INTRODUCTION

Journal of Business and Social Review in Emerging Economies (ISSN: 2519-089X & eISSN: 2519-0326) is a peer-reviewed research journal published bi-annually by CSRC Publishing, Center for Sustainability Research and Consultancy Pakistan. The journal is independently managed by the advisory board and associate fellows of CSRC comprising of distinguished faculty at higher education institutions. The journal aims to cover topics and issues in various sub-areas of business, social and behavioral sciences in context of emerging and developing economies. Purpose is to highlight the theoretical and practical issues faced by businesses and society in these economies. The journal specially welcomes submissions which cover the topical areas related to sustainable business and society.

SCOPE AND MISSION

Issues of sustainable economic development are mainly interwoven into economic policies and dynamics of business markets in emerging and developing economies. With this background JBSEE aims to be a premier forum for policy and theoretical discussion of high impact research in emerging economies.

The journal aims to cover topics and issues in various sub-areas of business, social and behavioral sciences in context of emerging and developing economies. Purpose is to highlight the theoretical and practical issues faced by businesses and society in these economies. The journal specially welcomes submissions which cover the topical areas related to sustainable business and society.
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Impact of Social Media Influencers to promote Healthy Lifestyle behaviour: A Review from the Self-Determination Approach

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ARTICLE DETAILS

History
Revised format: Feb 2023
Available Online: Mar 2023

Keywords
Social media influence,
Healthy lifestyle, Self-determination theory,
Behavioral change.

Jel Classification
M1, M2

ABSTRACT

Purpose: Malaysia as a rapidly developing country is now immersed in the current technology that makes people less active due to the use of modern equipment such as machines, remote controls, and push-button technology. Coronary heart disease, cancer, and stroke are examples of non-communicable diseases that are closely related to a sedentary lifestyle.

Design/Methodology/Approach: The trend of social media influencers such as celebrities, fitness coaches, and health professionals as agents of healthy lifestyles showed positive impacts. The approach in this study will analyze the secondary existing literature on the impact of social media influencers on their followers to change their behavior through the content they create, sharing knowledge and skills to lead a healthy lifestyle.

Findings: The conceptual framework was developed based on Self-Determination Theory (SDT) to predict an individual’s health behaviors and attraction to follow social media influencers in social media networking.

Implications/Originality/Value: This study examined whether SDT concepts (basic psychological needs and autonomous motivation) were associated with engagement in healthy lifestyle behaviors among social media users.

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Introduction
The economic growth in developing countries such as Malaysia has brought health implications including the rise of non-communicable diseases (NCDs). It was reported that Malaysia is ranked the highest obesity problem in South East Asia and the sixth in Asia (Ahmad et al., 2019; Hassan et al., 2018). Based on a report by the Ministry of Health Malaysia, the leading factors of morbidity and mortality among Malaysians are due to cardiovascular problems associated with a sedentary lifestyle (Budreviciute et al., 2020). Health problem occurs when individuals lead unhealthy lifestyles that are harmful to their overall health and wellness. There are many factors associated with these problems such as an inactive lifestyle, stress, eating unhealthily, insufficient physical activity, lack of health
education, and many other causes which have a negative impact on health.

Healthy lifestyle actions are taken to prevent disease and illness. Health behavior or people's lifestyles can be significantly influenced by health promotion (Jane et al., 2018; Ntoumanis et al., 2021; Verhaeghe et al., 2012). Health promotions through mass media or social media networking are able to influence people to change their level of health awareness and healthcare behavior. The health promotions and campaigns for healthy lifestyle and wellness activities include smoking cessation, nutritious meals, and low-calories food intake (Fernandez et al., 2019; Md Isa, 2020; Seifert et al., 2012). A number of research findings highlighted the use of influencers in social media networking to inspire their followers and virtual communities to lead a healthy lifestyle. Undeniably, the influencers’ credibility and trustworthiness to share health messages manage to change followers’ health behavior (Dajah, 2020; Duplaga, 2020; Taillon et al., 2020).

The trend of social media influencers suited with word-of-mouth practices in traditional marketing before the use of social media networking. The evolution of social influence in the digital sphere has been transformed by the rise of opinion leaders in a virtual community (Dajah, 2020; Harun et al., 2021; Kostygina et al., 2020). They are the celebrities or figures and the content creators that disseminate their experts to inspire their followers to change behaviors (Balaban & Mustătea, 2019; Mohammed et al., 2021; Sokolova & Perez, 2021). It is essential to protect and improve people's health by comprehending the factors that drive people to engage in and maintain health-promoting behaviors. This study will analyze motivation factors from self-determination perspectives to understand healthy lifestyle behaviors among social media users with the intervention from social media health influencers in social media networking. The role of social media influencers helps to boost engagement in healthy lifestyle behaviors among social media users.

**Research Questions**

1. What are the constructs of self-determination theory in relation to healthy lifestyle behavior?
2. How self-determination theory associated with health behavioral change in individuals?
3. How social media influencers boost engagement in healthy lifestyle behaviors among social media users?

**Research Objectives**

1. To analyze the constructs of self-determination theory in relation to healthy lifestyle behavior.
2. To examine the association of self-determination theory (SDT) with individual’s health behavioral change.
3. How social media influencers boost engagement in healthy lifestyle behaviors among social media users.

**Problem Statements**

Malaysia now has a "sick population" (Hassan et al., 2018; Mansor & Harun, 2014; Mustapha et al., 2014). Non-communicable disease prevalence escalated in the population as young adult aged 18 and above equivalent to 63 percent at least diagnosed with NCD. This result was based on National and Health Morbidity Survey (NHMS) by Ministry of Health (Ministry of Health, 2020).

Based on Figure 1, it is estimated that 73% of total death in Malaysia is due to NCDs. According to Arena et al., (2015, it was reported that NCDs currently kill over 36 million people worldwide each year, accounting for 63 percent of all annual deaths. The majority causes of death are preventable and modifiable through health behavior awareness. Most of these issues, such as obesity, Type 2 diabetes, and cardiovascular disease, could be alleviated by lifestyle modification such as smoking cessation, consume nutritious meals, increasing exercise, and taking prescribed medications. For example, consistently to adhere on medication in order to lower blood pressure or cholesterol (Basu, 2009; Ryan et al., 2008).
Today, significant changes have occurred in the lives of all people. Lifestyle change has been linked to a number of factors, including social, psychological, cultural, and environmental factors, according to research (Laranjo, 2016; L. Liu et al., 2022). The growing trend of modern and western lifestyle have been adopted in many developing countries. The consumption of unhealthy diet, alcoholic addiction, drug habit, stress and other manifestation of lifestyle diseases. (Hanawi et al., 2020; Wicker, 2020). Furthermore, the impact of urbanization and industrialization due to technology advance since the use of virtual communication networks has gradually deteriorate physical and mental state of internet users. The addiction or the overuse and misuse of technology affect user’s health conditions (Dariush D. Farhud, 2015).

Health awareness is very significant as a mechanism to lead healthy lifestyle. Prior research has demonstrated the effectiveness of social media influencers in influencing audience views and behaviors toward behavioral change. Social media influencers as independent third-party promoters can shape readers' and followers' opinions through their blogs, tweets, and other forms of social media is a common trend in social media networking (Lin et al., 2021). They gained tens of thousands or even millions of followers on their respective social media platforms and as a result, making them appear to have an impact on society (Afana et al., 2021; Taillon et al., 2020; Vidani & Das, 2021).

**Literature Review**

**Self-Determination Theory (SDT) Approach in Human Motivation**

Self-determination theory is proposed by Ryan and Deci (Dolan et al., 2016; L. McNelis, 2008; Ryan & Deci, 2020). This is a motivation theory that discuss type of motivation that affect health behaviour. Extrinsic motivation, intrinsic motivation, and full amotivation are all types of motivation according to SDT. Extrinsic motivation is less likely to lead to desired behavioural change outcomes while intrinsic motivation is more likely to foster autonomy and cause long-lasting behaviour change (Bhatti et al., 2021; L. McNelis, 2008; Ryan & Deci, 2020). The SDT contends that better goal accomplishment and adherence can be attained when the needs of humans for relatedness, competence, and autonomy are supported (De Man et al., 2020; Sánchez-Miguel et al., 2020; Serrano, 2019).

Research has shown that people are more likely to achieve sustained behaviour change when they are more autonomously motivated according to the Self-Determination Theory (SDT). In fact, autonomous motivation is suggested to be associated with positive health and behaviour outcomes.
In order to enhance health communication and behaviour change programmes it might be beneficial to look into the factors that affect user’s autonomous motivation through media consumption (Ryan & Deci, 2020). In relation to social media influencers, it is highly suggested that the impact of health influencers fulfils psychological wants including the satisfaction of autonomy, competence, and relatedness that is considered to be fundamental and crucial for vital, healthy human functioning. Thus, this study examined SDT concepts (the basic psychological needs and autonomous motivation) were associated with engagement in healthy lifestyle behaviours among social media users.

**Theoretical Framework of Self-Determination Theory**
This theory of human motivation is concerned with understanding and enhancing psychological well-being and self-motivation. There are three fundamental psychological demands that become the central to self-determination theory known as relatedness, competence and autonomy. According to Deci & Ryan (1985) the three fundamentals are suggested to be innate and universal rather than learnt and individually variable (L.McNelis, 2008; Ryan & Deci, 2020). Relatedness is the want to feel a sense of closeness to others, competence is the desire to feel confident in one's own abilities, and autonomy is the desire to feel a sense of choice and freedom (De Man et al., 2020; Gillison et al., 2014).

SDT proposes that motivational type or quality determines behavior (Bhatti et al., 2021; King, 2008; Ryan & Deci, 2020). There are various levels of motivation from total demotivation through extrinsic motivation and intrinsic motivation. When compared to extrinsic drive, intrinsic motivation is more likely to foster autonomy and result in long-lasting behaviours change. It is because the higher quality of motivation can lead to better goal attainment and adherence when the human needs for relatedness, competence, and autonomy are satisfied (Ng et al., 2012; Ryan & Deci, 2020).

This SDT approach emphasize the term "autonomy" that refers to the requirement for free will and the ability to control one's own behaviour (Fuller et al., 2019; L.McNelis, 2008; Ryan, 2009). Both competence and relatedness are pertaining to the desire to feel socially connected to and cared for by important individuals. Competence refers to the need to experience mastery in interacting within one's social-contextual surroundings (Bhatti et al., 2021; L.McNelis, 2008; Ryan & Deci, 2020).

Figure 2 illustrate the conceptual framework the impact of social media influencers on healthy lifestyle behavior based on self-determination theory. This model emphasizes the fulfilment of psychological needs such as relatedness, competence and autonomy through social media activities. The motivation to adopt healthy lifestyle derived from extrinsic or intrinsic drives promoted by the social media influencers.
2.2 The application of Self-determination theory towards healthy behavioural change

The essence of SDT is the basic human necessities, which holds that everyone demand for autonomy, competence, and relatedness (Rigby & Ryan, 2016; Ryan, 2009; Ryan & Deci, 2020). In other words, everyone must have these needs (Deci & Ryan, 2020; Chen et al., 2015). Additionally, the universal basic needs hypothesis states that effects of need satisfaction are the same for everyone, regardless of individual differences in need intensity or cultural background (Deci & Ryan, 2020; Chen et al., 2015).

Researchers use SDT approach to understand behavioural change and wellness. It focuses people's fundamental psychological demands and how they connect to their well-being and motivation. It is also considered to be one that is likely to satisfy basic psychological requirements, which then results in fulfilling experiences and wellness (Dolan et al., 2016; Ryan & Deci, 2020). Individual's will to lead healthy lifestyle is strongly associated with high motivation to satisfy basic psychological needs. Yousif et al., (2018) asserts that good health contributes to improvement of well-being physically, mentally and socially. As a result, it will affect their health behaviors to preserve or improve their health and to lessen or prevent illness and disease (Duplaga, 2020; Sokolova & Perez, 2021). The impact of health practices such as increase physical exercises, nutritious awareness, conducive environment, and stress management for mental health (Norman, 2012).

Evidence suggests that autonomous self-regulation is capable of properly predicting important health-related outcomes. In a study done by Gillison et al., (2014) showed that autonomous self-regulation for exercise directly predicted both a drop in body weight and moderate to intense physical activity. Whereas, Dolan et al., 2016; Ryan et al., 2008) discovered favourable correlations between an increase in autonomous self-regulation for quitting smoking, and medication adherence. The different level of individual self-regulation can affect type of behaviours. In short, self-determination theory has profound fundamentals to explain types of self-regulation that affect health behaviour. Intrinsic type of motivation will boost individuals to engage in healthy lifestyle and improve quality of life. Nevertheless, social media consumption provides multiple health interventions such as the trend of social media influencers that promote fitness and well-being to the social media users.

2.3 The impact of social media influencers and engagement in healthy lifestyle among social media users

Digital celebrities or influencers are the individuals that make use of internet to gain a significant followers or subscribers by sharing textual and visual reports of their daily lives. (Dajah, 2020; Tengku Mohd Azzman Shariffadeen & Manaf, 2019). The emergence of influencers in social media networking inspires the followers to change behavior in healthy lifestyle. Researchers have started looking into the information that health influencers published and its impact on their followers. The relationship of self-determination theory and engagement in healthy lifestyle is strengthen with the effect of social media influencers and they are known as online opinion leaders (Balaban & Mustătea, 2019; Zak & Hasprova, 2020). SDT proposes a set of fundamental and universal psychological wants, including those for autonomy, competence, and relatedness, whose satisfaction is thought to be necessary and crucial for vital, healthy human functioning regardless of culture or developmental stage (Bhatti et al., 2021; Ryan & Deci, 2020).

In social media networking, online opinion leaders are regarded as influential among their followers (Afful-Dadzie et al., 2021; Gadeikienė et al., 2021). They try to persuade individuals to take advice, possibly even modify behaviours, by the information they produce, as well as their expertise, abilities, and character (Dajah, 2020; L. Liu et al., 2022; Vyatkina, 2020) According to marketing research, when a person's activities are consistent with their independent, self-reliant, authentic selves, people are more likely to see them as genuine (such as a celebrity) (Kostygina et al., 2020; Taillon et al., 2020). Celebrities who are viewed as genuine have more power over others, both
online and offline (Jiang & Yin, 2021; Sokolova & Perez, 2021). Many young people don't check the accuracy of material they find online, which makes them especially vulnerable to celebrity influence (Ithnin et al., 2020).

In reality, several health promotion programmes claim to employ influential for a variety of public health issues, including tobacco use reduction (Valente & Pumpluan, 2007), breast cancer screening (Duplaga, 2020), the prevention of sexually transmitted illnesses, such as HIV/AIDS (Capurro et al., 2014), and others (Albalawi & Sixsmith, 2017). Although the concept of influential has been employed in these researches to advance public health, it has been noted that there aren't many rigorous models and theoretical frameworks that can be used to help identify influential in populations (Kostygina et al., 2020).

**Conclusion**

This study review self-determination theory and the effect of social media influencers in health behavioral change. The application of SDT in health research has revealed significant and consistent findings. According to SDT, a behaviour may be motivated by extrinsic, intrinsic, or amotivated factors. Researchers found that Self-Determination Theory (SDT) is successful for promoting behaviour change. People are more likely to achieve persistent behaviour change when they are more autonomously driven. Since consuming media is a voluntary choice, there is still the assumption that motivation is generally internal. In reality, studies have demonstrated that social media sites like Twitter and Facebook, as well as active and passive entertainment media, can offer difficulties, choices, and relational components that are helpful for competence, autonomy, and relatedness satisfactions. As a result, social media health influencers are playing a bigger role in successfully educating the public about health issues.

**References**


Circular economy and Opportunities for Small and Medium Enterprises in Lather Industry of Sialkot Pakistan

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ARTICLE DETAILS

History
Revised format: Feb 2023
Available Online: Mar 2023

Keywords

Jel Classification
E2, E20

ABSTRACT

Purpose: The purpose of this study is to find the opportunities/benefits and barriers for the implementation of circular economy in lather manufacturing small and medium enterprises in Sialkot Pakistan.

Methodology: The present study is qualitative and semi-structured interviews were conducted with production managers. Thematic analysis technique was applied.

Findings: It was found that lack of public awareness is a major barrier and resource-saving is the major benefit or opportunity for small-medium enterprises for the implementation of a circular economy.

Implications: The practical implication of study through environmental protection is how a firm can gain its market share.

Introduction

Since the world population is constantly expanding, as does the middle class, both industry and policymakers in emerging nations must seek innovative concepts to prevent the negative consequences, such as natural resource depletion (Li et al., 2018). High demand and increased usage of already limited natural resources aggravate these negative effects (De Angelis, Howard, & Miemczyk, 2018). As a result, both academics and policy experts are progressively concerned about the possible benefits of shifting to a circular economy for socioeconomic and environmental development (A. Genovese, A. Acquaye, A. Figueroa, & S. L. Koh, 2017a; Jakhar, Mangla, Luthra, & Kusi-Sarpong, 2019). Although the circular economy is a novel idea in environmental development, its underlying notion has been around since the 1960s. Circular Economy was defined as “an economic system that represents a change of paradigm in the way that human society is interrelated with nature and aims to prevent the depletion of resources, close energy, and materials loops, and facilitate sustainable development through its implementation at the micro and macro levels” (Prieto-Sandoval, Jaca, & Ormazabal, 2018).

Through appropriate regulation and execution, emerging nations might potentially reap numerous benefits from CE, since it gives various options for controlling items such as phones, polymers, foodstuffs, and metal. For example, end-of-life items from wealthy nations, such as electronics and clothing, wind up in such markets for restoration and consumption (Amoyaw-Osei et al., 2011). As a
result, emerging countries must create robust systems for restored and recycled imported products. This can cut import costs, reduce pollution, and safeguard the environment through “non-discard” behavior. However, the study of the circular economy idea and its potential advantages has been rare in many emerging economies, including Pakistan. A little effort has been made to identify the challenges and motivations in adopting a circular economy in developing economies (Abubakar, 2018). As a result, further study is needed to be carried in developing and growing economies and demonstrates their subtleties in respect to previous literature. Earlier research indicates that knowing the similarities and variations of circular economy in different geographies has the potential to accelerate the worldwide transition to CE (Ghisellini, Cialani, & Ulgiati, 2016).

The leather industry plays a vital role in the country's economic development and employment generation. The leather industry of Pakistan contributes around 5% of Pakistan's GDP and 7.39 percent of Pakistan's total exports (Statistics, 2019), and the leather sector employs about 500 million people (Hashmi et al., 2017). Furthermore, the leather industry is a segment of SMEs, with leather industry businesses meeting the criteria of SMEs. Small and medium enterprises are more market-oriented than giant corporations, are more sensitive to competition, and are more likely to innovate. The leather processing sector is critical to the economic growth of a developing country like Pakistan. Sustainable manufacturing techniques will become underlying promoting in this industry in the future.

Many firms have begun to accept Circular economy to encounter many hindrances in the implementation process and frequently struggle to offset their impacts. Many businesses are also unaware of the potential opportunities that CE provides (MacArthur, 2013). However, there is currently a scarcity of literature detailing actual CE obstacles and possible possibilities that might assist businesses in properly positioning themselves(Ghisellini & Ulgiati, 2020). This study seeks to address this gap by highlighting the sociopolitical, economic, and environmental constraints and opportunities of CE in the manufacturing sectors such as the leather industry (Chen, 2020; Moktadir, Rahman, Rahman, Ali, & Paul, 2018; Winans, Kendall, & Deng, 2017). This study attempts to discover what measures SMEs are doing to address the CE's problems and opportunities, and it has the following goals:

**RQ1:** What are the potential opportunities/ benefits in implementing circular economy concepts in Pakistan’s leather SME?

**RQ2:** What are the obstacles/ barriers to circular implementation in Pakistan’s leather SME?

**Literature Review**

**Leather Industry in Pakistan**

Pakistan's leather sector should be upgraded and invested in cutting-edge technology to compete on a global scale (Wahga, Blundel, & Schaefer, 2015). Nonetheless, a previous study has shown that Pakistan's leather sector uses a variety of chemicals and discharges them into the open environment, resulting in air, soil, and water pollution (Afzal et al., 2014). Furthermore, the release of these hazardous substances produces a variety of difficulties in industrial employees as well as society, including respiratory tract, eye irritation, and cancer of the lungs, pancreas, and bladder (Padda & Asim, 2019). However, this demonstrates a lack of appropriate environmental sustainability, which may be challenging for SMEs due to a shortage of resources. However, it is also the responsibility of SMEs to safeguard the natural environment.

Therefore, the Pakistani leather sector may plan measures based on the eco-friendly concept, to adopt environmentally friendly methods such as sustainable manufacturing. This not only protects the environment but also has a favorable impact on the company's overall performance. In the manufacturing business, sustainable manufacturing methods are critical (Moktadir, Ahmadi, Sultana, Liou, & Rezaei, 2020; Shankar, Kannan, & Kumar, 2017). Sustainable manufacturing is a process of generating manufactured items using economically efficient procedures that reduce total unfavorable environmental effects while assuring energy and resource conservation (Govindan, Kannan, & Shankar, 2015). Producing sustainable products is part of sustainable manufacturing. It opens the path for job creation, community safety, and security, and product safety and security, all while
guaranteeing a sustainable environment (Jamwal, Agrawal, Sharma, & Kumar, 2021; Qureshi et al., 2020). Several companies throughout the globe are increasingly recognizing the significant economic and environmental benefits of sustainable manufacturing techniques.

**Circular Economy**

In recent years the concept of circular economy is emerged as political and geographically such as African countries because their governments are diligently working with the world economic forum and European unions over and done with African alliance on circular economy (Mativenga, Agwa-Ejon, & Mbohwa, 2017). In the South Asia region, the Indian Resource center guides human resource management to save resources and the environment. A circular economy’s essential component is the waste management system because it focuses on resource-saving which is better for the environment. Furthermore, there is the possibility to revive stagnant sectors and reduce corporate greenhouse gas emissions (Geng, Sarkis, Ulgiati, & Zhang, 2013).

Furthermore, global supply networks are becoming more frequent in sectors, and many businesses are attempting to reduce the impact of their global supply chains on greenhouse gas emissions (Agyemang et al., 2019). It is critical for businesses to maintain a circular and ongoing flow of material to decrease greenhouse gas emissions and related pollutants by reclaiming as much material, energy, and water as feasible through product life extension. If a product is not recovered, the energy, materials, and water needed in its production are wasted after only one usage. Unsurprisingly, many emerging economies have not paid much attention to circular economy implementation and the possible benefits of circularity. Nonetheless, rising nations such as India, Pakistan, and Ghana demonstrate the promise of a circular economy by importing abandoned electronic devices from Western countries for reuse and recycling (Amoyaw-Osei et al., 2011). This demonstrates the significance of a circular economy from an economic, ecological, and social standpoint (Winans et al., 2017). In terms of cost, if developing economies view the circular economy idea as an opportunity, it may result in lower import costs and less waste. To accomplish so, they require systematic tactics and government-enforced regulatory structures (Gurtoo & Antony, 2007).

**Opportunities for Implementation of Circular Economy**

Circular economy opportunities provide a wide range of social and political possibilities. It essentially increases the link between society and industry. Furthermore, circular economy adoption has the potential to produce a large number of job opportunities in the local community (E. J. J. o. I. E. MacArthur, 2013; Ormazabal, Prieto-Sandoval, Puga-Leal, & Jaca, 2018; Zink & Geyer, 2017). Residents benefit from the growth of recovery companies since it attracts investments and creates many job possibilities. A circular economy also sets the path for public health and environmental awareness to develop (Elia, Gnoni, & Tornese, 2017; Y. Geng, J. Fu, J. Sarkis, & B. J. J. o. c. p. Xue, 2012b). Consumers are becoming more conscious of the dangers of toxic materials and choose more ecologically friendly and safe products. Furthermore, the Circular economy supports rental models in all industries, which assist firms in gathering understanding data about customers and providing more tailored and individualized products based on client requirements at lower rates(Bocken, De Pauw, Bakker, Van Der Grinten, & engineering, 2016). As a result, the societal value grows and the quality of life improves. A circular economy from a political standpoint, allows businesses to function in line with rules (Ferronato et al., 2019).

Companies can generate additional income by selling their trash rather than disposing of them using the closed-loop concept of supply chains. As a result, wastes may be converted into raw materials for other businesses, lowering their material costs and decreasing price volatility. Furthermore, the Circular economy creates new markets for recycling and remanufacturing. Corporations, as well as government entities and the general people, can reduce their costs (Termeer & Metze, 2019). Municipalities may earn from the quantity of trash they collect and sell to recycling companies. The general people can profit from CE since the amount they must spend for the trash disposal is reduced. As a result, a financial mutualism relationship can be established.
Circular economies aimed at conserving nature have arisen as a result of advancements in environmental sciences and technology, including eco-design, cleaner production, and life cycle assessment (Geissdoerfer, Savaget, Bocken, & Hultink, 2017; F. Pomponi & A. J. J. o. c. P. Moncaster, 2017). As a consequence, the use of ecologically friendly and green products with little environmental impact has grown more widespread and favored. These products conserve energy and natural resources while reducing pollutant production (Kouhizadeh, Zhu, Sarkis, & Control, 2020). Such environmentally compatible management approaches strengthen organizationally and supply chain resilience, making it simpler to enter new markets and expand corporate operations. A circular economy also enhances waste management and waste stream availability, allowing for the conservation of natural resources such as water, energy, and minerals (Geissdoerfer et al., 2017; Ormazabal et al., 2018). Materials' productivity is improved as a result of reworking and reprocessing, their life cycles are extended, and the demand for disposal sites is decreased (Minunno, O'Grady, Morrison, Gruner, & Colling, 2018). Furthermore, the use of circular economy treatments reduces the demand for energy, chemical fertilizers, and soil additives. It reduces the usage of fossil fuels and the production of greenhouse gases and hazardous chemicals (A. Genovese, A. A. Acquaye, A. Figueroa, & S. L. J. O. Koh, 2017b). As a result, via Circular economy practices, the consequences of climate change can be reduced.

Barrier to the Circular Economy

Even though CE provides several benefits, public knowledge of CE is low (Su, Heshmati, Geng, & Yu, 2013; Winans et al., 2017). Although governments and businesses all over the world have begun to engage in CE initiatives in recent years, there is still a lack of understanding of the word and its concepts (Adams, Osmani, Thorpe, & Thornback, 2017). As a result, comprehensive public education must be delivered through several means. This might be accomplished through ads on television, magazines, newspapers, and billboards, government regulations, the creation of new business models, and other means to offer CE prospects and urge society to participate, as public participation is critical to CE's success (Geng & Doberstein, 2008). Human and institutional capacities are often lacking, limiting public education access. Because of a scarcity of skilled individuals in the field of CE, institutions and governments are unable to effectively promote it to the general public (Adams et al., 2017). According to research, most consumers are more concerned with the look of items while making purchases. They are unconcerned about their sustainability and environmental impacts, preferring a product with a better appearance over one made from trash (F. Pomponi & A. Moncaster, 2017). This lowers the market for remanufactured items, and poor customer acceptability makes CE initiatives harder to maintain. Furthermore, a consistent flow of materials is required to keep the loops circulating so that obsolete products and components may be reused in remanufacturing processes. To do this, businesses enter into contracts with clients to limit their consumption and guarantee a return.

As a result of these situations, the continuous flow of materials is disrupted, waste production increases, and CE operations are hampered. Government actions, on the other hand, have a crucial role in determining how corporations will proceed in the future (Yuan, Bi, & Moriguichi, 2006). The regulatory systems in most places are disjointed. The roles of governments and municipal governments in CE implementation are unclear. This complicated structure leads to poor local government accountability and the establishment of an ineffective judicial system, as several studies have shown (Geng & Doberstein, 2008; Winans et al., 2017). As a result, it will be impossible to enact the requisite CE rules and regulations. Because of the fragmented nature of the legal system and, as a result, the absence of policy support, enterprises find it difficult to implement CE. As a result, rather than taking chances, businesses choose to stick to their established methods, limiting CE's expansion.

Furthermore, many governments lack a thorough grasp of CE procedures. They are unable to take the lead, advise firms, or establish suitable legislation because they are unaware of the benefits of CE (Geng et al., 2012b; Naustdalslid, 2014). They are unable to take the lead, advise firms, or establish suitable legislation because they are unaware of the benefits of CE. As a result, they are unable to define a clear vision, goals, objectives, targets, or indications (Pan et al., 2015). In addition,
policymakers' lack of technical knowledge of CE hampers the development of standard procedures for performance evaluation, data collecting, computation, reporting, and penalty. Moreover, government-imposed taxes and fees operate as an impediment. In most locations, current tax rules do not encourage the adoption of CE; rather, they prohibit businesses owing to the cost burden (Genovese et al., 2017b; Ormazabal et al., 2018). In the manufacturing sector, there are numerous economic barriers to CE. The circular economy is an expensive procedure that necessitates a significant upfront expenditure (Kirchherr et al., 2018). It should not, however, pay off immediately; rather, it has a long-term economic return. Managers who are subjected to term restrictions are less likely to participate in CE activities and are more likely to invest in other company operations.

CE also necessitates collaborative business strategies to maintain a consistent supply of materials and satisfy consumers. Companies, however, are unable to construct a faster feedback mechanism to adapt them due to a lack of accurate information (Pan et al., 2015; Winans et al., 2017) and the high cost of creating eco-industrial chains. On the contrary, they engage in inappropriate behavior that reduces their profitability. Additionally, the high costs and uncertainties associated with CE might influence a company's financial situation. CE also confronts several environmental challenges, since there are insufficient emission reduction programs and facilities accessible both within government agencies and within academic institutions, and those that do exist are often ineffective (Govindan & Hasanagic, 2018; Su et al., 2013). The current incentives for promoting greener activities and conserving water, energy, and materials fall short of what is required. Many businesses rely on obsolete technological machinery and equipment because they lack the financial resources to replace them with newer models (Su et al., 2013). There is insufficient technology for treatment and disposal. As a result, these actions result in significant environmental losses that cannot be reversed. Furthermore, due to current restrictions, scavenger and decomposer businesses lack the potential to establish new fields (Geng et al., 2012b).

Methodology
The present study is qualitative, so it is composed of many serial steps. In the first step, the researcher has selected the inductive realism approach. In the second stage, the interview protocols were decided to conduct interviews based on research questions. A semi-structured interview has been conducted for the collection of qualitative data based on the principle of saturation. Face-to-face interviews were conducted with 11 Production and operation managers of ISO 14000 certified lather manufacturing companies in Sialkot Pakistan. Transcription was prepared after the interview process and data were imported in NVivo for analysis. At the first stage of the interview, protocols have been decided which consisted of demographic information such as Age, Gender, work experience as a manager, and type of manager. The second stage consists of interview questions and probing questions. Purposive sampling is used in the present study because this sampling technique is matched with a deep exploration of current study objectives. In qualitative research sample size is not pre-determined but generally, the sample size in qualitative research is between 5 -50 respondents (Castillo-Montoya, 2016; Moser & Korstjens, 2018), so it is suggested that data collection will continue until the point of saturation. Saturation point in qualitative research means when themes repeat themselves and no additional information is received (Creswell & Creswell, 2017). All the interviews have been recorded in MP3 audio and transcribed. In the present study, the researcher has conducted 11 semi-structured interviews to collect data to understand the implementation of the circular economy. Semi-structured interviews provide the researcher an edge in terms of general framework and purpose for conducting interviews that participate. Similarly, they allow for the inclusion of open-ended questions in the interview process. As a result, semi-structured interviews are useful as a data collecting method for two reasons. Us starters, they provide for greater freedom in investigating and interrogating respondents about the phenomena. Furthermore, a semi-structured interview is best suited for highly specific issues (Creswell & Creswell, 2017; Sekaran & Bougie, 2019). Each interview lasted around thirty (30) minutes on average. In all, eleven production managers from ISO-certified Pakistan lather manufacturing businesses were questioned across the city of Sialkot Pakistan. Most studies have used qualitative data analysis techniques to investigate, characterize, and explain what their theme data means (Creswell & Creswell, 2017; Miles &
Huberman, 1994). Four-step procedure for analyzing qualitative data: (1) collection of the data, (2) presenting the data, (3) reducing the data to its key aspects, and (4) making conclusions.

Results And Findings
The present research is qualitative so qualitative data analysis techniques are used such as “Thematic analysis” by using NVivo. The analysis was conducted in steps that were started with demographic information of participants. Table 1 shows the demographic results of the study in terms of age, gender, qualification, type of company, no of employees, and international exposure. From 11 interviewees 4 were female and 8 were men. Mostly age range is from 28 to 36 years. Only two enterprises have less than ten 100 employees and only 4 enterprises have no international exposure out of 11.

<table>
<thead>
<tr>
<th>ID</th>
<th>Name</th>
<th>Gender</th>
<th>Age</th>
<th>Work experience</th>
<th>No of employees</th>
<th>International Exposure</th>
</tr>
</thead>
<tbody>
<tr>
<td>INT1</td>
<td>Manager A</td>
<td>Male</td>
<td>28</td>
<td>4</td>
<td>101-200</td>
<td>Yes</td>
</tr>
<tr>
<td>INT2</td>
<td>Manager B</td>
<td>Male</td>
<td>29</td>
<td>3</td>
<td>301-400</td>
<td>No</td>
</tr>
<tr>
<td>INT3</td>
<td>Manager C</td>
<td>Male</td>
<td>36</td>
<td>8</td>
<td>201-300</td>
<td>No</td>
</tr>
<tr>
<td>INT4</td>
<td>Manager F</td>
<td>Male</td>
<td>30</td>
<td>6</td>
<td>101-200</td>
<td>Yes</td>
</tr>
<tr>
<td>INT5</td>
<td>Manager G</td>
<td>Female</td>
<td>31</td>
<td>4</td>
<td>Less than 100</td>
<td>No</td>
</tr>
<tr>
<td>INT6</td>
<td>Manager H</td>
<td>Male</td>
<td>37</td>
<td>4</td>
<td>301-400</td>
<td>Yes</td>
</tr>
<tr>
<td>INT7</td>
<td>Manager I</td>
<td>Male</td>
<td>40</td>
<td>9</td>
<td>201-300</td>
<td>Yes</td>
</tr>
<tr>
<td>INT8</td>
<td>Manager J</td>
<td>Female</td>
<td>29</td>
<td>3</td>
<td>Less than 100</td>
<td>No</td>
</tr>
<tr>
<td>INT9</td>
<td>Manager K</td>
<td>Female</td>
<td>32</td>
<td>5</td>
<td>101-200</td>
<td>Yes</td>
</tr>
<tr>
<td>INT10</td>
<td>Manager L</td>
<td>Male</td>
<td>40</td>
<td>10</td>
<td>201-300</td>
<td>Yes</td>
</tr>
<tr>
<td>INT11</td>
<td>Manager M</td>
<td>Female</td>
<td>34</td>
<td>4</td>
<td>101-200</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Thematic Analysis
In the present study, the thematic analysis technique was used to analyze data. At the first stage, data were imported to NVivo software and “word Frequency” analysis was conducted and Vivo produced output in for of picture as “word cloud”, the word cloud image has shown the most repeated words such as circular economy, Environment, Environmental knowledge, and awareness, pollution, waste, government and environment protection.
The word count estimated in documented as circular economy (300) with 4.5%, Environment (280) with 4%, Environmental knowledge and awareness (220) with 3.8%, pollution (175) with 3.2%, waste(150) with 3%, government and environment protection(130) with 2.7%, environmental barrier(100) with 2.2% and recycling (100) with 1.90%. The initial nodes were generated as a result of this procedure, which led to the second step of the analysis.

Opportunities/ Benefits for the Circular Economy

Small and medium enterprises gain opportunities by implementing circular economy to increase the level of awareness about the circular economy and sustainable environment as highlighted by interviewee INT2

“ [...] In our society the lather worker who is working in different departments are not well educated [...] In our firm we are trying our best to educate employees about the protection of the environment to implement circular economy [...]” This is consistent with the general public's lack of awareness in Tianjin, China (Liu & Bai, 2014), indicating that there is still a general lack of awareness about the CE. When the awareness level of employees increases then environmental sustainability improves so INT4 said “ [...] Environmental protection is a significant component in the implementation of circular economy [...]” INT 5: “ [...] there are many opportunities of implementation of circular. The major benefit of a circular economy which we can earn is environmental protection and less pollution. When mostly the businesses working in Sialkot especially in the latter sector adopted environmental protection policy so it will lead to protect the environment [...]” The primary opportunities that the circular economy presents in terms of the environment are the increased availability of green and environmentally friendly products and pollution reduction (Zhu & Tian, 2016). About the economic benefits of the circular economy, the interviewee INT 6: “ [...] by circular economy implementation cost reduction is a major economic benefit due to saving of resources [...]” It is feasible to cut input prices, avoid environmental fines, and minimise waste creation by using CE and its sustainable management practice (E. MacArthur, 2013; Pan et al., 2015). INT 8: “ [...] Legislative benefit is not clear to me but I hope the government makes it necessary for a business to adopt the environment-friendly practice and make a law about circular economy and its implementation [...]” this statement aligned with (Kumar, Sezersan, Garza-Reyes, Gonzalez, & Moh’d Anwer, 2019).

Barriers/ Obstacles in Implementation of Circular Economy

Small and medium enterprises face barriers during the implement circular economy in lather manufacturing the interviewee INT 1: “ [...] As external barrier for implementation of circular economy lack of government support such as financial support such as tax brackets and funds different subsidies on purchase of material [...]” interviewees anxious about lack of government regarding no effective treatment of a collection of waste material, its recycle and not adequate
collaboration with small and medium enterprises, this is consistent with (Benton & Hazell, 2015; Y. Geng, J. Fu, J. Sarkis, & B. Xue, 2012a; Winans et al., 2017). As for social barriers which are faced during the implementation of circular economy is mentioned by an interviewee were INT 10: “[...] perception about that environment protectin is not necessarily due to the lack of communication between society and industry [...]” Due to the lack of culmination between industry and society the small and medium enterprises are facing an economic barrier which is mentioned by an interviewee INT 11: “[...] lack of tax brackets and financial incentives by the government and not proper recycling of waste system [...]” INT 12: “[...] lack of implementation of the environmental management system and have no proper waste management system[...],” this statement showed environmental-related obstacles.

Conclusions

Finally, this research has identified the major barriers and opportunities for CE in the lather manufacturing sector. For this study the small and medium enterprises were selected from District Sialkot, Pakistan having ISO 14000 and ISO 14001 certificates related to the environmental management system. The results have shown it will particularly significant for policymakers and managers of small and medium enterprises. In conclusion, poor public awareness of CE is a major barrier in the implementation of CE. The major benefit of the implementation of circular economy is environmental protection and resource-saving. Lastly, the current study and its conclusions lead to the following research topics, which scholars may examine to direct new research areas: “What role do environmental policies and culture at the local, regional, and national levels play in realizing CE advantages and erecting hurdles to its successful implementation”? “How does the manufacturing sector's degree of awareness, realization of advantages, and hurdles to CE adoption compare to other industries”? The future research agenda resulting from the current study will be guided by these research topics.

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Antecedents and Precedents of On-Job Bullying: A Qualitative Approach

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ARTICLE DETAILS

**History**
Revised format: Feb 2023  
Available Online: Mar 2023

**Keywords**
On-job bullying,  
Harassment, Job switching,  
Mental stress.

**JEL Classification**
I1, I10

ABSTRACT

**Purpose:** The purpose of this study is to identify the antecedents and precedents of on-job bullying regardless of the gender. Lower the Job stress and on-job bullying, higher the effectiveness and productivity of the employees. Employee engagement has also been identified as a mediator in some studies between on-job bullying and job performance of employees. Somewhere there is a lack of information stating the antecedents and precedents of on-job bullying in a comprehensive manner covering the versatile combination of both manufacturing and service sector.

**Methodology:** This face-to-face interview based qualitative study is conducted on employees of manufacturing firms and banks of Faisalabad and Lahore. Interview Protocol was designed, consisting of four main questions along with multiple probing questions. It has been observed after five interviews that the saturation of data floated among all. The data was thus observed using NVivo 10 software to analyze the data deeply. Multiple techniques like Nodes, Word Tag Clouds, and Word Trees validate the collected data.

**Findings:** This study is vital as it acts as a beacon of light to deprive the concept of this harmful norm of our society. Although this is significant to uproot the belief that women are bullied on job only. This study also provided the general recommendations based upon the suggestions of both the respondents and researcher.

**Implications:** This study paves a path for its audience to identify and mitigate the factors that unbalances their job environment.

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**Introduction**

Bullying is usually seen as acts or verbal comments that could psychologically or 'mentally' hurt or isolate a person in the workplace (De Cuyper, Baillien, & De Witte, 2009). Sometimes, bullying can involve negative physical contact as well. Bullying usually involves repeated incidents or a pattern of
behavior that is intended to intimidate, offend, degrade or humiliate a particular person or group of people. It has also been described as the assertion of power through aggression. It might be spiteful, offensive, mocking, or intimidating. It forms a pattern, and it tends to be directed at one person or a few people (Głambek, Matthiesen, Hetland, & Einarsen, 2014).

A few examples of bullying include: targeted practical jokes, being purposely misled about work duties, like incorrect deadlines or unclear directions, continued denial of requests for time off without an appropriate or valid reason threats, humiliation, and other verbal abuse excessive performance monitoring, overly harsh or unjust criticism, giving you impossible jobs that can't be done in the given time or with the resources provided, deliberately changing your work hours or schedule to make it difficult for you, deliberately holding back information you need for getting your work done properly, pushing, shoving, tripping, grabbing you in the workplace (Notelaers, De Witte, & Einarsen, 2010).

According to the Workplace Bullying Institute, more than 60 million working people in the United States are affected by bullying. Similarly in a country of 2.2 million people like Pakistan where 60% of its population are below thirty years of age and working in multiple areas of life face multiple mental and physical tortures at workplace. Since bullying is often verbal or psychological in nature, it may not always be visible to others. Occupational health and safety laws include the concept of due diligence must be implemented at workplace. Due diligence means that employers shall take all reasonable precautions, under the particular circumstances, to prevent injuries or incidents in the workplace. Every person should be able to work in a safe and healthy workplace.

This study is pivot to its audience as it has been conducted regardless of the gender. Neither the women only harassed on job but the men also go through many harassment issues that hinders their intellectual as well as physical health resultantly ruining their career.

**Review of Literature**

Vranjes, Notelaers, and Salin (2022) stated that on-job bullying is disastrous and can be addressed by fostering the organizational work-system. High Involvement Work-systems (HIWS) face less on-job mishandling. The actions of bullying could be very obvious or discreet and the people who are victimized by workplace bullying can strike them in numerous ways (Robert, 2018). The success of individuals in contributing to achieving organizational goals can be measured by the output of goods or services, a comparison of inputs with outputs (productivity), achievement of time, speed, efficiency and appearance (performance). On-job bullying is quite difficult to address as this is done hiddenly and many times the affected is harassed out of the sight of companions at work (Fisher-Blando, 2008). Faeq, Zyad, and Hassan (2022) explored the importance of leadership style over on-job bullying, stating that appropriate leadership style negatively relates with on-job bullying.

![Figure 1: Adapted from (Sloan, Matyók, Schmitz, & Short)](sloan_matyok_schmitz_short)

The above illustrated Figure 1 shows that, Sloan et al. (2010) identified numerous losses that an organization face if they fail to address the issue of on-job bullying. Employees that don’t feel safe would never trust their organization, they feel stress and anxiety and thus the organization face a wave of resignation, loss of trust and reputation, employee switching and draining. Bano and Malik (2013) narrated that well-being and satisfaction on job can be predicted that how safe an employee feel at job. Ng, Franken, Nguyen, and Teo (2022) stated that people in public facing positions face more on-job bullying that directly affects their mental health and to their performance.
### Research Problem

Ng et al. (2022) stated two types of on-job bullying, peer bullying as horizontal and from management as vertical, that imparts stress and tension at workplace and thus employees feel stress and unreliability at workplace and thus their effectiveness reduces. Workplace must be stable and cooperative so that each member of the organization can work collectively to achieve the utmost goal of efficient performance of individuals as well as the organization. Any business can flourish if its human capital feels safe and happy at forum. More the workers are dexterous more the efficient performance prevails. Thus, this study can also conclude that efficient productivity can be considered as an effect of positive environment of the workplace. The particular problem statement of this study can be:

“On job bullying hinders the performance of employees at workplace where as it also affects the mental and physical health of the person being bullied”

### Research Objectives

This qualitative research is conducted to explore the antecedents of workplace bullying along with its outcomes, the role that organization can play and suggestions that how victims can help to cope up with this challenge, in general.

1. This study aims to identify the reasons that why employees are vulnerable.
2. This study will identify the impact of job bullying on work-life balance.
3. This study will suggest that how this issue can be mitigated.

Specific questions of this exploratory research are as follows:
- Why employees are more vulnerable at workplace?
- What are the antecedents and precedents of workplace bullying? How it can be mitigated.
- Does performance of employee hinder due to workplace bullying?
- Do female employees face more job bullying than men? Or vice versa.

### Research Methodology

The target population of this study is employees of manufacturing and service firm mainly based in Lahore and Faisalabad. Narrative approach is the most appropriate strategy used in Qualitative Research.

### Data Collection

For this study, a sample of five employees has been interviewed (one from Faisalabad and four from Lahore) from banking and manufacturing sector. Convenience Sampling technique is widely adopted in Qualitative Research to identify the hidden nexus of information for better results. They have been interviewed using an interview guide, and thus their interviews were transcribed and finally tested using NVivo Software. This software is considered as efficient to identify the strength and weightage of information in a graphical representation effectively (Ozkan, 2004). The results are described in next session.

### Findings

#### Demographics

<table>
<thead>
<tr>
<th>Participants</th>
<th>Gender</th>
<th>Age</th>
<th>Profession</th>
<th>Locality</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Lahore</td>
</tr>
<tr>
<td>5</td>
<td>Female</td>
<td>28</td>
<td>Assistant Manager</td>
<td>Faisalabad</td>
</tr>
</tbody>
</table>

Table 1 contains the details of interviewees along with their demographic information.

The demographics table represents the details of interviewee which were contacted through calls and references. They all are working in manufacturing and service sector in Lahore and Faisalabad, felt reluctant to disclose in the beginning but later on they allowed recording them. Each person was interviewed for 20-25 minutes through already shared Interview Protocol, annexed at the closing of this study.
Word Cloud Analysis

Castleberry (2014) stated the importance of word clouds using NVivo Software that these clouds represent the strength and intensity of words and their usage in an interview. The thicker the word, the more the number of times the word is said by the speaker. In Figure 2 illustrated above shows the causes and effects of on-job bullying. Most interviewees said job quit, family disorders, negative comments, they bear insomnia, they experienced economical and psychological loss, verbal and physical abuse negates their productivity. They all feel exhausted, this mental torture led to lose of eating habits, work potential. Many of them emphasized that this has been uprooted into our culture. No one accepts the differences of each other. Negative remarks led them to depression also. The above tag cloud is an extensive collection and true representation of the issue of on job bullying and its unbearable outcomes.

Word Tree Analysis

In this section of the study, four word-trees comprised of two causes and two outcomes, of on job bullying are represented. The word-trees help to understand the context of person who said this and leads the reader to critically understand the concept. As Wattenberg and Viégas (2008), explained the importance of Word Tree that it is the true representation of data and it is easy to grasp.

“Bullying” Word Tree

Respondents commented on various types of bullying. In Figure 3, it is clearly represented as
Bullying is a social activity in current era, no one bothers to address it or stop the offender. People are physically and verbally bullied at workplace. Bullying impacts the daily routine of an employee. People face negative comments on personality and figure. Some respondents also suggested that there must be zero-tolerance policy against such wolves at workplace. Few of them commented that there is need to acknowledge and teach our kids to raise their voices against such activity so that this bad norm must be eradicated from lives of young generation.

“Harassment” Word Tree

Another important terminology used in this concept of on-job bullying is harassment. It can be vertical as well as horizontal. Respondents of the study talked about this issue openly. This is not a gender-based issue, male respondents also accepted the issue of harassment from their peers and owners. It can be as severe for men as for women. It traumatizes the intellectual capacity, hinders the personality, thrash out the physical health and shatters the mental peace of the victim. Respondents claimed that this concept is much common that without distinction of gender and sitting place, this activity prevails. Use of abusive language, double-meaning jokes are frequently used.

“Job-Quit” Word Tree:

Figure 5 explored the main effect of on-job bullying comprehensively. Four out of five victims left their jobs where they feel insecure and observe mental or physical inappropriate gestures. Some of respondents accepted that they move to job that pay much less than the prior one to achieve mental stability. Few of them, mostly female, said that they feel embarrassed to say words or share their issues with coworkers and their families due to social norms and thus they quit their job. Some male respondents feel less affection towards their job after such circumstances thus they left the job. Few females connoted the severity at workplace that the offender openly bully the victim in front of other companions so they were urged to switch their jobs. Their productivity declined, they faced negative emotions, negative comments on looks and dressing.

“Insomnia” Word Tree

Another most extensively used word and an effect of on-job bullying is Sleeping Disorder called Insomnia. One respondent said her sleep hours increases in depression whereas other were experiencing insomnia thus they quit their jobs. The issue of on-job bullying led the respondents to face a traumatic situation where they feel depressed and less active, coward towards their jobs. They feel unstable in normal routine of life. They can not share their feelings to others due to cultural
effect. This stress exploited their mental peace and put them sleeping disorder. Depression and mental disaster embarked a never-ending impression on their minds.

**Conclusion and Discussion**

On-job bullying is a phenomenon where an employee faces mental, physical or verbal torture that unrests the normal functionality of the employee. This is such a filthy concept that has been widely accepted as a norm of culture diversity. People has accepted it openly at workplace. Usually, it has been studied as a gender based, feminine mainly but the novelty of this Narrative Approach of a qualitative study is that it has included both genders, as men also faced this issue at their jobs.

For this purpose, a convenience sample of 10 people were chosen from manufacturing and service sector but after interview of five out of ten the saturation points and repetition of ideas started. Thus, five in-depth interviews were conducted, the recordings were transcribed and analyzed through NVivo Software, latest version, which identified the antecedents and precedents of on-job bullying. This activity identified the major causes of bullying at job along with the expected outcomes that people experienced after this incident.

This study is vital as it acts as a beacon of light to deprive the concept of this harmful norm of our society. Although this is significant to uproot the belief that women are bullied on job only. This study also provided the general recommendations based upon the suggestions of both the respondents and researcher.

**General Recommendations**

This study put forth the following recommendations to eradicate the intensity of this issue of on-job bullying. Moreover, these recommendations can be helpful for policy makers to address this severe issue:

1. Organization must emphasize to install mic and cameras in every corner.
2. Strict zero-tolerance policy must be prevailed.
3. Legal actions against the accusers must be launched.
4. Employee Protection Committees (EPC) must be active.
5. Gender Inequality must be eradicated.
6. HR Policies and Employee Selection procedures must be revised appropriately so that no black sheep could invade on board.
7. Psychologists must be on payroll of an organization to identify the issues of victim.
8. Employee activities must be witnessed thoroughly.
9. Organizations must have clear vision & mission, and strategies to achieve those targets by retaining their employees in healthy, friendly environment and good mental conditions.

**References**


## APPENDIX
### Interview Guide

<table>
<thead>
<tr>
<th>No.</th>
<th>Questions</th>
<th>Probing Questions</th>
<th>Outcomes</th>
</tr>
</thead>
</table>
| 1.  | Do you know what is Bullying? Do you have any opinion about the person why bullied you, how do they do it? Like passing comments | - Concept of workplace bullying.  
- His observation in this regard.  
- Personal experience.  
- Strength of male/female in org.  
- Who suffers more?  
- It's really a terrific situation, so what these situation makes you feel?  
- Does such situation affect your productivity? If not you, either have u seen decline in someone’s performance due to job bullying?  
- Any suicide or severe case of mental torture in your knowledge? | Creating ground for discussion, learning about his/her personal experiences. His/her opinion regarding the victims? |
| 2.  | Have you ever thought to change your org or Job due to JB? wh              | - Causes of Job switching.  
- Was it because of JB? Did you still feel the stress of that past experience in your current job life?  
- Do you really think victims will feel better at new place?  
- Does it create anxiety, restlessness?  
- How you felt in new job? | Identifying the antecedents |
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
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<tbody>
<tr>
<td>Phobia of being bullied.</td>
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</tr>
<tr>
<td>Intensity of phobia on mental and physical health.</td>
<td></td>
</tr>
<tr>
<td>This phenomenon leads toward emotional exhaustion and has adverse impact on health, so how do you feel back then?</td>
<td>Identifying the precedents</td>
</tr>
<tr>
<td>Have you pointed out any job bullying activity to safeguard yourself or the victim?</td>
<td>How people reached the solution.</td>
</tr>
<tr>
<td></td>
<td>Presence of moral ethics.</td>
</tr>
<tr>
<td></td>
<td>If you see the victim being harassed, how would you react.</td>
</tr>
<tr>
<td></td>
<td>Judging the behavior, identifying the mitigating techniques.</td>
</tr>
<tr>
<td>Thank You so much for your time! You are so brave and courageous.</td>
<td>Great work</td>
</tr>
<tr>
<td></td>
<td>Your initiatives were superb.</td>
</tr>
<tr>
<td></td>
<td>Do you know the Punjab Govt helpline for such bullying?</td>
</tr>
</tbody>
</table>
Human Resource Management and Organizational Innovation: Assessing the Moderating Role of Organization Culture

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**ARTICLE DETAILS**

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<th><strong>History</strong></th>
<th><strong>Keywords</strong></th>
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<td>HRM, Innovation, Organizations Culture, Effectiveness.</td>
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<td>Available Online: Mar 2023</td>
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**JEL Classification**

| M1, M2 |

**ABSTRACT**

**Purpose:** The paper aims to contribute to the literature on organizational effectiveness by highlighting the role of human resource management (HRM) in influencing business organizational performance through its intermediate effect on innovation.

**Design/Methodology/ Approach:** Finally, qualitative content analysis is a research method used to analyze text-based data such as interview transcripts, survey responses, or other types of written or verbal communication. It's likely that the researchers used this method to analyze the data they collected through their questionnaire and possibly other sources, such as interviews or company reports. The goal of the analysis would have been to identify themes or patterns related to innovation and performance in the organization.

**Findings:** In summary, the integration of HRM practices with innovation and culture can have a significant impact on the performance and sustainability of higher education institutions. By promoting an innovative and sustainable culture, higher education institutions can attract and retain top talent, improve organizational performance, and make a positive impact on society and the environment.

**Implications/Originality/Value:** The Creativity Post is an online publication that focuses on creativity and innovation. They publish articles, interviews, and research on a variety of topics related to creativity, including HR management. The Human Resource Planning Society (HRPS): HRPS is a global community of HR professionals. They offer a variety of resources to their members, including research, webinars, and events on topics related to creativity and innovation.

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**Introduction**

This research illustrates on the details about the impacts of organizational culture on employee performance at Jabatan Kerja Raya Negeri Selangor. The world is changing from time to time and the employee’s satisfaction level and expectation also different appropriately. Organizational culture
always accommodates in order to make out with such changes that happen to the dynamics and meet the changes in demand that comes from the employee satisfaction and expectation. The importance of this study is basically to review on how organizational culture can give an impact on the employee’s performance in the organization. It will help the employees in the organization to create more awareness on how the organizational culture could give an impact to their performance thereby can also increase the productivity that ends up affecting the profit of the organization definitely which at the same time can give benefits to the employee itself. Strong culture will encourage the employees to participate and communicate effectively in the organization which is also can give benefits to the organization.

This is an important area of research because previous studies have shown that HRM practices can have a significant impact on various aspects of organizational performance, including employee productivity, turnover, and overall financial performance. In particular, the paper seeks to provide a better understanding of the specific mechanisms through which HRM practices can influence innovation and, in turn, organizational performance. This is an important contribution because while there is a general consensus that HRM can play a role in facilitating innovation, there is still a lack of clarity around how this actually occurs. By filling this gap in the literature, the paper can provide valuable insights for managers and HR practitioners who are interested in improving their organization's performance. Specifically, it can help them to identify the most effective HRM practices for promoting innovation and to better understand how these practices can lead to improvements in organizational performance. This, in turn, can help organizations to remain competitive and successful in an increasingly complex and dynamic business environment.

The key for the organization to have a good performance is by having a strong culture (Ahmed & Shafiq, 2014). Studies from previous researchers found that the individual’s performance is critical for the success of organization because having a better understanding towards the relationship between the employee’s job performance and culture in the organization is an imperative research subject (Jiddah, Rayyan & Umar, 2016). Organizational culture is in their critical parts (Paschal & Nizam, 2016). Hence, to increase and maintains on employee performance, organizational culture needs to be taken into consideration. Therefore, additional research was necessary to test either the organizational culture such as employee participation, communication and reward system can impacts the employee’s performance.

**Literature Review**

**Organizational Culture**

According to Uddin, Rayyan and Jiddah (2016), organizational culture is defined as a way of beliefs that may not have been segmented but create the way in which people in the organizations might act and done. Uddin, Rayyan and Jiddah (2016), furthers stated that culture is the way of life which means that the way on how the individual behave. Organizational culture is also described as the interaction and behaviour of human inside the organization (Thao & Hwang, 2014). On the other hand, the organizational culture is a set of value element that can help the organization to run a successful business (Ahmed & Shafiq, 2014). Organizational culture is being recognised as an important element that might affects or giving a huge impact towards the employee performance (Rastegar & Aghayan, 2015). Meanwhile, on studies from previous researchers stated that, if the employee has a better understanding on the organizational culture, it will lead to increase the employee job satisfaction and also their performance as well (Uddin, Lova & Hossian, 2013). Akbari, Nazari and Mahmoudi (2015) stated that if the organization has a strong culture it may lead to the higher performance of the employee and it can also increase the organization profitability. Other studies by Shaik, Tunio and Shah (2017) indicate that the organizational culture is the tools that can identify the performance of each individual. If the organizational culture strong, the employee performance also will increase.

Furthermore, Ahmed and Shafiq (2014) also stated that there are four functions of organizational culture which is first to provide sense of identity to teammate, in order for strengthen the organizational value, inflating the commitment and also shaping a behaviour structure. According to
Sofi and Devanadhen (2015) stated the employee performance and employee’s job satisfaction will be influenced by the organizational culture. Not only that, Sofi and Devanadhen (2015) also clarify that the employee needs to know important ideas about the organizational culture that can increase individual performance which is they must have knowledge about the culture in the organization because it can provide the information about future behaviour that need to be understand and adapted. Furthermore, in order to have a strong organizational culture that will increase the employee’s behaviour, the organization should support the adaption and develop the employee’s performance by motivating employees to achieve higher performance through shared objectives and goals (Isa, Ogheoke & Noor, 2016). Plus, the top of operational and functional strategies which the management need to engage directly with the organizational culture (Uddin, Lova & Hossian, 2013).

According to Menaka and Chandrika (2015), organizational culture functions are basically as the internal integration and works related between firms’ operation and the employees. Plus, a societal interaction between the new members, also build the boundaries that makes the employee different from others can be called as internal integration. While, if the organization failed to fulfil the level of employee’s satisfaction, so meaning that the organizational culture might influence the negativity towards the employee performance because the share system will shape the understanding in the organization and the basis of communication (Menaka & Chandrika, 2015).

Employee Participation
According to Mahdiyeh, Nakhaei & Kebriaei (2016), employee participation can be described as the process in which the employee is being encourage by the management to take place in the activities in order to ensure that the business keeps running effectively which might affect the organization. Employee participation has been proven as a management solution to increase the employee performance as well as satisfaction (Kelepile, 2015). In Akbari, Nazari and Mahmoudi (2015), indicates that key element for setting organizational goals is a participation of employees. Participation of employees can increase goals acceptance as per theory setting goal stated that can contribute to the organizational successful as well as can increase the performance of employee.

According to Thao and Hwang (2014), a key attribute to the employee performance is participation, which means that if the employees participate well in doing their work so it will increase the overall organization performance. Hence, can increase their satisfaction as the employee and feel that they are valuable to the organization. Another study by Shahzad, Iqbal and Gulzar (2013), found a positive relationship between the employee participation and employee performance. They stated that the participation of employees in their culture is very important, as they can adapt the culture very well and also can work to increase their performance level. The participation of employee and their contribution can forecast the existing and expected performance of the organization (Paschal & Nizam, 2016). In the study of Rastegar and Aghayan (2015), states that if the employee in the organization is highly participate in the activities or work, the employee will achieve high level of performance compares to those who were not. Furthermore, if the employee feels satisfied with their job and participated well in their work, it will decrease the turnover rate (Nikpour, 2017). There is a correlation between the organizational culture of employee participation and employee performance as stated by some of the researchers (Awaad and Saad, 2014).

Employee Loyalty Based on the table above, it indicates dimensions to determine the dependent variable which the employee loyalty towards the performance appraisal, compensation and job satisfaction. The R square shows the value of 0.471 which refers to how much of the variance in dependent variables is explained by the model which is performance appraisal, compensation and job satisfaction. The 47% of dependent variable is influenced by independent variables but there also have another factor that could influence to the dependent variables in this study for example good working environment, good management and others. The study results confirmed that organizational culture which is employee participation, communication and reward system gives the impacts towards employee performance. This recommendation is for the organization’s benefit in order to improve and increase the employee’s performance on organizational culture.
The recommendation for the organization is the organization should ensure that each of the employees in the organization was well adapted with the organizational culture practices on the organization and the management need to embrace transparency by sharing the challenge and also the success with the employees. Communication is a best tool that can be a major barrier of transparency. The organization also needs to align the organizational culture with the organization’s goals. The culture is made up of things that is hard to see, but that does not mean the way employee feels in the organization should be invisible by the management. This will then influence employee’s organizational culture that results in high performance.

**Methodology**

Even when everyone agrees that change is necessary, every approach will face some resistance, and the more significant the shift in strategy, the more difficulty there will be. HR may avoid many potential confrontations by identifying and addressing some of the issues that are likely to develop. As a general rule, there are five major causes of strategy implementation failure, and these five major causes result in ten or so foreseeable obstacles that HR management must attempt to overcome. The fundamental causes and related issues include the organization's competitiveness, employee capacities to perform the current job, developing and maintaining a quality of work-life, increasing employee job satisfaction and self-actualization to the greatest extent possible, and conduct.

Questionnaire-based surveys are a common research method used in many fields, including organizational research. It's likely that a questionnaire was used in this study to gather data about the organization's level of innovation and performance, as well as other relevant factors such as employee satisfaction or job design. HRM (human resource management) theory is concerned with how organizations manage their human resources, including issues related to recruitment, training, and employee development. It's possible that this theory was used in the study to understand how the organization's HR practices might have affected its ability to innovate and perform.

In this study, there are some limitation and weakness that might or might not influence the result of the study. The improvement should be made for future study in order to get a better result. Thus, there were several recommendations for future research. First recommendation for the future research is to use the others independent variables of organizational culture that can impacts employee performance. The researcher can use innovation and risk-taking as one of the independent variable for the future research study. Next, the researcher in current study only use 123 respondents as the sample size, so that the future research can expand the sample size because the lager the sample size, the higher the accuracy of outcomes. The data also become better in which reliable and accurate.

**Conclusion**

In addition, the future researcher also can improve the method in collecting data of the respondents. The current study, researcher only use manually which means that the questionnaires will be distributed by hand to the respondents. This method are costly where they need to prepare a hard copy of the questionnaires which was needed to photocopy it according to the number of respondent thus it will be timely for the researcher. The researcher suggested the way to improvise this method by using other methods through online tools such as e-mail in order to distribute the questionnaires. By using this way, the future researcher can reduce their cost and time while at the same time can collect the data. Last but not least, the future research can use other method of data collection which is interview and observation for their method in collecting the data. This method of data collection can help the future research to get an accurate and reliable data in order to investigate the relationship between independent variables and dependent variable. Future researcher can use interview methods either unstructured or structured to gather the information. Through interview, the future researcher can apply focus group which consist of those experts in particular field to obtain the information that cannot be getting from the questionnaires.

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practices, organisational culture, organisational innovation and knowledge management on organisational performance in large Saudi organisations: structural equation modeling with conceptual framework. *International Journal of Business and management, 8*(22), 1.


Yuan Li, Yongbin Zhao, Yi Liu. The relationship between HRM, technology innovation and performance in China. Emerald Group Publishing.
Oliver’s Four Stage Loyalty Model to Access the Impact of Umrah Services: Evidence from Umrah Travelling Agencies Operating in Pakistan

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Bilal Ahmad, Postgraduate Research Scholar, Institute of Business Management and Administration sciences, The Islamia University of Bahawalpur, Pakistan
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ARTICLE DETAILS

History
Revised format: Feb 2023
Available Online: Mar 2023

Keywords
Customer loyalty, Service quality,
Perceived price fairness,
Word of mouth, Umrah travel.

Jel Classification
M1, M2

ABSTRACT

Objective: The purpose of this study was to analyze service quality relationship with perceived price fairness, word of mouth, and customer loyalty, with the moderating role of religiosity towards Umrah travel agent services in southern Punjab, Pakistan.

Methodology: Data was collected from Umrah pilgrims through a self-administered questionnaire using convenience sampling method. SPSS and Smart (PLS) v3.0. have been used for analysis.

Findings: The results show that service quality, price fairness, and word of mouth are the most significant factors in customer loyalty. However, religiosity did not moderate between these variables and customer loyalty.

Implications: The study suggests that Umrah travel agencies should focus on service quality and price fairness to build customer loyalty. The study also provides several theoretical and practical recommendations for future researchers.

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Introduction

Tourism has become a significant factor in the global import and export business and is an important source of income for many developing countries (Ghapa, 2018). In the case of Umrah travel services, providers are becoming increasingly competitive, offering similar products and services with minor differences in features (Majed et al., 2020). As shown in Table 1.1, the number of pilgrims is increasing every year, highlighting the need for high-quality services during Umrah. Therefore, improving and upgrading service quality and ensuring the safety and comfort of pilgrims are crucial (Eid et al., 2012). The presence of numerous travel agencies in Pakistan offering various Umrah packages with different features has increased competition among service providers (Ghapa, 2018). Umrah is the second largest contributor to the growth of Saudi Arabia’s economy.
after oil reserves (B. A. Othman & Harun, 2020). The increasing number of Umrah pilgrims every year is believed to have a direct impact on the revenue of Saudi Arabia's GDP (Othman et al., 2020).

To cater to the increasing number of Umrah pilgrims, the Saudi Arabian government is making efforts to enhance the facilities for the pilgrims by developing new hotels and airports near the two holy mosques in Makkah and Madinah (Arabnews, 2013). These service developments have made Hajj and Umrah pilgrimage more convenient for the pilgrims, leading to a further increase in annual estimation. The private sector in Saudi Arabia, including Umrah companies, accommodations, transport, shopping centers, and other facilities, has also experienced revenue growth due to the increasing number of Umrah pilgrims (Othman et al., 2020). There are numerous travel agencies in Pakistan that offer several options of Umrah packages, including the number of days to stay, transportation, residence, and the nature of the package, whether it is an individual Umrah package trip or in a group (Ghapa, 2018). Individual packages are generally more expensive than group packages.

<table>
<thead>
<tr>
<th>Year</th>
<th>Numbers of pilgrims</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>56,78,136</td>
</tr>
<tr>
<td>2015</td>
<td>61,46,113</td>
</tr>
<tr>
<td>2016</td>
<td>65,32,074</td>
</tr>
<tr>
<td>2017</td>
<td>67,65,615</td>
</tr>
<tr>
<td>2018</td>
<td>74,57,663</td>
</tr>
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</table>

Table 1.1: Number of International Pilgrims from last five years
Source: (Ministry of Hajj and Umrah, n.d.)

Problem Statement
In the context of Umrah travel agencies in Pakistan, there is a gap in the literature that addresses the research topic of customer loyalty. Therefore, it is crucial for this industry to prioritize understanding and meeting customers' needs and preferences to foster long-term relationships and loyalty. This study aims to examine how well Umrah travel agencies are serving their current customers. Customer loyalty is essential in the travel sector because a loyal customer base leads to organizational growth. However, extensive research reveals that no study has investigated the perspective of Umrah travel agents in Pakistan. Nonetheless, several studies have been conducted in other developed countries such as Malaysia, Indonesia, Iran, Saudi Arabia, India, Arab Emirates, South Africa, Oman, and the UK (Ghapa, 2018; Othman et al., 2020; Othman et al., 2019; Othman & Harun, 2020; Achyar & Oktora, 2014; Ashdaq et al., 2015; Kumaladewi et al., 2017; Maisuroh et al., 2020; Gannon et al., 2017; Comercial & Pesqueros, 2014; Hassan et al., 2015; Khan & Shambour, 2018; Eid et al., 2012; Peck, 2013; Almuhrzi & Mohammed, 2017; Hashim, 2014). Based on this review, we can conclude that the relationship between Service Quality (SQ), Perceived Price Fairness (PPF), and Word of Mouth (WOM) with Customer Loyalty (CL) and the moderating role of Religiosity are still unclear and require further empirical investigation. This current study fills this gap by examining these variables.

Literature Review
Customer Loyalty
The concept of customer loyalty has been widely studied and defined as customers repeatedly purchasing the same product or service from the same organization within a certain period of time (Ladhari et al., 2011). In the travel agent services industry, customer loyalty is particularly important as many agents offer similar services, making it essential to have loyal customers who repurchase from the same organization. Sachin et al. (2013) note that acquiring new customers is more costly than retaining existing customers. Aghaei et al. (2014) have stated that Umrah travel agents have the competitive ability to increase customer satisfaction and motivate customers to repurchase
services from Ummrah travel agents. Therefore, organizations must focus on customer loyalty as it is closely related to the growth of any organization (Wang et al., 2011).

**Underpinning Theory**

**Oliver Four Stage Model**

The loyalty model introduced by (Oliver, 1999) defines loyalty as a commitment to consistently repurchase or patronize a preferred product or service in the future, even in the face of situational influences and marketing efforts that may encourage switching behavior. The four-stage model was later extended to include a behavior stage and was updated to a "cognitive-affective-conative-behavioral" model.

![Model of Loyalty](Image)

(Source: Oliver, 1999)

**Service Quality and Customer Loyalty**

Service quality has been an important factor for many years, and it continues to be a topic of examination by scholars. Essentially, service quality is the provision of a service by a service provider organization. Previous reviews of these studies indicate that service quality is the most significant variable for customer loyalty (Al-Zoubi, 2013; Dhasan & Aryupong, 2019; Hassan et al., 2013; Leninkumar, 2016; Meesala & Paul, 2018; Murali et al., 2016; Palamidovska-Stjeradovska & Ciunova-Shuleska, 2017). However, some studies suggest that service quality and customer loyalty have an insignificant relationship (Alam et al., 2016; Hidayat et al., 2009; Izogo, 2016, 2017; Sitorus & Yustisia, 2018; Sri et al., 2020; Vasilic, 2018). The findings of previous studies are inconsistent, with some researchers finding the relationship between service quality and customer loyalty to be significant while others consider it insignificant. Thus, the relationship between these variables remains inconclusive and requires further empirical investigation.

Therefore, based on the above discussions the following hypothesis is generated.

**H1:** Service Quality has positive significant relationship with customer loyalty.

**Perceived Price Fairness and Customer Loyalty**

Price fairness refers to a judgment on the reasonableness, acceptability, or justness of an outcome and/or the process leading to that outcome (Xia et al., 2004). Perceived price fairness has been found to have a close relationship with customer loyalty (Virvilaite et al., 2009). Studies have also shown that perceived price fairness is positively related to customer loyalty through customer satisfaction (Kurniasih, 2012) and that these variables are related to the service provider organization (Kaura & Sharma, 2015).

Therefore, on the basis of above discussions the following hypothesis is purposed:

**H2:** Perceived Price Fairness has positive significant impact on customer loyalty.

**Word of Mouth (WOM) and Customer Loyalty**

Word of mouth (WOM) has been identified as a significant factor in influencing customer loyalty in various industries. WOM is defined as communication between people about a product, service, or brand. This communication can be face-to-face, through social media, or other forms of online communication. Several studies have shown that positive WOM can lead to increased customer loyalty. argued that customers who have positive WOM experiences are more likely to become loyal customers. found that customers who receive positive WOM information are more likely to be satisfied with the product and brand, leading to increased loyalty.

In contrast, negative WOM can have a significant impact on customer loyalty (East, Hammond, & Lomax, 2005). Negative WOM can lead to a reduction in customer loyalty, as customers may switch to another brand or product (East et al., 2005). found that customers who receive negative WOM
information are less likely to be loyal to the brand. Furthermore, WOM can also moderate the relationship between customer satisfaction and loyalty.
The review of above discussions the following hypothesis is purposed:
H3: WOM has positive significant impact on customer loyalty.

Religiosity as Moderator between Service Quality, Perceived Price Fairness, Word of Mouth and Loyalty
Religiosity refers to an individual's emotional attachment to their religious beliefs (Johana & Putit, 2016), while customer loyalty is defined as the consistent preference of a customer to purchase a product or service from the same organization in the future (Oliver, 1999). Customer loyalty is an essential factor for generating sales (Setiawan et al., 2019). Tang and Li (2015) found that religiosity impacts people's spending habits and can also make them loyal to specific products or services. In various models, religiosity has been identified as a crucial factor in customer loyalty (Ali et al., 2018; Suhartanto et al., 2018). Impact of religiosity on customer loyalty in religious tourism industry has been examined in several studies (Abror, Wardi, et al., 2019; Eid & El-Gohary, 2015), with some reporting a moderate impact (Tang & Li, 2015), while others have found a significant relationship (Abd Rahman et al., 2015). Recent studies have also identified a significant relationship between religiosity and purchase intention (Amalia et al., 2020).
Therefore, based on the above discussion the following hypothesis are established:
H4: Religiosity moderate into the relationship between service quality and customer loyalty.
H5: Religiosity moderate into the relationship between perceived price fairness and loyalty.
H6: Religiosity moderate into the relationship between word of mouth and customer loyalty.

Methodology
Conceptual Framework
The model proposes that cognitive loyalty led by service quality in the first stage by creating a strong impression in the customer's mind. However, loyalty cannot be confirmed at this stage, but it lays the foundation for the second stage, formative loyalty. Price fairness and word of mouth are associated with formative loyalty, where positive emotions are generated towards a specific product or service, leading to affectionate loyalty. Positive experiences with price fairness move customers towards conative loyalty, which is influenced by religiosity. In this case, religiosity is a significant factor as religious values play a crucial role in generating conative loyalty, especially in Muslim countries. Finally, in the fourth stage of action loyalty, customers become loyal and continue to purchase products or services. The proposed framework highlights the importance of considering both the direct and moderating effects of these variables in building customer loyalty. By understanding the relationships between SQ, PF, WOM, religiosity, and customer loyalty, businesses can develop effective strategies to increase customer loyalty and strengthen their market position.

Figure 3.1: Conceptual framework
**Population and Sample size**

**Population**

The population for our current study is the general community of Pakistan who are availing services from Umrah travel agents, with a specific focus on the South Punjab region of Pakistan. Our study aims to investigate variables that have not been examined in previous research, particularly within the Umrah travel agent sector in South Punjab. We have selected a sample of individuals from the South Punjab region who have performed Umrah and availed services from Umrah travel agents. Determining the population is important before selecting the sample size for our study.

**Sample Size**

The sample size is an important factor when conducting research as it is not feasible to study the entire population. An accurate sample size is necessary to simplify the results from the population. In the current study, the sample size was determined using the rule of thumb suggested by, which proposes that the sample size should be determined by multiplying the total number of questionnaire items by ten. As the current study has 41 measurement items, the minimum sample size required was 410.

**Sampling Method and Data Collection Process**

In this study, a simple random sampling technique has been used from probability sampling. The current study has used a simple random sampling method, where "every individual of the population has equal chances to be selected". The researchers were aware of the study area and used a questionnaire survey for the data collection process. The questionnaire survey was distributed to the unit of analysis to help select the best sample from the population.

### Table 3.2: Number of distributed questionnaires on traveling agencies

<table>
<thead>
<tr>
<th>S/NO</th>
<th>Name of Traveling Agencies</th>
<th>No of Distributed Questionnaires</th>
<th>Returned Useable Questionnaire</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Gaza Travels Pvt.Ltd</td>
<td>25</td>
<td>17</td>
</tr>
<tr>
<td>2</td>
<td>JS Travel &amp; Tours (Pvt.) Limited.</td>
<td>30</td>
<td>22</td>
</tr>
<tr>
<td>3</td>
<td>Tangra International (Pvt)Ltd</td>
<td>20</td>
<td>16</td>
</tr>
<tr>
<td>4</td>
<td>Supreme Travels</td>
<td>30</td>
<td>23</td>
</tr>
<tr>
<td>5</td>
<td>Millat Travel &amp; Tours</td>
<td>40</td>
<td>29</td>
</tr>
<tr>
<td>6</td>
<td>Mina Al Arafat Travels (Pvt) Ltd</td>
<td>35</td>
<td>26</td>
</tr>
<tr>
<td>7</td>
<td>Public Travels &amp; Tours (Pvt) Ltd.</td>
<td>50</td>
<td>41</td>
</tr>
<tr>
<td>8</td>
<td>Pak Harmain Tour and Travels</td>
<td>35</td>
<td>25</td>
</tr>
<tr>
<td>9</td>
<td>Madina Travels and Tours</td>
<td>40</td>
<td>27</td>
</tr>
<tr>
<td>10</td>
<td>Dua Travels</td>
<td>30</td>
<td>21</td>
</tr>
</tbody>
</table>

### Table 3.3: Number of distributed questionnaires on airports

<table>
<thead>
<tr>
<th>S/NO</th>
<th>Name of Airports</th>
<th>No of Distributed Questionnaires</th>
<th>Returned Useable Questionnaire</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Multan International Airport</td>
<td>40</td>
<td>25</td>
</tr>
<tr>
<td>2</td>
<td>Bahawalpur Airport</td>
<td>20</td>
<td>12</td>
</tr>
<tr>
<td>3</td>
<td>Faisalabad International Airport</td>
<td>15</td>
<td>10</td>
</tr>
</tbody>
</table>

**Measurements**

In the current study, we are investigating the relationship between five constructs: SQ, PPF, WOM, and CL, with the moderating role of Religiosity. All items used to measure these variables were taken from previous studies. The current study employed a five-point Likert scale ranging from ‘1’ for "strongly disagree" to ‘5’ for "strongly agree". The five-point Likert scale is the most commonly and widely used scale for questionnaire surveys in various research fields (Edmondson et al., 2012; Wakita et al., 2012).

### Table 3.4: Summary of constructs items

<table>
<thead>
<tr>
<th>Source</th>
<th>Variable</th>
<th>No. of items</th>
<th>Cronbach’s Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Dagger et al., 2011)</td>
<td>Customer loyalty</td>
<td>7</td>
<td>0.94</td>
</tr>
<tr>
<td>(Zehir et al., 2011)</td>
<td>Service quality</td>
<td>10</td>
<td>0.94</td>
</tr>
<tr>
<td>(Srikanjanarak et al., 2009)</td>
<td>Perceived price fairness</td>
<td>5</td>
<td>0.81</td>
</tr>
<tr>
<td></td>
<td>of Mouth</td>
<td>13</td>
<td>0.81</td>
</tr>
<tr>
<td></td>
<td>Religiosity</td>
<td>6</td>
<td>0.79</td>
</tr>
</tbody>
</table>
Data Analysis
Evaluation of PLS-SEM Result
The Measurement Model
In the current study, the first stage of PLS-SEM is the outer model, which focuses on the components of measurements that determine how well items theoretically load and relate to constructs. The aim of this stage is to verify if the structures were designed to measure the research questions. The evaluation of the outer model in PLS-SEM is based on two key requirements: reliability and validity. Table 4.1 presents the composite reliability and Cronbach's alpha values of all the variables examined in the study. The composite reliability values ranged from 0.79 to 0.91, indicating a satisfactory measurement model. Furthermore, an AVE value of 0.5 or higher is considered to be indicative of satisfactory convergent validity. AVE values were calculated to assess convergent validity, and in the present study, the AVE values ranged from 0.50 to 0.60.

Convergent Validity

Table 4.1: Loadings, Reliability and Convergent Validity Values

<table>
<thead>
<tr>
<th>Variables</th>
<th>Items</th>
<th>Loading</th>
<th>Cronbach’s Alpha</th>
<th>CR</th>
<th>AVE</th>
<th>Discriminant Validity?</th>
</tr>
</thead>
<tbody>
<tr>
<td>CL</td>
<td>CL1</td>
<td>0.742</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CL2</td>
<td>0.787</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CL3</td>
<td>0.825</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>CL4</td>
<td>0.779</td>
<td>0.889</td>
<td>0.913</td>
<td>0.602</td>
<td>YES</td>
</tr>
<tr>
<td></td>
<td>CL5</td>
<td>0.803</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CL6</td>
<td>0.691</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CL7</td>
<td>0.795</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PF1</td>
<td>0.798</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PF2</td>
<td>0.787</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>PF3</td>
<td>0.653</td>
<td>0.780</td>
<td>0.844</td>
<td>0.522</td>
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<td>0.724</td>
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<tr>
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<td>PF5</td>
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</tr>
<tr>
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</tr>
<tr>
<td></td>
<td>R3</td>
<td>0.930</td>
<td>0.734</td>
<td>0.791</td>
<td>0.500</td>
<td>YES</td>
</tr>
<tr>
<td></td>
<td>R4</td>
<td>0.462</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>R5</td>
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</tr>
<tr>
<td>SQ</td>
<td>SQ1</td>
<td>0.816</td>
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<td></td>
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</tr>
<tr>
<td></td>
<td>SQ2</td>
<td>0.851</td>
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<td></td>
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</tr>
<tr>
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<td>SQ3</td>
<td>0.813</td>
<td></td>
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<td></td>
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</tr>
<tr>
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<td>SQ4</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SQ5</td>
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<tr>
<td></td>
<td>SQ6</td>
<td>0.626</td>
<td>0.896</td>
<td>0.914</td>
<td>0.520</td>
<td>YES</td>
</tr>
<tr>
<td></td>
<td>SQ7</td>
<td>0.604</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>SQ8</td>
<td>0.618</td>
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<tr>
<td></td>
<td>SQ9</td>
<td>0.647</td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SQ10</td>
<td>0.816</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WOM</td>
<td>WOM1</td>
<td>0.759</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>WOM2</td>
<td>0.792</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>WOM3</td>
<td>0.726</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td>WOM4</td>
<td>0.828</td>
<td></td>
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<tr>
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<td>WOM6</td>
<td>-0.580</td>
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<td>WOM8</td>
<td>0.762</td>
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<tr>
<td></td>
<td>WOM9</td>
<td>0.699</td>
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<td>WOM10</td>
<td>0.754</td>
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<tr>
<td></td>
<td>WOM12</td>
<td>-0.527</td>
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<td></td>
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<td></td>
<td>WOM13</td>
<td>0.835</td>
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</tr>
</tbody>
</table>
Note: CL= Customer Loyalty, PF= Price Fairness, R= Religiosity, SQ= Service Quality, WOM= Word of Mouth

**Discriminant Validity**

The Fornell-Larcker criterion compares the square root of the AVE of each construct with the correlations between the constructs. If the square root of the AVE for each construct is greater than the correlation between the constructs, then discriminant validity is established. Cross-loading analysis, on the other hand, involves examining the factor loadings of each item on its respective construct and comparing them to the factor loadings on other constructs. If an item has a higher factor loading on its respective construct compared to other constructs, then discriminant validity is established.

<table>
<thead>
<tr>
<th>Variables</th>
<th>CL</th>
<th>PF</th>
<th>R</th>
<th>SQ</th>
<th>WOM</th>
</tr>
</thead>
<tbody>
<tr>
<td>CL</td>
<td>0.776</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PF</td>
<td>0.634</td>
<td>0.722</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R</td>
<td>0.049</td>
<td>0.132</td>
<td>0.707</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SQ</td>
<td>0.714</td>
<td>0.716</td>
<td>0.026</td>
<td>0.721</td>
<td></td>
</tr>
<tr>
<td>WOM</td>
<td>0.710</td>
<td>0.599</td>
<td>0.05</td>
<td>0.715</td>
<td>0.727</td>
</tr>
</tbody>
</table>

Note: CL= Customer Loyalty, PF= Price Fairness, R= Religiosity, SQ= Service Quality, WOM= Word of Mouth

**The Structural Model**

**Direct Relationships**

The structural model in this study was analyzed using a systematic model analysis approach to obtain a comprehensive understanding of the results and to evaluate hypotheses 1 to 7. The PLS-SEM algorithm was used to examine the magnitude of the path coefficients, while the PLS-SEM bootstrapping method was employed in SmartPLS 3.0.0 to assess the significance of the relationships. A bootstrapping sample of 500 cases was used. The moderator model for hypotheses 4 to 7 was also included, and the relationships were examined.

In Figure 4.3, the bootstrapping results indicate that p<.05. Regarding H1, the results imply that H1 is supported because SQ and Customer Loyalty have a significant positive relationship (t=4.57; p<0.05). For H2, the outcome indicates a significant positive relationship between PF and Customer Loyalty (t=2.31; p< 0.05), thus supporting H2. For H3, WOM and Customer Loyalty have a significant positive relationship (t=7.35; p<0.05), so it is also supported. However, for H4, Religiosity and Customer loyalty do not have a direct association (t=1.215; p>0.05).
The results of the direct relationship hypotheses are presented in Table 4.2. Hypothesis 1 suggested that there was a direct relationship between service quality and customer loyalty, which was supported by the findings ($t=4.57, p=0.000$). Similarly, Hypothesis 2 was supported based on the results presented in Table 4.2 and Figure 4.1, indicating positively significant relationship between perceived price fairness and customer loyalty ($t=2.31, p=0.021$). Hypothesis 3, which proposed a positive relationship between word of mouth and customer loyalty, was also supported by the significant positive relationship between the two variables ($t=7.35, p=0.000$) shown in Table 4.2 and Figure 4.1. However, Hypothesis 4, which suggested that religiosity and customer loyalty had no direct association, was not supported by the findings presented in Table 4.2 and Figure 4.1 ($t=1.21, p=0.225$).

**Moderation Analysis**
The results shown in table 4.2 indicate no direct association between religiosity and customer loyalty ($t=1.21, p=0.225$). However, the interaction effect between service quality, religiosity, and customer loyalty was not supported ($H5, t=0.872, p=0.384$). Similarly, $H6$ was not supported as there was no interaction effect between price fairness, religiosity, and customer loyalty ($t=0.596, p=0.551$). Furthermore, $H7$ was not supported as there is no direct association between word of mouth, religiosity, and customer loyalty ($t=0.635, p=0.526$).
Figure 4.2: PLS algorithm Interaction

Table 4.3: Moderation Test

<table>
<thead>
<tr>
<th>Hypotheses/Path</th>
<th>Beta(β)</th>
<th>t-stat</th>
<th>p-value</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>H5 SQ*®-R-&gt;CL</td>
<td>0.157</td>
<td>0.872</td>
<td>0.384</td>
<td>Not Supported</td>
</tr>
<tr>
<td>H6 PF*®-R-&gt;CL</td>
<td>0.067</td>
<td>0.596</td>
<td>0.551</td>
<td>Not Supported</td>
</tr>
<tr>
<td>H7 WOM*®-R-&gt;CL</td>
<td>0.059</td>
<td>0.635</td>
<td>0.526</td>
<td>Not Supported</td>
</tr>
</tbody>
</table>

Discussion
This study aimed to examine the service quality impact along with perceived price fairness and word of mouth where customer loyalty has been taken as dependent variable with the moderating role of religiosity in Southern Punjab, Pakistan. Previous studies have also reported significant relationships between customer loyalty and service quality (Dhasan & Aryupong, 2019; Leninkumar, 2016; Meesala & Paul, 2018; Murali et al., 2016; Palamidovska-Sterjadovska & Ciunova-Shuleska, 2017). The current study's findings also support H1 and reveal a significant relationship between service quality and customer loyalty. Similarly, previous studies have reported customer loyalty and perceived price fairness significant relationship (Dhasan & Aryupong, 2019; Susanti, 2020; Yuda Hutama & Wayan Ekawati, 2020). The current study's findings also support H2 and reveal a significant relationship between customer loyalty and perceived price fairness. Furthermore, previous studies have reported significant relationships between word of mouth and customer loyalty (Ali & Raza, 2019; Ngoma & Ntale, 2019; Ntale et al., 2013; Purbasari, 2019). Findings of current study also support H3 and reveal a significant relationship between word of mouth and customer loyalty. The study also aimed to investigate the moderation of religiosity with service quality, price fairness, word of mouth, and customer loyalty, denoted by H4, H5, H6, and H7. However, the results of the study do not support the moderating effect of religiosity on these relationships.

Implications of the Study
The study has practical implications for practitioners, especially for traveling agencies offering Umrah services to pilgrims. The study finds that service quality is positively related to customer loyalty, so it is important for traveling agencies to improve their services for pilgrims. This can be achieved by improving their offices, ensuring that services are reliable by reducing the risk of service failures, and improving after-sale services for pilgrims. From a methodological point of view, the
study offers a unique method by using a second-generation tool like Smart PLS, whereas many studies related to customer loyalty use simple regression, correlation, and first-generation tools.

**Limitation and Future Recommendations**

Due to limited time and budget, this research was conducted in southern Punjab, Pakistan, and COVID-19 pandemic-related flight bans and restrictions limited the ability to collect authentic data from pilgrims. Additionally, incomplete and no response by mailing the focused group affected the response rate. Future researchers can utilize online questionnaires to avoid physical interaction during ongoing pandemics, and they can also consider customer satisfaction and marketing mix variables to obtain more comprehensive results. Furthermore, future researchers can focus on the religiosity variable to enhance future research in this area.

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