

Determinants of Customer Loyalty among FMCG Consumers in Lahore: A Structural Equation Modelling Approach

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The transformation in the FMCG (Fast-Moving Consumer Goods) sector in Pakistan has been quick with the growth of digital markets, improvement of consumer expectations, and the availability of information. The knowledge of the motivating factors of customer empowerment and loyalty has become vital to the firms that compete in the metropolitan markets like Lahore. This paper examines how the perceived risk, seller reputation, and concern on privacy affect the empowerment of customers and, by extension, customer loyalty in the context of consumer behavior in the FMCG. Based on the empowerment and loyalty theories, the quantitative research design was used and 350 FMCG consumers were sampled in Lahore through purposive sampling. The measure of reliability, validity, and structural relations was assessed with Structural Equation Modeling (SEM) with SmartPLS 4.0. The results demonstrate that the reputation of sellers and privacy concern have a significant impact on customer empowerment, whereas perceived risk has a negative impact on the empowerment. Customer loyalty is highly and positively predicted by customer empowerment. The mediation analysis shows that customer empowerment partly mediates the relationships between the seller reputation and loyalty as well as the privacy concern and the loyalty, and completely mediates the relationship between the perceived risk and the loyalty. The research adds to the body of knowledge on FMCG branding by pointing out the issue of consumer empowerment as the key in establishing long-term loyalty. They give practical suggestions that the FMCG marketers can adopt so that they minimize the risks of consumer perceptions, boost the reputation of sellers, and develop trust by having transparent privacy policies.

1. Introduction

Fast-Moving Consumer Goods (FMCG) is also one of the most vibrant and competitive markets in the world, and Pakistan is not an exception. Big cities like Lahore are also a great place of consumption whereby the consumer groups are different and are becoming more sensitive to brand choice, online information and peer pressure. Customer loyalty has become a very important strategic goal of FMCG companies that want to retain market share in these highly dynamic markets (Shaikh & Khan, 2023). Nevertheless, product characteristics or price are no longer the key factors in the determination of loyalty but rather customer empowerment is crucial in determining repeat buying behavior (Phulpoto, Oad, & Imran, 2024; Oad, Zaidi, & Phulpoto, 2023).

Customer empowerment is described as the perceived power, agency and assurance of a consumer throughout the buying procedure (Anshari et al., 2021). Empowered customers are proactive in the search of information, alternative search, and decision making basing on their expectations (Imran, Zaidi, & Khanzada, 2023). Digital and traditional FMCG channels in Lahore are increasing, which is why consumers are more demanding transparency, reliability, and risk-free transactions (Hassan and Malik, 2022). The empowered consumers will be more likely to be loyal to brands or sellers who achieves such expectations (Oad, et al., 2024; Imran & Akhtar, 2023).

Customer empowerment has been shown to have a number of determinants as determined by researchers (Azhar & Imran, 2024). Uncertainty risk or perceived risk or the negative results of purchasing a product has been reported to reduce consumer confidence (Javed and Farooq, 2021). In turn, seller reputation is a trust-boosting factor that enhances empowerment and inspires a follow-up purchase (Chen et al., 2024). Equally, the aspect of privacy concern, i.e. consumer fears about misusing data, contributes significantly to the empowerment in marketplaces that use digital and loyalty-card systems (Park & Kim, 2024).

Although there is the increased interest, there is still a scarcity of studies examining how the variables have a combined effect on customer empowerment and customer loyalty within the FMCG sector of Pakistan as well as in Lahore, where high product turnover, competition between brands, and socio-economic diversity determine purchasing behavior. Also, the mediating effect of customer empowerment between antecedents (perceived risk, seller reputation, privacy concern) and loyalty is under researched.

This study fills this gap by examining:

1. The perceived risk, seller reputation, and privacy concern with customer empowerment;
2. Impact of customer empowerment on customer loyalty; and
3. The mediation role of customer empowerment between these antecedents and consumer loyalty.

This research provides theoretical insight into empowerment-driven loyalty formation and practical guidance for FMCG brands targeting customers in Lahore.

2. Literature Review and Hypotheses Development

2.1 Customer Empowerment: The Core Concept

The concept of customer empowerment has become one of the key concepts in modern consumer behavior studies, especially due to the impact of digital transformation and market transparency on the behavior of individuals and their relationships with brands (Imran et al., 2024). Customer empowerment in its general meaning is the perceived power and control of the consumer and trust and influence on the decisions people make in the marketplace (Anshari et al., 2021). This encompasses the psychological feeling of independence and ability to navigate options as well as the practical ability to acquire information, assess options, compare prices as well as become an active part of value co-creation with firms (Khan, Hussain & Ahmad, 2023). Customers are now more than passive receivers of marketing communications, as during the digital age, they are more likely to be informational seekers, risk evaluators, transparentness enforcers, and participants in offerings, experiences, and brand stories (Chen et al., 2024).

The trend towards empowered consumers is particularly apparent in fast-moving consumer goods (FMCG) markets, where competition is intense, the costs of switching are low and the cycle of consumer decision-making is short (Ahmed, Ahmed & Buriro, 2023). The consumers in these markets are becoming more and more demanding, as they often use information search and other price comparison tools and social media discussions to find out more about a particular product, before buying it (Imran et al., 2023). The broadening of the FMCG choice and the increased sophistication in product differentiation makes the customer empowerment not only a behavior change but also strategic necessity of the companies that want to keep the consumers (Nisar et al., 2025; Basharat et al., 2023; Naz et al., 2020). Empowered consumers do not consider functional attributes only, but also all types of ethical practices, sustainability, and value propositions that are invested within the brand experience. Therefore, empowerment is a complex phenomenon, which is interconnected with digital literacy, trust, perceived control, and marketplace transparency.

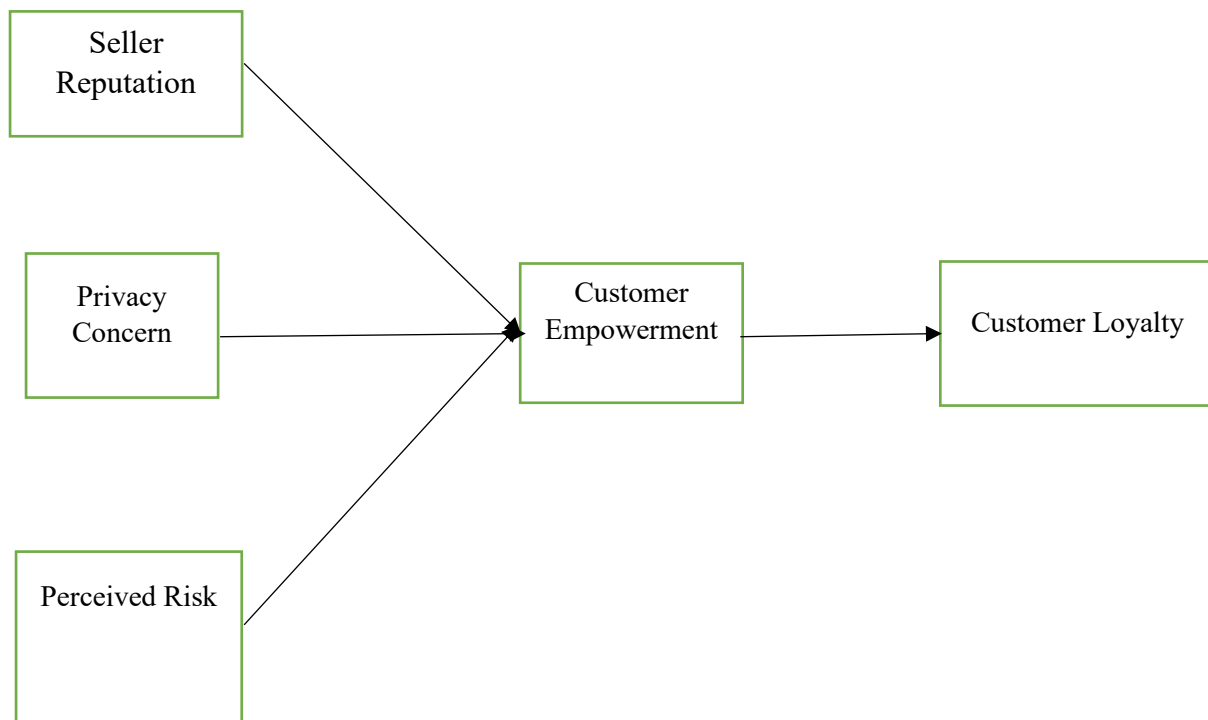
2.2 Perceived Risk

In the construct of customer empowerment in a broader sense, perceived risk is a vital moderating factor. Perceived risk is the consumer anticipation of possible adverse effects of a purchase decision or its financial, performance, psychological or social impacts. There exists a substantial body of literature that shows that high perceived risk will result in consumer disengagement in the decision-making process that will eventually result in consumer disempowerment (Hafeez et al., 2021). Consumers are less inclined to use autonomy, search, and use their own judgments when they have doubts or feel insecure concerning the quality of goods or services, authenticity, or reliability of sellers. Rather, they can have avoidance approaches, they can delay or over-depend on external signals like brand name or other reference points like their peers.

This association has been noted to be constant in various retail settings. Javed and Farooq (2021) evidenced that in online shopping settings, where there is limited product inspection and the risk of fraud is present, greater perceived risk results in less engagement, a

lack of confidence, and low involvement in the decision-making process. The same trends have been reported in the digital FMCG industry, where Shaikh and Khan (2023) identified that the uncertainty about product authenticity and freshness of the products caused consumers to be cautious and less proactive in appraising the alternatives. Similarly, Hassan and Malik (2022) found that uneven quality of goods, unclear pricing, and absence of information about products were likely to diminish the feeling of control among consumers in the traditional retailing.

Figure No 1: Hypothesized Research Model



Perceived risk can be especially salient in the FMCG industry in particular, as quality of products may differ a great deal between sellers when dealing with a market where fake goods are prevalent or parallel imports are of frequent occurrence. Javed and Farooq (2021) confirm this hypothesis by asserting that risk perceptions are more likely to be high when a person is worried that they might take low-quality or outdated products, which discourages consumers to get involved in the process of making purchases. The perceived risk increases and the consumers will start doubting the reliability of the product and the seller increasing the perceived lack of control. This lessening of felt control is harmful to empowerment since empowerment is essentially based on whether the consumers think they have power to make educated choices, with confidence.

According to scholars, there is a negative relationship between perceived risk and empowerment; the higher the risk, the less the empowerment. The lower the expectation of negative consequences, the less the consumers trust the decision-making process and will be less likely to explore, compare and get creative in their buying behavior. Perceived risk in this sense compromises the cornerstones of empowerment, i.e. confidence, autonomy and a sense of impact on the outcomes. This is particularly challenging in markets of FMCGs where the rate of consumption is fast and the customers are very sensitive to be able to get a consistent

quality signal. Small uncertainties in such settings have the potential to form serious psychological barriers among the consumers.

Also, as the digitalization is rising, perceived risk has changed accordingly (Rasheed, et al., 2025; Shahzadi et al., 2025; Naz et al., 2022). On the one hand, digital tools have enabled consumers to have access to a lot of information, but on the other hand, it has also brought in new insecurities like privacy, data security, and fake reviews. These risks of the digital age add to the existing risks, which are based on products, and this results in a complicated environment where empowerment cannot be considered as a fixed state and is a variable psychological state that is influenced by trust, information reliability, and market openness (Imran et al., 2023).

To sum up, although the concept of customer empowerment has turned into one of the distinguishing features of the current consumer behavior, the perceived risk continues to be an important factor that diminishes the capacity of consumers to make relatively confident and independent choices. With the ever-changing nature of markets, especially FMCG markets, which are now going digital, it is important to be able to comprehend the interactions between perceived risk and empowerment to create effective marketing strategies and to create trust-driven relationships with customers.

H1: Perceived risk has a negative and significant effect on customer empowerment.

2.2 Seller Reputation

A reputable seller offers a stable environment in the marketplace thus decreasing the level of uncertainty and increasing the consumer confidence. As it can be shown by Chen et al. (2024), the reputation of sellers:

- a. Reduces perceived risk,
- b. Increases perceived value,
- c. Enhances trust,
- d. Increases transparency,

and Enhances customer empowerment.

Credibility, reliability, as well as trustworthiness, are expressed in seller reputation. The good reputation minimizes the uncertainty and increases consumer power (Chen et al., 2024).

H2: Seller reputation has a positive and significant effect on customer empowerment.

2.3 Privacy Concern

Studies indicate that privacy concern affects empowerment in varying ways based on the manner in which data is managed by firms (Park & Kim, 2024). In case privacy is secured, empowerment goes up since:

- Consumers feel safe,
- Feel respect to their rights,
- Trust increases,
- Information control is increased,

transparency enhances the quality of decision.

The issue of privacy determines the level of trust exhibited by consumers in conducting their trade with personal or online information. Consumers are likely to be empowered with the brands that provide effective data security communications (Park & Kim, 2024)..

H3: Privacy concern has a positive and significant effect on customer empowerment.

2.4 Customer Empowerment and Loyalty

The empowerment theory states that psychologically empowered customers experience greater brand attachment, word-of-mouth, and repurchase intention (Anshari et al., 2021). Psychologically empowered customers feel more confident, knowledgeable, and engaged in the decision-making process. Empowerment enhances satisfaction and promotes a long-term loyalty (Anshari et al., 2021).

H4: Customer empowerment positively influences customer loyalty.

2.5 Mediation

Customers empowered by trustworthy sellers, low risk, and strong privacy safeguards are more likely to remain loyal.

H5: Customer empowerment mediates the relationship between perceived risk and customer loyalty.

H6: Customer empowerment mediates the relationship between seller reputation and customer loyalty.

H7: Customer empowerment mediates the relationship between privacy concern and customer loyalty.

3. Methodology

The research design used in this study is quantitative and cross-sectional in which the study conducted an investigation into the FMCG consumer behaviours within Lahore. To select respondents that had a previous purchasing experience of the study constructs, a purposive sampling method was applied to select 350 consumers. The structured and self-administered questionnaire was used to collect the data, including several constructs that were measured with a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). To achieve reliability and content validity, all the measurement items were based on the previous scales that had proved to be valid. The participants were informed about the purpose of the study in advance, and the ethical standards were observed, i.e., the informed consent, the anonymity, and the confidentiality of answers. Structural Equation Modelling (SEM) was employed in the analysis of the collected data by SmartPLS 4.0, and both measurement and structural models were evaluated. This method of analysis facilitated promotion of the analysis of the association of variables and the overall predictive power of the proposed conceptual framework.

4. Analysis and Results

4.1 Measurement Model

Indicator Reliability (Loadings > 0.7). All items met the threshold. Cronbach's Alpha & Composite Reliability (>0.7)

Table No 1: Reliability and CR Values

Construct	α	CR
Perceived Risk	0.84	0.89
Seller Reputation	0.86	0.91
Privacy Concern	0.83	0.89
Customer Empowerment	0.89	0.93
Customer Loyalty	0.91	0.94

Average Variance Extracted (>0.5). All AVE values ranged from 0.62 to 0.79. Discriminant Validity (HTMT < 0.85). All acceptable.

4.2 Structural Model

Table No 2: Path Coefficients

Hypothesis	Relationship	β	t-value	p-value	Result
H1	PR \rightarrow CE	-0.21	3.98	0.000	Supported
H2	SR \rightarrow CE	0.37	7.12	0.000	Supported
H3	PC \rightarrow CE	0.29	5.44	0.000	Supported
H4	CE \rightarrow CL	0.62	11.15	0.000	Supported

Above table no 2 shows the results of direct relationships. Results describes that all the hypotheses of direct relationships are accepted.

4.3 Mediation Results

Table No 3: Results of Mediation

Mediation Path	Indirect β	t-value	p-value	Mediation Type
PR \rightarrow CE \rightarrow CL	-0.13	3.20	0.001	Full
SR \rightarrow CE \rightarrow CL	0.23	5.55	0.000	Partial
PC \rightarrow CE \rightarrow CL	0.18	4.22	0.000	Partial

Above table no 3 provides the results of mediating relationships. Results describes that all the mediating hypotheses are accepted.

4.4 Values of R^2 and Q^2

Table No 4: Results of R^2

Variable	R^2	Interpretation
Customer Empowerment	0.64	Substantial
Customer Loyalty	0.58	Substantial

Above table no provides the values of R^2 . **Both the values of R^2 are Substantial.** Similarly, Q^2 values were above 0, confirming predictive relevance.

4.5 Discussion

The conclusions made in this paper have significant implications on the behaviour of consumers in the FMCG industry in Pakistan. To start with, the findings demonstrate that perceived risk is a major negative effect on customer empowerment which is in line with behavioural theories that hold uncertainty and fear of negative consequences as undermining the sense of control in the consumer as well as the confidence in decision-making. This observation corroborates earlier research that shows that customers experience lower competence to make informed decisions in situations where they understand risks of the product or transaction and ultimately become less engaged and persist in trying to interrelate with brands. Where there is the presence of fast-moving consumer markets the purchase cycles are brief, and there are many substitutes, then any form of uncertainty will consequently undermine the psychological empowerment that consumer-brand relationships require. On the contrary, seller reputation was found to be the most powerful positive predictor of customer empowerment, but the critical role of trust and credibility in the FMCG environment of Pakistan. Reputation signals are common in most emerging economies where consumers are usually faced with huge markets that cannot be differentiated in terms of quality.

A known seller gives a guarantee, lessens the information asymmetry, and increases the readiness of consumers to act independently in their assessment, selection, and promotion of a brand. This confirms previous studies on mechanisms of building trust as a basis of consumer empowerment, especially in low-involvement products like FMCG. Surprisingly, privacy concern also had a positive effect on the empowerment, implying that the more aware the consumers were about the problem of data privacy, the more likely they were to appreciate transparency and responsible data practices. In the situation when digital commerce is developing at an accelerated pace, privacy awareness can encourage consumers to engage in pursuing trusted and responsible brands, which consequently enhances their perceived empowerment. This is in line with the recent studies indicating that privacy-aware consumers tend to be more deliberate and assertive when buying in the virtual space. Lastly, the research proves that customer loyalty is a good predictor of empowerment. The empowered consumers are more confident, engaged and emotionally involved in the brands, which result in increased and in-depth loyalty behaviours. The mediation analysis also indicates that empowerment is a central process whereby perceived risk, reputation of the seller and privacy issue affect loyalty. This highlights the importance of empowerment as a psychological intervening variable

between antecedents and long-term relational outcomes. All in all, these results show the significance of the creation of trust, risk perception management, and transparency in increasing the consumer empowerment and loyalty in the FMCG market of Pakistan.

5. Conclusion

This research offers valuable ideas on the behavioural process that leads to consumer loyalty in the fast-moving consumer goods (FMCG) industries of Lahore. The results validate the claims that perceived risk and reputation of the seller and privacy concern have a strong impact on customer empowerment, which subsequently is a key factor in shaping the results of customer loyalty. Perceived risk and privacy concern is one of such determinants and they demonstrate how the consumers assess the level of safety and reliability of the type of environment in which they make purchases, whereas seller reputation becomes a decisive factor in trust-building that improves the sense of confidence and freedom. Combined, these constructs underline the changing demands of the contemporary consumers who require transparency, security, and credibility of the FMCG retailers.

The paper also determines that customer empowerment serves as a direct predictor of the loyalty as well as an intermediate tool to this effect, which validates its strategic importance. Empowered customers- customers who feel recognized, have control and are an active participant demonstrate more psychological commitment and a higher propensity to repurchase. This trend indicates that empowerment is a prerequisite to long-term loyalty particularly in competitive FMCG markets where substitutes are available in large quantities. In general, the findings highlight the need to promote risk-reduction measures, a strong level of privacy, and authenticity in the behaviours of sellers as the key elements to develop empowered consumers in FMCG companies in Lahore. Empowering loyalty must be considered a long-term strategic asset which improves relationships between customers and brands and increases their competitiveness on the market. The potential further studies on the topic may look into digital empowerment tools, cross-city comparisons, and moderating influence of demographic variables to gain more insight into the processes of consumer loyalty formation in the emerging markets..

5.1 Recommendations

5.1.1 Improve Product Packaging and Authenticity

Firms ought to enhance packaging of their products by using secure authenticity signals like, QR verification codes, holograms, and seals that are tamper-evident to gain the trust of customers. There will also be the provision of clear and transparent product information to enable the customers to make sound purchase decisions.

5.1.2 Enhance Vendor Credibility and Serviceability

The sellers have to concentrate on providing a steady quality of service and reliable communication as a brand. The creation of a good image based on delivering products at the right time, responsive customers and their honest marketing will have a positive impact on customers' perceptions and long term customer loyalty.

5.1.3 Enhance Data Privacy and Data Security

Companies are expected to post detailed privacy policies on the internet and show that they are ethically responsible in the handling of their data. Introducing effective security measures and periodically revising data-protection norms will convince the customers that their personal data is not at risk.

5.1.4 Invest in Customer Empowerment and Awareness Campaigns

Initiatives that empower employees should be given priority like education programs, product knowledge tools and interactive engagement programs. These actions increase the confidence, awareness and decision-making capacity of the customers.

5.1.5 Improve and Customize Loyalty Programs

Good loyalty schemes need to be established to appreciate empowered and engaged customers. They might involve special offers, reward points, offers and promotions type, personalized offers, and needs type that considers customer preferences, and motivates them to purchase again.

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