Consumer Choice Behavior among Non-Governmental Organizations: Structural Effects of Consumption Values

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Abstract

Current research work incorporates the theory of consumption values to examine consumer choice behavior concerning Non-Governmental Organizations (NGOs). In the context of NGOs, this study aims to ascertain whether there is a substantial correlation between consumption values and consumer choice behavior. This study employed the following consumption values: social, functional, conditional, emotional, and epistemic. Data were collected from 1000 respondents. The profiles of the respondents were described using SPSS. The Measurement and Structural Model was utilized to illustrate predictive significance through Partial Least Square – Structural Equation Modelling (PLS-SEM). The study's findings indicate that while conditional value has a negligible association with consumer choice behavior, functional, social, emotional, and epistemic values are highly correlated. Further, using Importance Performance Map Analysis, it is analyzed that Emotional Value significantly affects CCB importance and is rated high by respondents on performance.

1. INTRODUCTION

Consumer choice behavior elucidates the reasons behind a consumer's decision to consume a specific product or not, as well as the reasons behind their preference for a particular product type and brand. Moreover, a variety of consumption values influence customer decision. Functional, conditional, social, emotional, and epistemic values are among these consumer values. (Sheth et al*., 1991*)

1.1 Functional value

There is a connection between this and the capability of the product to assist the consumer in overcoming a certain obstacle. In addition to being quantitative, it is connected to the usefulness of the solution that the company provides to the consumer. The marketing material that is functionally focused may concentrate on what a product, service, or offer delivers and may propose a realistic answer for a consumer who is experiencing a specific problem.

When it comes to marketing, functional value may take into consideration the product's physical performance or other factors that are essential to its operation. In the case of automobile manufacturers, for instance, the marketing of their vehicles might be based on the challenges that customers experience when attempting to lessen their carbon impact. It is possible for the corporation to sell the functional worth of its automobile by contrasting its fuel efficiency with that of its rivals or by demonstrating how a hybrid engine may cut pollution.

1.2 Social Value

The ability of customers to engage and build relationships with others is what is supposed to be understood when one refers to "social value" of a good or service. This value is partially qualitative and covers the emotional advantage of feeling connected with other people as well as the good that this can bring for a consumer. A qualitative component is typically included in the definition of social value.

An example of this would be a corporation that provides a networking tool and marketing a platform that gives the benefit of enabling coworkers to easily stay connected, even if they are located in different locations. There is the potential for this to have intangible benefits, such as people feeling less alone and more connected to one another. Within the context of a business environment, there are additional quantitative indicators that pertain to the management of workloads and productivity. Because having this social element linked with the brand may inspire consumers to promote it to others in a social setting, marketing social values can assist create brand recognition. This is because the brand will expand organically as a result of the consumers' recommendations. (Sheth et al., 1991)

1.3   Conditional Value

Conditional value is the advantage that is deemed to be obtained under particular conditions. It is a picture of the scenario wherein some decisions made by the market are dependent on the particular conditions faced by the customers of a good or service. "conditional values are suitable for used in the measurement of customer perceived value (CPV) in relation to automobiles. When a demand is satisfied by utilising a particular service or product, conditional values are said to have appeared.

1.4   Emotional value

The concept of emotional value refers to the "perceived usefulness derived from an alternative's capacity to generate feelings when customers positively encounter an organization's products or services," as stated by the American psychologist. This, in turn, influences the decisions that consumers use to make purchases. The emotional values of consumers can be good, negative, or mixed, and they differ from person to person based on the unique personal and emotional experiences that they have had, which have an effect on the decisions they make on consumer purchases. When consumers buy products that are recycled or sustainably sourced, they generally regard themselves as environmentally conscious. It concludes with the consuming scenarios in which consumers find themselves have an effect on the consumer choice behaviour that they exhibit.

1.5   Epistemic value

"Perceived benefit derived from an alternative's capacity to spark curiosity, give novelty, or satisfy a demand for knowledge" is what epistemic value refers to when it is discussed. "a general knowledge of facts, concepts, and relationships involving the natural environment and ecosystems" is what is meant by the term "environmental knowledge". Obtaining information and understanding about a product, including how it is manufactured, how it impacts the environment, and the communal duties that need to be fulfilled in order to achieve sustainable development, is something that consumers like to do environmental knowledge has a significant impact on the behaviour and attitudes of green consumers. Customers that care about the environment, for instance, are more likely to be aware of the effects that particular products have on the environment and to generally have positive views toward the use of green products. The epistemic value of green products holds that product attributes and design have a big influence on how consumers make decisions. Customers that buy things because they are willing to learn about a new product, because they are intrigued about a new product, or because they are familiar with the brand can be seen doing this. The main factor influencing customers' decision-making process is knowledge, specifically in the context of the relationship between new product acceptability and consumer product knowledge. Customers will often combine perceived situational variables with product attributes when making decisions to buy items that are not useful right now but may prove valuable later.

The current research work studies the consumer choice behavior among Non-Governmental Organizations.

2.   LITERATURE REVIEW

Sheth et al. (1991) identified five consumption values that influence consumer choice behavior regarding cigarette smoking. These values include functional value, conditional value, social value, emotional value, and epistemic value. The study examined whether or not consumers use cigarettes, which types of cigarettes to choose from, and which brands to choose. The author operationalized and tested the consumption values in more than 200 applications and found that these values can predict consumer behavior.

Stafford (1994) evaluated the choice behavior of students regarding the courses provided to them. For this theory of consumption values was used. From the analysis, it was discovered that epistemic and conditional values had a significant association with students' choice behavior.

Long and Schiffman (2000) used consumption values to analyze the consumer relationships with service providers of frequent flyer programmes. The questionnaire was mailed to 2,969 people out of which 1,438 responded and lastly, 955 respondents were taken for analysis. Further six consumer groups were used for the analysis and found that no group had a consumption value higher than others.

Kim and Choi (2005) studied the impact of collectivism, environmental concerns as well as consumer effectiveness on green purchase behavior and their interrelationships. Data were collected from 304 undergraduate students. Results revealed that environmental concerns and consumer effectiveness directly effects green purchase behavior and collectivism effects indirectly via consumer effectiveness.

Lin and Huang (2012) ascertained the influence of consumer decision-making behavior concerning eco-friendly items. With the help of a questionnaire, data were collected from 412 respondents. Collected data were assessed by using One-way ANOVA and Multiple regression. Results indicated that respondents with environmental concerns are significantly related to green products. Further psychological benefit, knowledge desire and novelty-seeking factors positively impact choice behavior.

Yoo et al. (2013) studied the intention of consumers to adopt bamboo product with regard to environmental awareness. For this theory of consumption values was applied. Data gathered from 122 female respondents showed that purchase intention positively influenced with economic, epistemic, and emotional values. Also, environmental awareness found to be significant with adoption of bamboo product.

Goh et al. (2014) studied the behavior of muslims and non - muslims towards islamic mobile banking services. Model of consumption values was adopted. Results showed that muslims were more positive towards islamic banking services than non - muslims. Further it was discovered that muslims value emotional factors and non - muslims value conditional factors.

Peng et al. (2014) examined the impact of brand relationship and perceived value on adoption of banking applications in Taiwan. The authors discovered that brand attachment, brand relationship in the sense of brand identification, and perceived overall consumption values all had an impact on the uptake of branded apps.

Biswas and Roy (2015) discussed the customers' willingness to consume and pay for green products. Theory of consumption values was applied to know the customer willingness. Primary data were collected from students and faculties of two central universities. Analysis showed that intention to consume green products strongly influences intention to pay for green products. Social value had no effect on green products adoption and Conditional value had a negative effect on green product adoption.

Lee et al. (2015) looked for the ways place identification, environmental views, and sustainable purchasing patterns were influenced by consumption values. Primary data were collected from 561 respondents and SEM was employed to test the model. Results indicated that model was supported. The main reasons were residents while living in their community value clean and healthy environment that further leads to sustainable consumption.

Mantymaki and Salo (2015) examined the teenagers while spending money in social virtual world. Consumption values and psychological perspective were were employed to know the behavior of students. Results revealed that benefits, decoration, fun, don't buy and status gains were the main factors that influence teens to spend in social virtual world.

Suki and Suki (2015) examined how Malaysian consumers' purchase of environmentally friendly products was impacted by consumption values linked to environmental concerns. Information was gathered from 250 respondents using a structured questionnaire for this purpose. The analysis employed SEM and SPSS. It was discovered that social value substantially impacted environmental concerns, although functional, emotional, and conditional values did not.

Wen and Noor (2015) conducted a study to know the consumers' willingness to buy hybrid cars. This study was conducted in context of consumption values. The results showed that while symbolic, emotional, conditional, and novelty values had negative effects on consumers' desire to adopt hybrid cars, functional value had a favorable impact.

To encourage sustainable consumption, **Awuni and Du (2016)** talked about Chinese youths' purchase intentions concerning green items. The consumption values were used to determine these purchasing intentions. For this,

information was gathered from 309 respondents in different supermarkets. The analysis demonstrated that social and emotional values greatly influenced buyers' preferences. On the other hand, the influence of functional, conditional, and epistemic values on purchase intentions was negligible.

Omigie et al. (2016) examined consumers' pre-adoption decision-making with reference to M-PESA mobile services. For this author extended the theory of consumption values, including aesthetic, convenience, and self -gratification in it. The data analysis method employed was PLS SEM. The findings demonstrated that every consumption value, with the exception of social value, significantly impacted pre-adoption behavior.

Ibrahim (2017) investigated how customers' perceptions of team-licensed goods are affected. The findings demonstrated that value attributes have a substantial impact on customer interest and, indirectly, loyalty toward team-licensed products. The results showed that consumer assessments of social and hedonistic value were more significantly correlated with a demand for team-licensed products than were consumer assessments of utilitarian value.

Ruangkanjanases and Wutthisith (2017) discussed the intentions of males and females on digital stickers used in the mobile applications based on value provided by them. The study's findings demonstrated that price utility, aesthetics, and social value had an impact on male buyers. apart from these three values, female buyers were also influenced from playfulness.

Ali et al. (2019) investigated consumer intentions in Pakistan to use green IT goods to protect the environment from the harmful impact of IT products. Consumption values were used to determine their behavioral aim. Data were obtained from 1000 respondents in five major Pakistani cities. Following the screening, 536 replies were deemed to be usable. All consumer values, including religious values, were found to have a beneficial influence on adopting green IT goods.

Muhamed et al. (2019) studied the behavior of Malaysian consumers towards halal-certified food. Authors used the model of theory and consumption values. CB SEM was applied for the analysis of data. The findings demonstrated that consumer choice behavior, particularly when it came to the buying of halal-certified food supply, was most significantly influenced by the significance of halal certification. Moreover, the impact of both emotional and epistemic values on the decision-making process of consumers was found to be statistically significant.

Voropai et al. (2019) discussed the role of social media in value co creation in higher educational institutions of Ukraine. The purpose of this study was to create cooperation and improve the quality of services in these institutions. The five consumption values were discussed from the students' and employers' point of view. It emerged that the value co-creation process was insignificant because these educational institutions were not utilising social media platforms effectively.

Zailani et al. (2019) provided an explanation of the drivers' purpose to adopt biofuels. The theory of consumption values was employed by writers. Drivers' inclinations to use biofuels were significantly influenced by all consumption criteria, with the exception of social value.

Kaur et al. (2020) conducted a study to know the intention of consumers regarding food delivery applications. This study was conducted with reference to theory of consumption values. Authors adapt consumption values in context of food delivery apps. Results revealed that visibility, affordability, price and prestige were positively related to purchase intention. On the other side, concerns about safety and health had a negative impact on purchasing intention.

Thongmak (2020) studied the willingness of gamers regarding the game Pokémon Go. Authors examined the impact of values on adoption of Pokémon Go. Results revealed that functional, conditional, and emotional values positively influence behavioral intention, while social values were crucial for non-players.

Baek and Oh (2021) examined the impact of consumption values on attitude of respondents for the adoption of fashion rental service in Hongkong. Findings revealed that functional, economic, and emotional value positively influence attitude and further leads to adoption.

Du et al. (2021) studied the relationship between consumption values and innovativeness in products for adopting new electronic devices in Vietnam. Results showed that innovativeness and consumption values positively influence new product adoption.

Raza et al. (2021) examined the influence of consumption values on healthy products. For this primary data were collected from 320 respondents. For this investigation, structural equation modelling was employed. According to the findings, consumers buy healthy items because they hold conditional, emotional, and epistemic values. The authors also emphasized the necessity for consumer education about green products.

Chakraborty et al. (2022) examined the influence of consumption values on the decision to purchase ayurvedic products. With the exception of social values, all consumer values were found to have a substantial influence on the purchasing of ayurvedic products. Additionally, an analysis revealed that the decision to purchase ayurvedic items was favorably mediated by early faith in the relationship between consumption values and decision.

Chakraborty et al. (2022) investigated how consumption values affect the uptake of mobile payment apps. The study also identified the moderating influence of consumer involvement and the mediating effect of initial trust. The findings showed that consumer adoption of mobile payment apps is positively impacted by all consumption values, with the exception of social value. Additionally, it was found that consumer engagement moderates the functional, emotional, and epistemic values, while initial trust mediates all consumption values.

Chakraborty et al. (2022) examined how consumers' intentions to use food delivery apps are influenced by visibility, consumption ideals, and visibility. Results indicated that excluding emotional value, all consumption values positively influence users' intention to adopt food delivery applications. Furthermore, consumers' inclination to utilize food delivery applications and consumption values are mediated by visibility.

Ghufran et al. (2022) examined how consumer attitudes and willingness to purchase genetically modified products are influenced by their consumption ideals. From the analysis, it was observed that consumer food attitudes altered somewhat as a result of consumption values, and they tended to favor different food options.

Hsu et al. (2022) evaluated the food experiences of eastern and western tourists in context of food values. The findings indicated that travelers' eating experiences were significantly influenced by their cultural values and state of health. Also, it was discovered that eastern tourists were positively influenced from epistemic and cultural values and western tourists were negatively influenced from emotional value.

Kumari (2022) studied the effect of users' interactivity on their intention to adopt bookkeeping applications. This study was conducted with reference to consumption values. Results showed that users interactivity significantly impacts the consumption values. Also, User involvement moderates the relationship between users interactivity and consumption values except conditional value and social value.

Majeed et al. (2022) examined the variables influencing Pakistani consumers' decisions about green products. The writers also connected it to environmental issues. The findings showed that while social and functional value price has a detrimental impact on consumer choice behavior and environmental concerns, functional value quantity, conditional value, emotional value, and epistemic value have favorable effects.

Moshood et al. (2022) analyzed the influence of hedonic and environmental factors on biodegradable plastic. Primary data collected from 386 respondents showed that hedonic and environmental factors had a positive influence on switching intentions of plastic. Further it was observed that attitude mediated the relationship between hedonic and environmental factors towards switching intentions.

Nekmahmud et al. (2022) integrated the theories of planned behavior and consumption values to gain a better understanding of how European and non-European tourists behave while purchasing green items. The findings demonstrated that when tourists had positive environmental attitudes, environmental knowledge, subjective norms, perceived behavioral control, conditional value, and emotional value, they were much more likely to make green purchases, both European and non-European tourist groups.

Tan et al. (2022) examined the connection between consumer values, context-specific values, and environmentally friendly resale practices on economic platforms. It was found that economic and practical values were insignificant with respect to consumption values and resale behavior. On the contrary recreational, generative, societal benefit and protestor values were found to be significant.

Chakraborty and Paul (2023) examined how consumer values affect brand loyalty in the context of medical applications. With the exception of social values, it was discovered that all consumption values significantly impacted the use of healthcare apps. Additionally, it was discovered that the relationship between consumption values and brand love was mediated by purchase intention.

Dogra et al. (2023) talked about how consumption values affect travelers' intentions to buy travel-related goods online. Price value had a substantial influence on tourists' buying intentions. Additionally, the association between consumption value and tourists' intention to purchase was moderated by technical anxiety and attitude.

Faisal et al. (2023) examined Indonesian customers' propensity to purchase green sukuk. In order to understand consumer behavior towards green sukuk, five consumption values—religious, functional, social, emotional, and knowledge—were considered. The findings indicated that consumer intentions to invest in green finance are highly impacted by all five values.

Fathima et al. (2023) studied the relationship between consumption values and flow on online brand experiences. SEM technique was employed. Results revealed that online brand experience was mostly shaped by consumption values and flow, and it had a positive effect on both purchase intention and satisfaction.

Jiang et al. (2023) connected two theories—consumption values and consumer subject-specific innovation—to determine consumers' propensity to embrace cutting-edge automobile safety seats. It was found that consumer product innovation impacts better than consumer information innovation for the adoption intention of car safety seats. Also, consumer innovation had a significant impact on perceived value.

Masadah et al. (2023) determined the consumers conversion intention towards adoption of sustainable energy measures. For these two models were integrated namely theory of consumption values and value-based adoption model. The findings showed that perceived alternative value had a substantial impact on consumer behavior to convert cooking energy. Furthermore, the study discovered that perceived alternative value acted as a partial mediating factor in the association between urban lifestyle and conversion intention.

Rahman et al. (2023) examined the relationship between the adoption of environmental measures in craft brewers and their actual implementation. Results showed that emotional and conditional values had a positive impact on intention adoption. Also, it was discovered that emergence of business challenges affects the real adoption of craft breweries.

Yapp and Yeap (2023) explored the satisfaction of consumers towards e-hailing services. The theory of consumption values was applied by the authors, who also added sustainable value. Hedonic value was found to be the most important value that influences users' contentment.

Zhang et al. (2023) discussed the factors affecting customers' loyalty in mobile payments. Results showed that loyalty was influenced by satisfaction. Furthermore, functional, epistemic, emotional, and monetary values positively influenced satisfaction. Also, alternative attractiveness diminishes the relationship between loyalty and satisfaction.

3. RESEARCH METHODOLOGY

We came up with a questionnaire that would be distributed to a convenience sample that was chosen at random. In the beginning of the survey, there was a question that was designed to determine the respondents' familiarity with NGOs to know the primary source of information that the respondents had regarding non-governmental organizations known as NGOs. The purpose of the other component of the questionnaire was to evaluate the various aspects of the consumption values. The constructs were examined using measures that were modified from previously validated multi-item assessments. A five-point Likert scale was used to quantify these parameters (5 being "strongly agree" and 1 being "strongly disagree"). The data was then analyzed.

These aspects are presented in **Table 1** in a classified manner according to the construct and origins of the scales. The non-governmental organizations (NGOs) that are dedicated to tackling issues connected to literacy were the primary population of interest for the survey. When responding to the questions, participants were instructed to take into consideration the non-governmental organization (NGO) with which they were most familiar.

TABLE 1: CONSTRUCTS USED IN THE STUDY

Sr.No.	Construct	Item	Item Code	Source
		This NGO is reliable.	FV1	**Sheth, Jagdish N., Newman Bruce I., Gross Barbara L.**

				(1991)
1.	Functional Value	This NGO has consistent quality.	FV2	**Suki and Suki (2015)**
		This NGO would perform consistently.	FV3	
		This NGO has an accepted standard of quality.	FV4	
		This NGO is working as per its objectives.	FV5	**Lin and Huang (2011)**
		The services provided by this NGO are value for money.	FV6	
2.	Social Value	The services provided by this NGO feel acceptable.	SV1	**Suki and Suki (2015)**
		Sense of belongingness.	SV2	
		The services provided by this NGO would make a good impression on companies in their CSR activities.	SV3	
		Recognizing NGO services by the Companies gives this NGO social approval.	SV4	**Awuni and Du (2016)**
		This NGO has a good impression on the public.	SV5	**Lin and Huang (2011)**
		With this NGO, people match their social status.	SV6	
		Readily availability of services.	CV1	**Lin and Huang (2011)**
		Trustworthiness of services.	CV2	**Suki, N.M. (2015)**
		Transparency of services.	CV3	

3.	Conditional Value (CV)	Accountability of services.	CV4	
		Likeability of services.	CV5	
		Reliability of services.	CV6	
4.	Emotional Value (EV)	I feel, I am doing the right thing.	EV1	**Suki, N.M. (2015)**
		I feel, I am morally right.	EV2	**Awuni and Du (2016)**
		I feel, I am a better person.	EV3	**Lin and Huang (2011)**
		I feel gratified.	EV4	
		I feel satisfied.	EV5	
		I feel secure.	EV6	
5.	Epistemic Value (EPV)	Knowing different pros and cons.	EPV1	**Awuni and Du (2016)**
		Seek novel services.	EPV2	**Lin and Huang (2011)**
		Learning purpose.	EPV3	
		Advise people to prefer this NGO.	EPV4	
		Motivate friends and family to contribute in this NGO.	EPV5	
6.	Consumer Choice Behavior (CCB)	Free from bias.	CCB1	**Lin and Huang (2011)**
		Works for society.	CCB2	
		Do not favour societal norms.	CCB3	**Kim and Choi (2005)**
		Bring social change.	CCB4	

4. RESULTS

To examine the consumer choice behavior among Non- Governmental Organizations working in the field of literacy

H5: Functional Value have a significant association with Consumer Choice Behavior

H6: Social Value have a significant association with Consumer Choice Behavior

H7: Conditional Value have a significant association with Consumer Choice Behavior

H8: Emotional Value have a significant association with Consumer Choice Behavior

H9: Epistemic Value have a significant association with Consumer Choice Behavior

4.1   Assessment of Reflective Measurement Model

Figure 1 shows the relationship between exogeneous and endogenous variables where the endogenous variable is shown by other constructs in the structural model. Circle represents the Constructs and Rectangle represents the indicators. Indicators shows number of questions in each composite. Functional Value (FV), Social Value (SV), Conditional Value (CV), Emotional Value (EV), and Epistemic Value (EPV) are examples of exogeneous variables. Endogenous Variable includes Consumer Choice Behavior. Initially there were 33 indicator which were later reduced to 30. In this research work Value derived from Non – Governmental Organizations (NGOs) were studied.
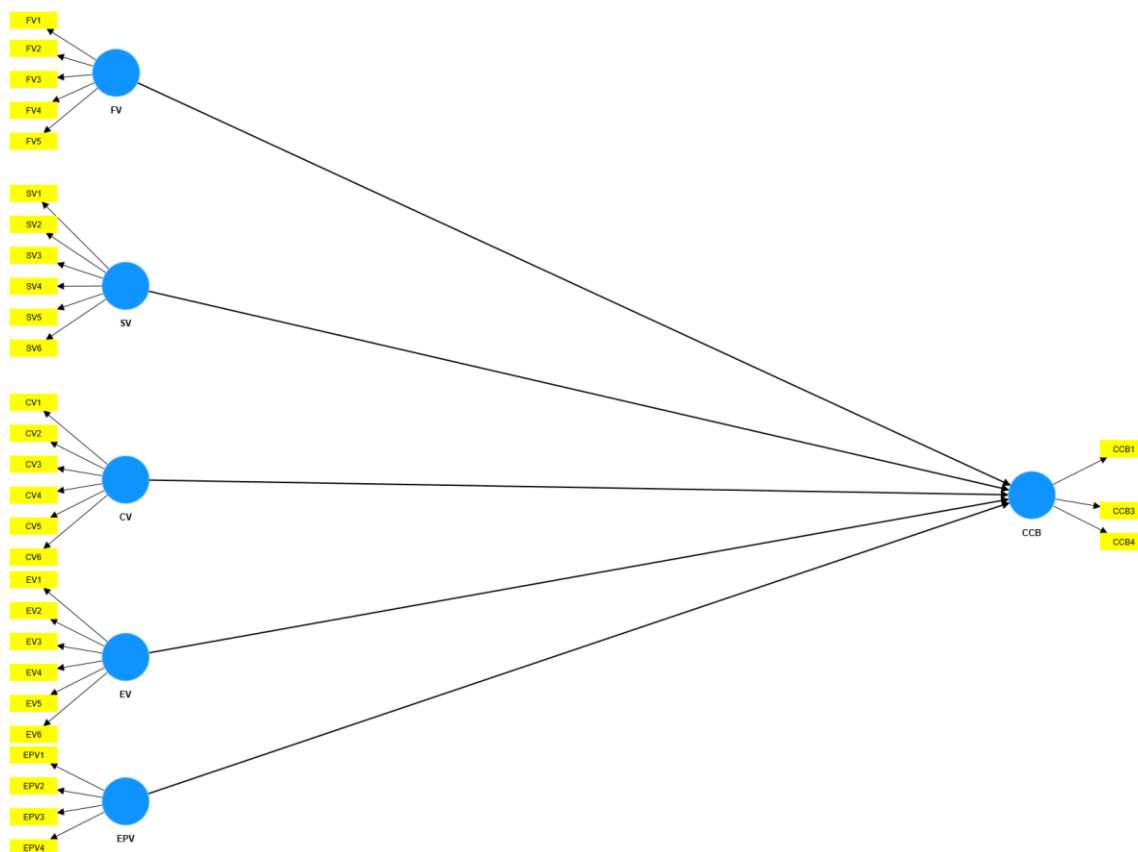
Figure 1: Measurement Model

4.1.2   Reliability Assessment

Assessment of reliability is one of the important means for quality criterion of composite. It includes Internal Consistency and Indicator Reliability.

(i)   Internal Consistency

Cronbach's alpha and Composite Reliability (CR) are metrics used to assess a construct's internal consistency. Cronbach alpha is a reliability estimate with a lower bound that is used to determine internal consistency. Comparatively speaking,

Composite Reliability is an upper bound estimate of reliability because it does not take all the indicators into account uniformly. According to Fornell & Larcker (1981) value of Cronbach's alpha and CR need to be 0.70.

Table 2 shows Cronbach alpha of Functional Value (FV) is 0.851, for Social Value (SV) is 0.873, for Conditional Value (CV) is 0.904, for Emotional Value is 0.920, for Epistemic Value (EPV) is 0.846 and for Consumer Choice Behavior (CCB) is 0.823. As all the values are greater than 0.70, therefore internal consistency in case of Cronbach alpha have been confirmed.

Composite reliability of Functional Value (FV) is 0.893, for Social Value (SV) is 0.904, for Conditional Value (CV) is 0.926, for Emotional Value is 0.938, for Epistemic Value (EPV) is 0.896 and for Consumer Choice Behavior (CCB) is 0.894. As all the values are greater than 0.70, therefore internal consistency in case of Composite Reliability have been confirmed as shown in **Table 2.**

(ii) Indicator Reliability

Indicator Reliability shows the reliability of indicators through the outer loadings of indicators. This shows that a particular indicator has relation with specific composite. An indicator's reliability must be at least 0.70 in order for it to be included in a particular composite (Hair et al., 2012).

In this research work, outer loadings of 33 indicators are calculated, later 3 indicators are excluded as these do not meet the threshold limit. These three indicators are FV6, SV7 and CCB2. Lastly outer loadings of 30 indicators found to be more than 0.70 as shown in **Table 2.**

4.1.3 Convergent Validity

Convergent Validity is also known as Construct Communality. Convergent validity is the degree to which an indicator favorably correlates with different indicators of the same composite. Average Variance Extracted (AVE) is the medium used to quantify convergent validity. As per Hair et al. (2017), AVE stands for gross mean value of square of exterior loadings related to composite. It is anticipated that AVE will be at least 0.5. According to Fornell and Larcker (1981), it means that a particular composite accounts for more than half of the variation in its indicators.

In the **Table 2** AVE of the Functional Value is 0.626, Social Value is 0.612, Conditional Value is 0.677, Emotional Value is 0.715, Epistemic Value is 0.683 and Consumer Choice Behavior is 0.738. As all the values are more than 0.5, convergent validity of all composites has been confirmed.

Table 2: Internal Consistency Reliability, Indicator Reliability and Convergent Validity

Composite	Indicator	Outer Loadings	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
Consumer Choice Behavior	CCB1	0.863	0.823	0.894	0.738
	CCB3	0.877			
	CCB4	0.837			
Conditional Value	CV1	0.767	0.904	0.926	0.677
	CV2	0.827			
	CV3	0.848			

	CV4	0.832			
	CV5	0.829			
	CV6	0.833			
Epistemic Value	EPV1	0.825	0.846	0.896	0.683
	EPV2	0.829			
	EPV3	0.836			
	EPV4	0.815			
Emotional Value	EV1	0.833	0.920	0.938	0.715
	EV2	0.838			
	EV3	0.844			
	EV4	0.832			
	EV5	0.866			
	EV6	0.857			
Functional Value	FV1	0.771	0.851	0.893	0.626
	FV2	0.807			
	FV3	0.803			
	FV4	0.775			
	FV5	0.801			
Social Value	SV1	0.79	0.873	0.904	0.612
	SV2	0.785			
	SV3	0.811			
	SV4	0.783			
	SV5	0.797			
	SV6	0.725			

Source: Primary Data (Smart Pls 4)

4.1.4 Discriminant Validity

Determining the degree of difference between two composites is the goal of the discriminant validity assessment. Cross loadings, the HTMT Ratio, and the Fornell and Larcker Criterion are examples of discriminant validity. These three are discussed below:

(i) Cross Loadings

Cross loadings are also referred as item level discriminant validity, is one of the main tool to measure Discriminant Validity. Verification of discriminant validity occurs when every observable indicator exhibits a weak correlation with

every other composite, except for the one to which it is theoretically related (Henseler et al., 2015). **Table 3** depicts the discriminant validity of all such indicator. In this table the indicator with FV1, FV2, FV3, FV4 and FV5 correlates highly with FV only; SV1, SV2, SV3, SV4, SV5 and SV6 correlates highly with SV only; CV1, CV2, CV3, CV4, CV5 and CV6 correlates highly with CV only; EPV1, EPV2, EPV3 and EPV4 correlates highly with EPV only; EV1, EV2, EV3, EV4, EV5 and EV6 correlates highly with EV only; BE1, CCB1, CCB3, AND CCB4 correlates highly with CCB only. Hence from the cross loadings discriminant validity has been established.

Table 3:   **Cross Loadings**

	CCB	CV	EPV	EV	FV	SV
CCB1	**0.863**	0.615	0.624	0.661	0.617	0.619
CCB3	**0.877**	0.616	0.639	0.647	0.574	0.606
CCB4	**0.837**	0.634	0.658	0.641	0.547	0.609
CV1	0.545	**0.767**	0.617	0.595	0.567	0.648
CV2	0.593	**0.827**	0.575	0.655	0.622	0.635
CV3	0.601	**0.848**	0.612	0.662	0.61	0.657
CV4	0.601	**0.832**	0.63	0.655	0.597	0.658
CV5	0.598	**0.829**	0.61	0.648	0.563	0.636
CV6	0.631	**0.833**	0.613	0.708	0.626	0.657
EPV1	0.574	0.624	**0.825**	0.648	0.518	0.59
EPV2	0.599	0.632	**0.829**	0.595	0.483	0.58
EPV3	0.601	0.599	**0.836**	0.628	0.528	0.577
EPV4	0.678	0.593	**0.815**	0.647	0.515	0.598
EV1	0.627	0.708	0.637	**0.833**	0.608	0.646
EV2	0.621	0.678	0.613	**0.838**	0.581	0.616
EV3	0.63	0.628	0.634	**0.844**	0.554	0.589
EV4	0.628	0.686	0.643	**0.832**	0.563	0.614
EV5	0.665	0.67	0.666	**0.866**	0.574	0.613
EV6	0.662	0.667	0.672	**0.857**	0.575	0.637
FV1	0.525	0.529	0.472	0.519	**0.771**	0.536
FV2	0.542	0.587	0.472	0.551	**0.807**	0.606
FV3	0.557	0.578	0.509	0.544	**0.803**	0.615
FV4	0.481	0.581	0.463	0.524	**0.775**	0.619
FV5	0.558	0.6	0.529	0.555	**0.801**	0.662

	CCB	CV	EPV	EV	FV	SV

SV1	0.56	0.64	0.554	0.559	0.636	**0.79**
SV2	0.548	0.609	0.546	0.565	0.607	**0.785**
SV3	0.587	0.622	0.565	0.595	0.62	**0.811**
SV4	0.52	0.603	0.557	0.528	0.597	**0.783**
SV5	0.575	0.641	0.535	0.62	0.614	**0.797**
SV6	0.546	0.579	0.578	0.564	0.527	**0.725**

Source: Primary Data (Smart Pls 4)

(ii)   Fornell and Larcker Criterion

Fornell and Larcker Criterion is one of the traditional criterion for the assessment of Discriminant Validity. When a composite explains the variation of its own indicators rather than the variance of other composites, it has demonstrated discriminant validity. The notion is that the square root of the AVE of any given construct should be greater than the highest correlation between any two constructs. The square root of the AVE of each construct is compared to the correlations of the latent variables. **Table 4** shows values along the diagonal lines are bigger than those along their

	CCB	CV	EPV	EV	FV	SV
CCB	**0.859**					
CV	0.724	**0.823**				
EPV	0.745	0.74	**0.826**			
EV	0.756	0.796	0.762	**0.845**		
FV	0.675	0.726	0.619	0.681	**0.791**	
SV	0.712	0.788	0.71	0.732	0.768	**0.782**

columns (Fornell & Larcker, 1981; Henseler et al., 2015).

Table 4:   **Fornell and Larcker Criterion**

Source: Primary Data (Smart Pls 4)

(iii)   Hetrotrait Monotrait Ratio (HTMT)

Hamid et al. (2017) state that the HTMT ratio is one of the most recent and preferable methods for determining discriminant validity. The minimum acceptable threshold for the HTMT Ratio is 0.90. Furthermore, the bootstrapping procedure reveals that the columns labeled 2.5% and 97.5% represent the minimum and maximum limits of the 95% confidence interval, respectively. Discriminant validity is absent when the value is equal to or greater than 1 (Henseler et al., 2015). **Table 5** shows HTMT value and confidence interval. In this table, Discriminant validity of FV, SV, CV, EV, EPV and CCB are less than 0.90 and confidence interval is less than 1. Hence discriminant validity has been established Based on the results of internal consistency, indicator reliability, convergent validity, and discriminant validity, the outer model is found to be valid and dependable.

CCB	**1**					
CV	**0.838** (0.788;0.883)	**1**				
EPV	**0.889** (0.847;0.93)	**0.848** (0.8;0.89)	**1**			
EV	**0.869** (0.826;0.909)	**0.872** (0.833;0.906)	**0.863** (0.822;0.901)	**1**		
FV	**0.804** (0.746;0.856)	**0.828** (0.785;0.867)	**0.728** (0.666;0.785)	**0.77** (0.717;818)	**1**	
SV	**0.839** (0.79;0.883)	**0.887** (0.85;0.92)	**0.826** (0.769;0.876)	**0.816** (0.764;0.861)	**0.891** (0.847;0.931)	**1**

Table 5: Hetrotrait Monotrait Ratio (HTMT)

Source: Primary Data (Smart Pls 4)

4.2 Assessment of Structural Model (Inner Model)

Evaluation of the Structural Model is the subsequent phase following the establishment of discriminant validity. Both exogenous and endogenous variables are incorporated. An assessment of collinearity, the importance of path coefficients, the coefficient of determination R2, the impact size f2, and predictive relevance Q2 are among the SRMR metrics.

4.2.1 Assessment of Collinearity

To evaluate multicollinearity, this study employs the Inner Variance Inflation Factor (VIF) and the exterior VIF. The outer VIF indicates that the indicator and latent variables are multicollinear. Conversely, inner VIF demonstrates that exogenous and endogenous variables are multicollinear. According to (Hair et al., 2019), an ideal VIF value is below 3. A collinearity issue may occur between the VIF values of three and five, but it is critical when the VIF value is five or greater than five. **Table 6** shows that outer VIF value of all the thirty indicators ranges between 1.585 to 2.864. All these values are less than 5. Inner VIF values ranges between 2.745 to 3.941 that are less than 5. Two Composite EPV and FV have ideal VIF value whereas SV, CV and EV having value between 3 to 5 depicts possible collinearity issue. This proves that critical issue does not arises.

Table 6: Assessment of Multicollinearity

Indicator	Outer VIF	Composite	Inner VIF
CV1	1.892	Conditional Value	3.941
CV2	2.318		
CV3	2.525		
CV4	2.315		
CV5	2.304		
CV6	2.359		

EPV1	1.941	Epistemic Value	2.834
EPV2	1.926		
EPV3	1.988		
EPV4	1.689		
EV1	2.451	Emotional Value	3.497
EV2	2.498		
EV3	2.49		
EV4	2.388		
EV5	2.864		
EV6	2.722		
FV1	1.778	Functional Value	2.745
FV2	1.979		
FV3	1.853		
FV4	1.818		
FV5	1.883		
SV1	1.934	Social Value	3.63
SV2	1.888		
SV3	2.03		
SV4	1.896		
SV5	1.941		
SV6	1.585		

Source: Primary Data (Smart Pls 4)

4.2.2 Significance & Relevance of Path Coefficients

Path coefficients are the projections that are obtained through the linkages of the structural model. The route coefficients are a representation of the expected correlations between composite variables. To provide a comprehensive understanding of the structural model's results, a test of significance must be performed on every relationship within the model. The assessment is performed utilizing t statistics, the p value, and a bootstrap confidence interval. A significant relationship exists between the two variables, and statistical significance is deemed adequate when the t value surpasses 1.96 and the p value remains below 0.5 (Chin, 1998).

Table 7 Significance of Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	t statistics (|O/STDEV|)	p values

CV -> CCB	0.08	0.081	0.047	1.725	0.085
EPV -> CCB	0.297	0.297	0.042	7.127	0
EV -> CCB	0.274	0.273	0.045	6.025	0
FV -> CCB	0.156	0.156	0.047	3.311	0.001
SV -> CCB	0.117	0.117	0.046	2.53	0.011

Source: Primary Data (Smart Pls 4)

Table 7 shows t statistics and p value that serve as the basis to support or not to support null hypothesis. This depends upon the level of significance.

Table 7 shows that the relationship between CV and CCB is found to be insignificant with p value 0.085 and t statistics 1.725. This hypothesis is not supported as Conditional Value have an insignificant association with Consumer Choice Behavior at 0.05 significance level. The relationship between EPV and CCB is found to be significant with p value 0.000 and t statistics 7.127. This hypothesis is supported as Epistemic Value have a significant association with Consumer Choice Behavior at 0.05 significance level. The relationship between EV and CCB is found to be significant with p value 0.000 and t statistics 6.025. This hypothesis is supported as Emotional Value have a significant association with Consumer Choice Behavior at 0.05 significance level. The relationship between FV and CCB is found to be significant with p value 0.001 and t statistics 3.311. This hypothesis is supported as Functional Value have a significant association with Consumer Choice Behavior at 0.05 significance level. The relationship between SV and CCB is found to be significant with p value 0.011 and t statistics 2.530. This hypothesis is supported as Social Value have a significant association with Consumer Choice Behavior at 0.05 significance level. **Figure 2** shows the path coefficients and p value.

4.2.3   Coefficient of Determination R^2

The Coefficient of Determination is another synonym for R2. R2 is defined by Hair et al. (2017) as the combined impact of independent and dependent constructs. R2 values are 0.75, 0.50, and 0.25 for significant, decent, and feeble, respectively (Hair et al., 2019). As shown in Table 8 and Figure 2, the R^2 value of 0.675 for CCB is deemed reasonable.

Table 8: Assessment of R^2

	R-square	R-square adjusted
CCB	0.675	0.673

Source: Primary Data (Smart Pls 4)

4.2.4   Assessment of effect size f^2

Effect size f^2 evaluates degree to which one independent construct explains certain Dependent construct.

$$f^2 = (R^2_{included} – R^2_{excluded}) / (1- R^2_{included})$$

According to Cohen, (1988) f^2 with 0.02 shows weak effect, 0.15 shows medium effect, and 0.35 has a large effect. **Table 9** shows effect size of various Exogeneous Variables.

Table 9: Effect size f²

	f-square	Effect
CV -> CCB	0.005	Weak
EPV -> CCB	0.096	Weak
EV -> CCB	0.066	Weak
FV -> CCB	0.027	Weak
SV -> CCB	0.012	Weak

Source: Primary Data (Smart Pls 4)
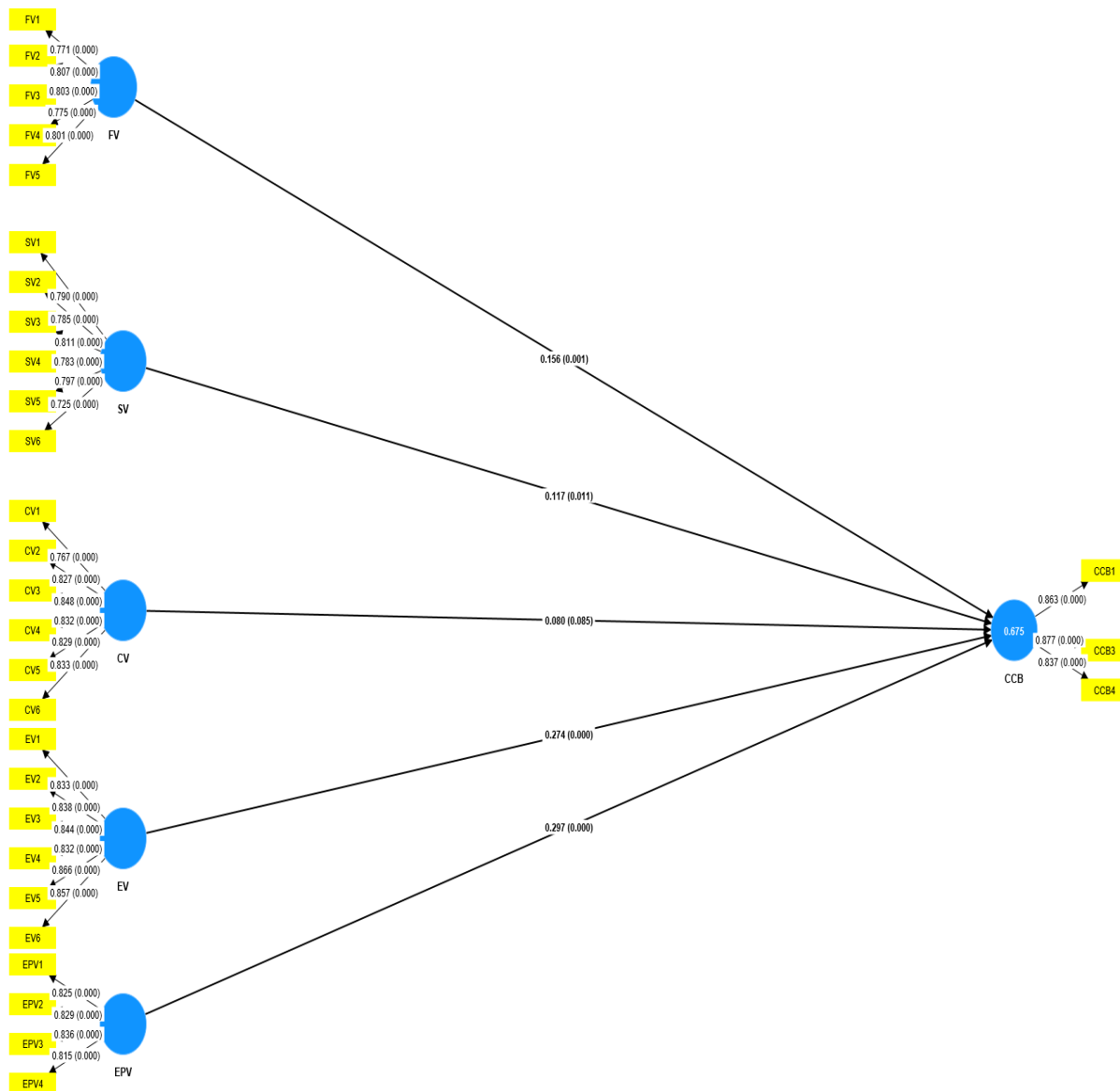

Figure 2:   Structural Model

4.2.5   Predictive Relevance Q^2 and PLS predict

The assessment of the structural model's quality is conducted through the utilization of blindfolding techniques. According to Hair et al. (2019), the PLS-path model's low, moderate, and high predictive significance are represented, respectively, by values larger than 0, 0.25, and 0.50. Moreover, to assess predictive capability, PLS predict is applied (Shmueli et al., 2016). The set of metrics comprises of Root Mean Squared Error (RMSE) and Mean Absolute Error (MAE). The various scenarios that can occur in PLS prediction are as follows:

(i) When comparing the PLS-SEM RMSE (or MAE) analysis with the LM RMSE (or MAE), if it is found that the prediction error for all items is higher in the PLS-SEM model, it indicates that the model lacks prediction power.

(ii) Comparing PLS-SEM (or MAE) analysis with LM RMSE (or MAE) allows us to assess the prediction error for most items, indicating the model's low prediction capability.

(iii) The PLS-SEM RMSE (or MAE) analysis, as compared to the LM RMSE (or MAE), indicates the prediction error for a smaller subset of items, suggesting that the model has modest prediction potential.

(iv) When conducting a PLS-SEM (or MAE) study and comparing it with LM RMSE (or MAE), if there is no prediction error for any of the items, it indicates that the model has a greater prediction capability.

Table 4.10 shows that structural model establishes a higher prediction power in case of RMSE and in case of MAE establishes low prediction power.

Table 10: Q^2 **and PLS predict**

	Q^2predict	PLS-SEM RMSE	PLS-SEM MAE	LM RMSE	LM MAE
CCB1	0.500	0.588	**0.435**	0.589	0.423
CCB3	0.487	0.606	**0.437**	0.612	0.434
CCB4	0.491	0.620	0.451	0.623	0.452

Source: Primary Data (Smart Pls 4)

4.2.6   Model fit Parameter – SRMR

SRMR stands for Standardized Root Mean Square Residual is one of the global index used to support or not whole model. As per Henseler et al. (2014) and Hu & Bentler (1998), the SRMR value needs to be below 0.08. This structural model's SRMR is 0.041.

4.3: Summary of Hypothesis Testing

Hypothesis	Results
H1: "Functional Value have a significant association with Consumer Choice Behavior"	**Supported**
H2: "Social Value have a significant association with Consumer Choice Behavior"	**Supported**
H3: "Conditional Value have a significant association with Consumer Choice Behavior"	**Not Supported**
H4: "Emotional Value have a significant association with Consumer Choice Behavior"	**Supported**
H5: "Epistemic Value have a significant association with Consumer Choice Behavior"	**Supported**

4.4   Importance Performance Map Analysis

An independent variable's impact strength and percentile score are displayed via Importance Performance Map Analysis (IPMA). Here, percentile score means Performance and Effect means Importance (Hair et al., 2017). **Figure 3** shows that SV and CV have insignificant effect on CCB Importance and rated low by respondents on performance. FV has insignificant effect on CCB importance and rated high by respondents on performance. EPV has significant effect on CCB importance and rated low by respondents on performance. EV has significant effect on CCB importance and rated high by respondents on performance.

Figure 3:   IPMA Analysis
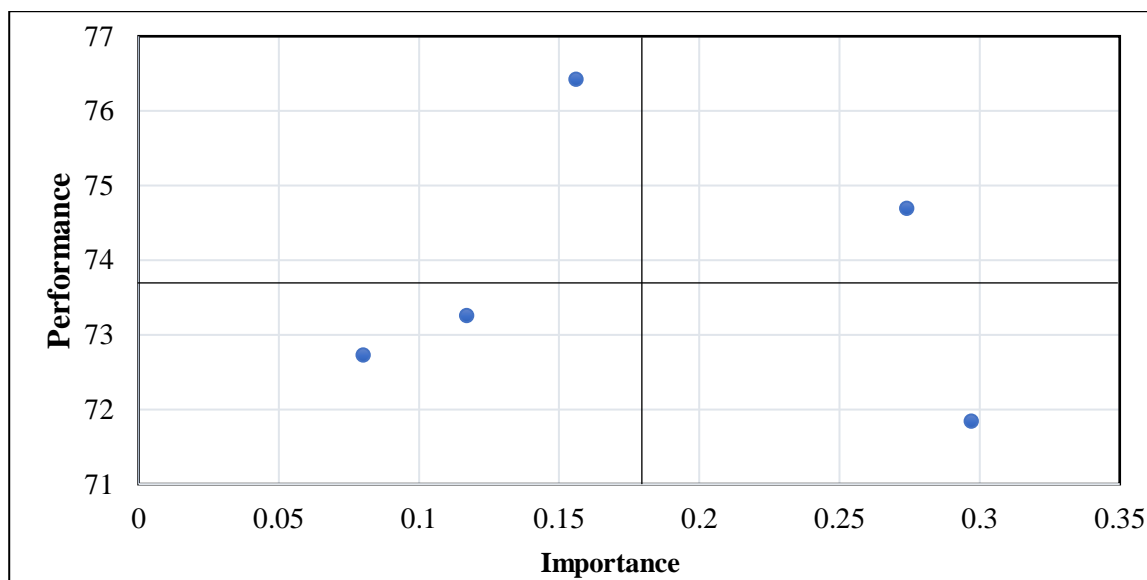
CONCLUSIONS

Theoretically, values associated with consumption, including as emotional, social, conditional, functional, and epistemic values, can affect consumer choice behavior. This study indicates that consumer decision behavior is highly influenced by functional value, social value, emotional value, and epistemic value. On the contrary conditional value impacts insignificantly. The structural model shows the directional relationship between consumption values and consumer choice behavior. The present study contributes to the identification of indicators related to different facets of consumer choice behavior which holds considerable importance within the NGO sector. Therefore, the research provides an enhanced comprehension of these variables. Additionally, it will assist NGOs in meeting their responsibilities concerning the monitoring of projects. The objective of this study is to establish a correlation between for-profit businesses and non-governmental organizations.

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