Do fear-of-COVID-19 and regional identity matter for the linkage between perceived CSR and brand evangelism? A comparative analysis in South Asia

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H.A.Dimuthu Maduranga Arachchi Individual Researcher, Colombo, Sri Lanka, and G. D. Samarasinghe

Department of Industrial Management, University of Moratuwa, Moratuwa, Sri Lanka

Abstract

Purpose – There is a dearth of evidence on how and when perceived corporate social responsibility (PCSR) contributes to brand evangelism in the consumer behavioural literature, especially during a pandemic situation. In an attempt to examine this phenomenon, this study investigates the effect of fear-of-COVID-19 (Coronavirus disease 2019) and regional identity on PCSR and brand evangelism effect in the South Asian retail context. It theorises linkages mainly from behavioural inhabitation system theory and social identity theory.

Design/methodology/approach – A survey was administered to a representative sample of 2,242 retail consumers representing Sri Lanka, Bangladesh, Pakistan and India.

Findings – The results revealed a positive impact of PCSR on brand evangelism, but interestingly varying levels of strength of the key relationships based on country-wise fear-of-COVID-19 and regional identity during the pandemic.

Practical implications – For the first time, the results of this research shed light on incorporating consumers' regional identity as well as consumer fear as cultural predictors for better explaining the PCSR and brand evangelism link of nations within a region. This has implications for both theory and practice in the domain of consumer behaviour.

Originality/value — The study reflects its originality by revealing the relevance of country level social identity and negative emotions of nations that can manipulate the business results of corporate ethical responsiveness from a consumer culture theory perspective, especially during and just after a crisis. These results underlie what is active inside consumer black box by explaining as to what external stimuli drive consumer collective and moral mind set in a given culture. This adds to the body of knowledge on ethical consumption behaviour more specific to consumer—brand interaction in market crises.

Keywords Brand evangelism, Perceived CSR, Fear-of-COVID 19, Regional identity, South Asia, Retail **Paper type** Research paper

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Introduction

The coronavirus tension caused serious public concerns. Europe accounted for more than half of all COVID cases worldwide during the pandemic (WHO week report, 2021). The COVID-19 epidemic also posed difficulties for nations in South Asia (Khan *et al.*, 2021) and it has resulted in the closure of many enterprises and changing of global consumer purchase behaviour (Amankwah-Amoah *et al.*, 2021), both from a global and a South Asian context (Vader *et al.*, 2020). In a pandemic situation or a market crisis, it is established that corporate social responsibility (CSR) is an effective strategy to attain sustainable development goals and provide a win-win situation for companies and customers alike (Mahmud *et al.*, 2020). CSR is also recommended to enhance firms' financial performance and to deliver social benefits to the community to survive and be resilient during the COVID-19 pandemic (Mahmud *et al.*, 2021).

Businesses adopt CSR activities as a response strategy during a pandemic (Carroll, 2021; Arachchi, 2022; Al Amin et al., 2021). Especially during the COVID-19 pandemic, many companies used the opportunity to launch various CSR in their markets (Donthuand and Gustafsson, 2020; Arachchi and Samarasinghe, 2022; Tong et al., 2021). Recent empirical studies provide directions as to how firms should adapt their CSR initiatives during the COVID-19 pandemic (Carroll, 2021a, b; Tong et al., 2021; Arachchi and Samarasinghe, 2022). Furthermore, in line with Carroll (2021a, b), post the COVID-19 pandemic, the tendency was for most firms to seek and discuss the CSR concept for overcoming business barriers and improve social wellbeing (Carroll, 2021a, b; Tong et al., 2021; Arachchi and Samarasinghe, 2022). Perhaps the most significant issue to ask is how to engage in CSR in order to achieve mutually beneficial and interconnected social, environmental, and economic goals, rather than whether or not to participate in it (He and Harris, 2020). As per the above debate, examining of the CSR and COVID-19 relationship can generate novel insights during and after a pandemic situation, as it is a necessary requirement for implementing novel business strategies for revitalising firms during and after a pandemic crisis (Amankwah-Amoah et al., 2021; Carroll, 2021a, b).

The COVID-19 pandemic impacted on the retail industry, both in the short and long term by severely changing consumer consumption patterns and consumer behaviour (Richards and Rickard, 2020; Zwanka and Buff, 2020). In fact, retailers experienced changes that have lasted well beyond the duration of the pandemic (Amankwah-Amoah *et al.*, 2020; Richards and Rickard, 2020). Akhtar *et al.* (2020) found that, though the COVID-19 pandemic severely impacts on consumer buying behaviour, limited empirical evidence is available related to the COVID-19 pandemic and consumer buying behaviour/purchase intention. In addition, the need for further studies to fill the void in the consumer behaviour literature is emphasised (Carroll, 2021a, b; Arachchi *et al.*, 2022).

While some empirical findings confirm that the impact of CSR initiatives on purchase intention is negligible, numerous other studies examining the impact of CSR on business outcomes have found that consumers reward companies that invest in CSR with positive purchase intentions (Aksak *et al.*, 2016; Elg and Hultman, 2016; Bianchi *et al.*, 2019; Gupta and Wadera, 2020). Vaaland *et al.* (2008) claim that some customers are disinterested in a company's corporate social responsibility initiatives, because they are more focused on issues that directly affect them. Consequently, proof of alleged CSR initiatives, CSR initiatives, and customer purchase intention are correlated to differing degrees, according to this inconsistent body of findings. Furthermore, there is little empirical findings on the effect of CSR on consumer behaviour outcomes during a pandemic. Although there has been some recent research on CSR and consumer purchase behaviour (Gupta *et al.*, 2021; Tong *et al.*, 2021), we found only a limited number of empirical investigations of the retail sector during the COVID-19 pandemic. Additionally, Donthu and Gustafsson (2020) highlight the necessity to study this phenomenon in more detail.

In addition to purchase intention, studies have looked for links between corporate social responsibility and other positive behavioural outcomes. Empirical evidence has provided reasons for both positive perceived CSR enhancing customer satisfaction (Bello et al., 2020) and brand love (Koo and Kim, 2013). Brand love is a novel topic that interests both scholars and practitioners in the marketing literature (Gumparthi and Patra, 2019). However, we found that not much empirical evidence discussed brand love, customer satisfaction related to CSR, consumer purchase intention, or brand evangelism effect in a pandemic context, such as COVID-19. Our study is more specific on explaining the behavioural effect of CSR beyond customer satisfaction, brand love, and purchase intention linkages, as it focuses on brand evangelism as an outcome of PCSR in a pandemic. Accordingly, our object was to study explanations for the potential effect of PCSR in developing brand evangelism by drawing from Behavioural Inhabitation System Theory (BIST), which explains why customers react differently to the same scenario in various ways. More meaningfully, this study follows the BIST to elucidate potential antecedents and consequences of consumer purchase intention as a chain leading to brand evangelism (Omar et al., 2021) in a CSR-driven environment.

Furthermore, one of the significant contributions of this study is that it attempts to enhance the predictability of PCSR and brand evangelism by integrating regional consumer identity and fear-of-COVID 19 as potential interactive conditions on the PCSR-brand evangelism chain relationship. We justify the regional identity by drawing from theory of Social Identity (SIT) (Fernández-Ferrín et al., 2020) as a potential cross cultural and countrybased social influence on stakeholders' perception of CSR and its consequential consumer behavioural outcomes, based on the findings of Lombart et al. (2018) and Sichtmann et al. (2019). Accordingly, this literature provides support to argue that perceived identity with the region held by consumers in brand choice decisions can either strengthen or weaken the effects of brand related CSR programmes on consumer behaviour and brand-related outcomes at the country level. This can be driven by the cultural values associated with the CSR. Additionally, following Fear Appeal theory (FAT), we introduce the concept of 'Fear-of-COVID-19' as an intrinsic influence of behaviour (Witte and Allen, 2000; Addo et al., 2020). which is driven by hedonic and utilitarian considerations during a pandemic. Thus, we argue that fear-of-a pandemic can generate a need for perceived support from the consumer, leading to a strong affiliation with a CSR-associated brand and its consumer responses. On these ground. Fear-of-COVID-19 can be considered to be an interactive condition on the PCSRbrand evangelism linkage.

Consequently, this study attempts to address the issue regarding under what conditions PCSR leads to brand evangelism during a pandemic in the retail sector. In order to answer this issue, the following research objectives have been developed in this study: (1) to examine the impact of perceived corporate social responsibility (PCSR) on consumer purchase intention and brand evangelism during the COVID-19 pandemic through customer satisfaction and brand love as a chain relationship; (2) to examine the moderating roles played by Fear-of-COVID-19 on the PCSR-brand evangelism chain relationship with a comparison with selected countries in the South Asian context; (3) to explain the moderating roles played by regional consumer identity on the chain relationship by carrying out a comparison among South Asian countries, with special reference to the retail industry.

The paper is structured as follows. First, we present a review of the key literature covering theoretical perspectives leading to the hypothesis development and the conceptual framework. Second, we elaborate the methodology. Third, we analyse and present the main findings. Finally, the last section presents the discussion and conclusions and some directions for future research.

Literature review, hypothesis development, and conceptual framework

CSR in the global and emerging context

The expanding environmental consciousness in the global and emerging marketplace has drawn more attention to corporate social responsibility (CSR) in both academia and business. Although the marketing community is becoming more interested in corporate social responsibility (CSR), study on this topic is frequently limited to global and emerging markets (Luger et al., 2022). Since industrialised markets have primarily shaped the development of the marketing discipline, core marketing presumptions such as market orientation and market segmentation that are based on advanced markets must be questioned in the context of emerging markets (Sheth, 2011). Due to their relatively strong GDP (Gross domestic product) growth, emerging countries are appealing to multinational corporations, as they present an opportunity for market expansion. Emerging markets are experiencing investment in previously-weak communication and transportation infrastructure, as well as economic reforms. Apart from the potential benefits, companies operating in emerging countries face a range of hazards, including political and economic risk (such as swings in currency values) (Luger et al., 2022). Additionally, as emerging markets experience changes in their structures and values, there is a greater degree of uncertainty (Elg et al., 2017). Sheth (2011) lists five traits – market heterogeneity, sociopolitical governance, persistent resource scarcity, unbranded competition, and inadequate infrastructure – which set developing countries apart from advanced markets, Elg et al. (2017) also point out that traditional advanced and emerging market enterprises differ significantly in how they undertake international commerce (Dartey-Baah and Amoako, 2021a, b).

Overall, developed economies have paid more attention to CSR than developing ones (Cheung et al., 2015; Luger et al., 2022). The rationale is that in developed economies, it is highly important for businesses to satisfy various stakeholders (such as shareholders, media, regulators, and consumers) with regards the disclosure of corporate social responsibility (CSR) information. Furthermore, according to Panda et al. (2019) and Luger et al. (2022), political, societal, and cultural issues have an impact on CSR disclosure. Businesses in emerging economies are subject to less public pressure than businesses in developed nations, however they still need to consider the concerns of external stakeholders regarding their corporate social responsibility (CSR) activities, particularly if they are internationalised (Ali et al., 2017; Dartey-Baah and Amoako, 2021a, b; Luger et al., 2022). According to Ali et al. (2017), studies on CSR disclosure in emerging economies that concentrate on social and environmental responsibility mostly mention China, Malaysia, Singapore, and South Africa. They also identify a lack of pressure on corporations to disclose corporate social responsibility (CSR) to the less-aware public in these nations. Religious influences and varying phases of economic development also contribute to differences in corporate social responsibility (CSR) between advanced and emerging economies (Ali et al., 2017). Previous research has recommended that future studies in the subject of CSR concentrate mostly on Latin America and Asia, due to the region's rapid economic expansion and the burgeoning middle class in emerging economies (Luger et al., 2022).

COVID-19 and the retail sector in South Asia and CSR. In FY 2019, turnover in Indian retail was worth US\$790 billion, contributing 10% of Indian GDP and around 8% of employment (Chaudhary et al., 2020). Furthermore, Pakistan's retail industry is one of the fastest-growing industries in the country, accounting for over 20% of the country's GDP, employing 15% of the country's workforce, the country's third-largest (Khawaja, 2021). The Sri Lankan retail sector contributed 11.6% of its GDP (Statistics, 2020), while it was 14.37% in Nepal GDP (Rupakheti, 2020). Because of the tremendous importance of retail on the economic growth of these countries, retail was rapidly obliged to adapt as entire countries were quarantined and individuals all over the world began to avoid human contact in the face of the pandemic. The COVID-19 virus had a substantial influence on retail business, due to its direct impact on the global supply chain. Retail marketers are aware of the fact that the situation changes constantly and of the need to respond at an accelerated rate than ever

before and they have discovered the existence of a short window of opportunities to respond (Vader *et al.*, 2020).

Consequently, retails have had to think about new ways of connecting with customers and new ways of attracting retail customers (Goswami and Chouhan, 2021). With regards the practice of corporate social responsibility (CSR) during the COVID-19 pandemic, retailers' updated awareness of market dynamics was an essential component in devising strategies designed to respond (Mahmud *et al.*, 2021). However, we find few empirical studies that study these strategic aspects associated with CSR in retail marketing.

Researchers have observed an increasing demand for corporate social responsibility (CSR) efforts in reaction to the pandemic. Few researchers address the change in the value of CSR and the type of CSR that are now considered to be the most relevant to the pandemic (Manuel and Herron, 2020). As a result, the COVID-19 pandemic is one of the most significant environmental upheavals in recent marketing history and it had the potential to have a significant impact on corporate social responsibility (CSR), consumer ethics, and marketing philosophy as a whole. Due to the COVID-19 pandemic, companies were obliged to introduce more practical and innovative business practices and other solutions to address social and environmental issues globally with a true purpose in the light of CSR initiatives. As a result, firms are now engaged in strategic CSR initiatives designed to minimise the adverse effects of the COVID-19 pandemic (Carroll, 2021a, b; He and Harris, 2020). This has also given rise to increased competitiveness in various industries globally during the pandemic, including the retail sector (Goswami and Chouhan, 2021).

Corporate social responsibility (CSR). For over half a century, the idea of corporate social responsibility (CSR) has been the subject of empirical study in management (Vishwanathan et al., 2019), and Carroll's pyramid of CSR is still the most often used model of CSR in student textbooks and one of the most frequently-cited models in the literature on CSR (Arachchi and Samarasinghe, 2022). This approach has four roles: philanthropic (giving and volunteering), legal (following rules), ethical (following codes of conduct and ethical standards), and economic (providing desirable products and services) (Carroll, 2016, 2021a, b). Therefore, this study is based on a combination of the Dahlsrud model and the Alvarado-Herrera three-dimensional model adapted to the COVID-19 pandemic situation (Alvarado-Herrera et al., 2015).

The growth of contextual methods to management, which are utilised to emphasise the impact of culture, religion, and institutions in influencing CSR in both developed and developing nations, is also fuelling interest in South Asian countries. In light of South Asia's significance, it is not unexpected to see an increasing interest in CSR research in South Asian nations (Schuster *et al.*, 2016; Arachchi, 2022; Arachchi *et al.*, 2022). In addition, many businesses are trying to reconsider their CSR initiatives in light of the current circumstances, public expectations, and the unique pandemic scenario (Carroll, 2021a, b). Thus, by applying fresh perspectives, this study fills the aforementioned vacuum in the literature.

Theoretical foundation

The study has strong theoretical underpinnings in developing hypotheses and the resulting conceptual model. On the one hand, the identification of main constructs and their integration related to the linkages of perceived CSR purchase intention and brand evangelism is backed by the Behavioural Inhabitation System Theory (BIST), while on the other hand, incorporating a regional identity and fear-of-COVID 19 as moderators affecting the strength of the main relationships are supported by Social Identity theory (SIT) and the Fear Appeal theory in the theoretical literature, respectively. COVID-19 impacted on purchase intention of consumer behaviour indifferently (Cho and Chiu, 2022; Wang et al., 2021). The Behavioural Inhabitation System Theory depicts purchase intent (BIST) and accounts for

customers reacting differently to a given circumstance. Consumer's reactions to unexpected events might be impacted by their behavioural inhibition and neurological systems, which in turn are strongly linked to anxiety, according to the behavioural inhibition system theory. The sudden spread of the COVID-19 pandemic and the lack of a readily-available vaccine impacted many consumers' mental wellbeing, which has given rise to a certain degree of panic-buying in consumer markets (Omar *et al.*, 2021). Accordingly, we adopt BIST as a suitable framework to explain the rationale of consumer behaviour in a pandemic situation.

Social Identity Theory (SIT) represents regional identity in this study. For consumers associate their purchases with their cultural identity and upbringing. One of the theoretical bases of this study is the social identity hypothesis, which states that a person's social/cultural identity is shaped by their communities (Tajfel and Turner, 1986; Bizjak *et al.*, 2018; Omar *et al.*, 2021). Accordingly, we argue that consumers' regional identity perception associated with a brand or retailer can affect the intensity of their consumer decision making process, as it is a reflection of national culture and the personality attribute of a nation, and thus regional identity is a moderator.

The 'fear' component is driven by hedonic and utilitarian considerations outside the actuality of the lethal COVID-19 virus. Fear appeal theory has dominated marketing research in the past (Witte and Allen, 2000; Addo *et al.*, 2020). Fear appeals are persuasive statements aiming to convey facts or to terrify consumers by resenting or exaggerating the dire consequences of not heeding a particular warning. Forewarning the recipient of danger can lead to an increase in persuading and submissive conduct, according to research. Furthermore, according to Laros and Steenkamp (2005), a parallel response paradigm based on fear appeal theory predicts that the higher the perceived degree of danger, the greater the desire to carry out an action to relieve this danger. The use of fear in product and service promotion has long been practiced. Campaigns for life insurance, traffic accident prevention, political advocacy, and drug prevention have all been dominated by fear (Latour and Zahra, 1988; Addo *et al.*, 2020), as have the COVID-19 pandemic and other public health-related problems (Latour and Zahra, 1988). Fear has also been linked in research on impulsive shopping (Lin and Chen, 2012). Accordingly, we argue that fear-of-COVID 19 is a potential moderator in the consumer decision making process, as it reflects risk perception during a pandemic.

Perceived CSR and purchase intention

Past research has shown that customers' perceived corporate social responsibility (CSR) has both a positive and a negative impact on their purchase intentions (Arachchi and Mendis, 2021; Bianchi et al., 2019; Aksak et al., 2016; Mohr and Webb, 2005; Sen and Bhattacharya, 2001). According to the discussion above, consumers' willingness to pay extra for connected brand products (Gupta and Hodges, 2012; Shen et al., 2012) and purchase intention (Romani et al., 2018; Lenne and Vandenbosch, 2017) were both positively impacted by CSR initiatives. Research has revealed that consumers' buying intentions are considerably weakened by less evidence of CSR, leading to a situation where consumers are not willing to buy the products, even if the price is reduced (Mohr and Webb, 2005). Furthermore, we find that a limited number of studies to date have conceptualised CSR and consumer buying behaviour during the COVID-19 pandemic. Tong et al. (2021) and Salam and Bajaba (2022) found that CSR contributed to enhancing consumer purchase intention during the COVID-19 pandemic, and Arachchi and Samarashinha (2022) found a positive relationship between CSR and consumer purchasing intention among South Asia and South-East Asia during pandemic. However, the literature possess limited evidence regarding CSR and consumer purchase intention during the pandemic in the retail sector. We therefore propose the following hypothesis:

H1. Perceived CSR positively influences consumer purchase intention.

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Perceived CSR and customer satisfaction

The success of a business is frequently dependent on its ability to maintain customers' satisfaction over the long term. According to the expectancy disconfirmation method, CS (customer satisfaction) occurs when a product or service meets or surpasses the expectations of the consumer (Oliver, 1980; Zhang *et al.*, 2019).

Satisfaction has a dualistic aspect. It is possible to think of it satisfaction as a cognitive affective state on account of logical evaluations (e.g. assessments of functioning and compliance with traits and behaviours) as well as feelings that generate or combine to create a state of consumer activation and, as a result, inspire behaviour (Bianchi et al., 2019), CSR has been credited with increasing customer satisfaction (CS) (Rivera et al., 2016; Saeidi et al., 2015: Bianchi et al., 2019). This argument suggests that there are two ways in which consumers might be satisfied. As a result of CSR activity, the first route is a direct cognitive process, while the second route is an affective process (Rivera et al., 2016). Customer satisfaction, based on customer relations with the brand and its CSR initiatives can be approached from the perspective of either overall or specific issues (Rivera et al., 2016). Furthermore, according to Arachchi and Samarashinha (2022) and Olazo (2023), CSR had a positive relationship with consumer satisfaction (cognitive and affective) during the COVID pandemic. According to Shin et al. (2021), CSR activities enhanced consumer satisfaction during the COVID pandemic and motivated further consumer emotional satisfaction and their behaviour. However, limited studies have addressed this gap and therefore this study proposes the following hypotheses:

H2a. Perceived CSR positively influences cognitive satisfaction.

H2b. Perceived CSR positively influences affective satisfaction.

Customer satisfaction and brand love

Brand love is "describing a group's emotional response to a consumer satisfaction" (Batra et al., 2012). Consumers' positive thoughts about a brand have an impact on their assessment and emotional reactions (Batra et al., 2012). Furthermore, Carroll and Ahuvia (2006, p. 81), Cruz-Ros et al. (2024) all cite brand love, defined as being "the degree of passionate emotional attachment a satisfied consumer has for a particular trade name". Accordingly, our study aims to examine the impact of brand satisfaction on brand love by using retail firms as a stimulus. There is also evidence to suggest that certain customers who are satisfied with a brand create a strong emotional bond with it, a phenomenon known as "brand love" (Carroll and Ahuvia, 2006). According to Carroll and Ahuvia (2006), there is a connection between the notions of contentment and brand love, notwithstanding their differences (Sreeiesh et al., 2017). Therefore, customer satisfaction is a significant antecedent for brand love (Nawaz et al., 2020). Customer satisfaction process has a dualistic aspect, i.e. both cognitive and affective satisfaction processes. As a result, we argue that customers' logical evaluations of functioning and compliance with traits and behaviours can generate a positive feeling of a brand and associate outcomes, leading to more brand love (Bianchi et al., 2019). Furthermore, customers are more likely to embrace a brand if they have a positive emotional response to it (Verma, 2020), and therefore affective satisfaction can be related to brand love positively, which can lead to improved economic, competitive, and strategic benefits for businesses they lead (Batra and Ahuvia and, 2012; Gumparthi and Patra, 2019). Accordingly, customer satisfaction is a significant antecedent for brand love (Nawaz et al., 2020). Therefore, this study proposes the following hypotheses:

H3a. Cognitive satisfaction positively influences brand love.

H3b. Affective satisfaction positively influences brand love.

Perceived CSR and brand love

A few scholars have attempted to comprehend the link between socially conscious business practices and the development of brand loyalty (Baena, 2018). CSR activities tend to increase consumer emotional and affective feelings (Chung and Lee, 2017) resulting in the deep emotional bonding to the brand. As a related construct to brand loyalty, brand love describes the affective feelings of a group of satisfied consumers (Gumparthi and Patra, 2019). Brand loyalty is argued to be an effect of brand love (Albert and Merunka, 2013; Bergkvist and Bech-Larsen, 2010). Brand love can have a positive impact on consumer behaviour.

CSR initiatives are employed as a marketing tactic to foster favourable consumer perceptions during the COVID-19 pandemic (Javed and Khan, 2023; Tosun and Köylüoğlu, 2023). Consumers may identify with a company if they are aware of its corporate social responsibility initiatives (Javed and Khan, 2023). A company might differentiate itself favourably from its rivals by committing to prosocial projects. A company's involvement in CSR may help shape its own social identity (Baena, 2018; Khan et al., 2021). If consumers begin to identify with the company because of its positive social identity, then this identity may become crucial. For example, when a business assists marginalised groups in society, such as the blind, deaf, or orphans, its customers tend to identify with such socially conscious businesses. Thus, it is suggested by the authors that those CSR initiatives that are successful will increase consumers' affinity for a company's brand. Baena (2018) found that corporate social responsibility (CSR) is a factor influencing brand loyalty in a study pertaining to the Real Madrid Foundation's fan base. Since there is a dearth of studies looking into this relationship in the context of the cellular service sector, more validation is needed for this result. As a factor causing brand lovalty, we argue that brand love is a key to brand lovalty and other outcomes of consumer behaviour. Accordingly, our study finds a logical association of CSR initiative and brand love (Baena, 2018; Khan et al., 2021). Based on this argument, we argue that there is a positive relationship between perceived CSR and brand love. Thus, we set forth the following hypothesis:

H4. Perceived CSR has a direct positive effect on brand love.

Brand love (BL), purchase intention, and brand evangelism

In today's increasingly dense consumer market, brand managers pay close attention to small, but highly important groups of customers termed brand evangelists, brand zealots, or brand fanatics (Hsu, 2019). Brand evangelism is driven by a customer's psychological and emotional attraction to a brand (Scarpi, 2010) and reflects behavioural outcomes beyond mere purchase and recommendations. Brand evangelism refers to a "company's efforts to boost its reputation as a reliable and trustworthy business partner" (Hogan *et al.*, 2003). However, systematic research on brand evangelism is limited (Becerra and Badrinarayanan, 2013). Our study defines brand evangelism as an extreme kind of support for the brand, which involves purchasing the brand, making positive referrals about the brand, and making negative comments about rivals.

Purchase intention has been considered in the marketing literature to be an immediate antecedent of conduct, and various types of brands are related with greater purchase intent because of brand love (Rodrigues and Rodrigues, 2019). Recent studies have shown that brand love has a favourable and significant impact on customers' purchasing intentions (Trivedi, 2020; Verma, 2020). Therefore, it can be hypothesised that:

H5. Brand Love positively influences purchase intention (PI)

By offering input, members of a virtual community can have an impact on the views and ideas of their peers, as well as the stances of others on certain issues. Referral intent is a result

of customers' trust in a brand and their desire to buy from that business in the near future. Consumers who are happy with a brand's experience and it's quality are more likely to promote the brand to others than, those who are dissatisfied (Hsu, 2019). Becerra and Badrinarayanan (2013) found that PI has a considerable impact on both positive brand recommendations for a brand with a favourable experience, and negative brand recommendations against rivals' brands. Positive brand referrals for favourable experienced brands or negative brand referrals against rivals' brands are linked to high PI among brand loyalists. Therefore, this study proposes the following hypotheses:

- H6a. Brand purchase intention positively influences positive brand referral behavioural intentions.
- H6b. Brand purchase intention positively influences oppositional brand referral behavioural intentions.

Word-of-mouth is a primary factor in determining brand loyalty in a community (Schuster et al., 2016). In other words, a person's behaviour in a community is influenced by what others say about them. Members of the community may be seen exchanging their ideas and feelings with each other in quick release-response messaging (Chen and Hung, 2010). Members who participate in information-sharing activities are more likely to promote their community or to bring in new members. Even more importantly, customers who have a favourable experience with a brand are more likely to recommend it to others (Shu et al., 2019). As a result, customers are more likely to show their support for a brand with a favourable experience and criticise rivals' brands (Becerra and Badrinarayanan, 2013). Therefore, this study proposes the following hypothesis:

H7. Positive brand referral behavioural intention for a favourably experienced brand positively influences oppositional brand referral behavioural intention against rivals' brands.

Fear-of-COVID-19 and purchase intention

According to a recent study on the psychological reasons of panic purchasing, comparable changes in consumer behaviour occur when purchase judgments are influenced by negative emotions such as fear (Crosta *et al.*, 2021). Furthermore, COVID-19 had an impactful on purchase intention of consumer behaviour unconcernedly (Cho and Chiu, 2022; Wang *et al.*, 2021).

Throughout the world, people's everyday routines were altered by the emergence of COVID-19. Fear, worry, and sadness have all increased as a result of the alarmingly high infection and mortality rates. Because of the widespread concern of contracting COVID-19, many people avoid close contact with others who may be affected (Lin et al., 2020; Brewer and Sebby, 2021). Furthermore, during the pandemic, people feared that the virus might affect their health if they were isolated and physically separated from one another. As a result of the stress and worry brought about by the fear of contracting COVID-19, people's habits and consumption patterns shifted and consumers' perceptions of COVID-19 risk were positively associated with their desire for food intention in retail (Brewer and Sebby, 2021). The level of fear for COVID 19 can have a positive effect on increasing purchase intention, due to perceived risk associated during a pandemic. Consumers can seek assurance from a more emotional brand experiences that is associated with brand love, which in turn intensifies the link between brand love and purchase intention. Accordingly, we propose the following hypothesis:

H8. Fear-of-COVID-19 moderates the relationship between brand love and purchase intention.

Regional identity and purchase intention

Research indicates that consumers' purchasing intentions are influenced by their perceptions of corporate social responsibility (CSR) in both positive and negative ways (Arachchi and Mendis, 2021; Bianchi *et al.*, 2019; Aksak *et al.*, 2016; Mohr and Webb, 2005; Sen and Bhattacharya, 2001). As discussed above, CSR initiatives have a favourable effect on customers' purchase intention (Romani *et al.*, 2018; Lenne and Vandenbosch, 2017) as well as their readiness to pay more for connected brand products (Gupta and Hodges, 2012; Shen *et al.*, 2012). Less CSR significantly weakens consumers' purchasing intents, according to research, so that even when prices are lowered, consumers are not inclined to purchase the goods (Mohr and Webb, 2005). Furthermore, Arachchi *et al.* (2022) highlighted a further research opportunity designed to examine the relationship between CSR and consumer behaviour.

Therefore, this study proposes the following hypotheses:

H9a. Regional identity moderates the relationship between PCSR and purchase intention.

H9b. Regional identity moderates the relationship between brand love and purchase intentions.

These hypotheses are exhibited in Figure 1, as given below:

Methodology

Study setting

The study adopted a cross sectional research design which referred to retail customers' perception on CSR programmes implemented by most of the modern trade retail outlets in the selected countries in the South Asian region during the period of the COVID 19 pandemic. Accordingly, the study first screened the respondents by using some questions and only

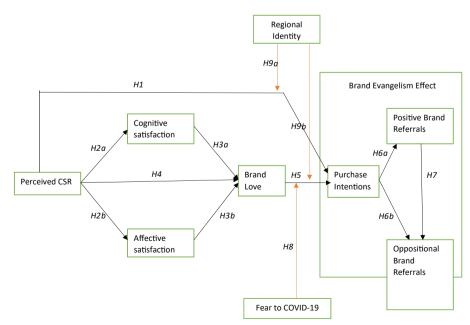


Figure 1. Conceptual framework

included retail customers who were shoppers and who had been exposed to CSR programmes by the modern trade retailers at a retail outlet, any other location, or through media and who understood these CSR programmes' significance to the community during the pandemic. We also made sure that the respondents were familiar with the CSR initiatives supported by the specific brands/retailers, covering one or several strategic CSR programmes, such as: preventing employee dismissal, offering flexible working arrangements, assuring employees' safety, offering portable ventilators for home use, proving free COVID-19 home test kits, providing hand sanitisers, organising transport services to health agencies to distribute masks and medical equipment, etc. Furthermore, the questionnaire's scoring system measured respondents' attitudes towards the PCSR of the brands/modern retail outlet that they used to visit more frequently during the period covering these CSR initiatives. Furthermore, the questionnaire provided instructions to the respondents to consider how they generally behave towards the brands that they experienced with reference to the above CSR initiatives in answering all the variables, including brand love and brand evangelism.

Sample and data collection. To put our research strategy to the test, we used both a quantitative strategy and a structured questionnaire to obtain quantitative data from Sri Lankan, Bangladeshi, Pakistani, and Indian retail consumers virtually via WhatsApp, Facebook, and email (Gupta and Wadera, 2020). The study's data were collected from July to October 2021, which corresponded to the height of the COVID -19 pandemic crisis in Sri Lanka, Bangladesh, Pakistan, and India. (WHO, 2021). According to the WHO SEAR report (2021), the highest rate of COVID-19 deaths was registered in India (475,434) up until the end of 2021, while over 28,000 deaths were reported from Pakistan and Bangladesh. Furthermore, Sri Lanka and Nepal respectively recorded 14,000 and 11,000 COVID-19 deaths up until the end of 2021. The Maldives and Bhutan recorded the lowest deaths of 258 and 3 respectively in the South Asian region as well as from the global perspective. Accordingly, in this debate, India, Pakistan, Bangladesh, Sri Lanka represent the highest death rates from COVID-19 in the South Asian region. Furthermore, we justify the selection of these four South Asian counties due to their multi-cultural diversity in terms of ethnicity, language, and region, etc. as well as their representativeness of the South Asian region for comparative analysis. These countries are still in the developing stage, and CSR can play a critical role in their development journey. Consequently, this study focuses on just these four countries for the geographical scope of the study.

Due to a lack of a sound sample frame, we approached potential respondents by means of a representative sample, using the "judgmental sampling" strategy of Gschwend (2005). The sample comprised 3,050 respondents who had retail shopping experience during the COVID-19 pandemic, who lived in the urban areas of the countries. However, after treating for missing values as well as ineligible and inaccessible respondents from the sample, the sample size of valid responses was reduced to 2,242 individuals from Sri Lanka, Bangladesh, Pakistan, and India. In addition, the sample originated from the main cities/provinces of the four South Asian countries that suffered most from the COVID-19 pandemic, namely: Tamil Nadu, Maharashtra, Kerala and Andhra Pradesh in India, Sindh and Punjab in Pakistan, and the Western and South provinces of Sri Lanka (WHO, 2021), as well as Dhaka in Bangladesh (Mahmud *et al.*, 2021).

One individual retail consumer served as the unit of analysis in the study. The 2,242 valid survey responses were input into SPSS, resulting in an effective response rate of 78% (Saunders et al., 2011) (14% from Sri Lanka, 19% from Bangladesh, 30% from Pakistan, and 37% from India). However, 151 outliers were detected via the residual scatter plot analysis, and thus the final analysis consisted of 2,242 questionnaires (Sri Lanka: 315, Bangladesh: 411, Pakistan: 679, and 837 from India), in accordance with the Krejcie and Morgan estimation (Krejcie and Morgan, 1970). Accordingly, the sample size was sufficiently large to carry out further analysis.

Measurement instrument. The study employed a structured self-administrative questionnaire to measures and collect the relevant data on the key PCSR constructs indicated in the conceptual framework, which in our study consists of five sub constructs: economic, environmental, social, philanthropic, and ethical/legal (Dahlsrud, 2008). Accordingly, a second order reflective construct was employed. A 22-item multi-item scale was used to measure each dimension (Bianchi et al., 2019; Fernández-Ferrín et al., 2020). Brand love was measured using a six-item anchored scale adapted from Verma (2020), while the satisfaction construct was evaluated using the six-item scale proposed by Bianchi et al. (2019). Brand evangelism was measured by the scale proposed by Hsu (2019) and Fazli-Salehiet al. (2020), including: purchase intention (four item scale), positive brand referrals (three item scale), and oppositional brand referral (two item scale). Four items from Fernández-Ferrín et al. (2020) were used to measure regional identity, and six items from Lins and Aguino (2020) were used to measure fear of COVID-19. The items were initially in English, and then were translated into the native languages of the regions, namely: Tamil, Marathi, Malayalam, Telugu, Bengali, Urdu, Punjabi, and Sinhala. The seven-point Likert scale was used for all item-based statements, using the labels "strongly disagree" and "strongly agree" at the end. This methodology was adapted from earlier research and then tailored to the pandemic scenario.

Data analysis and findings

Demographic analysis

As shown Table 1, a total of 2,242 completed surveys were obtained. Of the pooled sample, 55% of the respondents were male, and 45% were female, with the following distribution: 55% male and 45% female from Sri Lanka; 59% male and 41% female from Bangladesh, 56% male and 44% female from Pakistan, and 52% male and 48% female from India. In the pooled sample, the majority of respondents were 30–39 years old (48%), with the lowest bracket aged 50–59 (3%). 37% of the respondents held a Bachelor's degree, 28% held a

	Pooled $(n = 2242)$	%	Sri Lanka $(n = 315)$	%	Bangladesh $(n = 411)$	%	Pakistan $(n = 679)$	%	India $(n = 837)$	%
Gender										
Male	1,232	55%	172	55%	243	59%	382	56%	435	52%
Female	1,010	45%	143	45%	168	41%	297	44%	402	48%
Age										
18-29 years	891	40%	88	28%	205	50%	283	42%	315	38%
30–39 years	1,075	48%	178	57%	168	41%	318	47%	411	49%
40–49 years	213	10%	38	12%	28	7%	59	9%	88	11%
50–59 years	63	3%	11	3%	10	2%	19	3%	23	3%
Education										
Higher school	631	28%	101	32%	138	34%	185	27%	207	25%
or diploma										
Bachelor	826	37%	105	33%	152	37%	248	37%	321	38%
Masters	305	14%	35	11%	43	10%	63	9%	164	20%
Others	480	21%	74	23%	78	19%	183	27%	145	17%
Monthly income	e-\$									
0-300	352	16%	201	64%	126	31%	186	27%	216	26%
301-500	638	28%	52	17%	152	37%	206	30%	315	38%
501-800	787	35%	45	14%	28	7%	175	26%	238	28%
801-1,000	465	21%	17	5%	12	3%	112	16%	68	8%
Source(s):	The authors									

Table 1. Sample profile

Higher School Certificate or Diploma, 21% another, and 14% held a Masters. 35% of the respondents in the pooled sample earned 501\$ - 800\$ a month, 28% earned 301\$ - 500\$, 21% earned 801-1,000\$, and 16% earned the lowest income of 0\$ - 300\$ a month.

The data analysis strategy was based on the use of statistical techniques, such as descriptive statistics and inferential statistical tests, which were performed using SPSS and Structural Equation Model analysis using SmartPLS 3.0 (Ringle *et al.*, 2015). PLS-SEM is a more robust approach, as it can mix formative and reflective measurement scales and it works well with less issues regarding identification, small and large sample sizes, and small and large sample sizes without being constrained by parametric assumptions (Hair *et al.*, 2012).

As all the constructs including independent and dependent variables were measured from the same single respondent via a survey questionnaire, we carried out Harman's single-factor test to assure a minimum level of common method bias (Podsakoff *et al.*, 2003). This test revealed that the first single-factor accounted for just 28.42% of the total variation, representing less than 50%. Accordingly, we concluded that the common method bias was not significant.

Measurement model assessment

Reliability, Validity, AVE, Factor loading and Fornell-Larcker Criterion.

The reliability and validity of the measurement scales were assessed using the Cronbach Alpha and factor analysis procedure. Table 2 shows that all the constructs are reliable as their Alpha coefficients are greater than 0.6 (Nunnally, 1978). All the indicators scored individual factors loadings above 0.5, except for BL 5, leading to the test of construct validity of each scale (Hair *et al.*, 2011). The resulting generated factors loadings are reported in Appendix. Additionally, the average variance extracted (AVE) was observed and found to be greater than 0.5 for each construct, indicating an acceptable level of convergence validity (Churchill, 1979). Furthermore, we assured the face and construct validity of all the scales, as their indicators were obtained and adapted from past studies in refereed publications (Bougie and Sekaran, 2020).

As the final part of the validity assessment, discriminant validity was assessed. Fornell-Larcker Criterion is a second and highly traditional method for measuring discriminant validity. It compares the square root of the AVE value with latent variable correlations (Sarstedt *et al.*, 2022). However, as a superior approach to the commonly-considered Fornell and Larcker (1981) criterion, our study established discriminant validity by observing the heterotrait—monotrait ratio of correlations (HTMT), as recommended by Ahrholdt *et al.* (2016), as well as Henseler *et al.* (2014). The results show that all the HTMT values of the latent variables were below the critical and conservative value of 0.85 (Table 3), which thus confirms the discriminant validity for the pooled data of all four countries.

Perceived CSR was operationalised as a second-order reflective construct, which was assessed using the criteria suggested by Hair *et al.* (2012). According to Chin (1998), second-order constructs are most commonly applied when a construct is composed of several dimensions and measured from multiple items. First, the coefficients of the six dimensions on the second-order construct were significant (refer to Table 4), indicating nomological validity of the reflective model. Second, R^2 for the first-order dimensions were greater than 0.50, assuring that the six dimensions explain a significant amount of variance in the second-order perceived CSR construct.

In addition, the SRMR values of the pool (0.074 - Saturated Model and 0.083-Estimated Model) prospectively were less than 0.10 (Byrne and Hilbert, 2008). Nevertheless, the NFI values were unavailable. As both independent and dependent constructs in the questionnaire were measured from the answers of the same respondent, Harman's single factor test was performed to assure whether single respondent bias was absent. As the highest variance

Variable	Poole α	$\operatorname{ed}(n = 1)$	2242) AVE	Sri La α	ınka (n = CR	= 315) AVE	Bangla	adesh (n CR	= 411) AVE	Pakis α	stan (n = CR	= 679) AVE	Ind α	ia (n = 8 CR	837) AVE
variable	u	CK	AVE	u	CK	AVE	u	CIC	AVE	u	CK	AVE	u	CK	AVE
Perceived corporate social responsibility (PCSR)	0.923	0.924	0.721	0.932	0.936	0.688	0.930	0.941	0.667	0.919	0.918	0.715	0.911	0.909	0.678
Cognitive-satisfaction (CS)	0.834	0.841	0.792	0.866	0.866	0.702	0.866	0.918	0.718	0.823	0.822	0.698	0.802	0.802	0.776
Affective-satisfaction (AS)	0.613	0.742	0.591	0.623	0.682	0.589	0.621	0.710	0.578	0.687	0.712	0.602	0.625	0.682	0.612
Brand love (BL)	0.789	0.771	0.723	0.791	0.764	0.698	0.791	0.836	0.682	0.785	0.789	0.642	0.775	0.779	0.668
Fear to COVI-19 (CVD)	0.697	0.704	0.734	0.681	0.713	0.694	0.608	0.740	0.745	0.785	0.762	0.786	0.776	0.751	0.667
Positive brand referrals (PBR)	0.602	0.709	0.732	0.742	0.746	0.712	0.742	0.853	0.716	0.689	0.785	0.686	0.623	0.682	0.689
Oppositional brand referral (OBR)	0.623	0.732	0.719	0.685	0.715	0.701	0.664	0.740	0.711	0.707	0.707	0.747	0.689	0.689	0.726
Perceived corporate social responsibility (P	CSR)														
Economic (PCSREC)	0.678	0.683	0.578	0.668	0.693	0.568	0.701	0.777	0.688	0.678	0.766	0.566	0.713	0.809	0.622
Environmental (PCSREN)	0.643	0.709	0.678	0.677	0.719	0.632	0.678	0.706	0.568	0.635	0.744	0.678	0.678	0.717	0.564
Social (PCSRSO)	0.657	0.675	0.701	0.675	0.685	0.671	0.668	0.716	0.607	0.679	0.723	0.703	0.618	0.691	0.677
Philanthropic (PCSRPH)	0.710	0.734	0.588	0.670	0.694	0.628	0.723	0.766	0.512	0.690	0.733	0.632	0.702	0.789	0.681
Ethical (PCSRET)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Legal (PCSRLE)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Purchase intention (PI)	0.732	0.727	0.704	0.679	0.731	0.674	0.659	0.785	0.680	0.799	0.799	0.700	0.799	0.800	0.703
Regional identity (RI)	0.611	0.621	0.749	0.653	0.705	0.568	0.637	0.712	0.686	0.657	0.685	0.684	0.615	0.687	0.687
Source(s): Survey															

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
(1) CS														
(1) CS (2) AS	0.567													
(3) BL	0.367	0.654												
			0.001											
(4) CVD	0.765	0.441	0.391											
(5) PBR	0.456	0.378	0.600	0.651										
(6) OBR	0.678	0.569	0.555	0.688	0.478									
(7) PCSREC	0.567	0.433	0.436	0.712	0.559	0.789								
(8) PCSREN	0.745	0.511	0.765	0.440	0.766	0.422	0.754							
(9) PCSRSO	0.655	0.655	0.545	0.566	0.666	0.711	0.465	0.677						
(10) PCSRPH	0.466	0.687	0.766	0.719	0.443	0.356	0.544	0.544	0.432					
(11) PCSRET	0.345	0.439	0.325	0.459	0.418	0.567	0.766	0.345	0.655	0.504				
(12) PCSRLE	0.434	0.712	0.480	0.566	0.754	0.543	0.455	0.764	0.544	0.618	0.410			
(13) PI	0.423	0.564	0.704	0.613	0.546	0.450	0.451	0.533	0.712	0.569	0.625	0.624		
(14) RI	0.561	0.454	0.507	0.545	0.514	0.469	0.577	0.489	0.568	0.714	0.612	0.713	0.567	

Note(s): (1) CS- Cognitive satisfaction; (2) AS Affective satisfaction; (3) BL- Brand love; (4) CVD-Fear to COVID-19; (5) OBR-Oppositional brand (6) PBR-Positive brand referrals; (7) PCSREC- Economic; (8) PCSREN- Environmental; (9) PCSRSO- Social; (10) PCSRPH- Philanthropic; (11) PCSRET-Ethical; (12) PCSRLE- Legal (13) PI-Purchase intention; (14) RI-Regional identity

Source(s): Survey

Table 3.
Heterotrait-monotrait ratio of correlations (HTMT) (pooled)

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	Pooled		Sri	Lanka		Bang	gladesh		Pakistan India				ndia		
PSCR	Factor loading	t	R^2	Factor loading	t	R^2	Factor loading	t	R^2	Factor loading	t	R^2	Factor loading	t	R^2
PCSREC	0.678	05.23	0.56	0.766	07.11	0.51	0.601	07.34	0.65	0.675	08.32	0.71	0.718	07.56	0.71
PCSREN	0.754	06.45	0.66	0.654	06.22	0.65	0.712	08.34	0.74	0.567	07.34	0.65	0.654	07.16	0.54
PCSRSO	0.712	06.34	0.51	0.702	06.87	0.75	0.677	07.10	0.51	0.719	08.76	0.43	0.610	06.31	0.62
PCSRPH	0.667	04.67	0.71	0.644	06.16	0.63	0.715	07.81	0.49	0.643	08.23	0.61	0.704	07.42	0.58
PCSRET	1	12.30	_	1	11.23-	_	1	11.45	_	1	10.13	_	1	_	_
PCSRLE	1	10.34	_	1	09.45	_	1	14.34	_	1	11.45	_	1	_	_

Note(s): Perceived corporate social responsibility (PCSR), Economic (PCSREC), Environmental (PCSREN), Social (PCSRSO), Philanthropic (PCSRPH), Ethical (PCSRET), Legal (PCSRLE)

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Structural model assessment

Hypothesis testing

The structural equation modelling (SEM) technique was adopted in order to estimate the path model and test the hypothesised relationships after analysing the measurement model for validity and reliability. Based on the test of statistical assumptions. Smart PLS SEM with bootstrapping was employed and path analysis was performed at the significance levels of 0.05 and 0.01.

Hvbothesis testing – Sri Lankan

As per Table 5, Hypotheses H1, H2a, H2b, H3a, H3b, H4, H5, H6a, H6b, H7, and H8 are all accepted, as the p-values are less than 0.05. On the other hand, Hypotheses H9a and H9b are rejected, as the p-values are higher than 0.05.

Hybothesis testing – Bangladesh

As per Table 6, Hypotheses H1, H2a, H2b, H3a, H3b, H4, H5, H6a, H6b, H7, and H8 are accepted, as the p-values are less than 0.05. Furthermore, Hypotheses H9a and H9b are supported.

Hypothesis testing – Pakistan

As per Table 7, Hypotheses H1, H2a, H2b, H3a, H3b, H4, H5, H6a, H6b, H7, H8, H9a, and H9b are accepted, as the p-values are less than 0.05.

Hypothesis testing – India

As per Table 8, Hypotheses H1, H2a, H2b, H3a, H3b, H4, H5, H6a, H6b, H7, H8, H9a, and H9b are accepted, as the p-values are less than 0.05.

Hypothesis	Relationship	Original sample (O)	Sample mean (M)	Standard Deviation (STDEV)	T statistics (O/STDEV)	P values	Decisions
H1	PCSR - > PI	0.310	0.311	0.072	4.298	0.000	Supported
H2a	PCSR - > CS	0.838	0.838	0.016	52.372	0.000	Supported
H2b	PCSR - > AS	0.800	0.801	0.020	40.290	0.000	Supported
НЗа	CS - > BL	0.373	0.370	0.072	5.154	0.000	Supported
H3b	AS -> BL	0.383	0.386	0.067	5.755	0.000	Supported
H4	PCSR - > BL	0.197	0.201	0.060	3.272	0.000	Supported
H5	BL - > PI	0.403	0.398	0.063	6.397	0.000	Supported
H6a	PI - > PBR	0.548	0.551	0.038	14.388	0.000	Supported
H6b	PI - > OBR	0.318	0.319	0.080	3.975	0.000	Supported
H7	PBR - > OBR	0.400	0.403	0.053	7.517	0.000	Supported
H8	Mod CVD-BL -> PI	0.222	0.217	0.068	3.239	0.001	Supported
H9a	Mod RI-PCSR-> PI	0.097	0.099	0.055	1.758	0.078	Not supported
H9b	Mod RI-BL - > PI	0.036	0.036	0.078	0.458	0.639	Not supported

Note(s): (1) PCSR- Perceived corporate social responsibility; (2) CS- Cognitive satisfaction; (3) AS Affective satisfaction; (4) BL- Brand love; (5) PI-Purchase intention; (6) PBR-Positive brand referrals; (7) OBR-Oppositional brand referrals; (8) CVD- Fear to COVID-19; (9) RI-Regional identity Source(s): The authors

Hypothesis testing -Sri Lanka

Table 5.

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Hypothesis	Relationship	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	t statistics (O/STDEV)	p values	Decisions
H1	PCSR - > PI	0.318	0.313	0.069	4.643	0.000	Supported
H2a	PCSR - > CS	0.834	0.835	0.017	48.618	0.000	Supported
H2b	PCSR - > AS	0.797	0.798	0.020	38.875	0.000	Supported
НЗа	CS - > BL	0.238	0.236	0.079	3.012	0.000	Supported
H3b	AS -> BL	0.159	0.161	0.063	2.515	0.012	Supported
H4	PCSR - > BL	0.616	0.616	0.067	9.185	0.000	Supported
H5	BL - > PI	0.418	0.416	0.061	6.885	0.000	Supported
H6a	PI - > PBR	0.545	0.547	0.039	14.032	0.000	Supported
H6b	PI - > OBR	0.398	0.403	0.053	7.499	0.000	Supported
H7	PBR - > OBR	0.156	0.158	0.049	3.195	0.001	Supported
H8	Mod CVD-BL - > PI	0.129	0.125	0.043	3.006	0.000	Supported
H9a	Mod RI- PCSR - > PI	-0.198	-0.188	0.054	3.667	0.000	Supported
H9b	Mod RI-BL - > PI	-0.174	-0.168	0.065	2.689	0.007	Supported
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Table 6. Hypothesis testing – Bangladesh

Note(s): (1) PCSR- Perceived corporate social responsibility; (2) CS- Cognitive satisfaction; (3) AS Affective satisfaction; (4) BL- Brand love; (5) PI-Purchase intention; (6) PBR-Positive brand referrals; (7) OBR-Oppositional brand referrals; (8) CVD-Fear to COVID-19; (9) RI-Regional identity Source(s): The authors

Hypothesis	Relationship	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	t statistics (O/STDEV)	p values	Decisions
H1	PCSR - > PI	0.356	0.354	0.056	6.357	0.000	Supported
H2a	PCSR - > CS	0.847	0.848	0.014	60.038	0.000	Supported
H2b	PCSR - > AS	0.783	0.784	0.019	41.550	0.000	Supported
НЗа	CS - > BL	0.255	0.254	0.051	5.075	0.000	Supported
H3b	AS -> BL	0.309	0.309	0.038	8.074	0.000	Supported
H4	PCSR - > BL	0.562	0.564	0.044	12.878	0.000	Supported
H5	BL - > PI	0.344	0.343	0.059	5.828	0.000	Supported
H6a	PI - > PBR	0.685	0.694	0.030	22.761	0.000	Supported
H6b	PI - > OBR	0.316	0.313	0.033	9.568	0.000	Supported
H7	PBR - OBR	0.877	0.879	0.023	38.130	0.000	Supported
H8	Mod CVD - BL - > PI	0.664	0.663	0.054	12,232	0.000	Supported
H9a	Mod RI- PCSR- > PI	0.172	0.169	0.054	3.159	0.002	Supported
H9b	Mod RI-BL- > PI	0.458	0.483	0.011	41.012	0.000	Supported
						()	~

Table 7. Hypothesis testing – Pakistan

Note(s): (1) PCSR- Perceived corporate social responsibility; (2) CS- Cognitive satisfaction; (3) AS Affective satisfaction; (4) BL- Brand love; (5) PI-Purchase intention; (6) PBR-Positive brand referrals; (7) OBR-Oppositional brand referrals; (8) CVD-Fear to COVID-19; (9) RI-Regional identity Source(s): The authors

Discussion

The results confirmed Hypothesis 1 (H1), indicating that there is a significant direct positive relationship between PCSR -> PI in South Asian countries during the COVID-19 pandemic. The literature provides evidence to support the positive influence of PCSR in this study (Bianchi *et al.*, 2019; Aksak *et al.*, 2016; Mohr *et al.*, 2001; Mohr and Webb, 2005; Sen and Bhattacharya, 2001). However, there are few empirical studies that addressed the relationship between PCSR and PI during COVID-19 pandemic in the South Asian region although Salam and Bajaba (2021) found that CSR perceptions influence PI during COVID-19 pandemic.

Hypothesis	Relationship	Original sample (O)	Sample mean (M)	Standard Deviation (STDEV)	T statistics (O/STDEV)	P values	Decisions	European Journal of Management Studies
H1	PCSR - > PI	0.378	0.369	0.050	7.56	0.000	Supported	
H2a	PCSR - > CS	0.843	0.844	0.014	58.813	0.000	Supported	
H2b	PCSR - > AS	0.776	0.777	0.019	40.969	0.000	Supported	
НЗа	CS - > BL	0.359	0.358	0.048	7.479	0.000	Supported	379
H3b	AS -> BL	0.318	0.317	0.036	8.777	0.000	Supported	313
H4	PCSR - > BL	0.555	0.557	0.041	13.479	0.000	Supported	
H5	BL - > PI	0.326	0.325	0.052	6.227	0.000	Supported	
H6a	PI - > PBR	0.697	0.705	0.028	24.672	0.000	Supported	
H6b	PI - > OBR	0.782	0.834	0.035	22.340	0.000	Supported	
H7	PBR - > OBR	0.303	0.298	0.034	8.887	0.000	Supported	
H8	Mod CVD-BL - > PI	0.758	0.761	0.028	27.041	0.000	Supported	
H9a	Mod RI- PCSR- > PI	0.787	0.776	0.046	17.108	0.000	Supported	
H9b	Mod RI-BL- > PI	0.792	0.764	0.038	20.842	0.000	Supported	
Noto(c): (1	DCSP Perceived of	ornorata coci	al rooponoih	;1;+;;; (2) CS Co	anitiva entiefacti	on: (2) A	S Affortivo	

Note(s): (1) PCSR- Perceived corporate social responsibility; (2) CS- Cognitive satisfaction; (3) AS Affective satisfaction; (4) BL- Brand love; (5) PI-Purchase intention; (6) PBR-Positive brand referrals; (7) OBR-Oppositional brand referrals; (8) CVD-Fear to COVID-19; (9) RI-Regional identity

Source(s): The authors

Table 8. Hypothesis testing – India

Consumers' cognitive and affective reactions to consistent performance that meets their expectations are known as 'satisfaction' (Dass et al., 2019). Many academics have discovered that customer satisfaction is directly impacted by perceived corporate social responsibility (Lee, 2018; Bianchi et al., 2019; Islam et al., 2021). However, fewer empirical studies examine the connection between CSR and the emotional and cognitive outcomes of consumers. This study attempted to close this gap in the literature and discovered that there was a substantial positive correlation between South Asian countries' PCSR and AS (H2b) and CS (H2a; consumer satisfaction) during the COVID-19 pandemic, Furthermore, H3a and H3b were created to investigate the link between AS - > BL and CS - > BL, where this study discovered a strong correlation between CS and BL and also AS and BL during the COVID-19 pandemic in South Asia. Few empirical studies address consumer satisfaction and brand love and significant relationship among CS and brand love (Joshi and Garg, 2020). Customer satisfaction is a significant antecedent for brand love (Nawaz et al., 2020). The findings of our research highlight the impact of customer satisfaction at the dimension level, as well as its significance as cognitive and emotional processes in explaining consumer related brand outcomes. The findings also empirically support the existence of a positive and significant relationship between PCSR and BL by confirming (H4). Very few scholars have attempted to analyze the link between socially-conscious business practices and the development of brand love (Baena, 2018). CSR activities increase consumer emotional and affective feelings (Chung and Lee, 2017), whereas brand love as a construct describes the affective feelings of a group of satisfied consumers (Gumparthi and Patra, 2019). Thus, it can be argued that brand love is more relevant in the South Asian region in a pandemic due to the feminine attributes associated with the national culture of these countries. By confirming the above debate, this study revealed a significant relationship between PCSR and BL in the South Asian context during COVID-19 pandemic.

In addition, this study examined relationship between Brand Love and Brand Evangelism Effect, including PI, PBR, and OBR. However, empirical evidence on brand evangelism is limited (Becerra and Badrinarayanan, 2013). Our study also addresses this empirical gap by developing and testing hypotheses H5 (BL- > PI), H6a (PI- > PBR), H6b (PI- > OBR), and H7 (PBR- > OBR). Accordingly, the results confirm a significant and positive relationship

between BL and PI in support for H5 across South Asian countries during the COVID-19 pandemic. Purchase intention has been considered in the marketing literature to be an immediate antecedent of conduct, and various types of brands are related with greater purchase intent owing to brand love (Rodrigues and Rodrigues, 2019). This can highlight the role of brand love as an emotion generator, leading to a conative condition of purchase behaviour during a pandemic situation with regards CSR programmes. Furthermore, our study found significant evidence to empirically support H6a, H6b and H7. In addition, the results of H6a supported the argument that purchase intentions lead to favourable brand referral intents in all the four countries selected in South Asia. That is to say, those who make cognitive connections with a brand and are prepared to put their trust in the brand to satisfy its claimed capabilities are more likely to buy the brand and provide positive referrals. This finding emphasises the relevance of brand love in not only understanding the dynamics of consumer-brand interactions, but also in understanding consumers' brand-related behaviour (Becerra and Badrinarayanan, 2013). In the test results of H6b, it was also evident that purchase intention has a positive and significant influence on oppositional brand referrals, inferring that customers of certain brands try to dissuade others from consuming rival brands in South Asia. According to the results of H6b, it was further evident that positive brand referrals influence oppositional brand referrals behaviour in the South Asian context to a degree. Thus, we argue that purchase intention is not only a predictor of actual purchase behaviour, but also a leading factor for transforming consumers into brand activists.

The study's second goal was examining the moderating effect of fear of COVID-19 on brand purchase intention and brand loyalty in the context of South Asia. The link between BL and purchase intention was found to be positively significantly impacted by fear-of-COVID-19, according to the results of H8, however the degree of moderating effect varied across the four South Asian countries that were chosen. Pakistan exhibits a high medium significant influence ($\beta = 0.664$, p = 0.000), India has the greatest significant impact $(\beta = 0.758, p = 0.000)$, Bangladesh has the lowest significant impact ($\beta = 0.129, p = 0.000$), and Sri Lanka has a significant moderate impact ($\beta = 0.222$, p = 0.001). As a result, we discover that even though the influence varies by country within the same region, fear-of-COVID 19 greatly amplifies the effect of brand love on purchase intention in the retail sector. Studies that have examined the impact of fear-of-COVID-19 on PI are rare, which provides an intriguing finding: during a pandemic, consumer buying inclination can be significantly impacted by brand love, including favourable sentiments towards a brand (Brewer and Sebby, 2021; Addo et al., 2020; Naeem, 2020). However, the degree of perceived dread-of-COVID-19 and the perception of related risk may differ, based on macro and micro factors which are unique to a given nation and that influence people's behaviour and ability to make decisions. This can be associated with a country's beliefs, perceived risk taking, locus of control associated with historical, and religious backgrounds.

The third and final objective of this study was to explain the moderating impact of RI on the relationships between brand love and purchase intention (H9a) and also between perceived CSR and purchase intention (H9b) within the South Asian context. This finding is so unique and interesting, that to our surprise it confirms the verity of the moderating effects of RI in the South Asian context. For example, it shows the insignificant moderating effect of RI in Sri Lanka, whereas RI leads to significant moderating effects in India, Pakistan, and Bangladesh. Nevertheless, these effects show different levels of the strength of the moderating effect by RI in each country. On the one hand, just as Sri Lanka shows the insignificant impact of RI, Bangladesh shows significant and lower negative impact of RI on the relationship between BL and PI, as well as between PCSR and PI. However, on the other hand, Pakistan shows the significant and moderate positive impact of RI, whereas India shows the significant and highly positive moderating impact of RI. These findings significantly contribute to the limited stock of empirical studies regarding the South Asian retail context in comparison.

According to the above discovery, countries show different results of the impact of RI on PI. The origin of this kind of results which is different from those previously discovered might arise because of deeply embedded cultural imperatives that are unique to each country as a sub region within South Asia. When comparing South Asian culture, India and Pakistan are more multi-cultural countries, characterised by a large power distance and the coexistence of both individualism and collectivism. This can significantly affect the identification of consumers within the region and thus strengthen the perception of PCSR and BL in the purchase decision making process. These cultural factors are reflected in India's consumer purchase behaviour (Son et al., 2013). However, it was interesting to note that the effect of RI was weakening the strength of the ties between PCSR, BL, and PI in the Bangladesh context, implying the need for avoidance when identifying retail consumers with the region in the purchase decision making process. In addition, it was noticed that identity with the region had no importance in retail consumption decision making in Sri Lanka. These different directions of the impact of regional identity can be justified by affirming that the national culture of each country in the same region can change the values of regional identity, as argued by Messne and Payson (2021). It is possible to attribute some of these differences to the level of feminine dimension of a country in the same region, although the South Asian region it is usually classified as being more feminine, according to Hofstede's national culture dimensions.

Conclusion and contributions

The first implication for academics interested in CSR and consumer behaviour of the results of this study is that they suggest that during a pandemic such as the COVID-19 crisis, PCSR significantly and positively influences purchase intention, customer satisfaction, and brand love in the retail sector of the South Asian region. In addition, fear-of-COVID 19 and the regional identity of consumers interact positively with those factors that affect purchase intention, albeit with different intensities, based on the countries' culture and other external factors in the South Asian region. This finding is insightful and contributes to filling a previous gap in the literature in the context of a pandemic, with special reference to the South Asian region, which has country-specific cultural values and beliefs, as well as some commonalities. Accordingly, we argue that although most of the countries in the South-Asian context which are known to have feminine cultural values (Peng et al., 2014), it cannot be said that CSR significance and performance on the customers' side are in evidence in all the countries in the same region.

Contribution to academia

First of all, the findings of this study establish the influential role of CSR in activating consumer satisfaction in the light of cognitive and affective dimensions, brand love, and the brand evangelism chain at varying levels among countries in South Asia during a pandemic. Therefore, this study adds evidence to the limited empirical literature in an emerging economy context, in line with the argument of Bianchi *et al.* (2019). In addition, the findings emphasise the mechanism of persuading retail consumers to adopt a cognitive, affective, and conative sequential approach in purchase decision making and it provides novel directions for consumer satisfaction research (Bianchi *et al.*, 2019; Fernández-Ferrín *et al.*, 2020). The study's findings also have some relevance for Behavioural Inhabitation System Theory (BIST), which justifies why customers respond to the same stimuli in different ways. Furthermore, the findings validate that BIST theory explains the PCSR and brand evangelism chain (Omar *et al.*, 2021) in a region during a market crisis – such as the COVID-19 pandemic – and in addition they compare sub-cultures and cultures in a retail consumption situation, namely in South Asia.

Secondly, the study covered four sub-regions of South Asia and the findings reveal that regional identification has a different effect in moderating the CSR and purchase intention/ brand referral chain within South Asia. This empirically tests the applicability of Behavioural Inhabitation System Theory with the moderating effect of Social Identity Theory in the context of SCR, which is discussed very little in the literature. Therefore, this study makes a valuable contribution to explaining the theoretical gap of when PCSR better contributes to CSR-driven business performance in related theory expansion from customer perception, such as regional identity, and its associated conditions can be a deeply-rooted valid country level predictor of consumer decision making and choice behaviour (Johnston et al., 2018a, b) during a crisis, such as a pandemic at the regional level. Furthermore, fear-of-COVID-19 is representative of fear appeal theory and indicates the different effect in moderating the brand love and purchase intention/brand referral chain across the countries within South Asia, which has previously been less discussed in the literature. The study also provides an interesting discovery that perception of fear acts as a country-level conditional determinant which links brand specific emotions to purchase decisions and tendencies, which leads to speculation that these different effects of identity within the same region is caused by over-riding effects and the diverse religious values and moral mind sets that exist within each country in South Asia.

Contributions to practice

Firstly, these research findings have important implications for South Asian and international retail managers in overcoming COVID-19 barriers and for enhancing brand-oriented consumer purchase intentions. This is important, as the retail consumption process and experience that occurred during the COVID-19 pandemic (Addo *et al.*, 2020) was influenced by the emotions of fear-of-COVID 19, which in turn leads to demands for psychological assurance from those brands considered by consumers in their purchase decision process. This is particularly relevant for brand love in a pandemic context.

Retail managers can improve their social and philanthropic CSR strategies during a pandemic as a way of enhancing emotional ties with consumers. This can enhance health and reduce the opportunity of COVID-19 spreading, especially in rural areas of South Asian countries, as consumers feel that they are not alone. Furthermore, when consumers in most of the rural areas under lockdown are unable to frequent retail centres to make their purchases, retailers can adapt by developing home delivery strategies with reasonable prices. Additionally, for those in need of mental healthcare, the brand provided access to a crisis helpline, which was partly brought about by social responsibility. Retailers may initiate environment clean-up programmes based on CSR projects for reducing the COVID-19 waste products and above all, CSR strategies can directly enhance effective and cognitive satisfaction, which in turn leads to an emotional bond with brand love. All these findings work together to provide insights for the necessity for brand markets in the region to design a well-crafted retail marketing strategy to improve the brand engagement of retail customers.

Secondly, fear-of-COVID-19 provided a major contribution in this study and varied between countries. Retail managers should therefore implement customer communication programmes in communicating risk perception and associated fear-of-COVID-19 in an ethical manner. This can be made possible by using social media in a creative fashion as a crisis reduction communications strategy. At the same time, retailers learned the need to manage customer flow in time slots in order to maintain social distancing between consumers, which in turn led to consumers gaining confidence about the retail location and the brand, which enhances both emotional bonding with the retail brand and consumer purchase intention. Furthermore, customer flow had the potential to also reduce customer contamination and enhance the confidence in health and safety with an aesthetic and emotional appeal.

Thirdly, in the case of the Indian and Pakistani retail contexts, strengthening the advantages of corporate social responsibility (CSR) policies can be facilitated by establishing a connection between CSR and a company's regional identity or brand, which was demonstrated in this case to positively affect brand loyalty and purchase intent, which in turn affects retailers' sales and profitability. According to our research, retailers should focus more on customers that have a strong sense of regional identity, as they are more likely to be satisfied and to grow to love brands that exhibit corporate social responsibility (CSR) activities. As a result, during the COVID-19 epidemic, CSR initiatives were obliged to come up with ways to figure out which customers most strongly identify with their location. It was notably evident that both Pakistan and India highly consider RI. Therefore, retailers should consider their CSR implementations on a regional basis and need to also consider their demographic profile in terms of market segmentation (e.g. age, income level, and education level). However, retail marketers have to be cautious in promoting regional identity as a way of intensifying the effect of CSR and brand love for influencing purchase intention in Bangladesh, contrary to the contexts of Pakistan and India. This can imply that retail consumers in Bangladesh might themselves be unwilling to identify the regional identity of brands, but rather conceal their region in brand consumption owing to certain social cultural values that are unique to each nation. Also contrary to these findings was the evidence that regional identity is less impactful in retail marketing in Sri Lanka. This can provide insights for retail marketers in Sri Lanka that spending on regional identity in retail branding might yield less return and that it is more important to focus on linking CSR and emotional selling propositions to global identity in retail marketing and branding. This observation can be attributed to shame culture-driven hedonic consumption decision making, especially when driven by the colonial mind set of consumers who value global and Western identity in Sri Lanka, as the country was ruled by several Western nations in its history. These different effects can be considered justifiable because a country's culture can change the importance of and override regional identity, as proposed by Messne and Payson (2021).

As an additional implication of the findings for both retail industry chambers-of-commerce and policy makers in the South Asian region, we suggest that the UN's Sustainable Development Goals (SDG) should be linked to selected CSR programmes regionally, with the objective to facilitate resilience and recovery during a pandemic as an integrated best practice beyond the traditional CSR business goals in order to uphold the well-being of the consumer community in emerging economies.

Table 9 provides a summary of the key conclusions leading to the theoretical and managerial implications.

Limitation and future research

This study also has some limitations which could be addressed by future research, namely: (1) difficulty in collecting data from rural areas of Pakistan, Sri Lanka and India, due to some of the areas being under lockdown with limited access; (2) a lack of the availability of a representative sample frame covering various socio-demographic profiles; (3) poor responsiveness to self-administrative questionnaires, due to various barriers, including limited access to online technology, language barriers etc.; (4) reduced understanding owing to multiple perceptions and interpretations regarding the role of CSR and promotions in different sub cultures – such as religion – in different regions, which was beyond our control.

Future research could firstly analyse the multi-country group profiles with a comparison, by taking a large sample covering various socio-demographic groups. Such groups could be country categories, such as South Asia vs East Asia or Developed Vs Developing countries. Secondly, in the future, researchers are advised to study multi-generation cohorts, such as

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Conclusions

CSR activated brand love-brand evangelism as a chain relationship in a retail context during a pandemic in the South Asian region but at varying level

Theoretical and practical implications

- The theory of Behaviour Inhabitation System still has relevance to explain why the same stimuli might generate different consumer responses, even during a crisis in a market
- Retail marketers can use CSR related brand building strategies to enhance emotional bonds with their brands and outlets during a pandemic
- Retail policy makers can encourage a linkage between CSR based retail brand building strategies and UNDP's SDG goals at the South Asian regional level in order to enhance resilience during and after a pandemic
- Consumers' level of fear can have an antecedent effect in forming brand related attitudes, depending on a nation's culture and moral mind set, as it has roots in Fear Appeal Theory
- Retail marketing should focus more on customer communications that highlight the brand and its concern for the risk of a pandemic with an ethical approach
- The findings provide a possible explanation from theory of Social Identity for consumers' purchase decision making process in a CSR context in order to understand the overriding cultural values at the individual country level
- Retail marketing could associate regional identity with brand/outlets during CSR programmes more cautiously, depending on the country-level importance placed on it

Fear-of-COVID-19 is a powerful moderator that can strengthen the brand love and purchase intention linkage in a CSR context

The CSR, brand love, and purchase intention chain relationship is also moderated by regional identity at varying levels among individual countries in the same South Asian region

Table 9. Conclusions, theoretical, and managerial implications

Gen X, Y and Z in each country in the region, as these generation cohorts might have different and unique motivations to adhere to CSR and for the purchase intention chain, due to the fact that they have different experiences and exposures in their socio-technology world. Thirdly, as a way of improving conclusiveness, robustness, and the predictive power of the conceptual model, it would be possible to incorporate sub-cultural dimensions as moderators or control variables, such as spiritually-related values and religiosity which is unique to South Asian countries. Finally, researchers should consider adopting a longitudinal research design as a way of measuring the pre-, during-, and post- COVID-19 impact on purchase intention in different industries over time.

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Appendix

29,3												
		Pooled	Sri Lanka	Bangladesh	Pakistan	India						
	Indicators	(n = 2242)	(n = 315)	(n = 411)	(n = 679)	(n = 837)						
		rporate social resp	* '									
392	PCSRE1	0.529	0.633	0.610	0.503	0.576						
002	PCSRE2	0.637	0.744	0.687	0.617	0.654						
	PCSRE3	0.529	0.717	0.770	0.559	0.595						
	PCSRE4	0.552	0.625	0.649	0.507	0.594						
	PCSRE5	0.542	0.635	0.642	0.612	0.545						
	PCSRE6	0.526	0.642	0.643	0.535	0.591						
	PCSREC1	0.635	0.686	0.745	0.558	0.577						
	PCSREC2	0.650	0.691	0.785	0.589	0.697						
	PCSREC3	0.588	0.693	0.749	0.513	0.532						
	PCSREC4	0.591	0.629	0.720	0.501	0.553						
	PCSREC5	0.657	0.748	0.836	0.532	0.648						
	PCSREC6	0.745	0.717	0.805	0.786	0.813						
	PCSRS1	0.667	0.680	0.780	0.673	0.776						
	PCSRS2	0.521	0.617	0.514	0.532	0.563						
	PCSRS3	0.801	0.819	0.764	0.778	0.71						
	PCSRS4	0.904	0.875	0.758	0.908	0.78						
	PCSRS5	0.513	0.830	0.528	0.535	0.533						
	PCSRS6	0.917	0.643	0.579	0.527	0.523						
	PCSRP1	0.571	0.606	0.569	0.636	0.601						
	PCSRP2	0.605	0.570	0.561	0.710	0.666						
	PCSRET1	0.904	0.917	0.805	0.841	0.785						
	PCSRL1	0.914	0.893	0.802	0.904	0.781						
		tisfaction (CS)		0.000	. =0.0							
	CS1	0.790	0.839	0.900	0.780	0.829						
	CS2	0.867	0.880	0.894	0.842	0.864						
	CS3	0.712	0.757	0.869	0.712	0.845						
	Affective-sat	isfaction (AS)										
	AS1	0.681	0.667	0.849	0.706	0.863						
	AS2	0.580	0.701	0.569	0.516	0.536						
	AS3	0.760	0.769	0.888	0.729	0.868						
	Brand love (0.100	0.000	0.120	0.000						
	BL1	0.755	0.870	0.773	0.662	0.671						
	BL2	0.654	0.656	0.839	0.618	0.781						
	BL3	0.606	0.630		0.576	0.742						
				0.785								
	BL4	0.871	0.836	0.825	0.839	0.792						
	BL5	0.458	-0.507	0.225	0.308	0.426						
	BL6	0.539	0.547	0.586	0.670	0.682						
	Purchase int											
	PI1	0.712	0.703	0.824	0.724	0.776						
	PI2	0.587	0.559	0.641	0.741	0.841						
	PI3	0.554	0.539	0.662	0.720	0.766						
	PI4	0.669	0.659	0.626	0.639	0.776						
	Positive bran	ıd referrals										
	PBR1	0.581	0.747	0.851	0.543	0.508						
	PBR2	0.414	0.739	0.844	0.523	0.507						
Table A1.	PBR3	0.669	0.621	0.738	0.663	0.899						
Cumulative factor						- /						
loading						(continued)						
0						` '						

Indicators	Pooled $(n = 2242)$	Sri Lanka (n = 315)	Bangladesh $(n = 411)$	Pakistan $(n = 679)$	India $(n = 837)$	european Journal of Management Studies
Oppositional	brand referral					
NBR1	0.614	0.561	0.937	0.740	0.876	
NBR2	0.501	0.564	0.580	0.739	0.871	
Regional ider	ntity					393
RI1	0.514	0.573	0.549	0.562	0.551	000
RI2	0.542	0.562	0.557	0.521	0.587	
RI3	0.729	0.604	0.841	0.765	0.857	
RI4	0.556	0.510	0.601	0.741	0.754	
Fear to COV	T-19					
CVD1	0.508	0.518	0.516	0.752	0.623	
CVD2	0.592	0.515	0.523	0.706	0.627	
CVD3	0.511	0.526	0.641	0.541	0.589	
CVD4	0.534	0.662	0.672	0.517	0.686	
CVD5	0.617	0.636	0.705	0.588	0.825	
CVD6	0.534	0.761	0.643	0.513	0.748	
satisfaction;	(4) BL- Brand lo	ve; (5) PI-Purchase	oonsibility; (2) CS- Cog e intention; (6) PBR-I TD-19; (9) RI-Regional	Positive brand refe		

Table A1.

Corresponding author

Source(s): The authors

H.A.Dimuthu Maduranga Arachchi can be contacted at: slarachchi1@yahoo.com