. Lastly, RELQ has a direct and significant effect on CLS, with a Beta coefficient of 0.181 and a t-value of 4.528.

Table 6: Mediating Results

	Beta	SD	T value	P values
CSR -> CLS -> CPI	0.234	0.039	5.936	0.000
INTR -> CLS -> CPI	0.225	0.037	6.056	0.000
PSQ -> CLS -> CPI	0.104	0.029	3.563	0.000
RELQ -> CLS -> CPI	0.117	0.028	4.214	0.000

Note: PSQ= Perceived Quality; CSR= Corporate Social Responsibility; INTR= Intrinsic Religiosity; RELQ= Religious Commitment; CLS= Customer Life Satisfaction; RELB; Religious Belief; CPI= Customer Purchase Intention

The findings of the study indicate that the mediating role of CLS between INTR and CPI is substantiated, with a Beta value of 0.225 and a t-value of 6.056. Similarly, the mediating effect of CLS is affirmed in the relationship between CSR and CPI, yielding a Beta value of 0.234 and a t-value of 5.936. Moreover, the results reveal a positive mediating role of CLS between PSQ and CPI, with a Beta value of 0.104 and a t-value of 3.563. Furthermore, the findings confirm the mediating effect of CLS between RELQ and CPI, as evidenced by a Beta value of 0.117 and a t-value of 4.214. Additionally, the results support the moderating influence of Religious Belief.

Table 7: R Square

	R-square
CLS	0.613
CPI	0.618

Note: CLS= Customer Life Satisfaction; CPI= Customer Purchase Intention

The results also indicate the R-square values. Table 7 illustrates that 61.3% of CLS and 61.8% of CPI are influenced by the predictive variables in the current study.

5. DISCUSSION

The hospitality sector plays a crucial role in the economic development of a nation. Religious elements may significantly influence customers' intentions to utilize hospitality services. This study aimed to investigate the impact of various religious factors on customers' intentions. Data were gathered from potential customers of hospitality sector establishments in KSA. The findings revealed that customers' intrinsic religiosity significantly affects their life satisfaction, consistent with the findings of (Duffield et al., 2024). This could be attributed to the customers' perception of religion's significance, which provides meaning to their lives. Their consumption preferences are guided by religious principles, and they prioritize participation in religious gatherings. Consequently, their purchasing behaviours reflect the teachings of their faith. Overall, religious beliefs shape respondents' approach to life and influence their satisfaction, leading them to perceive their lives as closer to an ideal state.

The findings indicate a significant relationship between customers' life satisfaction and their intention to purchase hospitality sector services, demonstrating a willingness to engage with such offerings. This correlation may stem from respondents' perception of their overall quality of life, which aligns closely with their idealized expectations. Their satisfaction is bolstered by

favourable living conditions and fulfilling employment opportunities. Moreover, attainment of previously set life goals contributes to their contentment. Some respondent's express contentment with their current circumstances, indicating a reluctance to alter their lives if given the opportunity. Consequently, their high level of satisfaction with life, potentially influenced by hospitality services, drives their inclination to utilize offerings from hospitality establishments. Moreover, these satisfied customers may also advocate for hospitality services to their social circles. These findings parallel those reported by (USMAN et al., 2021) in previous research.

According to the study findings, customers perceive positive impacts of CSR activities on their life satisfaction. They emphasize the significance of community and expect organizations they engage with to uphold ethical standards. Moreover, respondents value the transparency and accuracy of information provided by hospitality organizations, along with their demonstrated concern for stakeholders' interests. They also appreciate the affordability and perceived value of services offered, as well as fair treatment by the organization. Furthermore, respondents recognize the hospitality organization's support for cultural and societal initiatives within KSA. Ultimately, they regard the products and services offered by the hospitality firm favourably. These findings are consistent with those reported by (Islam et al., 2021) in prior research.

The study's findings underscore the significance of customers' religious commitment as a crucial predictor of their life satisfaction. These results align with those reported by (Koçak, 2021), suggesting consistency across studies. Plausible explanations for these outcomes may stem from the profound role of religion in customers' lives, serving as the cornerstone of their philosophical framework. As individuals progress through life, they seek to deepen their understanding of their faith and its application in daily activities, including purchasing decisions and service usage. Their adherence to religious teachings becomes paramount, influencing various aspects of their behaviour, including consumption patterns. Some respondents mentioned dedicating time to studying their religion to better integrate its principles into their lives, indicating the paramount importance of religion to them.

The study's results corroborate the assertion that perceived service quality significantly enhances customers' life satisfaction. Consistent with prior research, as indicated by (Ananda et al., 2023), these findings underscore the perceived high quality of services offered by hospitality sector organizations. Respondents perceive these services, encompassing pre-sales and after-sales activities, as indicative of the organization's earnest commitment to customer satisfaction.

Furthermore, customers perceive the hospitality sector organization's products and services as superior across all facets.

Ultimately, the findings underscore the moderating influence of religious belief on the relationship between life satisfaction and intentions. In essence, religious belief amplifies the association between life satisfaction and intentions. This could be attributed to the pervasive influence of religious beliefs on various aspects of customers' lives. When faced with decisions, these customers seek guidance from their religious convictions, avoiding actions deemed sinful or prohibited by their faith. Moreover, their responsible and prudent life choices are also shaped by their religious beliefs.

6. IMPLICATIONS, LIMITATIONS AND FUTURE DIRECTIONS

Several limitations are inherent in the current study. Firstly, the investigation primarily focuses on testing moderation within the latter portion of the proposed model, specifically examining the pathway between customer life satisfaction and purchase intention. Future research endeavours could explore the moderating influence of religious belief across all three pathways within the initial half of the proposed model. Secondly, convenience sampling was employed to gather data from participants. To enhance the methodological rigor and obtain more systematic data, it is recommended that future studies consider utilizing cluster sampling or stratified sampling techniques. Additionally, this study examines satisfaction primarily in the form of emotions as the mediating variable. It would be worthwhile to investigate the mediating role of cognitive factors, such as image, in future research. Moreover, the present study employs Smart PLS 4 for data analysis; however, it is suggested that future studies utilize AMOS for similar analyses. Furthermore, the study treats service quality as a singular variable, overlooking its dimensions. Future research could benefit from discussing service quality within the model in terms of its various dimensions. Similarly, future studies should also consider discussing the dimensions of CSR within their analyses.

Moreover, this study carries both theoretical and practical implications. Theoretical implications include shedding light on the moderating influence of religious belief and the mediating role of life satisfaction among customers. The research delves into the effects of religious commitment, intrinsic religiosity, perceived service quality, and corporate social responsibility on life satisfaction, a perspective seldom explored in previous literature. Furthermore, it addresses the role of religion within the marketing context, a topic scarcely investigated in prior

studies. Additionally, the proposed framework elucidates the moderating impact of religious belief, a variable predominantly treated as an independent variable in past research. In terms of managerial implications, this study offers valuable insights for hospitality sector managers, emphasizing the importance of religious factors in fostering customer life satisfaction. It underscores that satisfied customers are more inclined to utilize services, providing guidance to policymakers in the hospitality industry to bolster market share. Lastly, it offers direction to scholars for future research endeavours.

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APPENDIX: MEASUREMENT SCALES

Variable Name	Items	References
Customer purchase intention	I would like to shop at this shop I would like to buy this shop's products I would recommend the this brand to my friends.	(Tsuchiya et al., 2022)
Customer life satisfaction	In most ways my life is close to my ideal. The conditions of my life are excellent. I am satisfied with my life. So far I have gotten the important things I want in life. If I could live my life over, I would change almost nothing.	(Dinh et al., 2022)
Intrinsic Religiosity	Religion is especially important to me because it answers many questions about the meaning of life. It is important to me to spend periods of time in private religious thought and reflection. My religious beliefs lie behind my whole approach to life. Religious beliefs influence all my dealings in life.	(Dinh et al., 2022)
Religious Commitment	My religious beliefs lie behind my whole approach to life. I spend time trying to grow in understanding of my faith. Religious beliefs influence all my dealings in life. Religion is especially important to me. I often read about my faith.	(Parvin Hosseini et al., 2020)
Corporate Social Responsibility	The company always provide accurate information about products to customers.	(Tran, 2022)

	<p>The company always care about the interests of customers.</p> <p>The company's products are affordable and reasonable.</p> <p>The company always treat customers fairly; always have programs to support social and cultural activities.</p> <p>The company always bring the best products to customers.</p>	
Perceived Service Quality	<p>Overall, I have received high-quality service from the service brand</p> <p>Generally, the service provided by the service brand is excellent</p> <p>I think the service provided by the service brand is superior in all aspects.</p>	(Hightower, Brady, & Baker, 2002)
Religious Belief	<p>When I am faced with an important decision, my religious beliefs are always the overriding consideration.</p> <p>When I think of the things that help me to grow and mature as a person, my religious beliefs is absolutely the most important factor in my personal growth.</p> <p>My religious beliefs affect absolutely every aspect of my life.</p>	(Teah et al., 2014)