



**An examination of the influence of religious beliefs and
brand love on brand loyalty, word-of-mouth and purchase
intention in the Islamic market: A study of consumers'
perceptions in the context of the retailing sector in Saudi
Arabia**

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DEDICATION

This doctoral research is dedicated to my father, Professor Yhaya Yousef, my mother, my beloved wife, my daughter Haya, my son Khalid and my six siblings, who gave the highest support during this research.

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AUTHOR'S DECLARATION

I, Waleed Yousef, declare that the ideas of this research, analyses and findings reported in my PhD thesis *An examination of the influence of religious beliefs and brand love on brand loyalty, word-of-mouth and purchase intention in the Islamic market: A study of consumers' perceptions in the context of the retailing sector in Saudi Arabia* are entirely my work, except where otherwise admitted. Also, I certify that this thesis encompasses no material that has been submitted previously, in whole or in part, for the award of any other academic degree or diploma. Except where otherwise indicated, this thesis is my own work.

ABSTRACT

This research examines religious beliefs as a new antecedent to brand love, and proposes a new construct, that of Islamic brand love. Brand love as a construct has been linked with different constructs such as brand loyalty, brand trust, brand likeability, brand commitment and word-of-mouth (Albert and Merunka, 2013; Batra et al., 2012; Cengiz and Yayla, 2007; Nguyen et al., 2013). In addition, brand love can be influenced by other psychological factors such as cultural identity, religiosity or strongly held values (Batra et al., 2012). Therefore, it is suggested that religious beliefs as a cultural component can be one of the antecedents of brand love. To address the research objectives, a conceptual model was developed with 19 hypotheses to assess Islamic brand love as a focal construct, considering its antecedents (religious beliefs, subjective norms and perceived behavioural control) and consequences (word-of-mouth, brand loyalty and purchase intention).

This study employed mixed-method research following a positivist research philosophy (Malhotra and Birks, 2003). From the positivist perspective, qualitative methods can be applied in the initial stages of research in order to gain a deeper understanding of the nature of the research problem and also to improve the primary research model and hypotheses (Malhotra and Birks, 2003). Since this study proposes a new construct, Churchill's (1979) paradigm is adopted to develop a new scale that measures Islamic brand love and its related constructs.

The data collection process was conducted in two stages. The first stage included an assessment of the conceptual model on the basis of the qualitative study (semi-structured interviews and focus groups), while the second stage included a quantitative assessment of the model. The quantitative assessment included 539 self-administered questionnaires, which were collected to examine Muslim consumers' perceptions of Islamic brand love in Saudi Arabia. In order to make sure that the data collected was valid and reliable, exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) were employed. All the research hypotheses were tested

using structural equation modelling (SEM). The model indicated an acceptable fit with the data and a good level of validity (discriminant, nomological and convergent).

The outcomes of the empirical tests indicated that religious beliefs are a key factor of the Islamic brand love construct, as the proposed correlation between the two constructs was confirmed by both the qualitative findings and the empirical results. Additionally, the results of the hypothesis testing revealed that religious beliefs have a direct effect on brand loyalty and purchase intention. However, the findings showed unexpected results regarding the proposed correlation between religious beliefs and word-of-mouth, as this was not significant. The empirical results indicate that the subjective norms construct is a key determinant of Islamic brand love, word-of-mouth, brand loyalty and purchase intention, and all the proposed correlations were significant. Perceived behavioural control had a positive effect on Islamic brand love. However, the outcomes included some surprising results, as perceived behavioural control showed no relationship to three constructs (word-of-mouth, brand loyalty and purchase intention). The empirical results indicated that subjective norms were a key determinant of Islamic brand love, word-of-mouth, brand loyalty and purchase intention, and all the proposed correlations were significant. Similarly, Islamic brand love as a focal construct was considered as a key factor of its consequences (word-of-mouth, brand loyalty and purchase intention). Finally, the proposed correlation between word-of-mouth and brand loyalty, and between brand loyalty and purchase intention, were not significant.

This study contributes to the existing literature by offering a new construct, Islamic brand love. This construct was developed by investigating the correlation between religious beliefs and brand love within the Islamic context. The outcomes show that Islamic brand love includes three factors: religious beliefs, subjective norms and perceived behavioural control. The findings demonstrate that Islamic brand love is an important concept for managers who want to have their brands loved by Muslim consumers. Finally, this study recommends that future research should validate the scales used, and examine the proposed correlations in different contexts.

TABLE OF CONTENTS

DEDICATION	I
ACKNOWLEDGEMENTS	II
VITA	III
PUBLICATIONS.....	IV
AUTHOR’S DECLARATION.....	VI
ABSTRACT	VII
TABLE OF CONTENTS.....	IX
LIST OF TABLES	XVIII
LIST OF FIGURES	XXI

CHAPTER I: INTRODUCTION

1.1. INTRODUCTION	1
1.2. RESEARCH BACKGROUND	1
1.3. THE GAP IN THE LITERATURE	3
1.4. THE CONCEPT OF LOVE.....	4
1.5. RESEARCH OBJECTIVES AND RESEARCH QUESTIONS	6
1.6. RESEARCH DESIGN AND RESEARCH METHODOLOGY	7
1.7. THE IMPORTANCE OF THE STUDY	8
1.8. DEFINITIONS OF CONSTRUCTS AND CONCEPTS	9
1.9. THE STRUCTURE OF THE THESIS.....	10

CHAPTER II: LITERATURE REVIEW

2.1. INTRODUCTION	12
2.2. PARADIGMS IN BRAND LOVE STUDIES	12
2.2.1. Psychological studies paradigm.....	13
2.2.2. Marketing studies paradigm.....	15
2.3. DEFINING ISLAMIC BRAND LOVE CONCEPT	16
2.3.1. Defining culture	18
2.3.2. Islamic religion and Muslim consumption in the Quran	20
2.3.2.1. Importance of consumption in the Quran	22
2.3.2.2. Levels of consumption in the Quran.....	25
2.3.2.3. Evidence of love from the Holy Quran.....	27
2.4. MUSLIM CONSUMER BEHAVIOUR.....	28
2.4.1. Theory of planned behaviour	30
2.4.2. Attachment theory.....	30
2.5. DEFINING SUBJECTIVE NORMS.....	31
2.6. DEFINING RELIGIOUS BELIEFS.....	32
2.7. DEFINING PERCEIVED BEHAVIOURAL CONTROL.....	33
2.8. DEFINING WORD-OF-MOUTH.....	34
2.9. DEFINING BRAND LOYALTY	36
2.10. DEFINING PURCHASE INTENTION	38
2.11. SUMMARY	39

CHAPTER III: CONCEPTUAL FRAMEWORK AND RESEARCH

HYPOTHESES	40
3.1. INTRODUCTION	40
3.2. THE USE OF TPB IN THE FRAMEWORK.....	40
3.3. RESEARCH HYPOTHESES	42
3.3.1. Religious beliefs and Islamic brand love	43
3.3.2. Religious beliefs, subjective norms and perceived behavioural control....	44
3.3.3. Religious beliefs, word-of-mouth and purchase intention	46
3.3.4. Islamic brand love, brand loyalty, word-of-mouth and purchase intention	49
3.3.5. Subjective norms, word-of-mouth, brand loyalty and purchase intention	50
3.3.6. Subjective norms, perceived behavioural control and Islamic brand love	52
3.3.7. Perceived behavioural control, purchase intention, brand loyalty and word-of-mouth	53
3.3.8. Purchase intention, brand loyalty and word-of-mouth	54
3.3.9. Income.....	55
3.4. SUMMARY	57

CHAPTER IV: METHODOLOGY AND RESEARCH DESIGN

4.1. INTRODUCTION	59
4.2. RESEARCH METHODOLOGY AND METHOD SELECTION... 	59
4.3. JUSTIFICATION OF THE RESEARCH METHODOLOGY	60

4.3.1. Mixed-method research	62
4.4. THE FIRST PHASE (QUALITATIVE FIELDWORK).....	68
4.4.1. Overview of the stages of qualitative research and interpretation.....	70
4.4.2. Interviews.....	75
4.4.3. Focus groups	77
4.5. THE SECOND PHASE (RESEARCH INSTRUMENT AND SCALE DEVELOPMENT).....	80
4.5.1. Specifying the domain constructs	80
4.5.2. Generation of measurement items	82
4.5.3. Purifying measurement scales.....	89
4.5.3.1. Quantitative assessment.....	98
4.5.3.1.1. Back translation of the questionnaire.....	98
4.5.3.1.2. Pilot study	99
4.6. MAIN SURVEY	103
4.6.1. Target population and sampling.....	103
4.6.2. Appropriate number of participants	105
4.7. QUESTIONNAIRE DESIGN.....	105
4.8. DATA ANALYSIS METHODS	107
4.8.1. Exploratory factor analysis (EFA) and coefficient alpha	108
4.8.2. Structural equation modelling (SEM).....	109
4.8.2.1. The steps followed in structural equation modelling.....	109
4.8.3. Evaluating the model	110
4.8.4. Unidimensionality.....	113
4.8.5. Composite reliability assessment.....	114

4.8.6. The average variance extracted assessment	114
4.8.7. Nomological validity	115
4.8.8. Convergent validity.....	115
4.8.9. Discriminant validity	115
4.9. ETHICAL CONSIDERATIONS.....	116
4.10. SUMMARY	116

CHAPTER V: QUALITATIVE FINDINGS

5.1. INTRODUCTION	118
5.2. RESULTS OF THE QUALITATIVE STUDY	118
5.2.1 Islamic brand love.....	118
5.2.1.1 Antecedents to Islamic brand love	123
5.2.1.1.1 Religious beliefs.....	123
5.2.1.1.2. Subjective norms.....	127
5.2.1.1.3 Perceived behavioural control.....	129
5.2.2. Consequences of Islamic brand love.....	131
5.2.2.1. Word-of-mouth	131
5.2.2.2. Brand loyalty.....	133
5.2.2.3. Purchase intention.....	134
5.3. SUMMARY	135

CHAPTER VI: DATA ANALYSIS

6.1. INTRODUCTION	137
6.2. MAIN SURVEYS.....	137

6.2.1. Data preparation.....	139
6.2.1.1. Data coding and editing	139
6.2.1.2. Data screening and characteristics of the sample	139
6.2.1.3. Missing data analysis	140
6.3. ASSESSMENT OF NORMALITY, OUTLIERS, LINEARITY, AND MULTICOLLINEARITY	141
6.3.1 Normality analysis	141
6.3.2. Outlier assessments.....	143
6.3.3. Linearity and multicollinearity	147
6.3.3. Common method bias	149
6.3.5. Homoscedasticity/homogeneity	150
6.4. NON-RESPONSE BIAS	151
6.5. FACTOR LOADING AND DATA ANALYSIS.....	152
6.5.1. Exploratory factor analysis (EFA).....	153
6.6. STRUCTURAL EVALUATION OF THE MODEL	160
6.6.1. Basic concepts of structural equation modelling (SEM)	160
6.6.1.1. Introduction.....	160
6.6.1.2. Types of model in SEM.....	160
6.6.1.3. Practical considerations for SEM.....	161
6.6.1.3.1. Sample size	161
6.6.2. One-step or two-step approach	162
6.6.3. Basic model evaluation.....	162
6.6.3.1. Stage one: measurement model results	162
6.6.3.1.1. Measurement of reliability (item level)	165

6.6.3.1.2. Measurement of reliability (construct level).....	165
6.6.3.1.3. Measurement of validity (convergent validity).....	169
6.6.3.1.4. Measurement of validity (discriminant validity)	169
6.6.3.1.5. Measurement of validity (nomological validity)	170
6.6.3.2. Step two: structural model evaluation – hypothesis testing.....	171
6.7. SUMMARY	175

CHAPTER VII: DISCUSSION

7.1. INTRODUCTION	178
7.2. OVERVIEW OF STUDY	179
7.3. ISLAMIC BRAND LOVE CONSTRUCT.....	183
7.4. AN ASSESSMENT OF THE ISLAMIC BRAND LOVE SCALE	187
7.5. DISCUSSION OF THE HYPOTHESIS TESTS.....	188
7.5.1 Antecedents of Islamic brand love.....	189
7.5.2 Consequences of Islamic brand love.....	201
7.5.3 The relationships between word-of-mouth, brand loyalty and purchase intention	203
7.6. SUMMARY	206

CHAPTER VIII: CONCLUSION AND IMPLICATIONS

8.1. INTRODUCTION	208
8.2. THE RESEARCH FINDINGS’ IMPLICATIONS	209

8.2.1. Theoretical contribution of the study	210
8.2.1.1. Extending the theory	210
8.2.1.2. Theoretical contribution to the Islamic consumption context.....	212
8.2.1.3. Theory testing and generalization	213
8.2.2. Methodological contributions of the study	214
8.2.3. Managerial contributions of the study	215
8.3. RESEARCH LIMITATIONS AND FUTURE RESEARCH	217
8.3.1. Research limitations.....	217
8.3.1. 1. The method of sampling/analysis	217
8.3.1. 2. The measurement level	219
8.3.2. Future research avenues.....	220
8.4. SUMMARY	221
 REFERENCES.....	 222

APPENDIXES

APPENDIX 4.1:

Interview Protocol: Research questions, hypotheses, and qualitative questions	247
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APPENDIX 4.2:

Hypotheses codes and the translated questions for the interviews	254
--	-----

APPENDIX 4.3:

Focus group protocol	256
APPENDIX 4.4:	
Questionnaire	257
APPENDIX 4.5:	
Questionnaire - Arabic version	262
APPENDIX 6.1:	
Missing data assessment at item level	268
APPENDIX 6.2:	
Normal probability Q-Q plot	270
APPENDIX 6.3:	
Normality tests (items level)	272
APPENDIX 6.4:	
Multivariate normality	274

LIST OF TABLES

CHAPTER II:

Table 2.1: Forms of love.....	14
Table 2.2: The four sources of <i>Sharia</i>	19

CHAPTER III:

Table 3.1: List of the research hypotheses.....	56
---	----

CHAPTER IV:

Table 4.1: Paradigm features	61
Table 4.2: Alternative paradigm names	61
Table 4.3: Comparison between qualitative and quantitative approaches	64
Table 4.4: Application of in-depth interviews and focus groups.....	69
Table 4.5: The stages of coding	71
Table 4.6: Meeting the criteria of trustworthiness	75
Table 4.7: The details of in-depth interviews with scholars in Islamic studies	77
Table 4.8: The details of participants in focus groups	79
Table 4.9: The main constructs and their definitions.....	81
Table 4.10: The number of items used to measure each construct	83
Table 4.11: The items from the literature and the qualitative study for each construct	84
Table 4.12: Summary of advantages and limitations of content analysis.....	90
Table 4.13: The constructs, final number of items, and items for the pilot study	91

Table 4.14: The measurement items of the theoretical constructs for the pilot study	91
Table 4.15: The measurement items and the items codes.....	96
Table 4.16: Demographic profile of the pilot study participants (N=66)	100
Table 4.17: Reliability analysis for all constructs.....	101
Table 4.18: Reliability measures for each construct on the basis of the pilot study.....	102
Table 4.19: Summary of the items removed for scale purification.....	103
Table 4.20: The model best fitting.....	113

CHAPTER VI:

Table 6.1: Demographic profile of the main survey respondents (N=539)	138
Table 6.2: Test of normality.....	142
Table 6.3: Univariate outliers	144
Table 6.4: Multivariate outlier detection	146
Table 6.5: Descriptive statistics and correlation matrix for all constructs.....	148
Table 6.6: VIF and tolerance effect test.....	149
Table 6.7: Chi-square test between unconstrained and fully constrained model– common method bias	1499
Table 6.8: Model fit for common method bias	1499
Table 6.9: Levene’s test of homogeneity of variances	151
Table 6.10: Mann-Whitney U-test observing non-response bias.....	152
Table 6.11: KMO and Bartlett’s test.....	155
Table 6.12: Comunalities shared by each item	156
Table 6.13: Total variance explained.....	157
Table 6.14.: Factor loading	159
Table 6.15: Goodness-of-fit measures	164
Table 6.16: The religious beliefs construct.....	167

Table 6.17: The Islamic brand love construct.....	167
Table 6.18: The subjective norms construct	167
Table 6.19: The perceived behavioural control construct.....	168
Table 6.20: The word-of-mouth construct	168
Table 6.21: The purchase intention construct.....	168
Table 6.22: The brand loyalty construct	168
Table 6.23: AVE of the construct-items correlation.....	169
Table 6.24: Constructs correlation matrix	169
Table 6.25: Goodness-of-fit indices of the measurement model	170
Table 6.26: Goodness-of-fit indices of the structural model	172
Table 6.27: Results of hypothesis testing	175

LIST OF FIGURES

CHAPTER II:

Figure 2.1: Triangular of love	15
Figure 2.2: The major antecedents and consequences of brand love.....	18

CHAPTER III:

Figure 3.1: Theory of planned behaviour (TPB) diagram	42
Figure 3.2: Research conceptual model	57

CHAPTER IV:

Figure 4.1: Mixed-method procedures.....	66
Figure 4.2: Phases in measurement scale development	67

CHAPTER VI:

Figure 6.1: Suggested routine for parametric data analysis	140
Figure 6.2: Multivariate normal P-P plot of regression standardised residual	142
Figure 6.3: Box plot representing multivariate outliers	144
Figure 6.4: Islamic brand love constructs scatter plot matrix	1487
Figure 6.5: Scree plot of all measurement items.....	157
Figure 6.6: Validated model	1732
Figure 6.7: Final model.....	1776

CHAPTER I: INTRODUCTION

1.1. INTRODUCTION

This chapter provides an introduction to this study. The research background will be explained, through highlighting the gaps in knowledge that need to be bridged. Section 1.2 discusses the research background. The gaps in the literature will be clarified in Section 1.3. The development of the love concept within the field of psychology and the field of marketing will be explained in Section 1.4. The research objectives will be explained in Section 1.5. The methodology used to answer the research questions will be explained in Section 1.6. The importance of the study will be described in Section 1.7. Finally, Section 1.8 includes the general highlights of all the chapters.

1.2. RESEARCH BACKGROUND

While other consumer segments are reaching saturation point, Muslims are a potential segment on which to build a base for future growth. The market in products and services which comply with *Sharia* is worth \$2 trillion and is growing annually (Khan, 2017). Kearney (2006, p. 5) defines Muslim consumers “as the market dominated by Muslims following Islamic cultures and beliefs”. There is a misconception that Muslims are found only in the United Arab Emirates and the Middle East; they also exist in the developing world economy. Although Muslim consumers’ lives are characterised by the lifestyle, dietary and financial laws of the Islamic faith, they are not homogeneous. For instance, Muslims across the globe wear different attire, speak various languages and consume different foods (Bohari et al., 2017). This indicates that, although Muslims share a similar faith, their behaviours are different. It is important to understand the growth of the Muslim population in order to make decisions to target them. The Muslim population is growing at a rate of 1.8% annually, while the total global Muslim population is 1.56 billion (Kearney, 2006, p. 7) and increased to 1.8 billion (Khan et al., 2017). Asia and the Middle East have the largest Muslim populations, with 870 million and 190 million respectively (Bohari et al., 2017).

Understanding the purchasing power of Muslims is very important, as it enables marketers to target them effectively. A report released by the United Nations Program on Governance (UNPG) in the Arab Region in 2004 indicated that Muslim men earned different amounts in Kuwait (\$25,847), Morocco (\$6,907), Bahrain (\$29,107), Jordan (\$7,038) and Lebanon (\$9,011). This indicates that Muslim men are potential consumers for various multinational corporations. While the Quran encourages consumption among the Muslim community, Islamic banking rules prohibit profit-making. The *Sharia* prohibits usury, investing in businesses considered *Haram*, and trading in financial risk. However, the definition of *Halal* (permissible) varies in different structures. In Malaysia, some financial trades are acceptable while they are barred in Saudi Arabia. According to a report issued by the UK Treasury in November 2006, assets in the Islamic banking sector had grown to over \$250 billion globally, while the number of financial institutions had increased to 300 from one in 1973.

As part of ongoing initiatives to simplify manufacturing and production processes and globalization, marketers should understand the concept of *Halal* fully (Addis and Holbrook 2001, p. 56). In addition, in consumer research, more consideration of understanding Muslim consumers is needed (Izberk-Bilgin, 2012). There are many examples that support the importance of considering Muslim consumers in general and Muslim consumers' attitudes towards brands in particular: two important examples follow.

Firstly, Arla is a Denmark-based company which mainly targets consumers in the Middle East, with sales worth more than \$1.8m a day. In 2006, the company was threatened by Muslim consumers in the Middle East, as they were boycotting any products which belonged to a Danish brand, due to a controversial drawing in Danish newspapers. In addition, Muslim consumers in Saudi Arabia went beyond boycotting Danish products, as they avoided purchasing from any shop that sold Danish products (Financial Times, 2006). Thus, Muslim consumers are very sensitive regarding their *Sharia* sources, and the example above shows that Muslim consumers avoid purchasing valuable products because they hate the brand. Secondly, Al Rajhi bank, on the other hand, attracted Muslim consumers in Saudi Arabia by adopting strict Islamic banking services by considering the *Sharia* sources followed by Muslim consumers, making it one of the

most successful Islamic banks in the Middle East. In addition, religious consumers in Saudi Arabia are willing to invest in Al Rajhi bank through the stock market (CNN, 2014). Therefore, Al Rajhi as a brand is trusted and loved by consumers who are looking for products/services which use Islamic *Sharia* sources.

Researchers have considered Muslim consumers from different perspectives. For instance, Izberk-Bilgin (2012) studied the influence of religiosity on consumer behaviour, considering Muslim consumer behaviour towards non-Islamic brands. Their study was based on the performance of non-Islamic brands in Muslim countries. On the other hand, Essoo and Dibb (2004) studied Islamic rules in the banking sector and highlighted *Sharia*-compliant banking and how it could shape Muslim consumer behaviour. In addition, Carbone and Haeckel (2002, p. 87) stated that consumer behaviour was based on religious teachings on social customs and laws. For instance, the concept of *Halal* confuses the majority of multinationals targeting Muslims. *Halal* covers all aspects of preparation, display, sanitation and storage, among others. Given the speed of technological advances, ongoing initiatives to simplify manufacturing and production processes, and globalization, marketers should understand the concept of *Halal* fully (Addis and Holbrook, 2001, p. 56).

1.3. THE GAP IN THE LITERATURE

A few previous studies on Muslim consumers have linked them with Islamic branding. Alserhan (2010) defined Islamic branding as those brands which are *Sharia*-compliant. Similarly, Temporal (2011) stated that Islamic brands had to consider the five pillars of Islam (*Shahada, Salat, Sawm, Zaka and Hajj*) in order to attract Muslim consumers.

Considering the importance of understanding Muslim consumers (Alserhan, 2010; Alserhan and Alserhan, 2012; Essoo and Dibb, 2004; Izberk-Bilgin, 2012; Jafari and Süerdem, 2012; Kotler, 2000; Muhamad and Mizerski, 2013; Rippin, 2015; Shabbir, 2010), there are few studies which link Muslim consumers with the concept of branding. For instance, the concept of brand love has been researched within the marketing literature, considering different antecedents and outcomes (Batra et al., 2012; Carroll and Ahuvia, 2006; Rageh and Spinelli, 2012; Christodoulides et al., 2009; Rossiter, 2012). But there are no studies linking Muslim consumer behaviour with brand

love, especially when highlighting the importance of understanding Muslim consumers as an attractive segment for both academia and business.

Therefore, this study builds on the work of Batra et al. (2012), who stated that beliefs and strongly held values were influential factors in brand love. In addition, some researchers (Alserhan, 2010; Alserhan and Alserhan, 2012; Temporal, 2011a) have stated that further studies are needed to link Muslim consumers with branding. Overall, this study seeks to bridge the gap in the literature by proposing Islamic brand love as a new construct, and by examining the influence of religious beliefs on brand love.

1.4. THE CONCEPT OF LOVE

The concept of love has been defined by different authors from the field of psychology, but experts have been unable to agree on one definition (Fehr, 1988). Starting with Shakespeare's sonnets in the sixteenth century, the concept of love has been defined by experts from the field of education as a "kind of desire" or a "purely spiritual relationship" known as courtly love or fine love (Ma, 2014). In addition, Lasswell (1976) defined love as "psychological arousal and cognitions". Fehr (1988) on the other hand, found that love and commitment were strongly related concepts, and that love had a positive correlation with commitment. Overall, the concept of love has been widely discussed in the field of psychology, and has been considered by authors from different fields such as sociology and social psychology (Albert et al., 2008). Therefore, it is difficult to come up with a unified definition of the concept of love.

Shimp and Madden (1988) adopted Sternberg's (1986) triangular theory of interpersonal love in relation to consumer objects by analysing the three fundamental components of love - intimacy, passion and commitment - and linking them with the consumer-object relationship by replacing them with liking, yearning and commitment. In addition, Shimp and Madden (1988) linked the findings of their study with the concept of branding, and found that when a consumer felt an intimate relationship with a certain brand, they would be loyal to it. However, Batra et al. (2012) stated that the theories of interpersonal love were not suitable for brand love research. They supported their argument by highlighting the differences between the various types of interpersonal love, such as parental love and romantic love; therefore, they argued, theories of

interpersonal love could not be applied to brand love. On the contrary, it is argued that the concept of brand love can be measured using interpersonal love theories only if an exploratory study is included beforehand (Albert et al., 2008).

Carroll and Ahuvia (2006) defined the brand love concept as the degree of passionate, emotional attachment a satisfied consumer had to a particular brand name. Fournier (1998) stated that consumers could develop a relationship with a brand in different categories such as love and passion. Similarly, Carroll and Ahuvia (2006) categorised the consumer/brand relationships as: passion for brand, brand attachment or declaration of love towards the brand. Brand love has been linked with different branding constructs such as brand loyalty, brand trust, brand likeability, brand commitment (Albert and Merunka, 2013; Batra et al., 2012; Nguyen et al., 2013) and brand attachment (Albert and Valette-Florence, 2010). In particular, brand loyalty was considered as a main consequence of brand love (Batra et al., 2012). Similarly, Carroll and Ahuvia (2006) and Rageh et al. (2012) found that consumers who loved a brand were more likely to spread positive word-of-mouth comments about it. Batra et al. (2012) and Rauschnabel and Ahuvia (2014) suggested that quality was positively correlated with brand love.

In addition, Fournier and Mick (1999) asserted that love and satisfaction were strongly correlated constructs, and they considered love as the highest level of satisfaction. More recently, Roy et al. (2013) suggested that brand love mediated the satisfaction-brand loyalty correlation. The study considered satisfaction as an antecedent to brand love, and found that satisfaction and brand love were positively correlated; it was based on previous research by Carroll and Ahuvia (2006), who stated that satisfaction was one of the factors in making a brand loved. However, they found that satisfied customers were not necessarily in love with the brand.

Affection has been linked with brand love and is considered one of the core elements of it (Batra et al., 2012; Feher 2006). In addition, Batra et al. (2012) found that affection was one of the positive effects a consumer could experience when he/she loved a brand. Affection and love are similar constructs. However, affection has been used as one of the elements to measure brand love, as brand love is a broader concept (Albert et al., 2010).

Brand love as a construct can lead to other psychological consequences besides the branding constructs which have been highlighted above. Brand love can provide intrinsic rewards, positive effects or frequent thoughts. Brand love can be influenced by other psychological factors such as cultural identity, religiosity or strongly held values (Batra et al., 2012). Similarly, Alserhan (2010) linked the branding concept with the Islamic context and suggested that brands could not be separated from faith, as Muslims were guided by their religion in all aspects of life, as they love and hate for the sake of God.

Therefore, consumers might love a brand because, by using it, they can gain something else that they love (Batra et al., 2012). In addition, Roy et al. (2013) studied brand love considering two important factors, consumer-controlled or uncontrolled experience with a brand, as consumers can love a brand by word-of-mouth without having even experienced it. Moreover, individual personality differences can lead to brand love. For instance, a brand can be loved if it represents a consumer's personality. Moreover, it has been found that customers rely on past behaviour in order to predict future behaviour, as having a long history with a brand is considered as one of the brand love elements, along with a loved brand (Batra et al., 2012; Thomson et al., 2005; Rauschnabel and Ahuvia, 2014).

1.5. RESEARCH OBJECTIVES AND RESEARCH QUESTIONS

Considering the importance of the brand love concept, it is worth researching it from different perspectives. Therefore, the current study investigates the brand love concept from an Islamic perspective, by considering religious beliefs as key determinants of it. This study aims to answer the following questions: How do religious beliefs influence Muslim consumers towards brand love? How are Muslim consumers influenced by *Sharia* sources? Do Muslim consumers strictly follow *Sharia* sources in their behaviour towards word-of-mouth, brand loyalty and purchase intention? Is the concept of brand love in Islam different from that in the current literature?

This study proposes Islamic brand love as a new construct, building on the existing literature on the concept of brand love, by addressing five research objectives: 1) To explore the relationship between religious beliefs and brand love; 2) To offer a better understanding of Muslim consumer behaviour towards branding; 3) To explore how *Sharia* sources affect Muslim consumers

regarding brand love; 4) To propose Islamic brand love as a new construct; and 5) To offer a new scale for brand love based on religious beliefs.

According to the current literature, only one study has considered religiosity and strongly held values as one of the brand love factors (Batra et al., 2012). However, religious beliefs as a construct were not investigated as key determinant of brand love. Therefore, this study is considered to be the first to research brand love within the Islamic context. By addressing the research objectives, this study contributes to the current literature on brand love. The following section explains the research methodology used in this study.

1.6. RESEARCH DESIGN AND RESEARCH METHODOLOGY

To achieve the research objectives and to answer the research questions, a mixed-method research design was adopted, following a positivist research philosophy (Malhotra and Birks, 2003). From the positivist perspective, qualitative methods can be applied in the initial stages of research in order to gain a deeper understanding of the nature of the research problem and also to improve the primary research model and hypotheses (Malhotra and Birks, 2003). Therefore, by employing a mixed-method approach, with a quantitative basis but using some qualitative techniques in the early stages of the research, it is possible to generate law-like regularities which can later be generalised to broader situations.

This study examines an Islamic context and is therefore based on Saudi Arabia, where Islam is the major religion and the culture is considered as collectivist (Al-Gahtani et al., 2007). This makes it a suitable sample to be examined by the theory of planned behaviour (TPB). TPB is found to be a successful model in predicting individual's behaviour (Armitage and Conner, 2000; Schifter and Ajzen, 1985). In addition, it is considered as a successful theory in understanding individuals' levels of religiosity (Mukhtar and Butt, 2012). According to Hair et al. (2012), a target sample must be identified based on the research objectives. Therefore, the sample includes Saudi Arabian citizens and foreign people living in Saudi Arabia, of both genders (male and female), and aged above 18.

Since this study aims to investigate the influence of religious beliefs on brand love within the Islamic context, qualitative research methods will be used in the first stage. Therefore, Churchill's (1979) paradigm has been adopted in this study. In addition, the relevant literature was reviewed to validate the scale, and initial data was collected through qualitative research methods, namely focus groups and in-depth interviews. Three focus group interviews were conducted with Muslim consumers and seven in-depth interviews were conducted with scholars of Islamic studies.

1.7. THE IMPORTANCE OF THE STUDY

Brand love can lead to loyalty, positive word-of-mouth, commitment and intrinsic rewards (Barbara et al., 2006), which makes it a very important concept. On the other hand, there are some studies which focus on the antecedents of brand love as an important concept. For instance, Nguyen et al. (2013) suggested that brand likeability could be a brand love antecedent, while Albert and Merunka (2013) stated that once consumers trusted a brand, they were willing to love it, and a high level of brand love could be gained through brand identification as well. Consumers can also come to love a brand by having a long history with it (Batra et al., 2012).

It is suggested that strongly held values such as religiosity, cultural identities and intrinsic rewards can lead to brand love (Batra et al., 2012). However, religious beliefs have not been considered in previous research as an antecedent to loving a brand, even though religious beliefs are one of the important factors which shape consumer behaviour (Regnerus, 2003). In addition, Bakar et al. (2013, p. 232), found that religiosity's influence on ethical judgement was not direct but was mediated by guilt. This indicates that Muslim consumers' behaviour is influenced by the guilt they feel by acting unethically. This explains why consumers are very keen to evaluate the best brand in order to act ethically. For Muslims, branding cannot be separated from faith, which dictates that all actions should be divine, and that one loves and hates not because of human desires but because one's feelings are in line with God's guidance (Alserhan, 2010). Therefore, the main purpose of this study is to shed light on Muslim consumers' behaviour towards the concept of brand love in Saudi Arabia. It therefore intends to understand Muslim consumers' beliefs towards brand love. This study will fill the gap in the literature by investigating an area

that is of great importance in the current marketing and business environment, but which has received little attention from previous researchers.

1.8. DEFINITIONS OF CONSTRUCTS AND CONCEPTS

Islamic brand love - The degree of passionate emotional attachment and positive evaluation (Albert and Merunka, 2013; Batra et al., 2012; Barbara et al., 2006; Nguyen et al., 2013) that a satisfied Muslim consumer has for a particular trade name that matches his/her beliefs (Abdin, 2004; Alserhan, 2010) (this definition is derived from the literature on brand love and Islamic marketing).

Religious beliefs - The degree to which a follower is living according to the guidelines of his/her religious beliefs with a significant influence on their behaviour (Shachar et al., 2011), as their hearts accept the truth and live by it, out of free will and with love (Abdin, 2004).

Subjective norms - The perceived social pressure (Ajzen, 1991) from people important to an individual, who think he/she should/not perform certain actions (Fishbein and Ajzen, 1975).

Perceived behavioural control – The beliefs in personal ease or difficulty in performing the behaviour of interest (Ajzen, 1991; Kay et al., 2010).

Word-of-mouth - Informal communications transferred from one individual to another about the usage or ownership of a particular brand, good or service (Brown et al., 2005; Lam et al., 2009).

Brand loyalty - A strong commitment to rebuy a product/service consistently in the future (Oliver, 1999), where the consumer has a significant psychological attachment to the brand entity consumed (Punniyamoorthy and Raj, 2007).

Purchase intention - Consumer's judgement about buying a particular product or brand (Hellier et al., 2003; Porral; 2015).

1.9. THE STRUCTURE OF THE THESIS

This thesis is structured into eight sections, followed by the references and the appendices. A general explanation of each section follows.

Chapter I. Introduction

The first chapter explains the significance of the study, the main objectives, and the methodology used.

Chapter II. Literature review

This chapter discusses the literature relevant to the brand love concept, in relation to Muslim consumers. It also explains the antecedents and consequences of Islamic brand love, by considering the consumption concept in Islam and its relation to brand love.

Chapter III. Conceptual framework and research hypotheses

The conceptual framework of the study is explained in this chapter, including the research hypotheses and the related literature.

Chapter IV. Methodology and research design

This chapter discusses the research methodology used in this study, and the data analysis methods.

Chapter V. The qualitative findings

The findings of the qualitative study are explained and linked to the related literature.

Chapter VI. Data analysis

The results of the quantitative study are discussed, including the process of validating the developed scale.

Chapter VII. Discussion

This chapter discusses the outcomes of the hypothesis testing, and matches it with the qualitative findings as well as with the related literature.

Chapter VIII. Conclusions

This chapter presents a general summary of the outcomes. Both theoretical and managerial contributions are explained. In addition, recommendations for future studies are highlighted on the basis of the outcomes of the current study. The references and the appendices then follow.

CHAPTER II: LITERATURE REVIEW

2.1. INTRODUCTION

The aim of this chapter is to clarify the background perspective and the significance of the literature related to brand love and the development of the love concept. Section 2.2 discusses different definitions of love and explains the development of love from the field of psychology in the marketing context. Section 2.3 describes the definition of brand love and highlights its major antecedents and consequences. Then the impact of cultural factors on consumer behaviour is explained in general and on Muslim consumers in particular. Section 2.4 explains both the theory of planned behaviour (TPB) and attachment theory. Section 2.5 defines subjective norms as one of the TPB constructs linked to the context of this study. Section 2.6 defines religious beliefs in the Islamic context and their relation to behavioural beliefs, which is a construct of TPB. Section 2.7 defines perceived behavioural control, which is another construct of TPB. The definitions of word-of-mouth, brand loyalty and purchase intention are outlined in sections 2.8, 2.8 and 2.9 respectively. Finally, a summary of this chapter is presented in section 2.10.

2.2. PARADIGMS IN BRAND LOVE STUDIES

The concept of love has been defined by different authors from the field of psychology, but experts have been unable to agree on one definition (Fehr, 1988). Starting with Shakespeare's sonnets in the sixteenth century, the concept of love has been defined by experts from the field of education as a "kind of desire" or a "purely spiritual relationship" known as courtly love or fine love (Ma, 2014). In addition, Lasswell (1976) defined love as "psychological arousal and cognitions". Fehr (1988), on the other hand, finds that love and commitment are strongly related concepts, and that love has a positive correlation with commitment. Overall, the concept of love has been widely discussed in the field of psychology, and has been considered by authors from different fields such as sociology and social psychology (Albert et al., 2008). Therefore, it is difficult to present a unified definition of the concept of love.

2.2.1. Psychological studies paradigm

The psychological paradigm views the concept of love as a psychological state. Scholars (Aron and Aron, 1986; Aron and Westbay, 1996) state that humans seek love to fulfil the following objectives: 1) To extend themselves; 2) to include others to themselves through close relationships; and 3) to experience the extension of the self. Love mainly aims to expand the self to new persons, and the object of the extension becomes included in the self. Therefore, love is defined as “the constellation of behaviours, cognitions and emotions associated with the desire to enter or maintain a close relationship with a specific other person” (Aron et al., 1992, p. 26). However, the feeling of love can be applied to different categories (e.g., family members, friends) in addition to romantic relationships.

In the psychology field, love has been considered as a superior form of friendship by two main authors, Rubin and Sternberg. Rubin (1970, p. 265) defines love as “an attitude held by a person towards a particular other person, involving predispositions to think, feel, and behave in certain ways towards that other person”. On the other hand, Sternberg (1986) proposes the triangular theory of love, which explains love as three interrelated components: intimacy, passion and commitment (see Figure 2.1).

Many authors propose different adjectives that can lead to love (Luby and Aron, 1990; Regan et al., 1998). For instance, Fehr (1988) proposed a list of 86 adjectives relating to love, which included caring, honest, respectful, loyal and accepting. Therefore, based on the large number of the components of love proposed, the concept of love cannot have a unified definition even within the field of psychology.

The concept of love has been discussed in the field of psychology using different theories. Sternberg (1986) developed the triangular theory of love in order to offer a better understanding of love by considering three main interrelated components: intimacy, passion and commitment, these three components occur as a combination of the main eight types of love (Table 2.1).

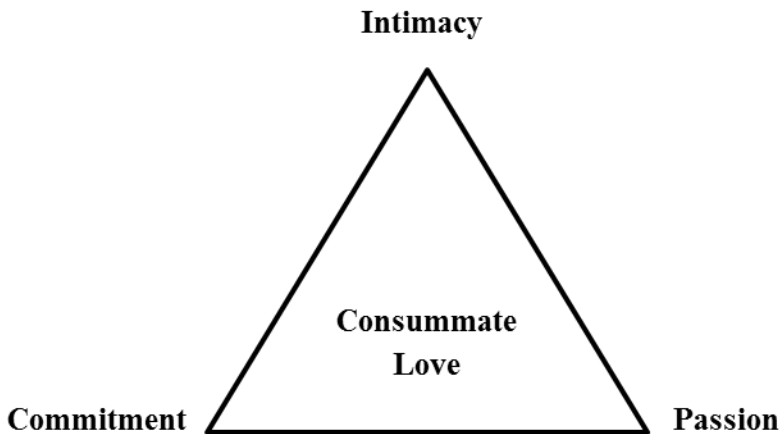
Table 2.1: Forms of love

Form of love	Definition
Nonlove	The casual interactions that do not include any type of the three main components of love.
Liking/friendship	Relationships that include intimacy, one of the three main components of love. This form of love usually represents friendship relationships.
Infatuated love	Passionate love in the absence of the intimacy and commitment components. It is also called “love at first sight”.
Empty love	A commitment type of love in the absence of both intimacy and passion. It is sometimes considered as the end of a long-term relationship when intimacy and passion starts to disappear, or it can be the beginning of a short-term relationship when other types of love might appear.
Romantic love	A combination of two components of love: intimacy and passion. Thus romantic love includes both physical and emotional attractions. Hatfield and Walster (1981) state that it is very similar to infatuated love.
Companionate love	A combination of the intimacy and commitment components of love. It is considered as friendship that occurs in a long-term relationship in the absence of physical attraction. Duck (1983) names it friends for life.
Fatuous love	A combination of the passion and commitment components, which leads to fast development in a relationship, as the commitment component is based on the passion component, in the absence of the intimacy component. Thus relationships are at risk of termination.
Consummate love	A combination of all three components of love (intimacy, passion and commitment). Thus, it is the form of love many people try to achieve, especially in romantic relationships, considering the fact that reaching the goal is easier than maintaining it.

Source: Sternberg (1986)

Sternberg (1986) states that in order to explain love, it is vital to explain all three components of the theory of love. The first component of triangular theory is intimacy, which is considered as the “warm” component (Noller, 1996), encompassing closeness and connectedness to the partner (Sternberg, 1986). The second component is passion, which is considered as the “hot” component (Noller, 1996) and includes romance, physical attraction, sexual arousal and other motivational forms (Sternberg, 1986). Thus, passion includes the highest level of feelings. The third component is commitment, which is considered as the “cold” component (Noller, 1996). Commitment encompasses the cognitive process of making a decision about loving someone (Sternberg, 1986).

Figure 2.1: Triangular of love



Source: Sternberg (1986)

Sternberg (1986) empirically examined the theory by investigating 24 student couples. Acker and Davis (1992) argued that love was a complex psychological process, and using an undergraduate population was not sufficient to test the theory. They therefore examined the theory using a sample including people of different ages and in relationships of different lengths. They found that it was difficult to reach a definite conclusion because every individual had a different way of developing feelings of love.

2.2.2. Marketing studies paradigm

Interest in the concept of love in the marketing context started in the 1980s, with Shimp and Madden (1988). They adopted Sternberg's (1986) triangular theory of interpersonal love in relation to consumer objects by analysing the three fundamental components of love - intimacy, passion and commitment - and linking them with the consumer-object relationship by replacing them with liking, yearning and commitment.

In addition, Shimp and Madden (1988) linked the findings of their study with the concept of branding, and found that when a consumer felt an intimate relationship with a certain brand, they would be loyal to it. However, Batra et al. (2012) stated that the theories of interpersonal love were not suitable for brand love research. They supported their argument by highlighting the differences between the various types of interpersonal love, such as parental love and romantic

love, and argued that therefore, theories of interpersonal love could not be applied to brand love. On the contrary, it has been argued that the concept of brand love can be measured using interpersonal love theories only if an exploratory study is included beforehand (Albert et al., 2008).

2.3. DEFINING ISLAMIC BRAND LOVE CONCEPT

Barbara et al. (2006) defined the brand love concept as the degree of passionate, emotional attachment a satisfied consumer had to a particular brand name. Fournier (1998) stated that consumers could develop a relationship with a brand in different categories such as love and passion. Similarly, Carroll and Ahuvia (2006) categorised the consumer/brand relationships as passion for brand, brand attachment or declaration of love towards the brand.

The theory of interpersonal love has been used in the marketing context (e.g. Shimp and Madden, 1988); however, Batra et al. (2012) stated that the theories of interpersonal love were not suitable for brand love research. They supported their argument by highlighting the differences between the different types of interpersonal love, such as parental love and romantic love; they argued that that theories of interpersonal love could not therefore be applied to brand love. On the contrary, it is argued that brand love can be measured using interpersonal love theories only if an exploratory study is included beforehand (Albert et al., 2008).

Brand love has been linked with different branding constructs such as brand loyalty, brand trust, brand likeability, brand commitment (Albert and Merunka, 2013; Nguyen et al., 2013; Batra et al., 2012) and brand attachment (Albert and Valette-Florence 2010). In particular, brand loyalty was considered as a main consequence of brand love (Batra et al., 2012). Similarly, Carroll and Ahuvia (2006) and Rageh et al. (2012) found that consumers who loved a brand were more likely to spread positive word-of-mouth about it. Some researchers (Rauschnabel and Ahuvia, 2014; Batra et al., 2012) have suggested that quality is positively correlated with brand love.

In addition, Fournier and Mick (1999) asserted that love and satisfaction were strongly correlated constructs, and they considered love as the highest level of satisfaction a consumer could have. More recently, Roy et al. (2013) suggested that brand love mediated the satisfaction/brand

loyalty correlation, considering satisfaction as an antecedent to brand love, and finding that satisfaction and brand love were positively correlated. Their study was based on work by Carroll and Ahuvia (2006), who stated that satisfaction was one of the reasons behind brand love; however, they found that satisfied customers were not necessarily in love with the brand.

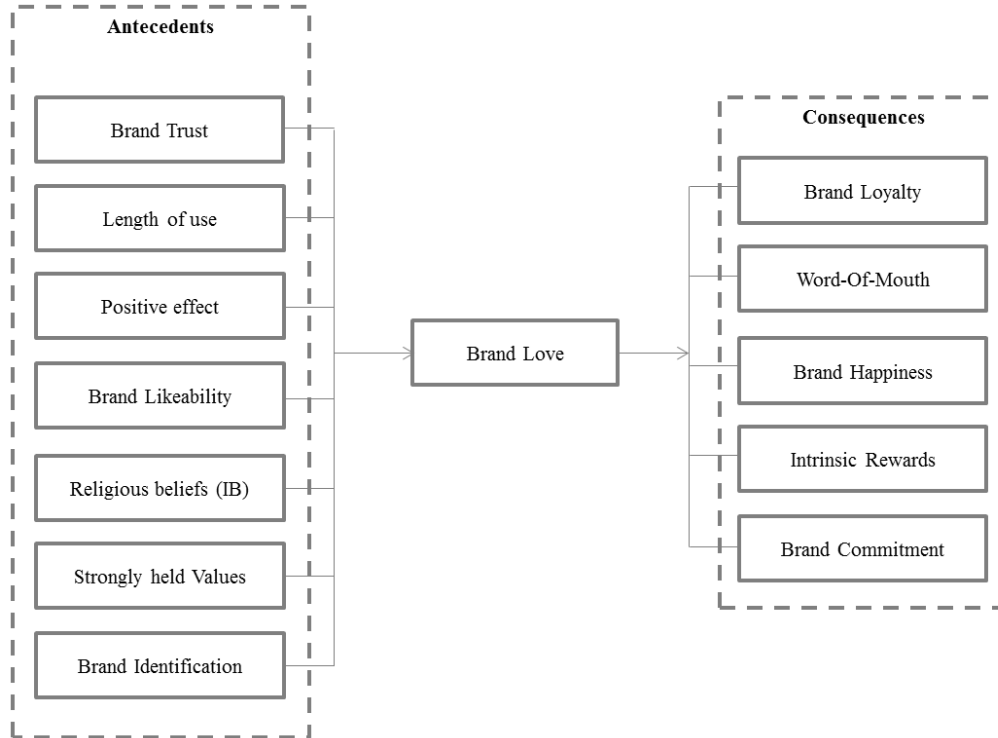
Affection has been linked with brand love and is considered as one of the brand love core elements (Feher, 2006; Richins, 1997, in Batra et al., 2012). In addition, Batra et al. (2012) found that affection was one of the positive effects a consumer could have when he/she loved a brand. Affection and love are similar constructs. However, affection has been used as one of the items to measure brand love, as brand love is a broader concept (Albert and Valette-Florence, 2010).

Brand love as a construct can lead to other psychological consequences, besides the branding constructs which have been highlighted above. Brand love can provide intrinsic rewards, positive effects or frequent thoughts. Brand love can be influenced by other psychological factors such as cultural identity, religiosity or strongly held values. Similarly, Al-Serhan (2010) linked the branding concept with the Islamic context and suggested that brands could not be separated from faith, as Muslims were guided by their religion in all aspects of life, as they loved and hated for the sake of God. Therefore, this study defines Islamic brand love as the degree of passionate, emotional attachment and positive evaluation (Albert and Merunka, 2013; Batra et al., 2012; Barbara et al., 2006; Nguyen et al., 2013) that a satisfied Muslim consumer has for a particular trade name that matches his/her beliefs (Abdin, 2004; Alserhan, 2010).

It is stated that consumers might love a brand because, by using it, they can gain something else that they love (Batra et al., 2012). In addition, Roy et al. (2013) studied brand love considering two important factors, consumer-controlled or uncontrolled experience with a brand, as consumers can love a brand through word-of-mouth without even experiencing it. Moreover, individual personality differences can lead to brand love. For instance, a brand can be loved if it represents a consumer's personality. Moreover, it has been found that a customer relies on past behaviour in order to predict future behaviour, as having a long history with a brand is considered as one of the elements of brand love a customer has with a loved brand (Batra et al.,

2012; Thomson et al., 2005; Rauschnabel and Ahuvia, 2014). Figure 2.2 illustrates the main factors that influence brand love and the key outcomes of brand love.

Figure 2.2: The major antecedents and consequences of brand love



Source: Albert and Merunka (2013); Batra et al. (2012); Nguyen et al. (2013)

2.3.1. Defining culture

Culture is a unique concept which is defined differently in various contexts. Melewar et al. (2005, p. 60) define culture as shared practices, traditions, beliefs and norms within a particular group of people. In this study, culture is defined as a set of beliefs, practices, values, traditions, norms and religious values shared by a group of people in a particular region. Culture is shared and learnt, and influences individuals in their daily lives. Hofstede (1983), in his theory of cultural dimensions, states that culture is unique to a country, and different countries may have different cultures. From the religious perspective, beliefs, practices, values and norms determine the cultural connotations of followers of a particular religion. For instance, some types of behaviour by Muslims are not common among Christians or Hindus because of religious differences.

Culture influences consumer behaviour in different ways, and it is important for marketers to understand the culture of their target markets to avoid cultural conflicts in their marketing endeavours or business operations. Elliott and Jankel-Elliott (2003, p. 215) have argued that culture influences consumer perceptions towards goods and services and brands in the market. Therefore, the religious beliefs of Muslims may influence their brand perception. Muslims are controlled by *Sharia* teachings, which explain the practices they have to follow in their lives, including their consumption patterns. For example, *Sharia* clearly prohibits the consumption of some products. For some products, *Sharia* may have certain rules of consumption: for example, banking products should be free from *Riba* (interest). *Sharia* comes from four sources, which are explained in Table 2.2.

Table 2.2: The four sources of *Sharia*

Source	Definition
The Quran (Primary)	The main contents and structure of <i>Sharia</i> law come from the Quran, which serves as the final arbiter on discussions of law. Muslims believe that the Quran is a compilation of the words of Allah (the Arabic word for God), a revelation from Allah that was sent down to the Prophet Muhammad through the Angel Gabriel. Despite differences in ideology among Muslim groups, it is the most fundamental belief of all Muslims that the Quran is the word of Allah.
The Sunnah (Secondary)	In Islamic law, the primary role of the Sunnah is to clarify the Quran. The Quran describes the Sunnah as the essential guide for Muslims.
Ijma (Tertiary)	Ijma is a consensus among ulama that results in a fatwa. The ijma is used to rule on an issue that is not explicitly discussed in the Quran and Sunnah. Usually, it is used to settle dubious issues and to revise a previous fatwa in light of superior arguments regarding the issue.
Ijtihad (Tertiary)	Similar to ijma, the key players in ijtihad are the ulama. But instead of representing the consensus of several ulama, ijtihad refers to a sole alim's judgements (for example, opinion, analogy) on new issues that are not found explicitly in the Quran, Sunnah and ijma.

Source: Muhamad and Mizerski (2010)

Muslims believe that *Sharia* sources encompass all aspects of life (Bakare et al., 2013). The Quran is the main source of the Islamic belief system, considered as the book of God by Muslims. Fisher (1997, p. 338) defines the Quran as a set of revelations to the Prophet Mohammed from God, which were made over a period of 23 years. According to Islamic beliefs,

these revelations were made in two stages. In the first stage, the messages focused on describing God and insisting that humans should worship only God. In the second stage, the messages focused on the social life of Muslims, including details of relationships with friends, relatives, neighbours and partners. Islam insists that Muslims should follow the guidelines from God in all aspects of their lives, and that even their emotions should be regulated by the teachings of Islam. Therefore, their love and hate should not be driven by mere human desires, but they should always seek guidance from the book to express their emotions (Alserhan, 2010).

As set out in Table 2.2, there are four sources of *Sharia*. The Holy Quran is considered as the main source of *Sharia* and the three other sources (*Sunnah*, *Ijma*, and *Ijtihad*) are derived from it. However, the authenticity of the three other sources can be debated. Therefore, this research uses only the Holy Quran as a primary source of *Sharia*, because there is a wider consensus among Muslims about its text.

2.3.2. Islamic religion and Muslim consumption in the Quran

Consumption is a legitimate right of human beings in all cultures and economic systems, and it plays an important role in determining economic activities. It specifies the level of production needed to meet the principle of effective demand. It is necessary for Muslims to follow the teaching of Islam while consuming goods and services (Al-Elyani, 2006). The Holy Quran promises rewards for those obey and punishments for those who are influenced by their worldly desires (for example, it states that God will admit those who believe and do righteous deeds to gardens beneath which rivers flow; while those who reject God will enjoy (this world) and eat as cattle eat; and the fire will be their abode - 47:12)¹.

Consumption and enjoying the bounty given by Allah the Mighty is not a drawback in itself, but is an issue if it becomes the ultimate goal. A Muslim therefore views consumption as a means but not an end. He or she eats and consumes to sustain life, populate the earth, worship and perform the obligations ordained by Allah. For this reason, Islam permits consumption of all good things to people, but orders them to be balanced (25:67).

¹ The Holy Quran reference: the first number represents the Sourah number, while the second number represents the verse number.

Consumers in the modern economic system only look to maximise their utility, while Islam encourages consumers to spend for the benefit of other people, because the relationship between a Muslim and his Muslim brother is one of love. That is why Islam is keen on achieving solidarity and social support between its members through paying *Zakat* (charity contributions) and giving other types of support by helping needy and broken people. The Quran says: “In their wealth and possessions [was remembered] the right of the [needy] him who asked, and him who [for some reason] was prevented [from asking]” (51:19). And in another place it reads: “Render to the kindred their due rights, as [also] to those in want, and to the wayfarer. But squander not [your wealth] in the manner of a spendthrift” (17:26). The Muslim consumer also spends in the way of Allah (in charity), seeking His pleasure and guided by His commands: Allah has said they feed, for the love of God, the indigent, the orphan and the captive, 9- saying: "We feed you for the sake of God alone: no reward do we desire from you, nor thanks" (76:9). In Islam, the concept of consumption seeks the achievement of harmony between worldly utility and eternal utility in the life hereafter. Niggardliness and extravagance are both prohibited, and Muslims are called on to strike a perfectly just balance between them. Allah Almighty has said: “Those who, when they spend, are not extravagant and not niggardly, but hold a just [balance] between those [extremes]” (25:67).

Besides this, the Islamic economic system imposes moral and legal restrictions on the totality of behaviour, including consumption, by permitting consumption of lawful goods and commodities and prohibiting unlawful ones. Islam combines the freedom of the individual with the right of society to intervene on behalf of the individual and the group, to meet the essential needs of all members of Muslim society before moving to luxury goods. These criteria distinguish Islam from capitalism and socialism. The former is based on the absolute freedom of the individual, while the latter is based on the absolute freedom of society to control consumption. If food and drink, clothing, housing and recreation are the necessities of life, and man cannot perform his spiritual obligations without acquiring some of them, people have different estimations of these needs. Some of them are spendthrift, while others are miserly. However, the Islamic economic system is value-driven, and Muslims are required to provide the food and drink, clothing and housing necessary for him and his dependents (Al-Elyani, 2006).

The main objective of economics is to increase production, because this will result in cost reductions and improved quality of life. But increasing production does not necessarily improve people's quality of life or wellbeing. Increased production does not improve quality of life, per se, unless consumption is regulated and restricted by moral and legal values directed towards the welfare of society.

2.3.2.1. Importance of consumption in the Quran

Some people consider consumption as a negative process. They consider production as a process that gives, adds and benefits, while consumption is a waste of money, destructive and useless. If the descriptions given to production are correct, those given to consumption are incorrect. Consumption is not purely evil, and it is not a waste of goods and services, but it is good for building minds and capacities, and people have to take advantage of these capacities built by consumption. Society cannot do without consumption, and production cannot exist without consumption that stimulates and justifies its existence. So Islam permits consumption and calls for it (Yusuf, 1977).

Islam views consumption as part of human nature and does not fight it, but it stands in a position of urging and encouraging it for the survival of mankind in order to populate the earth and become the trustees of Allah on it. In addition to that, people cannot worship Allah if they do not consume what they need in terms of food and clothing (Dunia, 1984). Indeed, God has honoured the children of Adam. Allah Almighty has said: "Indeed we have honoured the children of Adam and carried them on both land and sea. We have provided them with good things and greatly preferred them above much of our creation" (17:70). This honour requires meeting the needs and desires of man, which means that consumption is important for every human being. Allah the Almighty has linked faith in Him with consumption in many verses of the Holy Quran. Allah Almighty has said: "What burden were it on them if they had faith in God and in the Last Day, and they spent out of what God has given them for sustenance? For God has full knowledge of them" (4:39). Would something befall them if they had faith in God, and they had followed the way of goodness, and turned from the way of hypocrisy in the hope of what God had promised

those who work for good? Would something befall them if they spent out of what God has given them for sustenance, in the aspects that are loved and accepted by God? (Ibn Katheer,1980).

The Holy Quran even makes spending a key attribute of those who have faith in God, just like establishment of prayers. God Almighty says: “Those who believe in the Unseen, are steadfast in prayer, and spend out of what we have provided for them” (1:3). God Almighty has also said: “2- For believers are those who, when God is mentioned, feel a tremor in their hearts, and when they hear His signs rehearsed, find their faith strengthened, and put (all) their trust in their Lord; 3- Who establish regular prayers and spend (freely) out of the gifts. We have given them for sustenance: 4-Such in truth are the believers: they have grades of dignity with their Lord, and forgiveness, and generous sustenance” (8:2-4) (Al-Elyani, 2006).

God the Majestic also has commands “Those who hearken to their Lord, and establish regular prayer; who (conduct) their affairs by mutual consultation; who spend out of what We bestow on them for sustenance” (42:38). Also, there are many honorable verses that confirm this matter, such as these words of God the Majestic: “O ye who believe! Eat of the good things that We have provided for you, and be grateful to God, if it is Him ye worship” (1:172). God Almighty has also revealed in the Holy Quran: “31-O Children of Adam! Wear your beautiful apparel at every time and place of prayer: eat and drink: But waste not by excess, for God loveth not the wasters. 32-Say: Who has forbidden the beautiful [gifts] of God, which He has produced for His servants, and the things, clean and pure, [which He has provided] for sustenance? Say: They are, in the life of this world, for those who believe, [and] purely for them on the Day of Judgement. Thus do we explain the signs in detail for those who understand? 33-Say: The things that my Lord has indeed forbidden are: shameful deeds, whether open or secret; sins and trespasses against truth or reason; assigning of partners to God, for which He has given no authority; and saying things about God of which ye have no knowledge” (7:31-33).

Islam calls for all people: young and adult, rich and poor, to enjoy the pleasures of life. Therefore, God has addressed here all the children of Adam. And if Islam sometimes calls for patience and satisfaction, this is not a call for deprivation, but a call to maintain tranquility during the time of distress until it passes away, after which time everybody is invited to enjoy

lawful (*Halal*) enjoyment; and the community is ordered to provide this enjoyment for all its members, and not to deprive them of what God invited them to enjoy in life (Qutb, 1974). An example of the verses that show the good things created by God for human beings to enjoy like food, drink, clothing, and so on, include the following, where God the Majesty has said: “It is He Who has made the sea subject, that ye may eat thereof flesh that is fresh and tender, and that ye may extract therefrom ornaments to wear; and thou seest the ships therein that plough the waves, that ye may seek [thus] of the bounty of God and that ye may be grateful” (16:14).

God Almighty has also said in other verses of the Quran: “5-And cattle He has created for you [men]: from them ye derive warmth, and numerous benefits, and of their [meat] ye eat. 6-And ye have a sense of pride and beauty in them as ye drive them home in the evening, and as ye lead them forth to pasture in the morning. 7-And they carry your heavy loads to lands that ye could not [otherwise] reach except with souls distressed: for your Lord is indeed Most Kind, Most Merciful, 8-And [He has created] horses, mules, and donkeys, for you to ride and use for show; and He has created [other] things of which ye have no knowledge. 9-And unto God leads straight the Way, but there are ways that turn aside: if God had willed, He could have guided all of you” (16:5-9).

The importance of consumption in Islam is also highlighted by the fact that it is a way of worshipping God, which distinguishes the Islamic economic system from other systems which consider consumption as the ultimate goal of economic activity, and which consider any deficiency in the satisfaction of material needs as one of the troubles of an individual's life; but in the Islamic economy, the human quest for permissible sustenance, good food and consumption is considered as obedience to God, if it is done seeking reward from God (Al Hamad, 1981). Consumption is considered in Islam as a kind of worship, if it is intended to honour the Almighty God, if the consumer sought a lawful livelihood and consumed good commodities and services, and if his or her goal was to get the strength to worship God and work for the favour of himself and his Muslim community (Al Rommany, 1991).

The process of consumption itself is obedience to God, if it is in compliance with the commandment of God for people to eat, drink and enjoy this life. God Almighty has said,

addressing Adam and Hawa: “We said: O Adam! Dwell thou and thy wife in the Garden; and eat of the bountiful things therein as [where and when] ye will; but approach not this tree, or ye run into harm and transgression” (1:35) Also God has said addressing all human beings: “Ye people! Eat of what is on earth, Lawful and good; and do not follow the footsteps of the evil one, for he is to you an avowed enemy” (1:168).

In Islam, a consumer is rewarded if his consumption is permissible by God, and if it does not hurt him/herself or other people. Rather, the neglect of consumption is condemned in Islam if an individual fails to consume while being able to do so, in which case he or she will be considered to be niggardly (Al Hagbany, 1989).

God Almighty has said: “Make not thy hand tied [like a niggard's] to thy neither neck, nor stretch it forth to its utmost reach, so that thou become blameworthy and destitute” (17:29). If that is so at the individual level, it is more to be condemned disgusting at the society level. Let us imagine a society whose members are living at the level of necessities and subsistence: what will happen to this society in the aspects of production, recognition of the good things provided by God, the reconstruction of earth, and worshipping God? Then we should be aware of the expression “so that thou become blameworthy and destitute” and the social and economic measures of this expression. Ibn Katheer (1980) said in his interpretation of this verse. “29-And let not your hand be tied [like a miser] to your neck, nor overextend it [like a spendthrift], so that you become blameworthy and in severe poverty³⁰-Truly, your Lord expands the provision for whom He wills and straitens [for whom He wills]” (17:29-30).

2.3.2.2. Levels of consumption in the Quran

Economic conditions differ from one age to another and from one society to another. Moreover, incomes within each society differ greatly. The reason for these differences is that God is the one who allocates livelihoods. God says: “Is it they who allocate the mercy of your Lord? It is We who have allocated their livelihood in this life” (43:32). Variation is a requisite to straighten things on Earth. If all people had the same capabilities and talents, there would be so many jobs that no one would do. God Almighty, the Creator of the universe, made people with variations in capabilities so that life could go smoothly and people could carry out the order of populating the

Earth (Atwan, 1997). God says: “God has favoured some of you over others in livelihood. Those who are favoured would not give their properties to their servants” (16:71). Since people vary in their incomes, they also vary in their consumption. Not all people consume at the same level. Therefore, it is possible to classify consumption into three levels as set out in the following paragraphs.

Subsistence (basic necessities) – The subsistence level refers to the existence of basic necessities in a Muslim society, which are necessary and without which life would not be possible, to the extent that if these necessities were to disappear, life would disappear too. The Muslim, therefore, is called on to endeavour tirelessly to secure these necessities so that society does not stagnate and lag behind. A society that does not secure basic necessities cannot carry out the order of populating the Earth which has been entrusted to it. Therefore, Muslims have to go beyond this threshold of basic consumption, since any shortfall in this basic level threatens people’s lives, and as a result the security and stability of society as a whole. Consequently, crime and theft become rampant, and other negative phenomena associated with a poor level of consumption that is lower than the basic minimum are also seen (Al-Fanjari, 1986 in Al-Elyani, 2006). Overall, a basic subsistence level is one that provides for the basic necessities of life such as food, drink, clothing and shelter.

In the second level of sufficiency/adequacy (of needs), the term “sufficiency” refers to the first step towards wealth, where all basic legitimate needs have been satisfied (Al-Abbadi, 1985). The level of sufficiency is that in which a reasonable standard of living is attained for members of the community. Needs come in second place to necessities, and here, variations between people occur according to their social status, their capabilities, conditions and family obligations (Al-Elyani, 2006). God says “The wealthy shall spend according to his means; and he whose resources are meagre shall spend according to what God has given him. God never burdens a soul beyond what He has given it. God will bring ease after hardship” (65:7).

This level of “sufficiency” consumption is considered as the first step towards being wealthy, since it falls in a median position between the level of subsistence and that of luxury. And as such, it should be controlled by the restrictions of the Islamic *Sharia*, so that it does not fall into

either indulgence or stinginess. Verses in the Holy Quran have indicated observance of this level of consumption when God says: “God desires ease for you, and does not desire hardship for you” (1:185). The righteous Islamic *Sharia*, which has been given to the Messenger (SAAWS) is based on ease and facility, not on hardship and difficulty (Al-Shinqiti, 1994).

The third level, that of luxury, refers to abundance, tenderness and ease of living (Al-Khayyat, 1982, p. 5). Luxury means exploiting and enjoying the good things in life. However, this should be enjoyed within the good things permitted by God (Al-Elyani, 2006). Luxury items include all that relates to ornamentation and decoration in clothes, food, drinks, housing, perfumes, permissible jewellery, means of transport, entertainment and others that are part of luxury life and easy or “soft” living for the individual and society (Afar, 1979). Luxury things add beauty and pleasure to human life without excess or indulgence. And they are part of the permissible good things and subventions that God has bestowed on His servants to enjoy and praise Him for. Consumption of such luxuries should be circumscribed and commensurate with people’s income without excess or miserliness, and without impacting negatively on the production of basic necessities necessary for society (Afar, 1979, p. 163). God says: “Who forbade God’s finery which He produced for His servants, and the delights of livelihood”; “They are for those who believe, in this present world, but exclusively theirs on the Day of Resurrection” and: “We thus detail the revelations for people who know” (7: 32).

2.3.2.3. Evidence of love from the Holy Quran

The word love appears in the Holy Quran 83 times: in some places it is mentioned as one of the 99 characteristics of God, such as *Wadud* and *Al-Muhib*, which are two of the more than 60 Arabic words describing love. Additionally, Muslims believe that true love is part of God’s love, and his love is the ultimate love (Abdin, 2004). Thus, there will be no human love without God’s love. Some examples of love from the Holy Quran are discussed below. In the first example, the Quran tells Muslims through his messenger the Prophet Mohammad: “If you love God, follow me and God will love you and forgive you your sins, for God is most forgiving, most merciful” (3:31). Thus, believers must love what God likes and dislike anything categorised as *Haram* in the eyes of God, in order to be loved by God. In another example, God defines true believers as those who love God and God loves them “Whom God loves and who love God” (5:54). In the

Holy Quran, love is described in two ways: firstly to describe Almighty God and secondly to describe true believers. True believers are mentioned in the Holy Quran as those who have the greatest love “But those who believe have greater love for Allah” (2:165). On the other hand, Almighty God describes himself in the Holy Quran in the following way: “Allah does not love the aggressors” (2:190).

Another example referring to love in the Holy Quran includes the following reference: “[...] and spend in the cause of Allah, and do not throw yourselves with your own hands into ruin, and be charitable. Allah loves the charitable” (2:195). In this verse, Almighty God advises Muslims to spend their money for the sake of God, and states that those who spend will be rewarded by being loved by God. Love in the Holy Quran comes as a reward from God for those who are truly following him; for instance: “Allah loves the repentant, and He loves those who keep clean” (2:222). Another example is where Almighty God uses love as a reward for those who are seeking for the good things in this life, as in the following reference: “So Allah gave them the reward of this world, and the excellent reward of the Hereafter. Allah loves the doers of good” (3:148).

Muslims believe that Islam governs all aspects of their lives, and that all the Islamic laws can be derived from the Holy Quran, and that Almighty God motivates true followers by love in different verses. For instance, the following verse includes advice for followers to judge equitably if they are ever asked to judge: “Listeners to falsehoods, eaters of illicit earnings. If they come to you, judge between them, or turn away from them. If you turn away from them, they will not harm you in the least. But if you judge, judge between them equitably. Allah loves the equitable” (5:42). Therefore, Muslims are expected to follow what comes in the Holy Quran if they want to be loved by God. The next section includes an explanation of Muslim consumer behaviour from a marketing perspective.

2.4. MUSLIM CONSUMER BEHAVIOUR

Muslim behaviour is tied to Islamic teachings, and Muslims consume, love, hate and behave according to Islamic law (Abdin, 2004; Al-Serhan 2010; Souiden and Rani, 2015). In their analysis of how religiosity influence consumer behaviour, Bakar et al. (2013, p. 232), found that

religiosity's influence on ethical judgement was not direct but was mediated by guilt. This indicates that Muslims' consumer behaviours are influenced by the guilt they feel by acting unethically. In addition, Bakar et al. (2013) stated that guilt Muslim consumers are more conservative regarding their religious beliefs, however, guilt found to be an influential factor that they may consider in their behaviour. Guilt is defined as a 'an individual's unpleasant emotional state associated with possible objections to one's own actions, inaction, circumstances or intentions' (Baumeister et al., 1994), therefore, guilt is an uncomfortable emotional a consumer has when he/she consume a product that violate their norms or values (Bakar et al., 2013). In addition, guilt can play a stronger mediation role for intrinsic Muslim consumers, to the extrinsic Muslim consumers, as intrinsic Muslim consumers are highly committed to their religious beliefs (Alserhan, 2010; Bakar et al., 2013). In this regards, Bakar et al. (2013) and Muhamad and Mizerski (2013) stated that the level of religious beliefs held by an individual impacted on their behaviour.

Basically, religiosity stems more from intrinsic than extrinsic factors. Intrinsic religious individuals are seen as those who are true and pure believers, who view their practice of religion as a goal in itself; while extrinsic religious individuals are identified as those who view their religious practice as an instrument to achieve social and personal objectives (Alserhan, 2010). In their study, Essoo and Dibb (2004, p. 685) argue that religious affiliation influences consumer behaviours. For instance, Jews are found to be more innovative than non-Jews. Intrinsic factors are those factors that are within, while extrinsic factors are external. In addition, Souiden and Rani (2015) state that Muslims tended to be intrinsic rather than extrinsic, as they have to be in full submission to God in order to become "good" Muslims, and that requires following the Holy Quran and Hadith: it is not enough to be aware of Islamic teachings, but Muslims have to develop an understanding of their religious beliefs. Similarly, Alserhan (2010), Rippin (2015) and Shabbir (2010) state that Muslims have to not only be aware of Islamic teachings, but practice them, and their behaviour should reflect them. Jafari and Süerdem (2012) argue that some Muslims might be influenced by the level of their social class and their behaviour might be driven by extrinsic factors on some occasions.

According to King and Crowther (2004, p. 85), religiosity or spiritual factors determine the purchasing choices made by consumers because there are some values and practices that must be observed prior to making purchasing decisions. For instance, Muslims cannot purchase products or services that are not *Halal* regardless of their price or the brand offering them. Therefore, it can be concluded that Muslim consumers are sensitive regarding their religion, especially when it comes to consumption.

2.4.1. Theory of planned behaviour

The theory of planned behaviour (TPB) is a successful extension of the theory of reasoned action (TRA) (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1977), which was developed to clarify most people's behaviour; it has been confirmed that TRA is capable of predicting and clarifying human beings' behaviour in different contexts and circumstances (Liao et al., 2007). TRA views a customer's behaviour as determined by his or her intention to behave in a certain way (behavioural intention). Behavioural intention is a construct that includes the "attitude" of people towards a behaviour, and "subjective norms" (Fishbein and Ajzen, 1975).

TPB offers a broad model aiming to understand individuals' behaviour by considering three components: subjective norms, perceived behavioural control and behavioural beliefs (Schifter and Ajzen, 1985) (see Figure 1.3). Therefore, TPB has been adopted in this research for a number of reasons. Firstly, the TPB model is considered as an accurate model in predicting individuals' behaviour (Armitage and Conner, 2000). Secondly, the TPB model is suitable for predicting individuals' behaviour in situations where they don't have full control of their choices (Muhamad and Mizerski, 2013). Thirdly, the simplicity of the TPB model makes it a unique model which can be used in different contexts (Armstrong, 2001; Herrero and Rodríguez, 2008). Finally, the TPB model has been a successful model in understanding individuals' level of religiosity (Mukhtar and Butt, 2012).

2.4.2. Attachment theory

As established by Bowlby (1969), the primary aim of attachment theory is to describe the interpersonal relationships between humans in the field of psychology. Since it is a successful theory of emotional development, it has been considered in different areas of psychological

research. Ainsworth, Blehar, Waters and Wall (1978, p. 19) developed attachment theory by applying it to the emotional relationships of infants and children with their caregivers. The theory has been extended to adult bereavement (Parkes, 1972) and adult romantic relationships (Hazan and Shaver, 1987). More recently, attachment theory has been applied by Kirkpatrick (1992) in the psychology of religion context, in order to understand the relationship between an individual and God. Kirkpatrick (1998) further stated that a positive image of God was correlated with individuals' overall emotional judgements of themselves and their attitude towards the self. Kirkpatrick also found (1997) that religious beliefs could influence an individual's attachment style (anxiety or avoidance), as those who are more attached to God are more likely to be committed in their relationships.

Mende and Bolton (2011) used attachment theory to explain the relationship between firms and their customers. They found that customers' attachment styles influenced how they perceived a firm. For instance, customers with low levels of anxiety and avoidance attachment styles towards the firm were more likely to become loyal to it.

2.5. DEFINING SUBJECTIVE NORMS

Subjective norms are defined as an individual's perception of social pressure (Ajzen, 1991). The culture in Saudi Arabia (where the data for this study was collected) is a Muslim collectivist culture (Alajmi et al., 2011; Al-Gahtani et al., 2007). In collectivist cultures, people's decision-making is significantly influenced by others, for example by social pressure (Hofstede, 1984). In addition, Muslim consumers are strongly influenced by *Sharia* sources such as *Ijmah*, which is the source that comes from Muslim religious groups known as *Fatwa* (Rippin, 2015) and can be considered as one of the elements of social pressure. Moreover, some researchers (Alserhan, 2010; Alserhan and Alserhan, 2012; Muhamad, 2011; Souiden and Rani, 2015) explain the large impact of Islamic scholars' opinions (Fatwa) and identify these as the rules that shape and direct Muslim consumer behaviour. Jafari and Süerdem (2012) argue that the influence of *Fatwa* rulings in Islam remains unknown for marketers and business due to their varying sources, as Muslims scholars might have different opinions regarding certain issues, and individuals decide which scholar to follow.

Regarding the influence of religious groups, Jafari and Süerdem (2012) stated that Muslims' consumption patterns could vary, as in modern life they faced new phenomena that were not mentioned in the Holy Quran: in this case Muslims rely on religious groups who may have different opinions (known as Fatwa). Additionally, Jafari and Süerdem (2012) stated that on some occasions, Muslim culture played a stronger role than Islamic religious beliefs in shaping individuals' behaviour, as Muslims could be influenced by extrinsic factors and behave intrinsically because of their culture. Therefore, Muslim consumers' behaviour is strongly influenced by the culture they are living in (Alajmi et al., 2011; Al-Gahtani et al., 2007; Hubona and Wang, 2007) and the religious scholars they are following (Jafari and Süerdem, 2012; Ripplin, 2015).

2.6. DEFINING RELIGIOUS BELIEFS

Religious beliefs influence behaviour to a great extent (Armstrong, 2001; De Run et al., 2010; Kirkpatrick, 2005; Mokhlis, 2009). Religious beliefs are considered to be one of the central cultural factors in shaping human behaviour (Kotler, 2000). Essoo and Dibb (2004, p. 684) state: "Religion is one of the fundamental elements of social behaviour and has been studied from various, often contrasting theoretical perspectives." As Shachar et al. (2011) argue, the concept of religious beliefs is very broad and can be viewed as the degree to which a follower is living according to his/her religious beliefs' guidelines. Therefore, this research adopts the definition of Shachar et al. (2011, p. 2) of religious beliefs as "the centrality of religion to the individual as reflected in his or her attitude and behaviour towards life." This definition implies the potential importance and influential role of religious beliefs on brands and their associations.

Regnerus (2003, p. 199) state that religious beliefs and practices in the United States have helped in shaping the behaviour of American teenagers. This implies that religiosity has the capability to change the behaviour of individuals in all contexts. Consumers make purchasing decisions depending on the religious beliefs and practices they subscribe to. Berry et al., (2002, p. 87) argue that consumer behaviour is based on religious teachings regarding social customs and laws. The inability of most multinationals to understand the concept of *Halal*, particularly confusing in the contemporary international climate (Addis and Holbrook, 2001, p. 56), is an informative case study here.

Behavioural beliefs are an individual's positive or negative evaluation of a particular behaviour based on the beliefs held (Ajzen, 1991). For Muslims, *Sharia* sources are the main source of their belief, as they encompass all aspects of life (Addis and Holbrook, 2001). Therefore, Muslim religious beliefs can be considered as Muslim behavioural beliefs. In this regard, Abdin (2004) states that religious beliefs in Islam are the state in which the heart accepts the truth and lives by it. In relation to the current study, Batra et al. (2012) found that religiosity and deeply held values were positively correlated with brand love. Similarly, Alserhan (2010) states that brands cannot be separated from faith, and Muslim consumers love, hate and consume in line with their religious beliefs. In this regards, large number of companies target Muslim consumers through transforming their brands into Sharia-compliant brand, such as Nestlé, Unilever, McDonalds and KFC (Alserhan, 2010). The transforming process requires the brand to meet the *Halal* certification standards such as: ingredients, logistics and intentions (Alserhan, 2010; Wilson, and Liu, 2011). As a result, for Muslim consumers the *Halal* certified brands, are brands that matching with their faith (Wilson, and Liu, 2011), and they can be called an Islamic brand (Ali et al., 2018; Temporal, 2011). In contrast, Yusof, and Jusoh, (2014) argues that the concept of Islamic branding is not clear for some Muslims, as Muslim consumers are targeted by different companies (local and international), and therefore, they may not be reached in a confusingly. However, the Islamic branding concept can be defined as a product or service that meets the Sharia-compliant and any parties that involved in *Halal* accreditations should be seriously implemented strict procedures to the producers in getting the Halal logo (Yusof, and Jusoh, 2014). The discussion above leads to the same conclusion discussed previously (see section 2.4). Thus, the level of religious beliefs (intrinsic or extrinsic) plays an important role in determining the relationship between brand and faith.

2.7. DEFINING PERCEIVED BEHAVIOURAL CONTROL

Perceived behavioural control is the individual's ease or difficulty in performing particular behaviour based on the level of beliefs they have (Ajzen, 1991). Muslims are controlled by their religion in all aspects of life (Bakar et al., 2013). Thus, their behaviour is controlled by their religion. However, some authors (Jafari and Süerdem, 2012; Muhamad and Mizerski, 2013) state that not all Muslim consumers behave in the same way, as some strictly follow *Sharia* sources (intrinsic factors) while others are selective in choosing the Islamic rules that serve their personal

objectives (extrinsic factors). Thus, Muslims behave differently from each other in terms of perceived behavioural control.

In relation to the current study, Muhamad (2011) states that in terms of consumption, Muslim consumers are even more conservative, as Islam is strict regarding Muslim behavioural rules and traditions once it comes to consumption. In addition, other researchers (Alam and Sayuti, 2011; Lada et al., 2009; Liza, 2011) explain Muslims' behaviour towards products/brands that match their beliefs and note a high degree of control of their behaviour.

2.8. DEFINING WORD-OF-MOUTH

The other influential aspect of loyalty stems from consumers' willingness to spread positive word-of-mouth when they perceive that a product or a brand is creating superior value for them. It is evident in social psychology literature that interpersonal communications, e.g. word-of-mouth, have a distinct importance when individuals make choices in different contexts, including those of consumption (de Matos and Rossi, 2008). This effect is also investigated in consumer behaviour, and its models consider this interpersonal influence when information is sought as well as given (Engel et al., 1995).

Herr et al. (1991) contend that word-of-mouth is far more effective than other media of communication such as newspapers, magazines and radio. This finding dates back to Katz and Lazarsfeld's 1955 classic study, which found that word-of-mouth was at least twice as influential as the mass media. Since then, word-of-mouth has generated extraordinary interest from marketers, with growing attention paid to consumers' evaluations and opinions of a product or service. Given the rapid growth of internet subscribers and the global popularity of social media networks (e.g. Facebook, Twitter etc.), Yang et al. (2012) assert that word-of-mouth plays an even more important role today in shaping consumers' attitudes and buying behaviours.

In the marketing literature, the construct of word-of-mouth or positive word-of-mouth is defined as "informal communications directed at other consumers about the ownership, usage, or characteristics of particular goods and services and/or their sellers" (Westbrook, 1987, p. 261). More recent definitions have embraced the features of new technology, and thus "word-of-mouth

communication includes any information about a target object (company/brand/service) transferred from one individual to another either in person or via some communication medium” (Brown et al., 2005, p. 125); and word-of-mouth is “transmitted person to person through various media” (Lam et al., 2009, p. 56).

De Matos and Rossi (2008) proposed a model of word-of-mouth antecedents and moderators using a meta-analytic review. The authors found that six constructs had been used by previous researchers as antecedents for word-of-mouth communications: satisfaction, loyalty, quality, commitment, trust and perceived value; while word-of-mouth valence (positive, negative or mixed) and word-of-mouth incidence (intention or behaviour) were the major moderators in word-of-mouth studies. The results showed that all antecedents had significant effects on word-of-mouth activity, with customer commitment showing the strongest effect. The following were also supported: 1) word-of-mouth valence is a significant moderator; 2) cross-sectional studies show a stronger influence of satisfaction and loyalty on word-of-mouth activity than longitudinal studies; and 3) studies of word-of-mouth behaviour show a weaker link between loyalty and word-of-mouth activity than that found in studies of word-of-mouth intentions.

Indeed, positive word-of-mouth and similar constructs, such as recommendation to others and word-of-mouth communications, have been frequently embraced by macro loyalty constructs in loyalty intentions studies (Johnson et al., 2006; Gallarza and Saura, 2006; Koller et al., 2011). However, an increasing number of researchers have acknowledged the differential effect of the word-of-mouth construct, and therefore have segregated it from other loyalty dimensions such as purchase intentions and willingness to pay premium prices (Oh, 1999; Lin et al., 2005; Lee et al., 2007; Carpenter, 2008; Pihlström and Brush, 2008; Hutchinson et al., 2009).

This study emphasises on religious beliefs as a fundamental factor of culture (Kotler, 2000). Relatively, Muslims are encouraged by their religious beliefs to behave in a collective manner (Alajmi et al., 2011; Al-Gahtani et al., 2007; Siala., 2012). In addition, the Holy Quran (the main source of the Islamic religious beliefs) advises Muslims to be together and not to be divided for example “And hold fast to the rope of God, altogether, and do not become divided” (3:103). Relatively, word-of-mouth is considered as a very effective communication medium in Muslim

culture (Kashima et al., 1995). For Muslim spreading word-of-mouth about *Halal* product comes as an order in the Holy Quran, for instance, Allah Almighty has said: “O you who believe! Be conscious of God, and speak in a straightforward manner” (33:70). In this verse, God asked believers to speak in a direct manner in order to say what is right (as per the Islamic teachings). Therefore, Muslims are influenced by their religious beliefs while spreading word-of-mouth. Another example from the Holy Quran explains how Muslims are encouraged to behave in a collectivist manner: “The believing men and believing women are friends of one another” (9:71) and Therefore, the Islamic teachings influencing its followers by encouraging them to become more collectivist rather than individualistic.

Overall, Chung (2006) asserts that products which include high self-relevance are more likely to have positive word-of-mouth spread by their customers. Therefore, Muslim consumers are more likely to spread positive word-of-mouth about brands that match Islamic teaching.

2.9. DEFINING BRAND LOYALTY

In the marketing context, customer loyalty has been considered as one of the major goals for both academics and practitioners, since it leads to increased sales and customer retention (Dick and Basu, 1994; Oliver, 1999). In the past, marketers focused on the term customer satisfaction as a core goal, and considered customer loyalty as a type of customer satisfaction (Sivadas, 2000). It has been argued that the loyalty concept should be dealt as a separate construct (Oliver, 1999), based on the fact that satisfaction occurs once a product or service has fulfilled its purpose, while loyalty occurs when a customer is willing to purchase and defend a brand or product over time. Oliver (1999) supported the argument with a number of empirical studies which proved that satisfied customers could not always be considered as loyal customers; however, satisfaction is a key influential factor in the satisfaction-loyalty relationship.

Oliver (1999) states that brand loyalty has four phases. The first is when brand loyalty develops on the basis of information that consumers have about the brand, known as cognitive loyalty. In the second phase, brand loyalty is based on consumers’ positive attitude and liking towards a brand. The third phase is known as behavioural intention, in which consumers are deeply

committed to buying. Finally, in the fourth phase, consumers' intentions are converted into actions.

Moreover, brand loyalty has been measured mainly based on repeat purchase behaviour (Chandy and Tellis, 1998). It is argued that attitude and behaviour should be included (Punniyamoorthy and Raj, 2007), since 75 per cent of customers' purchase decisions are a result of their attitude and emotions (Gremler and Brown, 1996). In addition, loyalty as a marketing concept has been identified as a purchase repeat indicator, as Chandy and Tellis (1998) define loyalty as repeat purchasing of the same brand. Oliver (1999) argues that behaviour and commitment should be included while defining loyalty. Thus, Oliver's modified definition of loyalty is a "deeply held commitment to rebuy or patronise a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour" (p. 34). Similarly, Chaudhri and Holbrook (2001) state that brand loyalty encompasses attitude, behaviour and commitment, associated with the unique value of the brand. Additionally, Schultz and Block (2015) state that brand loyalty can benefit marketers by achieving brand sustainability.

Recently, brand loyalty has been linked to human attachment style, and it has been found that brand loyalty can be influenced by human attachment, as people who are attached to an idol are more likely to become loyal to any brand associated with it (Huang et al., 2015). Additionally, the more that people are attached to a human idol, the more they will be controlled by their emotions and repurchase any brand associated with the idol, in order to maintain the relationship (Thomson et al., 2005). Therefore, human attachment is a key antecedent to brand loyalty.

Brand loyalty is considered as a significant factor in an organisation's success (Cronin et al., 2000; Snoj et al., 2004; Temporal, 2011), as loyal customers can be expected to spread positive word-of-mouth, recommend a brand to others and repurchase the product/brand (Cronin et al., 2000). Zeithaml et al. (1996) suggest that favourable behavioural intentions or brand loyalty are associated with the organisation's ability to get its consumers to: 1) say positive things about them; 2) recommend them to other consumers; 3) remain loyal to them (i.e. repurchase from them); 4) spend more with the company; and 5) pay price premiums (Cronin et al., 2000).

In relation to the subject area of this study, the brand loyalty concept was linked with the Muslim consumers' religious beliefs, and proposed a new construct known as Halal brand loyalty (Ali et al., 2018). Halal brand loyalty is defined as "a deeply held attachment and commitment to rebuy or repatronise a Halal brand over non-Halal brand consistently in the future" (Ali et al., 2018, p. 721). Therefore, Muslim consumers found to be loyal to the brands that considers their religious beliefs (Ali et al., 2018; Temporal, 2011). In addition, they are more likely to purchase brands that matches with their religious beliefs (Ali et al., 2018).

Gremler and Brown (1996) considered emotions and attitudes as components of brand loyalty. Muslim consumers are more likely to become loyal to a brand that considers Islamic values and emotional attributes (Ali et al., 2018; Temporal, 2011). Thus, they are more likely to be emotionally influenced by brands that consider their beliefs, and then become loyal customers.

2.10. DEFINING PURCHASE INTENTION

Consumers' intentions to purchase or repurchase a brand are of the utmost importance to marketers because they indicate, to a great extent, actual purchase behaviour (Keller, 2008; Newberry et al., 2003). The concept in a post-consumption context is defined as "an individual's judgement about buying again a designated service (or product) from the same company" (Hellier et al., 2003, p. 176) or as an "apparent motivational state of consumers to repeat a buying behaviour" (Tsai, 2005, p. 277). Because actual purchase data are often unavailable for typical academic research, self-reported intentions to repurchase the brand are usually used instead (Morwitz et al., 1993; Bemmaor, 1995; Mittal and Kamakura, 2001). Nonetheless, Pura (2005) points out that this behavioural outcome has been a substantial indicator used in relevant studies to measure the whole or part of consumer loyalty. The current study defines purchase intention as the consumer's judgement about buying a particular product or brand (Hellier et al., 2003; Porral; 2015).

In relation to the subject area of the current study, Muslim consumers' religious beliefs play a significant role in their purchase decisions (Schiffman and Kanuk, 2009), as they avoid purchasing any products that fall within the *Haram* category (Alserhan, 2010; Alserhan, 2012). In addition, it is suggested that a brand which matches Muslims' religious beliefs is more likely

to be purchased by them (Alserhan, 2010; Alserhan and Alserhan, 2012; Javanmard and Nia, 2011)

2.11. SUMMARY

This chapter has reviewed the existing literature relating to the objectives and research questions of this study. It explored previous studies on the brand love concept; examined how the concept of love was brought from the field of psychology into marketing; and discussed religious beliefs and how they influence individuals within the Islamic context.

The chapter was structured on the basis of the research questions and objectives set out in Chapter I. Therefore, a thorough review of the literature in relation to Muslim consumers was carried out and linked with the brand love concept. As a result, the brand love concept has been extended into Islamic brand love, which is defined in this study as considering the influence of religious beliefs on Muslim consumers. In addition, the main factors that impact brand love were defined in relation to the context of this study.

After reviewing the related literature, the following gaps occurred: There are few studies which linked Muslim consumers with the concept of branding and there are no studies linking Muslim consumer behaviour with brand love. Overall, this study seeks to bridge the gap in the literature by proposing Islamic brand love as a new construct, and by examining the influence of religious beliefs on brand love.

The next chapter includes the research hypotheses which were drawn up on the basis of the research questions and the literature.

CHAPTER III: CONCEPTUAL FRAMEWORK AND RESEARCH HYPOTHESES

3.1. INTRODUCTION

Chapter II presented a theoretical literature review on how brand love has been conceptualised based on theories of love from the field of psychology, and how brand love has been developed (Aron, 1996; Rubin, 1970; Sternberg, 1986). It was highlighted that the concept of love had been adopted in the marketing literature by Shimp and Madden in the late 1980s. More recently, brand love has been studied by a few authors in the field of marketing, and, as shown in Figure 2.2, different antecedents and consequences have been found (Albert and Merunka, 2013; Nguyen, Melewar and Chen, 2013; Batra, Ahuvia and Bagozzi, 2012). As discussed in Chapter II, religious beliefs play an important role in shaping consumers' behaviour in general and in the Islamic context in particular. Therefore, this chapter focuses on developing a theoretical framework and proposed hypotheses using the theory of planned behaviour (TPB) to test the influence of religious beliefs on brand love in the Islamic context. Section 3.2 explains the use of the theory of planned behaviour in the current study, and its suitability for use in the Islamic context. The research hypotheses are presented in Sections 3.3.1 to 3.3.9. The conceptual framework is presented in Figure 3.2. Section 3.4 provides a summary of the chapter.

3.2. THE USE OF TPB IN THE FRAMEWORK

TPB offers a broad model for understanding individuals' behaviour by considering three components: subjective norms, perceived behavioural control and behavioural beliefs (Schifter and Ajzen, 1985), as set out in Figure 1.3. TPB has been adopted for use in this research for a number of reasons. Firstly, it is considered as an accurate model for predicting individuals' behaviour (Armitage and Conner, 2000). Secondly, it is suitable for predicting individuals' behaviour in situations where they don't have full control of their choices (Muhamad and Mizerski, 2013). Thirdly, the simplicity of the TPB model makes it uniquely suitable to be used

in different contexts (Armstrong, 2001; Herrero and Rodríguez, 2008). Finally, TPB has been a successful model in understanding individuals' levels of religiosity (Mukhtar and Butt, 2012).

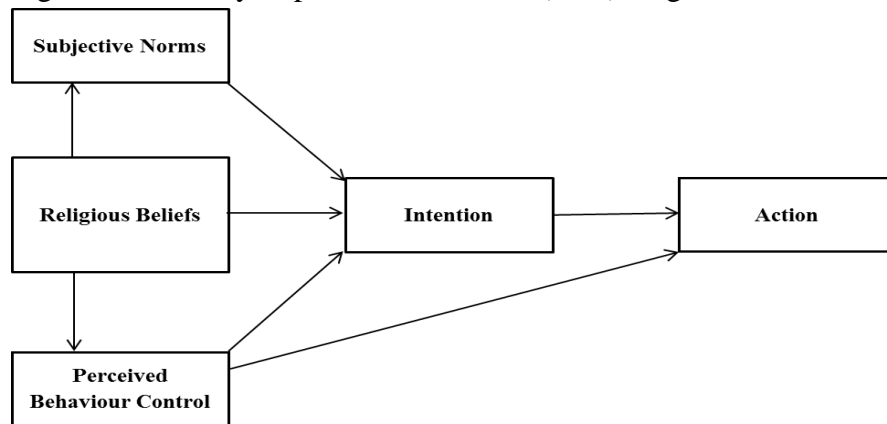
This study employs TPB in the Islamic context to predict how Muslim consumers behave regarding love. Its constructs (subjective norms, perceived behavioural control and behavioural beliefs) will be employed as set out in the following paragraphs.

Firstly, subjective norms are defined as the individual's perceptions of social pressure (Ajzen, 1991), and the culture in Saudi Arabia (where the data was to be collected) is a Muslim collectivist culture (Al-Gahtani et al., 2007). In a collectivist culture, people's decision-making is significantly influenced by others (i.e. social pressure) (Hofstede, 1984). In addition, Muslim consumers are strongly influenced by *Sharia* sources such as *Ijmah*, which comes from Muslim religious groups known as *Fatwa* (Rippin, 2015) and can be considered as social pressure. In relation to the brand love construct, Batra et al. (2012) considered the influence of the cultural identities plays an important role in influencing individuals' toward brand love. Therefore, the current study considered subjective norms as an antecedent toward Islamic brand love construct.

Secondly, perceived behavioural control is the individual's ease or difficulty in performing particular behaviour based on the level of beliefs they have (Ajzen, 1991). Muslims are controlled by their religion in all aspects of life (Bakar et al., 2013). Thus, their behaviour is controlled by their religion. However, Muhamad and Mizerski (2013) state that some Muslim consumers behave differently from others, as some consumers strictly follow *Sharia* sources, while others are selective in choosing Islamic rules that serve their personal objectives. Therefore, Muslims behave differently from each other in terms of perceived behavioural control. In addition, perceived behavioural control as a construct is interrelated with religious beliefs and subjective norms (Ajzen, 1991), in other words, it reflects to what extent an individual is strict to his/her religious beliefs while behaving. According to Sparks et al. (1997) perceived behavioural control includes the individuals' emotions, information, and self-identity, similarly Batra et al. (2012) stated that brand love construct should be measured considering self-identity, information about the brand and emotions. Therefore, perceived behavioural control is a useful construct to measure Islamic brand love.

Thirdly, behavioural beliefs are an individual's positive or negative evaluation of a particular behaviour based on the beliefs they hold (Ajzen, 1991). For Muslims, *Sharia* sources are the main source of their belief, as they encompasses all aspects of life (Addis and Holbrook, 2001). Therefore, Muslim religious beliefs can be considered as Muslim behavioural beliefs.

Figure 3.1: Theory of planned behaviour (TPB) diagram



Source: Ajzen (1991)

3.3. RESEARCH HYPOTHESES

The framework used in this study focuses on proposing religious beliefs as new antecedents to brand love. This proposed relationship is supported by the theory of planned behaviour (TPB) and attachment theory, as set out in Figure 3.2. TPB is applied to explain how Muslim consumers' behaviour is influenced by their religion. Attachment theory, on the other hand, is applied to explain the correlation between religious beliefs and brand love, as this correlation has not been discussed sufficiently in the previous literature. In addition, attachment theory has been used to explain the relationship between God and human (Kirkpatrick, 1997), and the consumer-firm correlation (Mende and Bolton, 2011). In this framework a new construct is proposed, that of Islamic brand love.

It is also proposed in this study that religious beliefs influence Muslim consumers regarding word-of-mouth, brand loyalty and purchase intention, as these are considered as the main consequences of brand love. However, this proposed correlation depends on the level of religious beliefs of Muslim consumers (Essoo and Dibb, 2004). Muslims are expected to be either highly

strict regarding their religious beliefs (intrinsic), or to adapt their religious beliefs to serve their own life objectives (extrinsic) (Muhamad and Mizerski, 2010). Finally, the study proposes several positive consequences of brand love (word-of-mouth, brand loyalty and purchase intention).

3.3.1. Religious beliefs and Islamic brand love

Islamic brand love is the degree of passionate emotional attachment and positive evaluation that a satisfied Muslim consumer has for a particular trade name that matches his/her beliefs (Ahuvia, 2005; Carroll et al., 2006). This study employs attachment theory to describe the relationship between religious beliefs and Islamic brand love. As established by Bowlby (1969), the primary aim of attachment theory is to describe the relationships between humans in the field of psychology. Since it is a successful theory of emotional development, it has been considered in different areas of psychological research. Ainsworth et al. (1978, p. 19) developed attachment theory by applying it to the emotional relationship that infants and children have with their caregivers. The theory has been extended to adult bereavement (Parkes, 1972) and adult romantic relationships (Hazan and Shaver, 1987).

More recently, attachment theory has been applied by Kirkpatrick (1992) in the context of the psychology of religion, in order to understand the relationship between individuals and God. Kirkpatrick (1998) stated that a positive image of God was correlated with individuals' overall emotional judgements of themselves and their attitudes towards the self. Based on attachment theory, brand love as a construct can lead to other psychological consequences and can provide intrinsic rewards, positive effects or frequent thoughts. Brand love can also be influenced by other psychological factors such as cultural identity, religiosity or values. Thus, consumers might love a brand because by using it they can get something else they love (Batra et al., 2012).

On the other hand, Kirkpatrick (1997) found that religious beliefs could influence individuals' attachment style (anxiety or avoidance), as individuals who are more attached to God were more likely to be committed in their relationships. Mende and Bolton (2011) used attachment theory to explain the relationship between firms and their customers, and found that customers' attachment styles influenced their perceptions of the firms. For instance, customers with low levels of

anxiety and avoidance attachment styles towards the firms were more likely to become loyal to them.

For Muslims, branding cannot be separated from faith, which dictates that all actions should be divine and that one loves and hates not because of human desires but because one's feelings are in line with God's guidance (Alserhan, 2010). In addition, Muslims are expected to be controlled by Islamic rules which are taken from the Holy Quran (Bakar et al., 2013). Love is specifically mentioned in the Holy Quran 83 times, in two forms, the first describing Almighty God and the second describing true believers (Abdin, 2004). Thus, love in the Islamic context is a controlled love, rather than an emotional love. In addition, researchers (Abdin, 2004; Al-Serhan 2010; Souiden and Rani, 2015) stated that Muslim are expected to love what matches with their religious beliefs. Specifically, when it comes to consumptions Muslim consumers are sensitive as they seek for the brands that matches with their religious beliefs (Bakar et al., 2013; Muhamad and Mizerski, 2013) Therefore, the following hypothesis is proposed:

H1: The stricter Muslims are in their religious beliefs, the more they will be able to develop love towards brands that match their religious beliefs.

3.3.2. Religious beliefs, subjective norms and perceived behavioural control

According to Ajzen (1991), The social factor indicators of consumers' behaviour are the subjective norms construct of TPB . Subjective norms explain the social pressure on individuals to behave in accordance with the teachings or values followed by their reference groups (e.g. religious groups) or community (Ajzen, 1991). Herrero et al. (2008) state that subjective norms represent how a consumer is influenced by the perception of referents important to him or her. George (2004, p. 7) concludes: "An individual's normative structure, i.e. his or her beliefs about what important others think about the behaviour in question, should directly influence his or her subjective norms, or perceptions of the social pressure to comply with expectations about engaging in the behaviour. Subjective norms should in turn influence the individual's proclivity to engage in the behaviour. If social expectations are that people should engage in the behaviour in question, then the individual should be more likely to do so."

Alam and Sayuti (2011) suggest that social pressure (e.g. from family, friends or religious people) is expected to influence religious individuals' behaviour. In addition, social pressure can influence religious people to a level where their intention to perform the behaviour leads them to prefer products/brands which match their religious beliefs (Hansen, 2008; Nur Haslizatul Liza, 2011). In addition, customers' subjective norms considered as among the factors that impact on their attitudes (Ajzen and Fishbein, 1980). Overall, subjective norms and society's beliefs are two important factors in relation to consumer behaviour (Fame et al., 2004). Therefore, the following hypothesis can be proposed:

H2: The stricter Muslims are in their beliefs, the more their behaviour will be influenced by social pressure. In other words, the relationship between religious beliefs and subjective norms in the Islamic context is determined by the level of religiosity of individual Muslims.

Perceived behavioural control is one of the TPB constructs, defined as individuals' ease or difficulty in performing a particular behaviour based on the level of beliefs they have (Ajzen, 1991). In other words, perceived behavioural control represents how individuals evaluate a situation before they behave; their evaluation is based on their behavioural beliefs. If the situation matches their beliefs, they will find it easy to perform the behaviour.

Since Muslims are controlled by their religion in all aspects of life (Bakar et al., 2013; Lee and Noor, 2013; Muhamad and Mizerski, 2013; Lada et al., 2009; Liza, 2011), their behaviour is controlled by their religion. However, Muhamad and Mizerski (2013) state that Muslim consumers behave differently from each other, as some consumers strictly follow *Sharia* sources while others are selective in choosing Islamic rules that serve their personal objectives. Thus, some Muslims behave differently from others in terms of perceived behavioural control. In addition, Weaver and Agle (2002) state that Muslims, in terms of consumption, are categorised as either intrinsic (e.g. they pray in private) or extrinsic (e.g. they pray because of social pressure). Thus, intrinsic Muslims are expected to be more controlled by their beliefs than extrinsic ones (Bakar et al, 2013). Therefore, the following hypothesis can be proposed:

H3: The stricter Muslims are in their beliefs, the more sensitive they will be while performing the behaviour. In other words, Muslims' level of religiosity influences

their behaviour, as the stricter they are, the more sure they will want to be that their behaviour matches their religious beliefs (Halal/ Haram).

3.3.3. Religious beliefs, word-of-mouth and purchase intention

Behavioural beliefs are individuals' positive or negative evaluations of a particular behaviour based on the beliefs they hold (Ajzen, 1991). For Muslims, *Sharia* sources are the main source of their beliefs, as these encompass all aspects of life (Addis and Holbrook, 2001). Therefore, in this study Muslim religious beliefs can be considered as Muslim behavioural beliefs.

Religious beliefs are considered as one of the cultural factors which can shape human behaviour (Kotler, 2000); and they are defined as the degree to which a follower lives according to the guidelines of his/her religious beliefs (Shachar et al., 2011). According to Abdin (2004), religious beliefs are defined as the state in which the heart accepts the truth and lives by it, out of free will and with love (Abdin, 2004). Moreover, it has been argued that religion is possibly one of the most influential factors on people's behaviour (Alam et al., 2011). According to Mokhlis (2009) religious beliefs are a vital cultural factor, as they are universal and influential, and significantly impact people's values and behaviours. In line with this statement, Kotler (2000) concludes that religious beliefs as a cultural factor are able to shape human behaviour. Essoo and Dibb (2004, p. 684) state that "religion is one of the fundamental elements of social behaviour and has been studied from various, often contrasting, theoretical perspectives". The power of religion as an influential factor on humans' behaviour can be clearly understood from Shabbir's (2010, p. 1) assertion that "religious commitment plays an important role in people's lives through shaping their beliefs, knowledge and attitudes".

In addition Bakar et al. (2013) have found that religiosity's influence on ethical judgement is not direct but is mediated by guilt. This indicates that Muslims' consumer behaviour is influenced by the guilt they feel by acting unethically. This explains why consumers are very keen to evaluate the best brands in order to act ethically, and therefore tend to spread positive word-of-mouth about a brand that matches their religious beliefs.

Basically, religiosity stems more from intrinsic than extrinsic dimensions, regardless of the unethical behaviour type. Essoo and Dibb (2004) argue that religious affiliation influences

consumer behaviour. In relation to the subject area of this study, Siala (2012) state that religions such as Islam, Judaism and Christianity show the behaviour of a collectivist culture. In collectivist cultures, word-of-mouth is considered as an effective communication medium (Kashima et al., 1995). Therefore, the following hypothesis can be proposed:

H4: The stricter Muslims are in their religious beliefs, the more they will be able to spread word-of-mouth about brands which match their religious beliefs. In other words, brands which take Muslims' religious beliefs into consideration can be expected to have positive word-of-mouth from Muslim consumers.

Purchase intention refers to the consumer's judgement about buying a particular product or brand (Hellier et al., 2003; Porral; 2015). Purchase intention is also defined as Consumers' intentions to purchase or repurchase a brand are of the utmost importance to marketers because they indicate, to a great extent, actual purchase behaviour (Keller, 2008; Newberry et al., 2003). While Porral et al. (2015) explain it as an individual's conscious plan to make an effort to purchase a brand. Therefore, purchase intention as a construct requires an evaluation of any product/brand before making the purchase decision. In relation to the subject area of this study, Schiffman and Kanuk (2009) state that individuals involve their religious doctrines before making purchase decisions.

Muslim consumers are strongly influenced by *Sharia* sources such as the Holy Quran, which is the main source for Muslims (Rippin, 2015). For Muslims, consumption is an essential concept as the Holy Quran makes spending a key attribute of those who have faith in God, just like prayers. God Almighty says: "Those who believe in the Unseen, are steadfast in prayer, and spend out of what we have provided for them" (1:3); and: "2-For, believers are those who, when God is mentioned, feel a tremor in their hearts, and when they hear His signs rehearsed, find their faith strengthened, and put (all) their trust in their Lord; 3-Who establish regular prayers and spend (freely) out of the gifts. We have given them for sustenance: 4-Such in truth are the believers: they have grades of dignity with their Lord, and forgiveness, and generous sustenance" (8:2-4).

God Almighty has also said: "Those who hearken to their Lord, and establish regular prayer; who (conduct) their affairs by mutual consultation; who spend out of what We bestow on them

for Sustenance” (42:38). There are many other honourable verses that confirm this matter, like these words of God the Majestic: “O ye who believe! Eat of the good things that We have provided for you, and be grateful to God, if it is Him ye worship” (1:172). God Almighty has also revealed in the Holy Quran: “31-O Children of Adam! Wear your beautiful apparel at every time and place of prayer: eat and drink: But waste not by excess, for God loveth not the wasters. 32-Say: Who has forbidden the beautiful (gifts) of God, which He has produced for His servants, and the things, clean and pure, (which He has provided) for sustenance? Say: They are, in the life of this world, for those who believe, (and) purely for them on the Day of Judgement. Thus do we explain the signs in detail for those who understand. 33-Say: The things that my Lord has indeed forbidden are: shameful deeds, whether open or secret; sins and trespasses against truth or reason; assigning of partners to God, for which He has given no authority; and saying things about God of which ye have no knowledge.” (7:31-33).

Islam calls for the enjoyment of the pleasures of life by all people: young and adult, rich and poor; therefore, God has addressed here all the children of Adam. If Islam sometimes calls for patience and satisfaction, this is not a call for deprivation, but a call to keep tranquility at the time of distress until it passes away, after which time everybody is invited to enjoy lawful (*Halal*) enjoyment, and the community is ordered to provide this enjoyment for all its members, and not to deprive them of what God invited them to enjoy in life (Qutub, 2002). An example of the verses that show the good things created by God for human beings to enjoy like food, drink, clothing, etc., is as follows: God the Majestic has said: “It is He Who has made the sea subject, that ye may eat thereof flesh that is fresh and tender, and that ye may extract therefrom ornaments to wear; and thou seest the ships therein that plough the waves, that ye may seek (thus) of the bounty of God and that ye may be grateful” (16:14).

God Almighty has also said in other verses of the Quran: “5-And cattle He has created for you (men): from them ye derive warmth, and numerous benefits, and of their (meat) ye eat. 6-And ye have a sense of pride and beauty in them as ye drive them home in the evening, and as ye lead them forth to pasture in the morning. 7-And they carry your heavy loads to lands that ye could not (otherwise) reach except with souls distressed: for your Lord is indeed Most Kind, Most Merciful, 8-And (He has created) horses, mules, and donkeys, for you to ride and use for show;

and He has created (other) things of which ye have no knowledge. 9-And unto God leads straight the Way, but there are ways that turn aside: if God had willed, He could have guided all of you” (16:5-9). The above verses indicates that Islam permits consumption of all *Halal* things. Additionally, the Islamic economic system is value-driven, and Muslims are required to provide the food and drink, clothing and housing necessary for him and his dependents (Al-Elyani, 2006). According to (Dunia, 1984) Islam views consumption as part of human nature and consuming what God provided is considered as a way of worshipping God.

The importance of consumption in Islam is also highlighted by the fact that it is a way of worshipping God, distinguishing the Islamic economic system from others which consider consumption as the ultimate goal of economic activity and any deficiency in the satisfaction of material needs as one of the troubles of the individual's life; while in the Islamic economy, the human quest for permissible sustenance, good food and consumption is considered as obedience to God, if is done seeking reward from God (Al Hamad, 1981). Consumption is considered in Islam as a kind of worship, if it is intended to honour the Almighty God, if the consumer has sought lawful livelihood and consumed good commodities and good services, and if his or her goal was to get the strength to worship God and work for the favour of him/herself and his or her Muslim community (Al Rommany, 1991). Based on the evidence of consumption provided by the Holy Quran and the marketing literature, the following hypothesis can be proposed:

H5: The stricter Muslims are in their religious beliefs, the more they will be likely to purchase brands which match their religious beliefs. In other words, brands which take Muslims' religious beliefs into consideration can be expected to be purchased by Muslim consumers.

3.3.4. Islamic brand love, brand loyalty, word-of-mouth and purchase intention

Brand loyalty is defined as the degree to which a consumer is committed to repurchase the brand (Barbara et al., 2006). It is also viewed as a special case of relationship marketing, where the consumer has a significant psychological attachment to the brand entity consumed (Punniyamoorthy and Raj, 2007). In addition, Oliver (1999) defines brand loyalty as a deeply held commitment to rebuy a preferred product/service consistently in the future.

Brand loyalty includes purchase intention and positive word-of-mouth (Cengiz and Yayla, 2007), which are also considered to be consequences of brand love (Carroll and Ahuvia, 2006). Therefore, consumers who love a brand will be loyal to it by repurchasing it and recommending it to other customers (Albert and Merunka, 2013; Rageh et al., 2012). In addition, brand love can lead to brand loyalty, positive word-of-mouth, brand commitment and intrinsic rewards (Barbara et al., 2006). Albert and Merunka (2013) state that once consumers trust a brand, they are willing to love it, and a high level of brand love can be gained through brand identification as well. Consumers can also come to love a brand through having a long history with it (Batra et al., 2012). It is suggested that strongly held values such as religiosity, cultural identities and intrinsic rewards can lead to brand love (Batra et al., 2012). This study proposes a new construct, that of Islamic brand love (IBL). IBL is proposed as a behavioural intention which is a consequence of the three constructs of TPB (as explained in Section 3.2.). Ajzen (2003) states that behavioural intention leads to actual behaviour. Therefore, the following hypotheses can be proposed:

H6: Consumers who love a brand on the basis of their religious beliefs tend to be more loyal to that brand.

H7: Consumers who love a brand on the basis of their religious beliefs tend to spread more positive word-of-mouth about the brand.

H8: Consumers who love a brand on the basis of their religious beliefs are more likely to purchase that brand.

3.3.5. Subjective norms, word-of-mouth, brand loyalty and purchase intention

Brand loyalty is considered as a significant factor in an organisation's success (Cronin et al., 2000; Snoj et al., 2004; Temporal, 2011), as loyal customers can be expected to spread positive word-of-mouth, recommend a brand to others and repurchase the product/brand (Cronin et al., 2000). In addition, Oliver (1999) states that brand loyalty includes four phases. The first is when brand loyalty develops on the basis of information the consumers have about the brand, and it is known as cognitive loyalty. In the second phase, consumers' brand loyalty develops on the basis of a positive attitude towards and liking of a brand. The third phase is known as behavioural

intention, in which consumers are deeply committed to buying. Finally, in the fourth phase, consumers' intentions are converted into actions.

In relation to the subject area of this study, word-of-mouth plays an important role in the information-gathering phase for Muslim consumers (Kim et al., 2011), as Muslim consumers rely heavily on word-of-mouth from family and friends before making their purchase decisions (Armstrong et al., 2011). Furthermore, Temporal (2011) adopted the brand management wheel in the Islamic brands context and stated that "Managing the wheel well results in positive, consistent experience for customers, and they become brand advocates, spreading good news by word-of-mouth" (p. 121). Thus, Muslim consumers tend to spread positive word-of-mouth as long as other components of the brand management wheel are adopted in line with their beliefs (P. 121). The second phase of brand loyalty development includes liking a brand (Oliver, 1999), whereas Muslim consumers become loyal to brands which include emotional attributes such as Islamic values (Temporal, 2011). In addition, emotions have a significant impact on consumers' motivations, as they leads to lifetime consumer-brand relationship and a high level of commitment, especially for Muslim consumers (Temporal, 2011), which can be matched with the third phase of the brand loyalty development phases explained above. Finally, according to Alserhan, (2010), Muslim consumers behave according to Islamic *Sharia* (e.g. recognised religious people) and will develop favourable behaviour towards brand that match their religious beliefs. Thus, the following hypotheses can be proposed:

H9: The more that Muslims are affected by the opinions of religious groups and social pressure towards a certain brand, the more they will be able to spread word-of-mouth about that brand.

H10: The more that Muslims are affected by the opinions of religious groups and social pressure towards a certain brand, the more they will be able to be loyal to that brand.

Additionally, Muslim consumers involve their religious beliefs (including *Fatwa*) to a high degree before making purchase decisions (Schiffman and Kanuk, 2009), as they avoid purchasing any products that fall within the *Haram* category (Al-Serhan, 2010; Al-Serhan 2012). In addition, it is suggested that a brand which matches Muslims' religious beliefs is more likely

to be purchased by them (Al-Serhan, 2010; Al-Serhan 2012; Javanmard and Nia, 2011). Therefore, the following hypothesis can be proposed:

H11: The more that Muslims are affected by the opinions of religious groups and social pressure towards a certain brand, the more they will be likely to purchase that brand.

3.3.6. Subjective norms, perceived behavioural control and Islamic brand love

According to Batra et al. (2012), a brand can be loved as a result of different factors which include cultural identity. Additionally, Souiden and Rani (2015) state that Islam encourages its followers to pray, live and eat together, and therefore Muslims tend to belong to a collectivist culture, where the influence of social pressure is significant (Al-Gahtani et al., 2007). Additionally, Muslims believe that true love is part of God's love, and His love is the ultimate love; therefore, for Muslims, following Islamic teachings is one of the ways that makes them loved by God (Abdin, 2004). In addition to the influence of culture, Muslims' self-judgements of brands/products that consider Islamic teachings are expected to be positive, because as a result of following Islamic teachings, Muslims will be loved by God (Alserhan, 2010). Batra (2012) states that strongly held values influence an individual's judgement towards brand love. And for Muslims, Islam is a religion that covers all aspects of life (Alserhan, 2010; Souiden and Rani, 2015). However, it is suggested that Muslims behave differently when it comes to consumption, as the level of ease or difficulty varies depending on their perception of the behaviour and the level of religiosity they have (Muhamad and Mizerski, 2013). However, Muslims are more conservative when it comes to consumption, as they tend to develop love for brands that consider their beliefs, since they love and hate in line with Islamic teachings (Alserhan, 2010).

The Holy Quran is the main source for Islam (Alserhan, 2010; Essoo and Dibb, 2004; Muhamad and Mizerski, 2013), followed by the *Sunnah*, *Ijma* and *Ijtihad* (Addis and Holbrook, 2001). For example, the Quran tells Muslims through his messenger Prophet Mohammad: "If you love God, follow me and God will love you and forgive you your sins, for God is most forgiving, most merciful" (3:31). Thus, believers must love what God likes and dislike anything categorised as *Haram* in the eyes of God. The following hypotheses can therefore be proposed:

H12: The more that Muslims are affected by the opinions of religious groups and social pressure towards a certain brand, the more they tend to love that brand.

H13: The more that Muslim consumers are controlled by their religious beliefs, the more likely they are to develop love for a brand that takes their religious beliefs into consideration.

3.3.7. Perceived behavioural control, purchase intention, brand loyalty and word-of-mouth

Ajzen (1991) identifies perceived behavioural control as the degree to which an individual feels able to act or behave in a certain way. This construct of TPB is determined through two features: the degree to which an individual can control his/her behaviour, and how confident he/she feels about performing or not performing certain behaviour. It is indicated by the person's beliefs about the influence of both situational and inner aspects in facilitating the performance of the behaviour. The more an individual feels he/she has control over a certain product/brand, the higher the probability that he/she will behave favourably towards it. In the case of the perceived behavioural control of religious consumers (e.g. Muslims), a number of studies (e.g. Alam and Sayuti, 2011; Aziz et al., 2011; Bonne et al., 2007; Liza, 2011) propose that consumers find better behavioural control when purchasing products that comply with their spiritual values.

Relatively, researchers (Al-Serhan, 2010; Al-Serhan, 2012; Kirkpatrick, 2005; Souiden and Rani, 2015) stated that individuals who practise their religious beliefs intrinsically, are found to be loyal to the brands that considers their religious beliefs. Similarly, (Al-Serhan, 2012; Muhammad; 2011), found that Muslim consumers behave in line with their Islamic laws, especially when it comes to consumption, as they are likely to purchase the brands that consider their religious beliefs. However, Jafari and Süerdem (2012), stated that Muslims' behaviour is complex and difficult to understand in terms of beliefs, as some Muslims behave in line with Islamic teachings (intrinsically) on some occasions, and behave otherwise (extrinsically) on other occasions. Thus, the following hypotheses can be proposed:

H14: The more that Muslim consumers are controlled by their religious beliefs, the easier it is for them to purchase a brand which matches their beliefs.

H15: The more that Muslim consumers are controlled by their beliefs, the easier it is for them to be loyal to a brand which matches their beliefs.

H16: The more that Muslim consumers are controlled by their beliefs, the easier it is for them to spread positive word-of-mouth about a brand which matches their beliefs.

3.3.8. Purchase intention, brand loyalty and word-of-mouth

Word-of-mouth has been identified as an informal communication directed at other consumers about the usage, characteristics of a certain product/brand (Westbrook, 1987). Word-of-mouth, also known as communication, includes any information about the product/brand transferred from one individual to another, either in person or via some communication medium (Brown et al., 2005).

Zeithaml et al. (1996) suggest that favourable behavioural intentions or brand loyalty are associated with an organisation's ability to get its consumers to 1) say positive things about them; 2) recommend them to other consumers; 3) remain loyal to them (i.e. repurchase from them); 4) spend more with the company; and 5) pay premium prices (Cronin et al., 2000).

Oliver (1999) proposes four ascending brand-loyalty stages according to the cognition-affect-conation pattern. The first stage is cognitive loyalty, in which consumers are loyal to a brand based on their information on that brand. The next phase is affective loyalty, which refers to consumers liking or having positive attitudes towards a brand. The third step is conative loyalty or behavioural intention. This is a deeply held commitment to buy – a “good intention”. This desire may result in unrealised action. The last stage is action loyalty, where consumers convert intentions into actions. Consumers at this stage experience action inertia, coupled with a desire to overcome obstacles to make a purchase. Although action loyalty is ideal, it is difficult to observe and is often equally difficult to measure. As a compromise, most researchers tend to employ the conative or behavioural-intention measure (Yang and Peterson, 2004). Thus, the following hypotheses can be proposed:

H17: The more positive word-of-mouth that Muslim consumers receive from reference groups (e. g. religious people) regarding a certain brand, the more loyal they will be to that brand.

H18: The more loyal the Muslim consumers are to a certain brand, the more they will purchase that brand.

3.3.9. Income

According to King and Crowther (2004, p. 85), religiosity or spiritual factors determine the purchasing choices made by consumers because there are some values and practices that must be observed prior to making purchasing decisions. For instance, Muslims cannot engage in purchasing products or services that are not *Halal*, regardless of their price or the brand offering them. Therefore, Muslim consumers are found to be sensitive regarding their religion, especially when it comes to consumption.

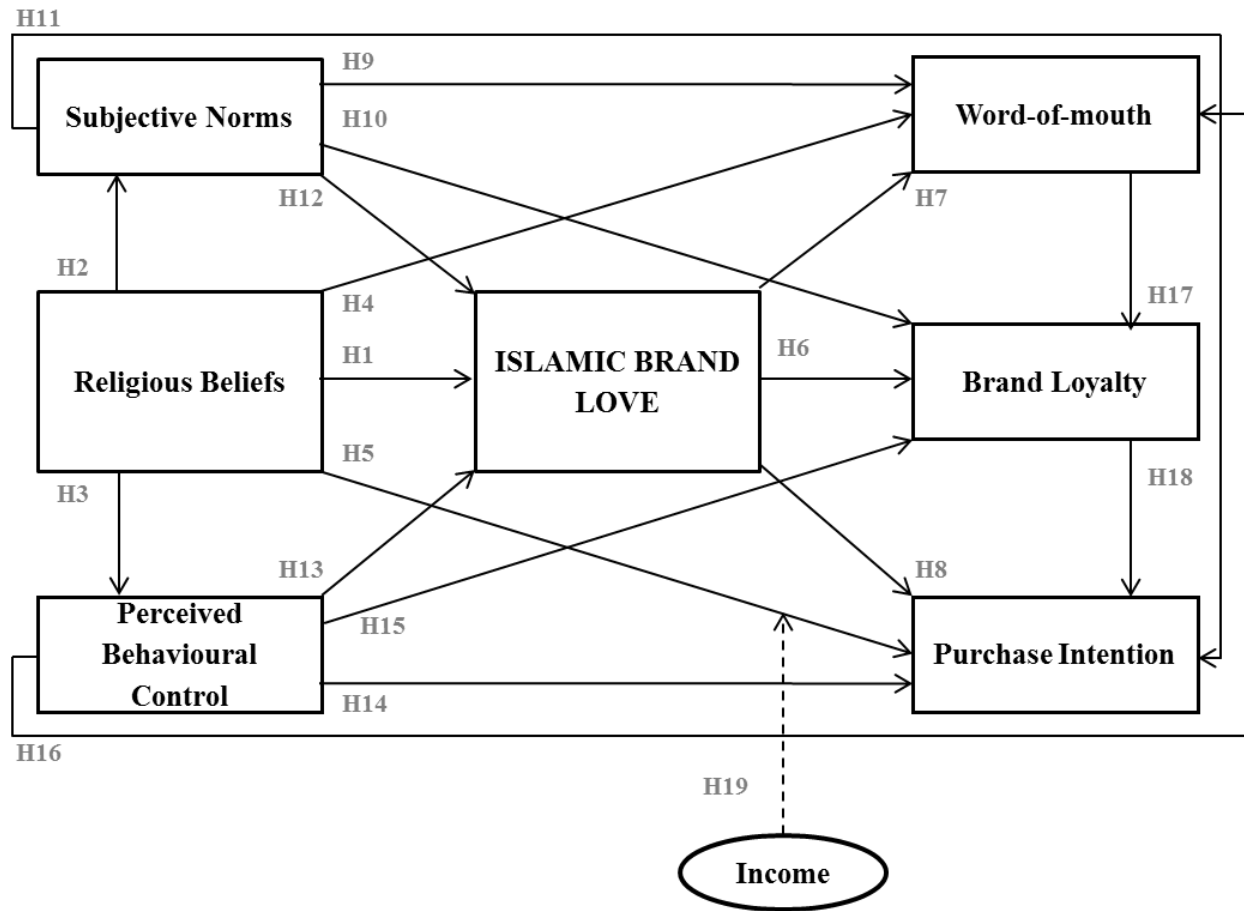
According to the researchers (Alserhan, 2010; Donya, 1984; Muhamad and Mizerski, 2013), Islam governs all aspects of Muslims' lives. Moreover, Islam encourages Muslims to consume and spend what God has provided them with. The Holy Quran, the main source of Islam, even makes spending a key attribute of those who have faith in God, just like the establishment of prayers, where God Almighty says: "Those who believe in the Unseen, are steadfast in prayer, and spend out of what we have provided for them" (1:3); and: "2-For, Believers are those who, when God is mentioned, feel a tremor in their hearts, and when they hear His signs rehearsed, find their faith strengthened, and put (all) their trust in their Lord; 3-Who establish regular prayers and spend (freely) out of the gifts. We have given them for sustenance: 4-Such in truth are the believers: they have grades of dignity with their Lord, and forgiveness, and generous sustenance" (8:2-4). Therefore, Muslim consumers with high incomes are expected to consume more and purchase products that match their religious beliefs, and the following hypothesis can be proposed:

H19: Income positively moderate the relationship between religious beliefs and purchase intention.

Table 3.1: List of the research hypotheses

H1: The stricter Muslims are in their religious beliefs, the more they will be able to develop love towards brands that match their religious beliefs.
H2: The stricter Muslims are in their beliefs, the more their behaviour will be influenced by social pressure. In other words, the relationship between religious beliefs and subjective norms in the Islamic context is determined by the level of religiosity of individual Muslims.
H3: The stricter Muslims are in their beliefs, the more sensitive they will be while performing the behaviour. In other words, Muslims' level of religiosity influences their behaviour, as the stricter they are, the more sure they will want to be that their behaviour matches their religious beliefs (<i>Halal/Haram</i>).
H4: The stricter Muslims are in their religious beliefs, the more they will be able to spread word-of-mouth about brands which match their religious beliefs. In other words, brands which take Muslims' religious beliefs into consideration can be expected to have positive word-of-mouth from Muslim consumers.
H5: The stricter Muslims are in their religious beliefs, the more they will be able to purchase brands which match their religious beliefs. In other words, brands which take Muslims' religious beliefs into consideration can be expected to be purchased by Muslim consumers.
H6: Consumers who love a brand on the basis of their religious beliefs tend to be more loyal to that brand.
H7: Consumers who love a brand on the basis of their religious beliefs tend to spread more positive word-of-mouth about the brand.
H8: Consumers who love a brand on the basis of their religious beliefs are more likely to purchase that brand.
H9: The more that Muslims are affected by the opinions of religious groups and social pressure towards a certain brand, the more they will be able to spread word-of-mouth about that brand.
H10: The more that Muslims are affected by the opinions of religious groups and social pressure towards a certain brand, the more they will be able to be loyal to that brand.
H11: The more that Muslims are affected by the opinions of religious groups and social pressure towards a certain brand, the more they will feel able to purchase that brand.
H12: The more that Muslims are affected by the opinions of religious groups and social pressure towards a certain brand, the more they tend to love that brand.
H13: The more that Muslim consumers are controlled by their religious beliefs, the more likely they are to develop love for a brand that takes their religious beliefs into consideration
H14: The more that Muslim consumers are controlled by their religious beliefs, the easier for them to purchase a product/brand which matches their beliefs.
H15: The more that Muslim consumers are controlled by their beliefs, the easier it is for them to be loyal to a brand which matches their beliefs.
H16: The more that Muslim consumers are controlled by their beliefs, the easier it is for them to spread positive word-of-mouth about a product/brand which matches their beliefs.
H17: The more positive word-of-mouth that Muslim consumers receive from reference groups (e.g., religious people) towards a certain brand, the more loyal they will be to that brand.
H18: The more loyal that Muslim consumers are to a certain brand, the more they will purchase that brand.
H19: Income positively moderates the relationship between religious beliefs and purchase intention.

Figure 3.2: Research conceptual model



Source: The researcher

3.4. SUMMARY

This research attempts to shed light on the brand love construct by proposing religious beliefs as a new antecedent. In addition, the theory of planned behaviour (TPB) was adopted for this research in order to find out whether its three components (religious beliefs, subjective norms and perceived behavioural control) influence Muslim consumers to love a brand.

This chapter has reviewed the key literature relating to the context of this current study, in order to conceptualise a framework that encompasses seven constructs. Based on the current literature, the constructs were linked with 19 hypotheses that were proposed and supported (Figure 3.2). The hypotheses were explained and supported in eight sections from 3.3.1 to 3.3.8, followed by Figure 3.2 that explains the conceptual model. The proposed model is based on the theory of

planned behaviour, as the three antecedents, religious beliefs, subjective norms and perceived behavioural control, aim to predict an individual's perception of a brand. Therefore, Islamic brand love is a new proposed construct and is considered as a focal construct in the current study. The conceptual model proposes word-of-mouth, brand loyalty and purchase intention as outcomes of the focal construct. The next chapter will explain the process of developing a scale for the Islamic brand love construct and other constructs. It will also explain the data collection methods.

CHAPTER IV: METHODOLOGY AND RESEARCH DESIGN

4.1. INTRODUCTION

After the previous chapters providing the literature review and conceptual framework, this chapter explains the methodology used to answer the research questions and test the conceptual framework empirically by developing and validating a new scale. Section 4.2 explains and justifies the methodologies used. Section 4.3 illustrates the research design and the data collection techniques. The pre-test techniques and an overview of the sample population are explained in Sections 4.4 and 4.5. The development of the main questionnaire is demonstrated in Section 4.6. And Section 4.7. The main techniques used for data analysis, including statistical packages, are explained in Section 4.8. The chapter concludes by presenting ethical considerations and a summary in Sections 4.9 and 4.10, respectively.

4.2. RESEARCH METHODOLOGY AND METHOD SELECTION

In order to conduct any research, two questions need to be answered: 1) What methodologies and methods will be adopted for the research?; and 2) How will the chosen methods be justified to fit the specific research? (Crotty, 1998). In general, researchers use methodology in different ways to ensure that the research objectives are addressed sufficiently. Research methods are defined as “techniques or procedures used to collect and analyse data related to research questions or research hypotheses” (Crotty 1998, p. 3). Payne and Payne (2004) defined research methods in social research as a technique used to answer research questions, collect and analyse data and provide research findings. On the other hand, methodology is “the strategy, plan of action, process or design laying behind the choice or use of particular methods and linking the choice and use of methods to the desired outcomes” (Crotty, 1998, p. 3). Additionally, the main aim of the methodology is to “indicate a set of conceptual and philosophical assumptions that justify the use of particular methods” (Payne and Payne, 2004, p. 148). The choices of research methodology and research methods must be justified by the philosophical foundation.

4.3. JUSTIFICATION OF THE RESEARCH METHODOLOGY

In order to justify the choice of methodology, the researcher must be aware of the philosophical assumptions, as this will help provide a clear idea about the methodologies suited to the research (Crotty, 1998). In addition, the philosophical assumptions lead the researcher to adopt one of the “knowledge claims” – the set of assumptions learned and adopted by the researcher during his/her research (Crotty, 1998). For example, those claims could be: 1) paradigm; 2) epistemology; and 3) ontology (Denscombe, 2007; Creswell et al., 2003). According to Malhotra and Birks (2003, p. 136), a paradigm is defined as “a set of assumptions consisting of an agreed upon knowledge, criteria of judgement, problem fields and the way to consider them”. Additionally, the researcher could adopt other claims such as research epistemology, which explains what the knowledge is, or ontology, which explains how the researcher knows it (Crotty, 1998). Regarding knowledge claims, there are different assumptions which can be adopted during research (Creswell et al., 2003). In particular, two perspectives have been widely used in social research in general and marketing specifically, which are positivism and interpretivism (Hussey and Hussey, 1997; Malhotra and Birks, 2003, p. 139; Crotty, 1998; Corbetta, 2003).

Positivism focuses on studying social phenomena and human behaviours, and aims to be scientific: it is defined as “a philosophy of language and logic consistent with an empiricist philosophy of science” (Malhotra and Birks, 2003). Therefore, researchers who apply the positivist approach usually chose a framework close to those in the natural sciences when explaining a particular phenomenon (Payne and Payne, 2004; Malhotra and Birks, 2003). Thus, testing assumptions relating to the study findings enables the researcher to refine theories through processes that allows for an objective conclusion to be extrapolated from reality. In order to develop a better understanding of the characteristics of both positivism and interpretivism, Table 4.1 presents the differences between the two perspectives. The two paradigms have different philosophical ways of presenting the research results (Table 4.2).

Table 4.1: Paradigm features

Issue	Positivist	Interpretist
Reality	Objective and singular	Subjective and multiple
Relationship of research and respondent	Independent of each other	Interacting with each other
Values	Value-free= unbiased	Value-laden=biased
Researcher language	Formal and impersonal	Informal and personal
Researcher/ Research design	Simple determinist cause and effect static research design context-free laboratory prediction and control reliability and validity representative surveys experimental design deductive	With free will multiple influences evolving design context- bound field/ethnography understanding and insight perceptive decision-making theoretical sampling case studies inductive

Source: Creswell (1994), cited in Malhotra and Birks, 2003, p. 139)

Table 4.2: Alternative paradigm names

Positivist	Interpretivist
Quantitative	Qualitative
Objectivist	Subjectivist
Scientific	Humanistic
Experimentalist	Phenomenological
Traditionalist	Revolutionist

Source: Hussey and Hussey (1997 cited in Malhotra and Birks, 2003, p. 138)

In addition, there are two main approaches researchers use in order to examine theories: deductive and inductive. Generally, researchers who adopt a positivist paradigm apply the deductive approach, while those adopting an interpretivist paradigm apply the inductive approach (Malhotra and Birks, 2003). Researchers applying the deductive approach usually start by identifying a research area based on developed theory and then move on to support it empirically. On the other hand, researchers applying the inductive approach start their research by identifying a research area and then move on to describe ideas they have generated from events they have observed (Malhotra and Birks, 2003; Neuman, 2003).

In this study, the researcher seeks to employ an existing theory and examine it in a new context: this research therefore applies a deductive approach (Malhotra and Birks, 2003). Moreover, the researcher tests a theory through accepting or rejecting hypotheses (Malhotra and Birks, 2003). This research depends on empirical data that can be measured and observed, and is therefore positivist (Malhotra and Birks, 2003). From the positivist perspective, a researcher can use

qualitative research methods in the initial stages, in order to gain a better understanding of the research area, and to develop the primary research process and hypotheses (Malhotra and Birks, 2003). Thus, this study uses a mixed method, with quantitative-based research and qualitative research in the initial stages, making it possible to develop law-like regularities which can be used in the future for broader situations.

This research uses a post-positivist approach (Corbetta, 2003). The post-positivist and positivist approaches are similar, as they both believe in independent social reality (Corbetta, 2003). In addition, both approaches seek to investigate and predict what occurs in social reality (Burrell and Morgan, 1992; Corbetta, 2003). However, post-positivist researchers presume that social reality can be predicted only in an imperfect and problematic situation (Corbetta, 2003). Applying a post-positivist approach requires some qualitative techniques in the early stages of the research, since it seeks to explain the differences between individuals/things in social reality and to develop a better understanding of the social phenomena (Thomas and Brubaker, 2000).

In conclusion, this research employs a positivist approach in order to verify the model hypothesised in Chapter III, as well as to explain the relationships between religious beliefs and brand love in the Islamic context; brand love and brand loyalty; brand love and purchase intention; and brand love and word-of-mouth; together with the generative mechanisms underlying such relationships. By employing research methods from the natural sciences (e.g. correlation analysis and hypothesis testing), this investigation provides results which can be used to identify regularities, which in turn can be generalised to broader fields.

4.3.1. Mixed-method research

The philosophy of social research has been discussed in the previous section. It can be decided that, from the researcher's perceptions about the social world, the researcher can determine the best approach to construct theories. This research employs qualitative and quantitative methodology, known as a mixed method (Teddlie and Tashakkori, 2003), as a result of the philosophical foundations of this research as discussed in the previous section.

The strategy of this study is to incorporate both qualitative and quantitative research: a mixed method is therefore applied (Morse, 2003). This approach is widely applied in social research (Anghuin and Smith, 1983; Payne and Payne, 2006; Bryman, 2006). Mixed-method research is variously defined by several authors (e.g. Morse, 2003; Newman et al., 2003; Johnson and Onwuegbuzie, 2004). It is suggested that both qualitative and quantitative methodologies should be used in mixed-method research (Johnson et al., 2007).

The research epistemology and methodology guide the research method choice. It is argued that a quantitative approach matches positivism, while a qualitative approach matches interpretivism (Teddlie and Tashakkori, 2003; Deshpande, 1983). Moreover, Silverman (1993) states that qualitative approaches are designed specifically to explain how individuals observe and explain their lives. On some occasions, individuals may present a general explanation of certain situations: qualitative research methods dig deep and offer the researcher an insight into how individuals behave (Malhotra and Birks, 2003; Melewar and Saunders, 1999). Additionally, qualitative research methods can explain the small differences in individuals' behaviour, as they can interpret the subconscious and/or unconscious level (Malhotra and Birks, 2003). Qualitative techniques mainly comprise formal interviews, informal interviews and participant observation (Malhotra and Birks, 2003; Morse, 2003). In qualitative research approaches, the findings are usually based on one or a few cases (Malhotra and Birks, 2003). Therefore, qualitative research strives to understand the meaning of an individual's behaviour instead of explaining statistical patterns (Malhotra and Birks, 2003; Payne and Payne, 2004).

In contrast, quantitative research methods seek "regularities in human lives by separating the social world into empirical components called variables which can be represented numerically as frequencies or rate, whose associations with each other can be explored by statistical techniques and accessed through researchers' introducing stimuli and systematic measurement" (Payne and Payne, 2004, p. 180). In general, quantitative approaches comprise techniques such as questionnaires and quantitative observation techniques such as counting people's behavioural patterns, objects and events systematically to obtain information about the phenomena of interest (Malhotra and Birks, 2003). Table 4.3 presents the differences between the qualitative and quantitative approaches.

Table 4.3: Comparison between qualitative and quantitative approaches

	Quantitative research	Qualitative research
Purpose	Deductive: verification and outcome oriented Precise measurement and comparison of variables Establishing relationships between variables Interface from sample to population	Inductive: discovery and process oriented Meaning Context Process Discovering unanticipated events, influences and conditions Inductive development of theory
Research questions	Variance questions Truth of proposition Presence or absence Degree or amount Correlation Hypothesis testing Causality (factual)	Process questions How and Why Meaning Context (holistic) Hypotheses as part of conceptual framework Causality (physical)
RESEARCH METHODS		
Relationship	Objectivity/reduction of influence (research as an extraneous variable)	Use of influence as a tool for understanding (research as part of process)
Sampling	Probability sampling Establishing valid comparisons	Purposeful sampling
Data collection	Measures tend to be objective Prior development of instruments Standardisation Measurement/testing-quantitative/categorical	Measures tend to be subjective Inductive development of strategies Adapting to particular situation Collection of textual or visual material
Data analysis	Numerical descriptive analysis (statistics, correlation) Estimation of population variables Statistical hypothesis testing Conversion of textual data into numbers or categories	Textual analysis (memos, coding, connecting) Grounded theory Narrative approaches
Reliability/Validity	Reliable Technology as instrument (the evaluator is removed from the data)	Valid Self as instrument (the evaluator is close to the data)
Generalisability	Generalisable The outsider's perspective Population oriented	Ungeneralisable The insider's perspective Case oriented

Source: Maxwell and Loomis (2003, p. 190); Steckler et al. (1992)

Quantitative and qualitative approaches differ greatly in the way they understand individuals' behaviours (Malhotra and Birks, 2003). Quantitative approaches are based on the philosophical assumption that social developments occur outside the individuals' understanding, while qualitative approaches are based on considering the individual as a main part of the social

process. Quantitative approaches focus on testing theoretical propositions and oversimplify the outcomes to a larger population, while qualitative approaches concentrate on the details of social interaction and the specificity of the reality which social actors generate (Corbetta, 2003).

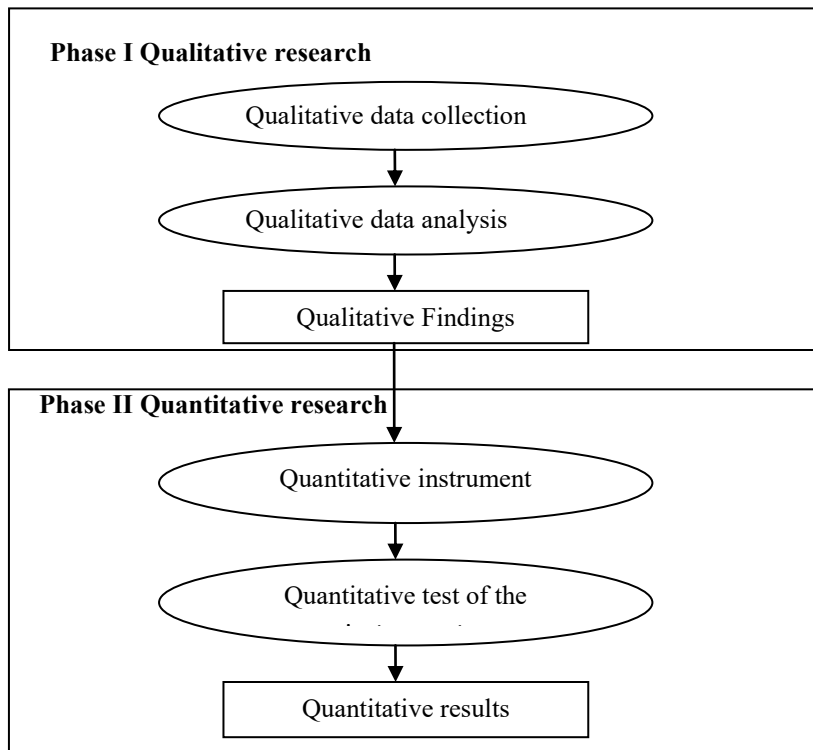
The approaches have different strengths and weaknesses. For instance, qualitative techniques are not useful for providing in-depth understanding of individuals' attitudes and behaviours (Malhotra and Birks, 2003). Quantitative techniques are likely to be very poor at tapping the subjective dimension of behaviour (Volpi, 1982). On the other hand, qualitative techniques are unlikely to provide objectively valid findings (Malhotra and Birks, 2003). The findings of qualitative methods are based on a single case or a very few cases: qualitative methods therefore tend to ignore representative sampling (Malhotra and Birks, 2003).

To avoid the drawbacks of both approaches, numerous authors believe that qualitative and quantitative methods should be used together in a research project (e.g. Teddlie and Tashakkori, 2003; Malhotra and Birks, 2003; Payne and Payne, 2004). Therefore, this study employs both methods, in order to minimise the weaknesses and utilise the strengths of both methods (Teddlie and Tashakkori, 2003; Johnson and Onwuegbuzie, 2004). However, regarding the posture of the positivists and the argument about mixed-method issues, this study mainly employs the quantitative method, through a self-administered questionnaire survey, in order to investigate the correlation between religious beliefs, subjective norms and perceived behavioural control and brand love; and the correlation between brand love and word-of-mouth, and brand loyalty and purchase intention. In the initial stage, qualitative research was conducted in order to gain a deeper understanding of the nature of the research problem (Malhotra and Birks, 2003), and to create more measurements in order to develop the main survey (Churchill, 1979; Creswell et al., 2003). The qualitative research methods chosen for this study are semi-structured interviews and focus group interviews. These methods were used in the first stage of the research in the hope that the information acquired would provide the researcher with a comprehensive understanding of the research phenomena and provide additional items regarding the research setting.

According to Creswell et al. (2003), this type of research design is called "sequential explanatory design". In this research design, the main approach is quantitative, and qualitative research is the

subordinate method. Creswell et al. (2003) gave an example in which quantitative research was the main approach in testing a theory, while a short qualitative method was used in the data collection stage (see Figure 4.1). A mixed method provides a better understanding of the research phenomena as well as building more sensitive survey instruments (Creswell et al., 2003). Moreover, Baker (1994) states that employing qualitative research in the initial stage helps provide more information for the quantitative part of the overall research.

Figure 4.1: Mixed-method procedures

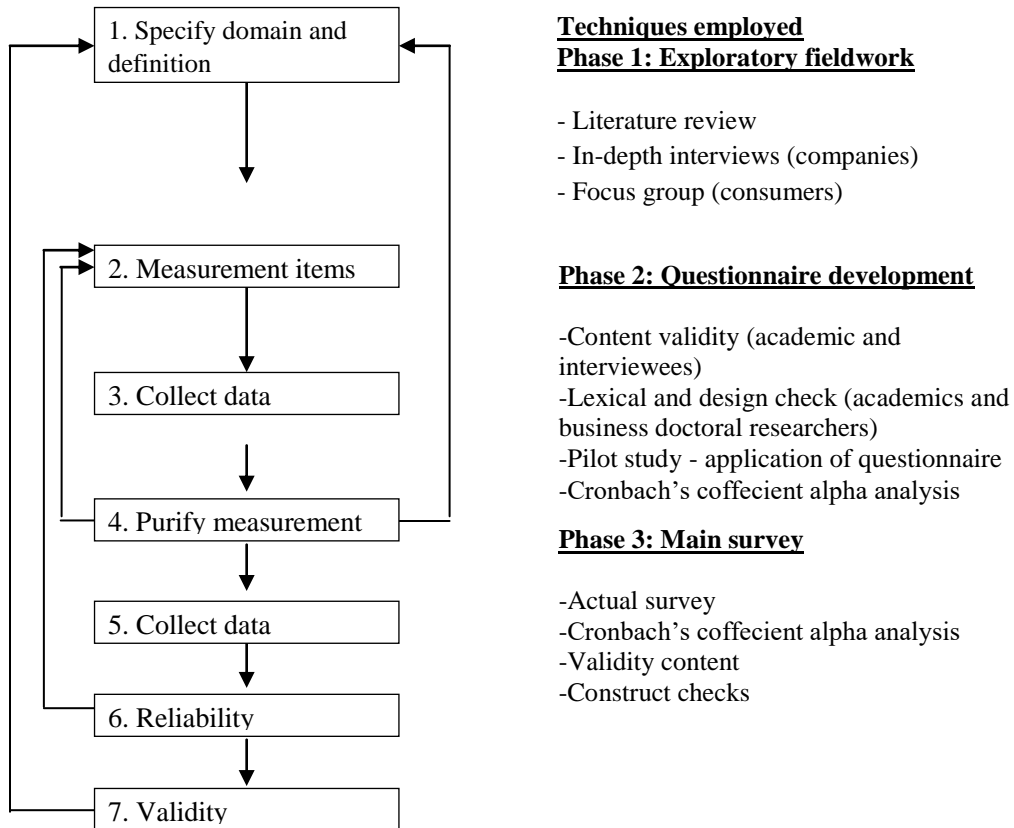


Source: Creswell et al. (2003, p. 235)

As suggested by Churchill (1979), this study builds a questionnaire for the main survey. The study relies on previous studies to explain and determine the area of this research and its measurements for religious beliefs, subjective norms and perceived behavioural control, to measure brand love. This study adapts Churchill's (1979) paradigm in order to develop measures of various items for marketing constructs; while reliable and validated scales are built following Gerbing and Anderson (1988) and DeVellis (2003). In consequence, the single-item measures will be correlated strongly.

Churchill (1979) states that the process of developing and validating a scale should start with a qualitative paradigm in the early stages and quantitative methods as the main source of data. Figure 4.2 explains the proposed stages in the development of a measurement scale for marketing constructs.

Figure 4.2: Phases in measurement scale development



Source: Churchill (1979, p. 66)

According to Churchill (1979), the first phase of research design is exploratory fieldwork (this stage will be discussed in the next section).

4.4. THE FIRST PHASE (QUALITATIVE FIELDWORK)

In order to identify the research questions, the researcher carried out an exploratory study. Since no previous study has developed a reliable scale to measure brand love within the Islamic context, this study aims to bridge the gap in this area and follow Churchill's (1979) procedures to develop an appropriate scale. This study adopts Churchill's (1979) paradigm to develop and validate a new scale, which involves an initial exploratory study. Moreover, this research carried out exploratory study for the following purposes: 1) To gain insight into the research domain; 2) To gain better understanding of brand love and religious beliefs within the Islamic context; and 3) To gain a better understanding of the research questions and research hypotheses, and validate measures for the main questionnaire (Churchill, 1979).

According to Churchill (1979), the exploratory research stage is also known as an "experience survey", and involves "a judgement sample of persons who can offer ideas and insights into the phenomenon" (p. 66). Churchill suggests different techniques to generate items and to reproduce a construct, such as exploratory research, interviews, a literature review or focus groups. Therefore, this study adopts focus group and interviews to measure the brand love construct in the Islamic context.

Both focus groups and interviews are considered as a useful techniques (Palmer, 2011; Ritchie et al., 2003), since they can enrich the existing data by adding a new perspective to it (Ritchie et al., 2003). The data collected using the two techniques provided information and insights for the present study, and helped to supply data which was not acknowledged in the literature review. Exploratory research does not usually contain sufficient samples (Malhotra and Birks, 2000); therefore, in order to avoid any potential weaknesses in this study, the qualitative data were used to build the quantitative study, primarily in a questionnaire (Churchill, 1979). Table 4.4 explains the major advantages of using interviews and focus groups.

Table 4.4: Application of in-depth interviews and focus groups

	In-depth interviews	Focus groups
Nature of data	<p>For generating in-depth personal accounts</p> <p>To understand the personal context</p> <p>For exploring issues in depth and in detail</p>	<p>For generating data that is shaped by group interaction, refined and reflected</p> <p>To display a social context, exploring how people talk about an issue</p> <p>For creative thinking and solutions</p> <p>To display and discuss differences within the group</p>
Subject matter	<p>To understand complex processes and issues e.g.</p> <ul style="list-style-type: none"> -Motivations, decisions -Impacts, outcomes <p>To explore private subjects of those involving social norms</p> <p>For sensitive issues</p>	<p>To tackle abstract and conceptual subjects where enabling or projective techniques are to be used, or in different or technical subjects where information is provided</p> <p>For issues that would be illuminated by the display of social norms</p> <p>For some sensitive issues, with careful group composition and handling</p>
Study population	<p>For participants who are likely to be willing or able to travel</p> <p>Where the study population is geographically dispersed</p> <p>Where the population is highly diverse</p> <p>Where there are issues of power or status</p> <p>Where people have communication difficulties</p>	<p>Where participants are likely to be willing or able to travel to attend a group discussion</p> <p>Where the population is geographically clustered</p> <p>Where there is some shared background or relationship to the research topic</p> <p>For participants who are unlikely to be inhibited by group setting</p>

Source: Adapted from Ritchie et al. (2003)

The next section explains the techniques used to interpret qualitative data.

4.4.1. Overview of the stages of qualitative research and interpretation

To analyse qualitative data, there are different approaches which have been widely discussed in the literature (Bazeley, 2007; Bryman and Burgess, 1994; Silverman, 1993). To carry out this study, the researcher started with a grounded theory to evaluate the data. Additionally, a process of coding was adopted to analyse the qualitative data. The coding process was directed by the conceptual framework, which was built based on the literature. The codes were developed by the researcher through the developmental understanding of brand love and its dimensions, the antecedents to brand love and the religious beliefs construct. Moreover, the coding process aimed to address the research objectives, hypotheses, and/or the main variables suggested by the researcher (Miles and Huberman, 1994; Palmer and Gallagher, 2007). Rigorous methodology was used to test the research questions and research hypotheses empirically (Guba and Lincoln, 1990; Sheth and Parvatiyar, 2002).

Primarily, coding the qualitative data collected was guided by the open codes procedures and the conceptual framework, which includes the constructs acknowledged in the literature review. In addition, Miles and Huberman (1994, p. 58) state that the list of codes should start according to the “conceptual framework, a list of research questions, hypotheses, problem areas, and/or key variables that the researcher brings to the study”. Before starting the coding process, the researcher wrote a memo including a structure for each interview transcript. Coding the data enables the researcher to compare the collected data, search it and find out whether there are any patterns needing further exploration. In addition, coding the interview transcripts matches the process of the qualitative analysis approaches (Weston et al., 2001). The data collected was distributed using descriptive codes, revealing a number of thematic ideas related to the same content (Malhotra and Birks, 2000; Lincoln and Guba, 1985).

Moreover, Lincoln and Guba (1985, p. 347) assert that it is important to “devise rules that describe category properties and that can, ultimately, be used to justify the inclusion of each data bit that remains assigned to the category as well as to provide a basis for later tests of reliability”. During the initial stage of the coding process, numerous theoretical ideas were revealed, and the process used helped the researcher to find those ideas easily in the data collected (Esterberg, 2002). Three stages can be used to analyse data: open coding, axial coding and selective coding

(Esterberg, 2002; Huberman and Miles, 1994). This study uses these three stages, as they improve the reliability of the data collected. They are set out in Table 4.5.

The data analysis process begins with open coding, in which the content is analysed and classified into developed concepts until the main categories emerge. First, the interview transcripts were read and analysed line-by-line, in order to find passages relating to brand love, religious beliefs, brand loyalty and the relationship between religious beliefs and brand love: these were highlighted and categorised as a new open code or as a starting list. The interview transcripts were then read again, in order to find out if the text included any patterns related to the literature. In order to identify the differences and similarities in the text, every sentence was compared with the open code and the sentence before. If there were similarities, the sentences were labelled together; if there were no similarities, the sentence was categorised using a new label. The open coding process was adopted for each interview transcript, then the researcher read the open codes again and made more comments, to make the analysis more beneficial. The process resulted in the development of axial codes.

Table 4.5: The stages of coding

Stages of coding process	
Open coding	First stage of the coding process, through which concepts are identified.
Axial coding	Second stage of the coding process, through which second-order categories are inductively derived from first-order concepts generated during the open coding process.
Selective coding	Final stage of coding process, through which emergent theories are identified and refined, and the emergent themes are integrated.

Source: Esterberg (2002); Miles and Huberman (1994)

The second phase of analysing qualitative data is known as axial coding. Esterberg (2002) states that this process comes after the open coding stage. It aims to identify correlations and differences in the main categories and sub-categories, in order to have a better understanding of the patterns within the open codes. Axial coding is a very useful approach as it guides the data analysis process. The axial coding process was therefore conducted considering all the open codes as one case. The process of axial coding relies on constant comparison. In the current study, it was used to consider the differences and similarities which occurred in the open coding

stage. Then the axial codes were generated, and the open codes were compared with each other and with the axial codes. This technique helped the researcher to modify existing axial codes, develop new axial codes, or merge axial codes.

The final phase of the coding process is known as selective coding. It aims to find a core category from the data collected, and then link it to the categories found from the axial coding process (Strauss and Corbin, 1998). Therefore, selective coding requires reading all the transcripts again, in order to create the main category. The selective coding phase is considered as the most complicated phase of grounded theory, as it explains the research phenomena in a parsimonious manner (Strauss and Corbin, 1998). The selective coding phase starts by finding and writing down the correlations between the axial codes and linking them to the core category.

In addition to the basic data analysis techniques used above, QSR NVivo software was used for further data interpretation. NVivo software includes a useful tool for analysing qualitative data (Bazeley and Jackson, 2013), as it enables the researcher to store, manage and link data. Gibbs (2002) states that the use of technology in qualitative data analysis creates a new ways of analysing it. Therefore, NVivo software helps the researcher to utilise the data in different ways, which helps address the research questions (Bazeley and Jackson, 2013). Moreover, the software allows the researcher to observe the codes' inter-relationships directly (Welsh, 2002). It is recommended that analysing qualitative data manually should be assisted with technology, as NVivo software offers more data interpretation, enabling the researcher to have a better understanding of the relationships between the codes and to recognise unrelated concepts (Bazeley and Jackson, 2013). As a result, the researcher in this study has utilised techniques (manual and electronic) in order to increase the reliability of the data analysis.

NVivo software categorises the data as nodes (Bazeley and Jackson, 2013), which allows the researcher to make sure that all content is related to the right node, to review all nodes (categories) and make sure that they are reliable, and to have an overall assessment of the qualitative data analysis. Furthermore, NVivo helps the researcher to ensure that the data analysis process is logically structured, as the software has different tools for data storage, comparing nodes, interpreting data and linking ideas (Bazeley and Jackson, 2013). Similarly,

Gibbs (2002) states that employing NVivo makes the data accurate, reliable, easy to compare and linked.

In addition, content analysis was used in order to validate the coding process. The codes were checked again, by consulting another researcher to confirm that the codes consisted of the right content (Weber, 1985). According to Creswell, and Miller (2000) “Researchers determine how long to remain in the field, whether the data are saturated to establish good themes or categories, and how the analysis of the data evolves into a persuasive narrative” (p. 125). Therefore, consulting another researcher for the content analysis, will support the research with validated interpretations of the data, and helps to link the data to its context. In this regard, Patton (2001, p. 406) states: “The qualitative analyst’s effort at uncovering patterns, themes, and categories is a creative process that requires making carefully considered judgements about what is really significant and meaningful in the data.” Therefore, the coding system was employed in this study to interpret each word and to allow interpretation of any possible meaning intended by the interviewees (Weston et al., 2001). As advised by Weston et al. (2001), the researcher tended to find the research phenomena within the transcripts and indicated where they started and ended, considering a previous research-driven code development method (Patton, 2001). All the interviews were transcribed literally, considering every word said by each interviewee, which allowed the researcher to gain sufficient information that assisted in testing the developing scales. Finally, the data was explained and linked to the research framework.

There is a wide variety of philosophical and methodological approaches in social sciences: the quality of the data therefore is vital in order to understand individuals’ behaviour (Ritchie et al., 2003). It is recommended to employ validity and reliability in any research, as they are elements that help the researcher to structure a study, interpret data and assess the data collection tools – although, in the qualitative literature, there is no unified definition for validity and reliability.

To confirm the reliability of the current study, an evaluation of the concept of trustworthiness is vital. According to Lincoln and Guba (1985), trustworthiness helps the researcher to substantiate measures of validity and reliability. Moreover, Seale (1999, p. 266) stated that the “trustworthiness of a research report lies at the heart of issues conventionally discussed as

validity and reliability”. In the current study, a theoretical sample was employed to “maximise opportunities for comparing concepts along their properties for the similarities and differences, enabling researchers to define categories, to differentiate among them, and to specify their range of variability” (Strauss and Corbin, 1998, p. 149). Moreover, validity and reliability are strongly correlated, as Lincoln and Guba (1985, p. 316) stated, noting: “There is no validity without reliability, an expression of the former validity is sufficient to establish the latter’s reliability.” In relation to the data, reliability is an indicator of data sustainability, while validity is an indicator of data strength. Furthermore, reliability assesses the accuracy of the data collection methods and is considered as an outcome of the validity of the research (Patton, 2001).

At this stage, the triangulation method was employed in order to assess the influence of the qualitative findings on the researchers’ views and its influence on the study’s validity and reliability, as it helps the researcher to increase the truthfulness of the study. The triangulation method is defined as “a validity procedure where researchers search for convergence among multiple and different sources of information to form themes or categories in a study” (Creswell and Miller, 2000, p. 126). Triangulation enables the researcher to assess the findings of the study and to improve the study’s validity and reliability. Accordingly, combining triangulation, reliability and validity is useful for the research, especially for analysing qualitative data, as combining the three techniques helps the researcher to establish the truth. Therefore, this study employed different methods to increase its reliability (as explained in Table 4.6). Finally, to ensure the reliability of the content analysis and coding, the researcher determined stability wherever the codes were used more than once (Weber, 1985).

Table 4.6: Meeting the criteria of trustworthiness

Traditional criteria	Trustworthiness criteria	Techniques employed to ensure trustworthiness
Internal validity	Credibility	Quality access (the researcher was provided with an office desk, computer, access to company intranet, email address, freedom of talking to and interviewing anybody, freedom of getting any company documents, including lots of confidential strategic documents) and extensive engagement in the field Multiple triangulations Peer debriefing Constant comparison
External validity	Transferability	Detailed description of the research setting Multiple cases and cross-case comparison
Reliability	Dependability	Purposive and theoretical sampling Cases and informants' confidentiality protected Rigorous multiple stages of coding
Objectivity	Confirmability	Separately presenting the exemplar open and axial codes Word-by-word interview transcription Accurate records of contacts and interviews Writing research journal Carefully keeping notes of observation Regularly keeping notes of emergent theoretical and methodological ideas

Source: Lincoln and Guba (1985)

4.4.2. Interviews

In order to address the research objectives, this study began with in-depth interviews to establish the main items that needed to be included to measure the brand love construct. In-depth interviews were therefore carried out with scholars in Islamic studies, enabling the researcher to gain a better understanding of the research phenomena and to develop a comprehensive attitudinal and behavioural understanding of the subject (Palmer and Gallagher, 2007; Shiu et al., 2009). In this particular study, the interviews were guided by a topic guide, which generally focused on brand love based on religious beliefs as a main subject, directed the interviews on the basis of this main subject, and encouraged the participants to discuss further. In order to confirm the most suitable respondents to be interviewed and to identify the best number of participants, the researcher made initial contact with 10 academics working in universities in Saudi Arabia in the field of Islamic studies, having collected their phone numbers and emails from the university websites. The academics were asked if they were interested in participating in the interviews. Of the 10 academics contacted, all replied but three declined to contribute due to time constraints. The researcher therefore conducted seven in-depth interviews.

In order to gain a deeper understanding of the respondents' overviews regarding the brand love construct, the researcher carried all the interviews face-to-face (Churchill, 1999). The respondents were asked to choose the location (Ritchie et al., 2003) and time of the interviews. All interviews were held on the university campus where the interviewees worked. They lasted an average of 70 minutes, and were recorded and transcribed by the researcher to utilise all the data gathered and to ensure reliability (Andriopoulos and Lewis, 2009). This study employed an in-depth interview method, specifically semi-structured interviews, undisguised and direct, in order to identify essential motivations, beliefs and behavioural feelings regarding the topic. In addition, the researcher developed a question sheet to make sure that the respondents had covered all the required areas. The interview protocol is explained in Appendix 4.1 and translated into Arabic (see Appendix 4.2).

As recommended by Easterby-Smith et al. (2002), the researcher dressed formally and introduced himself as a professional researcher rather than a research student. Moreover, the researcher gained the respondents' trust using different approaches. The in-depth interview technique enables the researcher to "probe deeply to reveal new clues, open up new dimensions of a problem and to secure vivid, accurate comprehensive accounts that are based on personal experience" (Burgess, 1982, p. 107). The technique is considered to be flexible, as it gives the chance for more discussion and for questions whenever needed. Similarly, personal interviews were employed in this study as they are a useful way to investigate a research phenomenon within the field of marketing, as they can be adopted smoothly and can ensure that respondents have understood the questions fully (Sekaran, 2003).

Additionally, a qualitative study provides non-quantitative data on perception and attitude. Attitude is considered as a vital concept that is used to predict an individual's reaction to an object (Fishbein and Ajzen, 1975). Furthermore, attitude is a method of measuring brand love (Batra et al., 2012) and beliefs (Fishbein and Ajzen, 1975), which allows interviewees to assess the drivers of both constructs: brand love and religious beliefs. Balmer (2001) suggests that exploratory research is significant for marketing research, and marketing scholars should place more emphasis on it. As a result, qualitative approach is adopted by marketers in order to discover issues in an unstructured format and encapsulate the beliefs, experiences and feelings of

the respondents in their study (Malhotra and Birks, 2000). The purpose of the qualitative study was to gain in-depth information and thereby to advance understanding of the brand love construct. The interviewees details are set out in Table 4.7.

Table 4.7: The details of in-depth interviews with scholars in Islamic studies

Interview date	Organisation	Interviewee position	Interview duration
Scholars in Islamic studies			
04.01.2016	Jubail University College	PhD in Islamic studies and consumption	120 mins
05.01.2016	Jubail University College	PhD in Islamic studies	90 mins
12.01.2016	Umm Al-Qura University	PhD in Islamic studies	30 mins
13.01.2016	King Saud University	Lecturer in the Islamic studies department	60 mins
17.01.2016	Liverpool Hope University	PhD in religion	90 mins
19.01.2016	Jubail University College	PhD in Arabic language	90 mins
21.01.2017	University of Dammam	PhD in Islamic studies	70 mins
Topics discussed			
<ol style="list-style-type: none"> 1. Religious beliefs in the Islamic context 2. The influence of religious beliefs on consumption in the Islamic context 3. The concept of love in Islam 4. The impact of religious beliefs on attitudes towards a brand and how it may lead to brand love 5. The roles of social pressure and religious groups in Islam and their impact on consumption 6. Brand love within the Islamic context and its influence on brand loyalty 			

Source: The researcher

4.4.3. Focus groups

Focus group interviews were used in this study in order to understand individuals' insights about the subject, as the focus group technique provides rich information within a short time (Byers and Wilcox, 1991; Morgan and Scannell, 1998). Since the researcher aimed to acquire further information on the research phenomena, the focus group method enabled the researcher to collect in-depth insights of the individuals' perceptions about religious beliefs and their relation to brand love within the Islamic context (Churchill, 1979). For marketer researchers, the focus group method is considered as a great source of qualitative data (Byers and Wilcox, 1991). In addition, focus group technique offers the researcher other advantages such as: 1) The data can be gained

directly from the individuals; 2) People are given the chance to verbalise their feelings, opinions and behaviours; 3) The researcher can help the participants to retrieve forgotten information; and 4) The group discussion will encourage the participants to provide more data, as collecting data from a group is better than collecting it from an individual (Byers and Wilcox, 1991). Overall, Fern (1982, p.1) stated that the focus group technique helps the researcher in “identifying and pretesting questionnaire items”.

The researcher conducted three focus groups with a total of 18 participants (11 men and seven women) to motivate the respondents to have sufficient interaction for a beneficial discussion (Krueger, 1994), and to direct the discussion regarding the religious beliefs and brand love. The participants’ ages ranged between 24 and 38 years. The participants were all Muslims, selected from different cultures in order to make the research more beneficial (Smithson, 2000). Additionally, Kover and Atwood (2013) suggest that collecting data from multicultural respondents enriches the topic with a large amount of information.

The focus group facilitator asked the participants about their perceptions of religious beliefs, brand love, brand loyalty, purchase intention and word-of-mouth regarding companies that consider Islamic rules. The facilitator used open-ended questions, in order to allow the respondents to provide extensive information and to express their feelings comfortably. The focus group participants were Muslim PhD researchers from the Middlesex Business School, Middlesex University, in order to understand their perceptions as they are experienced in marketing on one hand, and they can explain their consumption behaviour as Muslim consumers on the other hand. In addition, students are found to be a very important target group as they are a fairly heterogeneous group, and they are regarded as a future academics (Van Herdeen and Puth, 1995), and therefore, PhD students can benefit the research by establishing validity and reliability of the qualitative data. Finally, in the marketing literature students conceive in conventional terms, as customers (Balmer and Liao, 2007; Foroudi et al., 2014; Kotler and Fox, 1995; Siu and Wilson, 1998).

In particular, the participants were asked to explain their perceptions about the influence of their religious beliefs on brand love. The protocol of the focus groups is illustrated in Appendix 4.3,

while Table 4.8 sets out the focus group participants' details. Focus groups were considered as an effective technique to collect information, test hypotheses and gain insight about brand love in the Islamic context. The method helped to gain sufficient information within a shorter time than one-to-one interview method, and provided more information because of its dynamic.

The participants were asked to determine the time and location of the focus group interviews. All the interviews were conducted in seminar rooms and the conference hall at Middlesex Business School. The interviews encouraged the participants to discuss the topic from different dimensions which allowed extensive communication (Ritchie et al., 2003). The facilitator tried to create a welcoming environment that ensured the respondents could express their feelings comfortably (Malhotra and Birks, 2000). Finally, the focus group technique allowed the researcher to gain in-depth insights into how individuals perceive brands that take their religious beliefs into consideration, as the participants came from different cultures (Churchill, 1979).

Table 4.8: The details of participants in focus groups

Interview date	Number of participants	Interviewees' occupation	Age range	Interview approx. length
26.11.2015	6	Staff of Middlesex Business School, Doctoral researchers	24-37	90 mins
01.12.2015	6	Staff of Middlesex Business School, Doctoral researchers	27-34	80 mins
08.12.2015	6	MBA students	22-38	60 mins
Topics discussed				
<ol style="list-style-type: none"> 1. The understanding of brand love 2. The understanding of religious beliefs 3. How religious beliefs influence an individual's behaviour in general and while shopping 4. The impact of brands that take consumers' beliefs into consideration 5. The impact of social groups on consumers 6. The impact of an individual's level of religiosity and its relation to shopping 7. Religious beliefs and their impact on love in the consumption context 8. The influence of brand love on brand loyalty 9. The influence of religious beliefs on brand loyalty 10. Brands that take Islamic teachings into consideration and the individual's perception 				

Source: The researcher

To ensure that each group member participated fully, the researcher tried to guide the discussion in a way that gave each person the chance to participate and avoided one person dominating the

discussion. A focus group is known as a “collective voice” and is defined as “a group process of collaboratively constructing a joint perspective, or argument, which emerges very much as a collective procedure which leads to consensus, rather than as any individual’s view” (Smithson 2000, p. 109). All the focus group interviews were recorded and transcribed. The researcher replaced participants’ names with codes for confidentiality purposes. The next section describes how the information collected was merged with the questionnaire-building process.

4.5. THE SECOND PHASE (RESEARCH INSTRUMENT AND SCALE DEVELOPMENT)

This section aims to provide reliable and validated measures of the constructs explained in the conceptual model explained in Chapter III. The measures were collected from two sources: the existing literature and the qualitative data. The items were refined by excluding equivalent items. In addition, the items collected from the qualitative study were assessed by a number of academics in order to confirm that they were suitable for the scale. The next section describes how the information collected was merged with the questionnaire building process.

4.5.1. Specifying the domain constructs

Specifying the domain constructs is considered as the first stage of developing the questionnaire. This was achieved using the existing literature and the qualitative data collected. Since this study proposes religious beliefs as a new antecedent of brand love, and there is no previous study offering a valid and reliable scale for the brand love construct considering religious beliefs, this study was guided by Churchill’s (1979) paradigm in order to generate items and to validate measures which come from the literature and the qualitative study. The constructs domain will be specified easily after generating the items. To identify the most suitable measurements for this study, an operational definition of each construct is illustrated in Table 4.9.

Table 4.9: The main constructs and their definitions

Constructs	Definitions	Major references
Islamic brand love	The degree of passionate emotional attachment and positive evaluation a satisfied Muslim consumer has for a particular trade name that matches his/her beliefs.	Abdin (2004); Albert and Merunka (2013); Alserhan (2010); Batra et al. (2012); Barbara et al. (2006); Nguyen et al. (2013)
Religious beliefs	The degree to which a follower is living according to the guidelines of his/her religious beliefs with a significant influence on their behaviour as their hearts accept the truth and they live by it, out of free will and with love.	Abdin (2004); Shachar et al. (2011)
Subjective norms	The perceived social pressure from people important to an individual, who think he/she should/not perform certain behaviour.	Ajzen (1991); Fishbein and Ajzen (1975).
Perceived behavioural control	Beliefs in personal ease or difficulty in performing the behaviour of interest.	Ajzen (1991); Kay et al. (2010)
Word-of-mouth	Informal communications transferred from one individual to another about the usage or ownership of a particular brand, good or service.	Brown et al. (2005); Lam et al. (2009)
Brand loyalty	A strong commitment to rebuy a product/service consistently in the future (Oliver, 1999), where the consumer has a significant psychological attachment to the brand consumed.	Oliver (1999); Punniyamoorthy and Raj (2007)
Purchase intention	A consumer's judgement about buying a particular product or a brand.	Hellier et al. (2003); Porral; (2015)

This study sheds light on the influence of religious beliefs on brand love and its main consequences (brand loyalty, purchase intention and word-of-mouth). Therefore, the literature review in Chapter II covers brand love, religious beliefs, brand loyalty and Muslim consumer behaviour as a context for this study. In addition, the existing scales and the items of the main

domains were gathered from various marketing and religious journals such as the *Journal of Marketing*, *Journal of Consumer Research*, *Journal of Islamic Marketing* and *Journal for the Scientific Study of Religion*, considering the conceptual framework (explained in Chapter III).

4.5.2. Generation of measurement items

As the current study follows Churchill's (1979) paradigm, the second step is item generation. While generating the items the researcher considered DeVillis's (2003, pp. 66-70) recommendations to develop a scale, such as: 1) direct the process; 2) focus on necessary items; 3) evaluate the worded items negatively or positively; and 4) ensure the reliability of each item. The measurement items for this study were generated from the existing literature and the qualitative study (i.e. in-depth interviews with scholars in Islamic studies and focus groups with Muslim consumers) (Churchill, 1979). Each construct was represented by a set of items as a multi-item scale which was mainly gathered from the key literature.

Single-item scales, unlike multi-item scales, cannot provide a clear reflection of the attribute being measured and usually explain different attributes (Churchill, 1979). More specifically, an attribute refers to a positive attitude towards the object, which includes a high level of satisfaction (Freling et al., 2010). By contrast, attributes on some occasions provide a negative or unfavourable attitude which might indicate dissatisfaction towards the object. Additionally, a single-item scale can provide unreliable responses and includes high measurement error (Churchill, 1979).

Qualitative methods were employed in this research in order to gain new insights in addition to what was discovered in the literature review. The researcher used two qualitative techniques (in-depth interview and focus groups) with scholars in Islamic studies and Muslim consumers, as guided by the literature. Each construct was measured by a multi-item scale as advised by Churchill (1979). Numerous scholars such as Churchill (1979), Kotabe (1990) and Peter (1979) assert that the measurement used in the marketing literature should be examined to ensure its reliability and validity. Therefore, the researcher developed a multi-item scale which considered the previous literature and had a high level of reliability and validity. The items generated from the literature were defined and screened. The researcher reviewed the items and avoided

unrelated items in order to maintain a suitable number of items for each construct and to ensure that the questionnaire was an appropriate length.

Initially, the researcher generated 68 items in the following areas: 14 for religious beliefs, 20 for Islamic brand love, six for subjective norms, six for perceived behavioural control, seven for word-of-mouth, six for purchase intention and nine for brand loyalty. The number of initial items for each construct is illustrated in Table 4.10.

Table 4.10: The number of items used to measure each construct

Construct	Number of initial items
Religious beliefs	14
Islamic brand love	20
Subjective norms	6
Perceived behavioural control	6
Word-of-mouth	7
Purchase intention	6
Brand loyalty	9

For further explanation of the items used to measure each construct, Table 4.11 shows the items generated from the literature and the qualitative study.

Table 4.11: The items from the literature and the qualitative study for each construct

Construct items	References
Religious beliefs	
I regularly pray five times a day	Abdel-Hady (2010); Shabbir (2010); Allport and Ross (1967); Jianfeng et al. (2009); Reeber (1993); Jacobson (1997); Krauss and Idris (2007); Souiden and Rani (2015) Supported by the qualitative study
I always fast during the month of Ramadan	Shabbir (2010); Krauss and Idris (2007); Yucel et al. (2004); Uysal et al. (1998) Supported by the qualitative study
I enjoy reading about my religion	Allport and Ross (1967); Benson and Spilka (1973); Jianfeng, Hongping, Lanying (2009); Muhamad and Mizerski (2013)
Praying gives me peace and happiness	Allport and Ross (1967); Benson and Spilka (1973); Jianfeng, Hongping, Lanying (2009); Muhamad and Mizerski (2013) Supported by the qualitative study
I'm very convinced in my beliefs	Al-Serhan (2010); Allport and Ross (1967); Benson and Spilka (1973) Supported by the qualitative study
I pay <i>Zakat Alfiter</i> annually if I meet the criteria	Shabbir (2010); Krauss and Idris (2007); Atia (2011); Alfitri (2005).
I always observe Friday prayers	Shabbir (2010); Krauss and Idris (2007); Beckerleg (1995); Eck (2002); Muhamad and Mizerski (2013) Supported by the qualitative study
I always try to keep myself from minor and major sins	Shabbir (2010); Krauss and Idris (2007); Souiden and Rani (2015); Al-Serhan (2010); Al-Qaradawi (1999); Baig and Baig (2016)
I always consider my religious beliefs while shopping	Al-Serhan (2010); Allport and Ross (1967); Benson and Spilka (1973) Supported by the qualitative study
I regularly study and read the Holy Quran	Allport and Ross (1967); Kirkpatrick (1992); Krauss and Idris (2007); Shabbir (2010); Benson and Spilka (1973); Muhamad and Mizerski (2013); Jianfeng, Hongping, Lanying (2009)
I do my best to behave according to what is in the Holy Quran	Al-Serhan (2010); Allport and Ross (1967); Benson and Spilka (1973)

	Supported by the qualitative study
I try my best to live all my life according to Islamic teachings	Allport and Ross (1967); Kirkpatrick (1992); Krauss and Idris (2007); Shabbir (2010); Benson and Spilka (1973); Muhamad and Mizerski (2013); Jianfeng, Hongping, Lanying (2009) Supported by qualitative study
My relationship with God is always comfortable	Allport and Ross (1967); Benson and Spilka (1973); Jianfeng, Hongping, Lanying (2009); Muhamad and Mizerski (2013) Supported by qualitative study
I feel guilty if I can't behave in line with my religious beliefs	Bakar, Lee and Noor (2013) Supported by the qualitative study
Islamic brand love	
This is a wonderful brand	Carroll and Ahuvia (2006); Rageh and Spinelli (2012); Christodoulides (2009); Rossiter (2012)
I will love this brand	Albert (2013); Carroll and Ahuvia (2006); Rageh and Spinelli (2012); Rossiter (2012)
I love consuming this brand because it matches my religious beliefs	Alserhan (2010); Kirkpatrick (1997); Temporal (2011) Supported by the qualitative study
This brand makes me feel good	Brakus et al. (2009); Carroll and Ahuvia (2006); Nowak, (2006); Rageh and Spinelli (2012); Rossiter (2012)
This brand is an important part of my self-identity	Batra et al. (2012); Locher et al. (2005); Dall'Olmo Riley et al. (2000); Hoyer and Brown (1990); Maxian (2013)
This brand is totally awesome	Carroll and Ahuvia (2006); Rageh and Spinelli (2012); Albert (2008); Rossiter (2012)
This brand makes me very happy	Carroll and Ahuvia (2006); Rageh and Spinelli (2012); Rossiter (2012) Supported by the qualitative study
This brand is a pure delight	Albert (2013); Carroll and Ahuvia (2006); Rageh and Spinelli (2012); Rossiter (2012)
I am very attached to this brand	Batra et al. (2012); Carroll and Ahuvia (2006); Rageh and Spinelli (2012); Rossiter (2012); Maxian (2013)
I feel psychologically comfortable using this brand	Batra et al. (2012); Locher et al. (2005); Dall'Olmo Riley et al. (2000); Hoyer and Brown (1990); Maxian (2013)

I feel emotionally connected to this brand	Ahuvia (2005); Batra et al. (2012); Berry and Lampo (2004); Whan Park (2010); Evanschitzky et al. (2006); Ouwersloot (2008); Maxian (2013)
This brand is more than an investment in future benefits	Ahuvia (2005); Batra et al. (2012); Carroll and Ahuvia (2006); Thomson et al. (2005); Rauschnabel and Ahuvia (2014) Supported by the qualitative study
This brand makes me satisfied	Brakus et al. (2009); Carroll and Ahuvia (2006); Nowak (2006); Rageh and Spinelli (2012); Rossiter (2012) Supported by the qualitative study
I will encourage myself to love this brand because it is an Islamic-compliant brand	Aserhan (2010); Kirkpatrick (1997) Supported by the qualitative study
I will love this brand because it matches Islamic rules and loving it is part of God's love	Alserhan (2010); Kirkpatrick (1997) Supported by the qualitative study
This brand makes me feel how you want to feel	Batra et al. (2012); Locher et al. (2005); Dall'Olmo Riley et al. (2000); Hoyer and Brown (1990); Maxian (2013)
This brand gives life purpose	Ahuvia (2005); Batra et al. (2012); Berry and Lampo (2004); Whan Park (2010); Evanschitzky et al. (2006); Ouwersloot (2008); Maxian (2013)
I will develop feelings of love for this brand because it matches my religious beliefs	Alserhan (2010); Kirkpatrick (1997) Supported by the qualitative study
This brand makes me relaxed	Batra et al. (2012); Locher et al. (2005); Dall'Olmo Riley et al. (2000); Hoyer and Brown (1990); Maxian (2013)
The value of the money paid is important in loving a brand	Batra et al. (2012) Supported by the qualitative study
Subjective norms	
People important to me would think that I should buy Islamic-compliant brands	Ajzen (1991); George (2004); Teo and Lee (2010); Lada et al. (2009); Venkatesh et al. (2003) Supported by the qualitative study
The opinion of Muslim scholars influences my behaviour towards brands	Krauss and Idris (2007); Muhamad (2011); Muhamad and Mizerski (2013) Supported by the qualitative study
People whose opinions I value prefer that I buy Islamic-compliant brands	Ajzen (1991); George (2004); Teo and Lee (2010); Lada et al. (2009); Venkatesh et al. (2003) Supported by the qualitative study
People who influence my behaviour want me to buy Islamic-compliant brands	Ajzen(1991); George (2004); Teo and Lee (2010); Lada et al. (2009); Venkatesh et al. (2003) Supported by the qualitative study

My shopping behaviour is strongly affected by my family members	Ajzen (1991); Krauss and Idris (2007); Muhamad (2011) Supported by the qualitative study
My shopping behaviour is affected by <i>Fatwa</i> made by Muslim scholars	Krauss and Idris (2007); Muhamad (2011); Muhamad and Mizerski (2013) Supported by the qualitative study
Perceived behavioural control	
I am capable of buying Islamic-compliant brands	Ajzen (1991); Lada et al. (2009); Muhamad and Mizerski (2013) Supported by the qualitative study
Buying Islamic-compliant brands is completely within my control	Ajzen (1991); Lada et al. (2009); Muhamad and Mizerski (2013)
I have the resources to buy Islamic-compliant brands	Ajzen (1991); Lada et al. (2009); Muhamad and Mizerski (2013) Supported by the qualitative study
I am capable of developing feelings of love towards a brand that matches my religious beliefs	Muhamad and Mizerski (2013) Supported by the qualitative study
I try to avoid behaving in a way that I believe does not match religious teachings	Muhamad and Mizerski (2013) Supported by the qualitative study
I think of Islamic teachings while I am shopping.	Adopted from the qualitative study
Word-of-mouth	
I recommend this brand to other people	Gremler and Gwinner (2000); Johnson et al. (2006); Caroll and Ahuvia (2006)
I defend this brand when it is criticised by others	Amine (1998); Gremler and Gwinner (2000); Johnson et al. (2006)
I talk to other people positively about this brand	Gremler and Gwinner (2000); Johnson et al. (2006); Caroll and Ahuvia (2006) Supported by the qualitative study
I encourage friends and family to buy this brand	Gremler and Gwinner (2000); Johnson et al. (2006); Caroll and Ahuvia (2006); Rageh and Spinelli (2012) Supported by the qualitative study
I recommend this brand because it matches Islamic teachings	Adopted from the qualitative study
I spread word-of-mouth about any brand that does	Adopted from the qualitative study

not match my beliefs and I try to encourage people not to buy it	
I recommend this brand to other people because it is part of my religion	Adopted from the qualitative study
Purchase intention	
Next time, I will definitely buy this brand	Barber (2012); Johnson (2006); Souiden and Rani (2015); Lada et al. (2009); and Nepomuceno and Porto (2010)
I plan on buying this brand	Barber (2012); Johnson (2006)
I will be (or will continue to be) a client of a brand that considers my religious beliefs	Barber (2012); Johnson (2006); Souiden and Rani (2015); Lada et al. (2009); and Nepomuceno and Porto (2010)
I am interested in trying this brand	Barber (2012); Johnson (2006)
I will consider buying this brand again	Barber (2012); Johnson (2006); Souiden and Rani (2015); Lada et al. (2009); and Nepomuceno and Porto (2010) Supported by the qualitative study
I will buy this brand over and over again because it matches Islamic teachings	Alserhan (2010) Supported by the qualitative study
Brand loyalty	
I consider myself to be loyal to an Islamic-compliant brand	Bloemer and Kasper (1995); Chaudhuri and Holbrook, (2001); Yoo and Lee (2000); Huang and Phau (2015)
An Islamic-compliant brand would be my first choice	Bloemer and Kasper (1995); Chaudhuri and Holbrook (2001); Yoo and Lee (2000); Huang and Phau (2015)
I will not buy other brands if an Islamic-compliant brand is available	Bloemer and Kasper (1995); Chaudhuri and Holbrook (2001); Yoo and Lee (2000); Huang and Phau (2015)
I am committed to this brand	Bloemer and Kasper (1995); Chaudhuri and Holbrook (2001); Yoo and Lee (2000); Huang and Phau (2015)
I intend to keep purchasing this brand	Barber (2012); Johnson (2006); Souiden and Rani (2015); Lada et al. (2009); Nepomuceno and Porto (2010)
I would be willing to pay a higher price for this brand over other brands	Bloemer and Kasper (1995); Chaudhuri and Holbrook (2001); Yoo and Lee (2000); Huang and Phau (2015) Supported by the qualitative study
I prefer this brand to other brands because it is a <i>Sharia</i> -compliant brand.	Alserhan (2010) Supported by the qualitative study
I will buy this brand next time	Bloemer and Kasper (1995); Chaudhuri and Holbrook (2001); Yoo and Lee (2000); Huang and Phau (2015)

	Supported by the qualitative study
Being loyal to this brand is part of my religious beliefs	Adopted from the qualitative study

Source: Developed by the researcher

4.5.3. Purifying measurement scales

According to Churchill (1979), in order to have better scale development, the measurement scales should be purified in the third step of the scale development process. The current study used validity to purify the measurements (McDaniel and Gates, 2006). Validity is identified as “the degree to which what the researcher was trying to measure was actually measured” (p. 224-227). Therefore, the current study employed two types of validity before finalising the main survey for the pre-test: content validity followed by face validity. Both types can give an indication of the questionnaire’s adequacy. In addition, content validity was employed in the primary stage as it helps to identify to what extent the measurement items reflect each construct (DeVellis, 2003; Kerlinger, 1973).

To evaluate the validity of the questionnaire items, the researcher discussed the first version of the questionnaire with eight faculty members in the marketing department at Middlesex Business School. They were asked to state their opinion of the item’s suitability and to give feedback about the wording clarity; the researcher then considered their suggestions. Moreover, the faculty members were asked about the usefulness of each statement and to point out the items that should be kept (Lichtenstein et al., 1990). The researcher asked the academics to clarify whether the items used in the questionnaire were relevant to the research area. The academics considered the scales used in previous studies and judged the current scales accordingly. According to Green et al. (1988), the measurement instrument should include material and topics that reflect on the content of the measured characteristics. Table 4.12 illustrates the major advantages and limitations of content analysis.

After considering the comments made by the academics, face validity was conducted by asking four faculty members to evaluate the questionnaire items and to find out whether they were suitable for measuring the constructs. The academics were asked to fill the questionnaire out and to provide feedback about its wording, layout and the length of time it would take to complete.

All the items generated from the literature were examined and matched with the qualitative study.

Table 4.12: Summary of advantages and limitations of content analysis

Advantages	Limitations
Flexibility of research design i.e. types of inferences	Analyses the communication (message) only
Supplements multi-method analyses	Findings may be questionable alone, therefore verification using another method may be required
Wide variety of analytical applications	Underlying premise must be frequency related
May be qualitative and/or quantitative	Reliability – stability, reproducibility, accuracy of judges
May be automated – improves, reliability, reduces cost/time	Validity – construct, hypothesis, predictive and semantic
Range of computer software developed	Less opportunity to pre-test, discuss mechanism with independent judges
Copes with large quantities of data	Undue bias if only part data is analysed, possibly abstracting from context of communication
Unobtrusive, unstructured, context-sensitive	Lack of reliability and validity measures reported, raising questions of credibility

Source: Harwood and Garry (2003, p. 493).

Eleven items were excluded after considering the content analysis judgement of the academics; nine items were removed after content analysis by the judgement of the academics at the Middlesex Business School. Consequently, the pre-test items were verified for appearance by seven academics and for lexical correctness by three academics, before the pilot testing of the questionnaire. The list of the constructs and the reduced number of items are shown in Tables 4.13 and 4.14. All the items were converted into codes to ease the analysis process (see Table 4.15).

Table 4.13: The constructs, final number of items, and items for the pilot study

Construct	Number of initial items	Final items for pilot study
Religious beliefs	14	9
Islamic brand love	20	17
Subjective norms	6	6
Perceived behavioural control	6	6
Word-of-mouth	7	7
Purchase intention	6	5
Brand loyalty	9	7

Table 4.14: The measurement items of the theoretical constructs for the pilot study

Construct	Items	References
Religious beliefs		
	I regularly pray five times a day	Abdel-Hady (2010); Shabbir (2010); Allport and Ross (1967); Jianfeng, Hongping and Lanying (2009); Reeber (1993); Jacobson (1997); Krauss and Idris (2007); Souiden and Rani (2015). Supported by the qualitative study
	I always fast during the month of Ramadan	Shabbir (2010); Krauss and Idris (2007); Yucel, Degirmenci, Acar, Albayrak and Haktanir (2004); Uysal, Erdogan, Sahin, Kamel and Erdogan (1998) Supported by the qualitative study
	I pay <i>Zakat Alfiter</i> annually if I meet the criteria	Shabbir (2010); Krauss and Idris (2007); Atia (2011); Alfitri (2005)
	I always observe Friday prayers	Shabbir (2010); Krauss and Idris (2007); Beckerleg (1995); Eck (2002); Muhamad and Mizerski (2013) Supported by the qualitative study
	I always try to keep myself from minor and major sins	Shabbir (2010); Krauss and Idris (2007); Souiden and Rani (2015); Al-Serhan (2010); Al-Qaradawi1999; Baig and Baig (2016)
	I regularly study and read the Holy Quran	Allport and Ross (1967); Kirkpatrick (1992); Krauss and Idris (2007); Shabbir (2010); Benson and Spilka (1973); Muhamad and Mizerski (2013); Jianfeng Hongping and Lanying (2009)
	I try my best to live all my life according to Islamic teachings	Allport and Ross (1967); Kirkpatrick (1992); Krauss and Idris (2007); Shabbir (2010); Benson and Spilka (1973); Muhamad and Mizerski (2013); Jianfeng, Hongping and Lanying (2009)

	Supported by the qualitative study
My relationship with God is always comfortable	Allport and Ross (1967); Benson and Spilka (1973); Jianfeng, Hongping and Lanying (2009); Muhamad and Mizerski (2013)
	Supported by the qualitative study
I feel guilty if I can't behave in line with my religious beliefs	Bakar, Lee and Noor (2013)
	Supported by the qualitative study
Islamic Brand love	
This is a wonderful brand	Carroll and Ahuvia (2006); Rageh and Spinelli (2012); Christodoulides (2009); Rossiter (2012)
I will love this brand	Albert (2013); Carroll and Ahuvia (2006); Rageh and Spinelli (2012); Rossiter (2012)
This brand makes me feel good	Brakus et al. (2009); Carroll and Ahuvia (2006); Nowak (2006); Rageh and Spinelli (2012); Rossiter (2012)
This brand is totally awesome	Carroll and Ahuvia (2006); Rageh and Spinelli (2012); Albert (2008); Rossiter (2012)
This brand makes me very happy	Carroll and Ahuvia (2006); Rageh and Spinelli (2012); Rossiter (2012)
	Supported by the qualitative study
This brand is a pure delight	Albert (2013); Carroll and Ahuvia (2006); Rageh and Spinelli (2012); Rossiter (2012)
I am very attached to this brand	Batra et al. (2012); Carroll and Ahuvia (2006); Rageh and Spinelli (2012); Rossiter (2012); Maxian (2013)
I feel psychologically comfortable using this brand	Batra et al. (2012); Locher et al. (2005); Dall'Olmo Riley et al. (2000); Hoyer and Brown (1990); Maxian (2013)
I feel emotionally connected to this brand	Ahuvia (2005); Batra et al. (2012); Berry and Lampo (2004); Whan Park (2010); Evanschitzky et al. (2006); Ouwersloot (2008); Maxian 2013)
This brand is more than an investment in future benefits	Ahuvia (2005); Batra et al. (2012); Carroll and Ahuvia (2006); Thomson et al. (2005); Rauschnabel and Ahuvia (2014)
	Supported by the qualitative study
This brand makes me satisfied	Brakus et al. (2009); Carroll and Ahuvia (2006); Nowak (2006); Rageh and Spinelli (2012); Rossiter (2012)
	Supported by the qualitative study

I will encourage myself to love this brand because it is an Islamic-compliant brand	Alserhan (2010); Kirkpatrick (1997) Supported by the qualitative study
I will love this brand because it matches Islamic rules and loving it is part of God's love	Alserhan (2010); Kirkpatrick (1997) Supported by the qualitative study
This brand makes me feel how you want to feel	Batra et al. (2012); Locher et al. (2005); Dall'Olmo Riley et al. (2000); Hoyer and Brown (1990); Maxian (2013)
This brand gives life purpose	Ahuvia (2005); Batra et al. (2012); Berry and Lampo (2004); Whan Park (2010); Evanschitzky et al. (2006); Ouwersloot (2008); Maxian (2013)
This brand makes me relaxed	Batra et al. (2012); Locher et al. (2005); Dall'Olmo Riley et al. (2000); Hoyer and Brown (1990); Maxian (2013)
The value of the money paid is important in loving a brand.	Batra et al. (2012) Supported by the qualitative study
Subjective norms	
People important to me would think that I should buy Islamic-compliant brands	Ajzen (1991); George (2004); Teo and Lee (2010); Lada et al. (2009); Venkatesh et al. (2003) Supported by the qualitative study
The opinion of Muslim scholars influences my behaviour towards brands.	Krauss and Idris (2007); Muhamad (2011); Muhamad and Mizerski (2013) Supported by the qualitative study
People whose opinions I value prefer that I buy Islamic-compliant brands	Ajzen (1991); George (2004); Teo and Lee (2010); Lada et al. (2009); Venkatesh et al. (2003) Supported by the qualitative study
People who influence my behaviour want me to buy Islamic-compliant brands	Ajzen (1991); George (2004); Teo and Lee (2010); Lada et al. (2009); Venkatesh et al. (2003) Supported by the qualitative study
My shopping behaviour is strongly affected by my family members.	Ajzen (1991); Krauss and Idris (2007); Muhamad (2011) Supported by the qualitative study
My shopping behaviour is affected by <i>fatwa</i> made by Muslim scholars	Krauss and Idris (2007); Muhamad (2011); Muhamad and Mizerski (2013) Supported by the qualitative study
Perceived behavioural control	
I am capable of buying Islamic-compliant brands	Ajzen (1991); Lada et al. (2009); Muhamad and Mizerski

	(2013)
	Supported by the qualitative study
Buying Islamic-compliant brands is completely within my control	Ajzen (1991); Lada et al. (2009); Muhamad and Mizerski (2013)
I have the resources to buy Islamic-compliant brands	Ajzen (1991); Lada et al. (2009); Muhamad and Mizerski (2013)
	Supported by the qualitative study
I am capable of developing feelings of love towards a brand that matches my religious beliefs	Muhamad and Mizerski (2013)
	Supported by the qualitative study
I try to avoid behaving in a way that I believe does not match religious teachings	Muhamad and Mizerski (2013)
	Supported by the qualitative study
I think of Islamic teachings while I am shopping	Adopted from the qualitative study
Word-of-mouth	
I recommend this brand to other people	Gremler and Gwinner (2000); Johnson et al. (2006); Carroll and Ahuvia (2006)
I defend this brand when it is criticised by others	Amine (1998); Gremler and Gwinner (2000); Johnson et al. (2006)
I talk to other people positively about this brand	Gremler and Gwinner (2000); Johnson et al. (2006); Carroll and Ahuvia (2006)
	Supported by the qualitative study
I encourage friends and family to buy this brand	Gremler and Gwinner (2000); Johnson et al. (2006); Carroll and Ahuvia (2006); Rageh and Spinelli (2012)
	Supported by the qualitative study
I recommend this brand because it matches Islamic teachings	Adopted from the qualitative study
I spread word-of-mouth about any brand that does not match my beliefs and I try to encourage people not to buy it	Adopted from the qualitative study
I recommend this brand to other people because it is part of my religion	Adopted from the qualitative study
Purchase intention	
Next time, I will definitely buy this brand	Barber (2012); Johnson (2006); Souiden and Rani (2015); Lada et al. (2009); Nepomuceno and Porto (2010)

I plan on buying this brand	Barber (2012); Johnson (2006)
I will be (or will continue to be) a client of a brand that considers my religious beliefs	Barber (2012); Johnson (2006); Souiden and Rani (2015); Lada et al. (2009); Nepomuceno and Porto (2010)
I am interested in trying this brand	Barber (2012); Johnson (2006)
I will buy this brand over and over again because it matches Islamic teachings	Alserhan (2010) Supported by the qualitative study
Brand loyalty	
I consider myself to be loyal to an Islamic-compliant brand	Bloemer and Kasper (1995); Chaudhuri and Holbrook (2001); Yoo and Lee (2000); Huang and Phau (2015)
An Islamic-compliant brand would be my first choice	Bloemer and Kasper (1995); Chaudhuri and Holbrook (2001); Yoo and Lee (2000); Huang and Phau (2015)
I will not buy other brands if an Islamic-compliant brand is available	Bloemer and Kasper (1995); Chaudhuri and Holbrook (2001); Yoo and Lee (2000); Huang and Phau (2015)
I am committed to this brand	Bloemer and Kasper (1995); Chaudhuri and Holbrook (2001); Yoo and Lee (2000); Huang and Phau (2015)
I would be willing to pay a higher price for this brand over other brands	Bloemer and Kasper (1995); Chaudhuri and Holbrook (2001); Yoo and Lee (2000); Huang and Phau (2015) Adopted from the qualitative study
I prefer this brand to other brands because it is a <i>Sharia</i> -compliant brand	Alserhan (2010) Supported by the qualitative study
Being loyal to this brand is part of my religious beliefs	Adopted from the qualitative study

Source: Developed by the researcher

Table 4.15: The measurement items and the items codes

Construct	Item wording	Item code
Religious Beliefs		
	I regularly pray five times a day	RB_1
	I always fast during the month of Ramadan	RB_2
	I pay <i>Zakat Alfiter</i> annually if I meet the criteria	RB_3
	I always observe Friday prayers	RB_4
	I always try to keep myself from minor and major sins	RB_5
	I regularly study and read the Holy Quran.	RB_6
	I try my best to live all my life according to Islamic teachings	RB_7
	My relationship with God is always comfortable.	RB_8
	I feel guilty if I can't behave in line with my religious beliefs	RB_9
Islamic brand love		
	This is a wonderful brand	IBL_1
	I will love this brand	IBL_2
	This brand makes me feel good	IBL_3
	This brand is totally awesome	IBL_4
	This brand makes me very happy	IBL_5
	This brand is a pure delight	IBL_6
	I am very attached to this brand	IBL_7
	I feel psychologically comfortable using this brand	IBL_8
	I feel emotionally connected to this brand	IBL_9
	This brand is more than an investment in future benefits	IBL_10
	This brand makes me satisfied	IBL_11
	I will encourage myself to love this brand because it is an Islamic-compliant brand	IBL_12
	I will love this brand because it matches Islamic rules and loving it is part of God's love	IBL_13
	This brand makes me feel how you want to feel	IBL_14
	This brand gives life purpose	IBL_15

	This brand makes me relaxed	IBL_16
	The value of the money paid is important in loving a brand.	IBL_17
Subjective norms		
	People important to me would think that I should buy Islamic-compliant brands	SN_1
	The opinion of Muslim scholars influences my behaviour towards brands.	SN_2
	People whose opinions I value prefer that I buy Islamic-compliant brands	SN_3
	People who influence my behaviour want me to buy Islamic-compliant brands	SN_4
	My shopping behaviour is strongly affected by my family members.	SN_5
	My shopping behaviour is affected by <i>fatwa</i> made by Muslim scholars	SN_6
Perceived behavioural control		
	I am capable of buying Islamic-compliant brands	PBC_1
	Buying Islamic-compliant brands is completely within my control	PBC_2
	I have the resources to buy Islamic-compliant brands	PBC_3
	I am capable of developing feelings of love towards a brand that matches my religious beliefs	PBC_4
	I try to avoid behaving in a way that I believe does not match religious teachings	PBC_5
	I think of Islamic teachings while I am shopping	PBC_6
Word-of-mouth		
	I recommend this brand to other people	WOM_1
	I defend this brand when it is criticised by others	WOM_2
	I talk to other people positively about this brand	WOM_3
	I encourage friends and family to buy this brand	WOM_4
	I recommend this brand because it matches Islamic teachings	WOM_5
	I spread word-of-mouth about any brand that does not match my beliefs and I try to encourage people not to buy it	WOM_6
	I recommend this brand to other people, because it is part of my religion	WOM_7
Brand loyalty		
	I consider myself to be loyal to an Islamic-compliant brand	BLY_1
	An Islamic-compliant brand would be my first choice	BLY_2

I will not buy other brands if an Islamic-compliant brand is available	BLY_3
I am committed to this brand	BLY_4
I would be willing to pay a higher price for this brand over other brands	BLY_5
I prefer this brand to other brands because it is a <i>Sharia</i> -compliant brand	BLY_6
Being loyal to this brand is part of my religious beliefs	BLY_7
Purchase intention	
Next time, I will definitely buy this brand	PI_1
I plan on buying this brand	PI_2
I will be (or will continue to be) a client of a brand that considers my religious beliefs	PI_3
I am interested in trying this brand	PI_4
I will buy this brand over and over again because it matches Islamic teachings	PI_5

Source: Developed by the researcher

4.5.3.1. Quantitative assessment

After completion of the content and face validity, the questionnaire was revised for the pilot study, taking the respondents' recommendations into consideration (Malhotra and Birks, 2000), to assess the reliability and validity of the constructs and measurements used (Saunders et al., 2007).

4.5.3.1.1. Back translation of the questionnaire

As this study examines Muslim consumer behaviour in Saudi Arabia, and the questionnaire was developed in English, the back-translation technique was employed. According to Malhotra et al. (1996, p. 24), "direct translation of certain words and phrases may be erroneous". Therefore the back-translation technique is required to avoid any possible translation errors. Moreover, back translation is a useful technique for marketing research, and it benefits the research by reducing errors and avoid translation bias (Malhotra et al., 1996).

The back-translation technique was employed in this research by distributing the original English-language version of the questionnaire to three Saudi PhD researchers in the UK with a

high level of English, who were asked to translate it into Arabic. The translated questionnaire was then given to three scholars in the linguistics field in Saudi Arabia, who were asked to translate it back into English, in order to make sure that the questionnaire was free from errors, that the translated items reflected the same meanings and the questionnaire was suitable for the Saudi context (see Appendix 4.5 for the questionnaire translated into Arabic).

4.5.3.1.2. Pilot study

Before conducting the main survey, the questionnaire and items need to be pre-tested (Malhotra and Birks, 2000). The pilot study mainly aims to purify the measurement items, and to examine the wording and sequence of the questions, the layout, the time required to complete the questionnaire, and the respondents' familiarity (Malhotra and Birks, 2000; Ticehurst and Veal, 2005). In addition, the pilot study benefits the purification process by refining the items and ensuring that the measurements are valid and reliable; certifying that the respondents can answer the questionnaire smoothly (Saunders et al., 2007); and confirming that the items used reflect each construct (Welman and Kruger, 2001).

In a pilot study, it is advised that the questionnaires should be distributed to 20-40 respondents (Malhotra and Birks, 2000) for a small-scale test. Therefore, the researcher distributed the questionnaire to 70 respondents between March and April 2016. After collecting the questionnaires, four were removed owing to missing data and low-quality responses. Sixty-six accurate questionnaires were therefore used to assess the validity and reliability of the measurements, and to ensure that the measurements were free from error (Peter, 1979). The pilot study took place in Saudi Arabia as this is the context of this study; the pre-test data was collected from Muslim consumers living the country. According to Haralambos and Holborn (2000), respondents who participate in the pre-test should not participate in the final study, as their behaviour may be influenced negatively. Therefore, they were excluded from the main study. Table 4.16 sets out the demographic profile of the respondents for the pilot study.

Table 4.16: Demographic profile of the pilot study participants (N=66)

Sample size (N)	N	%
Age		
18 to 25 years		
26 to 35 years	43	65
36 to 45 years	12	18.4
46 to 55 years	11	16.6
56 to 65 years		
66 years old or more		
Total	66	100
Gender		
Male	42	64
Female	24	36
Total	66	100
Education		
High school		
Undergraduate	16	
Postgraduate and above	50	100
N/A		
Total	66	100
Position		
Lecturer	10	12
Student	56	88
Total	66	100

Before conducting the main survey, it is advised that the items should be examined using Cronbach's alpha (Cronbach, 1951). Cronbach's alpha is a useful technique that can help the researcher to assess the reliability of the measurements used (Hair et al., 2006). In addition, it is advised that the reliability of the measures should be investigated to exclude any poor items before collecting the main data (Foroudi et al., 2014; Melewar, 2001). In addition, this study follows the recommendation of researchers (De Vaus, 2002; Foroudi et al., 2014; Hair et al., 2006; Nunnally, 1978; Palmer, 2011) who recommended that EFA should be used in a similar sample size for the pilot study. Therefore, in this stage, exploratory factor analysis (EFA) was employed in order to refine the items and make an initial evaluation of the data (De Vaus, 2002). The outcomes showed a high degree of reliability for all the constructs (see Table 4.17). Scholars (De Vaus, 2002; Hair et al., 2006; Palmer, 2011) state that a coefficient alpha that is higher than 0.70 represents a high suitability for most research purposes. The reliability measures for each construct are shown in Table 4.18.

Table 4.17: Reliability analysis for all constructs

Construct	Reliability / Cronbach's alpha
RB	.835
BL	.950
SN	.909
PBC	.857
WOM	.956
PI	.968
BLY	.938

Source: Analysis of survey data (SPSS file)

The main purpose of exploratory factor analysis (EFA) is to refine the items used in a scale and to make the items more controllable (Chandon et al., 1997; Hair et al., 1998). In addition, EFA analysis examines the individual items to ensure that they are loaded consistently. Therefore, IBL_9, IBL_12, IBL_15 and IBL_16 were excluded as they were loaded in two factors. It is advised that the items with a total correlation of less than 0.4 should be removed (Hair et al., 2006); thus, RB_8 was removed (see Table 4.19).

As advised by Churchill (1979), a number of items were removed during the purification stage. The researcher used the remaining items for the main survey to assess the reliability and validity of the constructs, which was checked previously through content and face validity, exploratory factor analysis (EFA), Cronbach's alpha and the respondents' opinions. The refined items were found to be satisfactory for use in the main survey. Therefore, the main survey was conducted in order to: 1) ensure reliability and validity of the constructs by employing confirmatory factor analysis (CFA); 2) to make sure that the items were free from errors (Hair et al., 2006); and 3) to test the hypotheses. The next section explains the main process used for building and distributing the main survey, and a brief explanation of the analysis methods used to analyse data. Chapter V includes a detailed explanation of the main survey and the analysis used.

Table 4.18: Reliability measures for each construct on the basis of the pilot study

Constructs	Cronbach's alpha	Items	Correlated item - total correlation	Cronbach's alpha if the items deleted	Mean	Std. D
Religious beliefs (9)	.835					
		RB_1	.618	.810	5.03	1.626
		RB_2	.468	.826	6.63	1.061
		RB_3	.497	.823	6.45	1.139
		RB_4	.581	.814	6.13	1.226
		RB_5	.602	.811	5.12	1.430
		RB_6	.662	.803	5.12	1.419
		RB_7	.497	.823	5.56	1.152
		RB_8	.388	.834	5.81	1.226
		RB_9	.582	.814	5.89	1.241
Islamic brand love (8)	.950					
		IBL_1	.603	.603	6.07	1.280
		IBL_2	.718	.718	5.56	1.241
		IBL_3	.784	.784	5.22	1.412
		IBL_4	.787	.787	5.53	1.303
		IBL_5	.688	.688	5.10	1.415
		IBL_6	.714	.714	5.06	1.322
		IBL_7	.754	.754	4.10	1.426
		IBL_8	.807	.807	4.63	1.453
		IBL_9	.759	.759	4.18	1.597
		IBL_10	.601	.601	4.54	1.469
		IBL_11	.677	.677	4.84	1.361
		IBL_12	.787	.787	4.84	1.693
		IBL_13	.728	.728	4.01	1.885
		IBL_14	.706	.706	4.16	1.669
		IBL_15	.737	.737	4.47	1.469
		IBL_16	.802	.802	4.51	1.490
		IBL_17	.449	.449	5.19	1.666
Subjective norms (6)	.909					
		SN_1	.747	.892	4.50	1.659
		SN_2	.808	.883	4.46	1.741
		SN_3	.807	.883	4.07	1.707
		SN_4	.825	.880	4.23	1.765
		SN_5	.553	.917	4.86	1.423
		SN_6	.736	.894	4.76	1.598
Perceived behavioural control (6)	.857					
		PBC_1	.594	.847	4.59	1.513
		PBC_2	.705	.822	4.43	1.457
		PBC_3	.728	.817	4.43	1.363
		PBC_4	.650	.833	4.45	1.158
		PBC_5	.585	.845	4.47	1.076
		PBC_6	.656	.833	4.59	1.105
Word-of-mouth (7)	.956					
		WOM_1	.872	.947	4.74	1.460
		WOM_2	.832	.950	4.40	1.549
		WOM_3	.713	.959	4.97	1.163
		WOM_4	.914	.943	4.47	1.438
		WOM_5	.939	.941	4.54	1.510
		WOM_6	.828	.950	4.50	1.551
		WOM_7	.841	.949	4.53	1.561
Purchase intention (5)	.968					

	PI_1	.895	.962	5.74	1.456
	PI_2	.942	.955	5.96	1.458
	PI_3	.914	.959	5.98	1.479
	PI_4	.921	.958	5.95	1.448
	PI_5	.870	.967	5.86	1.580
Brand loyalty (7)		.938			
	BLY_1	.720	.935	3.93	1.476
	BLY_2	.769	.931	4.42	1.636
	BLY_3	.836	.925	4.47	1.647
	BLY_4	.893	.920	4.47	1.580
	BLY_5	.752	.933	4.28	1.605
	BLY_6	.832	.926	4.77	1.527
	BLY_7	.787	.930	4.37	1.734

Source: Analysis of survey data (SPSS file)

Table 4.19: Summary of the items removed for scale purification

Construct	Items dropped	Reasons for dropping the items
Religious beliefs	RB_8	Item total correlation is less than 0.4
	IBL_9	Multiple loadings on two factors
Islamic Brand love	IBL_12	Multiple loadings on two factors
	IBL_15	Multiple loadings on two factors
	IBL_16	Multiple loadings on two factors

Source: Developed by the researcher

4.6. MAIN SURVEY

Conducting the main survey is considered as the most important stage in social research. A self-administered questionnaire was used in this study to collect data from Muslim consumers in Saudi Arabia. The data collection was carried out between 5 October 2016 and 25 January 2017, using the technique of probability sampling (Sekaran, 2006). The justification for the technique and sample size are discussed in the following sections.

4.6.1. Target population and sampling

According to Malhotra and Birks (2000), a sample population is identified as a set of elements selected from a population. The main purpose of sampling is to guide the data collection process and to ensure the findings address the research objectives (Bryman and Bell, 2007). In addition, Bryman and Bell (2007, p. 182) defined the population as “the universe of units from which the sample is to be selected”, continuing: “The term ‘units’ is employed because it is not necessarily people who are being sampled: the researcher may want to sample from a universe of nations,

cities, regions, firms etc. Thus ‘population’ has a much broader meaning than the everyday use of the term, whereby it tends to be associated with a nation’s entire population.” Since this study is examining an Islamic context, it is therefore based in Saudi Arabia, where Islam is the major religion and the culture is considered as collectivist (Al-Gahtani et al., 2007). In addition, Saudi Arabia is located at the heart of the Arab world and considered as a religious country (Hofstede et al., 2010). This makes it a suitable sample to be examined using the theory of planned behaviour. According to Hair et al. (2012), a target sample must be identified based on the research objectives. Therefore, the sample includes Saudi Arabian citizens and foreign people living in Saudi Arabia, of both genders (male and female), and aged above 18.

In order to ensure that the data collection process is suitable for the research, an appropriate sampling technique should be used. Sampling techniques can be categorised either as random probability or non-probability (Bryman and Bell, 2007). Random probability is defined as “a sample that has been selected using random selection so that each unit in the population has a known chance of being selected. It is generally assumed that a representative sample is more likely to be the outcome when this method of selection from the population is employed. The aim of probability sampling is to keep sampling error to a minimum” (p. 182). Non-random probability is defined as “a sample that has not been selected using a random selection method. Essentially, this implies that some units in the population are more likely to be selected than others” (Bryman and Bell, 2007, p. 182).

In this study, the probability sampling technique was employed as it benefits the research by giving an equal opportunity for all the research population to be included (Hair et al., 2006). Moreover, the features of the probability sampling technique are in line with the research objectives of the current study, as it helps to generalise the outcomes across the whole population, and the current study examines all Muslims in Saudi Arabia. In order to generalise research findings, it is recommended that the researcher should select the participants randomly (Collis and Hussey, 2003). Thus, the researcher distributed the questionnaire in public places such as universities, shopping malls, football stadia (on match days) and public libraries, which are located in the three main cities, Riyadh, Khobar and Jeddah, in line with the advice of

Bryman and Bell (2007). The next section will explain the technique used in order to determine the appropriate number of participants for the current study.

4.6.2. Appropriate number of participants

In order to choose the best number of participants for a research project, there are different techniques that can be used. Hair et al (2006) suggested that the number of participants should range between 150 and 400, especially if the research employs structural equation modelling (SEM). In addition, Roscoe (1975) proposed some rules of thumb for the best sample size for behavioural research, presuming that the number of participants should not be less than 30 and not more than 500; and that if the research includes different groups based on income, gender or education, a minimum of 30 participants from each group is required. In order to have trustworthy results, it is advised that a sample size should be no less than 150 for a research project (Brown, 1996). Finally, it is suggested that collecting data from 50 participants leads to a very poor outcome, 100 participants is a poor number, 200 is a fair sample size, 300 is good and 500 participants are expected to lead to a very good outcome (Comrey and Lee, 1992).

Based on the discussion above and considering the fact that this research uses SEM, a sample size of 400 participants was found to be the best sample size for the current study. According to Hair et al. (2006), the best sample size for research that is based on a conceptual model should be calculated as (the number of items + the number of constructs * 5 the outcome + 50). Thus, the sample size for this study was calculated as: $51 + 7 = 58 * 5 = 290 + 50 = 340$. Similarly, it is advised that a sample size of 400 participants is a very good number in order to conduct factor analysis (Klein and Moeschberger, 2005). Finally, the researcher distributed 550 questionnaires in order to ensure at least 400 completed questionnaires were received.

4.7. QUESTIONNAIRE DESIGN

The main questionnaire for the current research consisted of four main sections. The first section aimed to assess the respondents' level of religiosity and its relation to Islamic brand love, through nine statements which were generated from the literature review and the qualitative study, and refined during the purification stage. The second section of the questionnaire included 17 statements to assess the focal construct of the study (Islamic brand love). In this section, the

participants were asked to indicate their perception towards a company that takes Muslims' religious beliefs into consideration. The AlBaik company was chosen as a brand that does so, in a chain of restaurants based in Saudi Arabia, which is known by the majority of the respondents. It was adopted from the qualitative study as a brand that communicates with its customers through considering their religious beliefs (Chuchil, 1979; Hair et al., 2007). Moreover, AlBaik as a brand promises its stakeholders that it will perform in line with God's teachings; it strives to position itself in society as a brand that considers Muslims' religious beliefs (AlBaik, 2016). As the company is based mainly in Jeddah and Makkah, where Muslims from all over the world gather to perform the *Hajj*, which is one of the pillars of Islam, the AlBaik brand is also linked with the Islamic holy places, which has helped it become a popular brand among Muslims. In addition, this study followed scholars (Ageeva, 2017; Ahearne et al., 2005; Foroudi et al., 2018; Foroudi et al., 2014) who stated that it is recommended to use a specific brand while investigating a new research area.

The third section of the questionnaire included a set of statements for each construct as follows: six on subjective norms; six on perceived behavioural control, seven on word-of-mouth; five on purchase intention; and seven on brand loyalty. This section aims to assess the participants' perception of each construct of the study and to examine the correlations between the constructs, as explained in Chapter III.

Finally, the fourth section of the questionnaire focused on demographic variables. The respondents were asked to specify their age group and income level. In addition, this section enabled respondents to specify their education level. It is advised that the demographic questions should be located at the end of the questionnaire, as the participants wouldn't face difficulty in completing this section as they have already completed the important sections (Baker, 2003). The sources of all the scales used in the questionnaire are explained in Table 4.11.

In order to specify the participants' level of agreement or disagreement with the statements provided, a Likert scale was used. According to researchers (Bagozzi, 1994; Van Riel et al., 1998) this is the best scale to use for marketing research. A five-point or seven-point Likert scale can be used. In order to reduce the measurement error variance, and to increase the variance of

the constructs, a seven-point scale should be used instead of five-point scale (Churchill and Peter, 1984). Therefore, the questionnaire was structured based on a seven-point scale, with options between 1 and 7 (starting from 1, strongly disagree, to 7, strongly agree).

Before distributing the questionnaire to the respondents, it was checked again and tested by an expert in order to make sure that it was ready for distribution. In order to increase the response rate, the questionnaire started with a covering letter including some general information about the research objectives and a confidentiality guarantee (Schaefer and Dillman, 1998). Finally the questionnaire layout and covering letter were checked by an expert for a final judgement (see Appendix 4.4).

4.8. DATA ANALYSIS METHODS

In order to analyse the data collected, this study followed three main stages. The first stage involved refining the scale considering the data collected from both the qualitative and quantitative studies. In the second stage, the quantitative data collected from the main questionnaire was used to validate the scale. Finally, the model was tested. As recommended by Churchill (1979), in order to reduce measurement error, a multi-item scale should be used instead of a single-item scale; this study therefore employs a multi-item scale. The data was analysed by a triple approach, through three steps. The first step employed exploratory factor analysis (EFA) during both the pre-test study and the main study. In this stage, the reliability of the scale was tested through coefficient alpha, as advised by Churchill (1979). The second step assessed the data collected in the main survey by employing confirmatory factor analysis (CFA). According to Hair et al. (1998), CFA is an important data examination technique that can be used in order to make sure that the existing scale is valid and reliable. Moreover, CFA is a very useful technique in establishing whether the scale needs further examination (Hair et al., 1998). In the third step, all the hypotheses were tested using structural equation modelling (SEM) as it clarifies the relationships between the measurements (Hair et al., 2006).

To initially analyse the data collected for the main study, SPSS 21.0 software was used in this study (Field, 2009; Norusis, 1999) for the following reasons: 1) To code and edit the data; 2) to check for missing data; 3) to check the data linearity and find out whether the data includes any

outliers; and 4) to perform EFA in order to assess the reliability and validity of the measurements used (Churchill, 1979; Peter, 1979). Furthermore, in order to assess the proposed correlations between the measurements, AMOS 21.0 (Analysis of Moment Structure) was employed. According to Byrne (2001), AMOS software helps the researcher to run CFA and the structural model. In the next sections, the three data analysis techniques, EFA, CFA and SEM, will be discussed and explained.

4.8.1. Exploratory factor analysis (EFA) and coefficient alpha

According to Netemeyer et al. (2003), exploratory factor analysis (EFA) is considered as a fundamental analysis technique to validate a scale in the initial stages of the data analysis process. EFA mainly aims to purify and reduce the number of variables used in a scale (Aaker, 1997; Hair et al., 1998). It helps to establish whether the factors are independent and are not related (Hair et al., 1998). EFA also aims to make sure that all variables are directed to investigating a specific field. It was therefore employed in both the pilot and main studies to remove unrelated variables and to validate the scale (De Vaus, 2002; Tabachnick and Fidell, 2007).

EFA is considered as one of the best methods to help the researcher represent the data (Hair et al., 2006). According to Steenkamp and Trijp (1991), EFA is useful for preparing the data for structural equation modelling (SEM), as it examines the items' relevance for each construct. By using EFA analysis, all proposed correlations in the conceptual framework can be tested (Churchill, 1979). In particular, the principal components technique is employed to extract unnecessary items (Hair et al., 2006). This technique is called total variance, and helps the researcher to predict the necessary factors that represent the highest amount of variance. Therefore, the Varimax rotation technique was used in this study in order to decrease the number of items to a smaller set of unrelated items. These refined items can be used as a predicting technique (Hair et al., 1998). Finally, Eigenvalues were employed in order to specify the number of items to exclude (Hair et al., 1998; Malhotra et al., 2007; Nunnally and Bernstein, 1994).

4.8.2. Structural equation modelling (SEM)

To gain a better understanding of the proposed correlations discussed in Chapter III, this study employed structural equation modelling (SEM) supported by Amos software in order to examine the correlations between each dependent variable (Hair et al., 2006). SEM provides additional and reliable examination of the research hypotheses which were supported by the current literature in Chapter III.

Structural equation modelling is a set of methods that can be used to examine a number of independent variables, either discrete or continuous, and is considered as the best software to explain correlations (Tabachnick and Fidell, 2007). Furthermore, it refers to “a causal modelling, causal analysis, simultaneous equation modelling, analysis of covariance structures, path analysis, or confirmatory factor analysis. The latter two are special types of SEM” (Tabachnick and Fidell, 2007, p. 676). SEM was applied in the current study for the following reasons: 1) SEM must be used in order to examine a set of research questions and to assess the measurements uses; 2) SEM can determine the role each measurement plays in assessing the constructs; 3) SEM allows the researcher to test a structured correlation represented by a conceptual model; 4) SEM can give the researcher confirmation of the model identification, as it is considered as a confirmatory method; 5) SEM can test the validity and reliability of each construct, and all constructs together, which enables the researcher to evaluate the performance of the whole model and each construct individually; 6) SEM includes regression analyses of factors which allows questions to be answered; 7) SEM provides the theory used in a model considering mutable dependent variables (Hair et al., 2006; Malhotra et al., 2012; Tabachnick and Fidell, 2007).

4.8.2.1. The steps followed in structural equation modelling

The current study employed SEM in two steps. The first step was examining the measurement properties by running confirmatory factor analysis (CFA) for each construct. This technique was used for two reasons. Firstly, it explains the relationship between the observed variables and respective to hidden variables (Chau, 1997) and compares it to the unidimensionality assumption. Unidimensionality is examined by how the model generally fits, based on the CFA (Garver and Mentzer, 1999). Unidimensionality explains the variables

that belong to each construct (Hair et al., 1998). Using CFA, the researcher can assess the scale unidimensionality, which is developed from EFA (Malhotra et al., 2012; Steenkamp and van Trijp, 1991). In order to assess the correlations between the variables and the construct, a confirmatory measurement model technique was used in this stage in order to make sure that the factor loading values were at least 0.6 (Anderson and Gerbing, 1988). Secondly, according to Hair et al. (1998), EFA and CFA allow the researcher to examine the validity and reliability of each construct to ensure that the theory is suitable for further examination.

The second step aimed to explain the correlation between the latent constructs, through a structural model which enables the researcher to test the hypotheses and the indicators of each construct (Anderson and Gerbing, 1982), as the constructs might be measured by a latent variable, observed variables or a combination of the two.

4.8.3. Evaluating the model

According to Hair et al. (1998), in order to evaluate the goodness-of-fit of a specific model, CFA should be applied as it provides a statistical outcome that can be used to test how the model fits. CFA benefits the research by examining the reliability of each set of measurements that belong to a number of variables in the conceptual model (Hair et al., 2006). In addition, it is suggested that reliability can be assessed by unidimensional measures (Bollen, 1989). Therefore, a coefficient alpha is strongly recommended for unidimensionality and to assess the goodness-of-fit of the model (Novick and Lewis, 1967), since it is useful for a model that is based on a practical or theoretical background (Hunter and Gerbing, 1982). The current study employed the absolute fit indices, incremental fit indices and indices of model parsimony, which are discussed next.

Firstly, the current study employed incremental fit and absolute fit indices. The model measurements and structure were examined by the absolute fit indices (Hair et al., 1998), as it helps the researcher to confirm that the model reflects the sample data. In order to assess the nomological validity of the model and the measurements, the goodness-of-fit indices were used.

In addition, by using absolute fit indices, the researcher cannot compare the model with an alternative one. The indices used are discussed below.

- 1) Chi-square (χ^2) is considered as one of the most useful methods of assessing goodness-of-fit. The advantage of this method is that its output is included in Amos software, which makes it easier for the researcher to examine the model Hair et al. (1998). Moreover, chi-square mainly aims to examine the correlation between the actual and the proposed matrices, and it can be reported as an outcome from SEM. According to Hair et al. (1998), a low χ^2 represents a goodness-of-fit of the model, as the chi-square technique can be used to compare the predicted and actual matrices. If the χ^2 value indicates no significance, it is an indication of goodness-of-fit. In order to distinguish between the model used in the current study and the null model, a p-value is used. The null model is represented by 0, and if the p-value is greater than 0, it means the null hypothesis will be rejected; however, a very high p-value is not recommended either (MacLean and Gray, 1998). According to Hair et al. (2006), a p-value close to zero is considered as strong evidence for rejecting the null hypothesis. Finally, it is proposed that using this method to evaluate the goodness-of-fit of the model is reliable, as it is considered as a very sensitive method for assessing a large sample (Hair et al., 2006; Tabachnick and Fidell, 2007). Therefore, chi-square is the basic technique to evaluate the overall model; however, other techniques must also be used in order to have the best evaluation of the goodness-of-fit of the model (Hair et al., 1998).
- 2) In addition to the chi-square (χ^2), the goodness-of-fit index (GFI) is a useful technique for a large sample population (Joreskog and Sorbom, 1982). GFI outcome usually ranges from zero to one. According to Doll et al. (1994), a GFI value close to one indicates a better fit of the model. Furthermore, if the value is higher than one, then it represents one, and if the value is less than zero, then it represents zero. The best GFI values should range between 0.9 and 1.0. Values between 0.8 and 0.9 are also considered as good and indicate an acceptable fit (Doll et al., 1994; Tanaka and Huba, 1985). This technique depends on variance as a vital concept in measuring the good-of-fit of a model.
- 3) In order to assess the level of freedom in the model and compare it to the null model, the adjusted goodness-of-fit index (AGFI) is one of the best methods to assess and calculate

the level of freedom in the model. Both GFI and AGFI are extended methods of the chi-square method (Hair et al., 1998). Moreover, the advantage of AGFI over GFI is that AGFI can determine the level of freedom in a model, through changing the total sum squares to the mean sum of squares. According to Bentler and Bonett (1980), the AGFI value should be higher than 0.9, in order to have a good fit, and values from 0.8 to 0.89 are seen as a reasonable fit.

- 4) According to Steiger (1990), root mean square error of approximation (RMSEA) is considered as the most accurate technique to evaluate the fit of the model, as it determines the difference between the sample size and the covariance matrices, considering the level of freedom. Moreover, RMSEA is a very accurate technique in measuring the population inconsistency instead of the sample, and a very sensitive regarding the number of parameters (Tabachnick and Fidell, 2007). RMSEA measures the correlation between the model and the population (Hair et al., 2006). An RMSEA value of less than 0.05 means a good fit, less than 0.08 means an acceptable fit, and more than 0.08 represents an unacceptable fit (Byrne, 2001; Hair et al., 2006; Tabachnick and Fidell, 2007).

The second fit index is the known as the normed fit index (NFI). It provides a reliable comparison between the proposed model and the recommended model (Tabachnick and Fidell, 2007). The NFI technique does not consider the level of freedom in the model, but it determines the level of the model improvement compared to the original model in relation to the model fit (Hair et al., 2006). According to Byrne (2001), NFI is not accurate with small samples and it does not provide a clear estimation of the degree of freedom in the model. In order to have better freedom measuring, the comparative fit index (CFI) can be adopted, as this is known as an improved technique of NFI that can measure large sample size (Byrne, 2001; Hair, 2006). If the CFI value is greater than one, then it is considered as one, while if it is less than zero, it is considered as zero (Tabachnick and Fidell, 2007). In addition, according to Bentler (1990), if the CFI value is close to one, it is considered as a good fit. CFI examines the correlation within the data, and relies on the level of interaction in the data: if this is at a high level, the CFI will be high (Byrne, 2001; Hair et al., 2006; Tabachnick and Fidell, 2007).

Lastly, the non-normed fit index (NNFI) compares the level of freedom of the model and the independence model through the χ^2 value of both models (Tabachnick and Fidell, 2007). NNFI is also known as the Tucker-Lewis index (TLI). According to Hair et al. (2006), the correlation between the data is vital for TLI: if there is a high level of data interaction, the TLI value is likely to be high, and if the correlation between the data is not high, then the TLI value is likely to be low. Moreover, TLI mainly compares a measurement model with a null model (Hair et al., 2006). A TLI value that is 0.9 or higher is good, and if the value is 0.8 then it is acceptable (Gerbing and Anderson, 1992). Table 4.20 shows the outcomes of the model best fit.

Table 4.20: The model best fitting

	Type	Acceptance level in this research
Coefficient alpha (α)	Unidimensionality	$\alpha > 0.7$ adequate and > 0.5 is acceptable
Standardised Regression Weight ()		Beta > 0.15
Chi-square (with associated degrees of freedom and probability of significant different) (df, p)	Model fit	$p > 0.05$ (at α equals to 0.05 level)
Normed chi-square (/df)	Absolute fit and model parsimony	$< /df < 3.0$
Normed fit index (NFI) Non-normed fit index (NNFI) Comparative fit index (CFI)	Incremental fit Compares your model to baseline independence model	Values above 0.08 and close 0.90 indicate acceptable fit
Goodness-of-fit index (GFI) Adjusted goodness-of-fit (AGFI) Root mean square error of approximation (RMSEA)	Absolute fit	0.90
		0.90
		0.08

Source: Hair et al. (2006)

4.8.4. Unidimensionality

According to Gerbing and Anderson (1988), unidimensionality is considered as one of the essential techniques to determine construct validity. However, it is not sufficient to specify construct validity, and other techniques should be used in addition to it (Gerbing and Anderson, 1988). Unidimensionality is mainly used in order to explain a measurement scale. According to Cronbach (1984, p. 116), “a set of items can be considered as ‘unidimensional’ if their order of difficulty is the same for everyone in a population of interest”. In addition, unidimensionality is

widely used to assess the measurements of a model, through structural equation modelling, as it helps to identify any issues between the measurements and the constructs, or any issues that could occur in the construct paths (Anderson and Gerbing, 1988).

Unidimensionality measures the external and internal consistency of a model using structural equation analysis (Kenny, 1979). Internal consistency measures the items of a scale and determines whether a set of items are meant to measure a construct, considering the other items within the same scale (Anderson and Gerbing, 1982); while external consistency describes items that have a similar coefficient alpha (Anderson and Gerbing, 1982). In this case there is little difference between the reliability of the latent variable and the coefficient alpha: therefore the coefficient alpha can be used to assess reliability (Gerbing and Anderson, 1988).

4.8.5. Composite reliability assessment

In order to have additional construct reliability, CFA provides composite reliability (Hair et al., 1998). Composite reliability aims to evaluate the internal consistency of the measurements (Hair et al., 2006). Furthermore, composite reliability provides a general evaluation of a model's reliability and the reliability for each latent variable (Hair et al., 1998). According to Hair et al. (1998), the composite reliability value should not be less than 0.7, as it confirms that all the measures are representing the same construct (Nunnally and Bernstein, 1994). The reliability is measured using Cronbach's alpha to measure the unidimensionality of the latent constructs (Hair et al., 2006).

4.8.6. The average variance extracted assessment

The average variance extracted (AVE) assessment determines the degree of the shared variance between the latent variables in a model (Dillon and Goldstein, 1984), and compares it with a random measurement error (Fornell and Larcker, 1981). AVE is widely used to evaluate the convergent validity and discriminant validity of a certain construct and to offer an initial assessment of scale validity (Hair et al., 1998). A good AVE value should be more than 0.05 (Fornell and Larcker, 1981). AVE offers accurate outcomes compared to composite reliability (Fornell and Larcker, 1981).

4.8.7. Nomological validity

Nomological validity is used to assess correlations between the constructs (hypotheses) (Nunnally, 1978; Steenkamp and Trijp, 1991). Therefore, nomological validity is a vital technique in the construct validity process (Bagozzi, 1980). In addition, it assesses the relationships between the items of different constructs empirically and theoretically, and it gives an indication of whether the constructs perform as expected (Peter and Churchill, 1986). According to Steenkamp and Trijp (1991), nomological validity provides an overall assessment of the goodness-of-fit indices of the model.

4.8.8. Convergent validity

Convergent validity is widely used in social science, and it aims to assess the reliability of a set of measurements of one construct (Malhotra and Birks, 2000). It gives an indication of whether measurements of a construct are correlated positively with other measurements of the same construct (Malhotra and Birks, 2000; Peter and Churchill, 1986). According to Fornell and Larcker (1981), convergent validity is a combination of composite reliability, measurements reliability and AVE. If the items are highly correlated with each other, it indicates convergent validity (Shiu et al., 2009). In order to have good convergent validity, the reliability should be 0.7; however, a figure exceeding 0.85 indicates error variance (Nunnally, 1978). Finally, convergent validity and discriminant validity are two vital steps in assessing construct validity.

4.8.9. Discriminant validity

Discriminant validity examines whether a set of measures of one construct are related to a set of measures that belong to another construct (Malhotra and Birks, 2000). Discriminant validity ensures that all the measures of a latent variable (LV) are strongly correlated with the same LV, and not with other variables (Peter and Churchill, 1986). Discriminant validity occurs when the correlations between the constructs are lower than 1.00 (Bagozzi et al., 1991). “Discriminant validity can be assessed for two estimated constructs by constraining the estimated correlation parameter (ϕ_{ij}) between them to 1.00 and then performing a chi-square difference test on the values obtained for the constrained and unconstrained model” (Anderson and Gerbing, 1988, p. 416). In addition, discriminant validity is indicated when the restricted model explains a poor fit compared to the unrestricted model (Homburg et al., 1999). According to Fornell and Larcker

(1981), discriminant validity is measured by considering the AVE and the square correlation between all the constructs. In other word, the AVEs should be higher than the square correlation between two latent variables; the constructs are then considered to be strongly related internally, (Fornell and Larcker, 1981).

Overall, validity is a vital stage in social research, as it prepares the data for conducting structural model assessment (Garver and Mentzer, 1999). It includes assessing the constructs' unidimensionality, reliability, convergent validity, nomological validity and discriminant validity (Peter, 1981; Steenkamp and Trijp, 1997).

4.9. ETHICAL CONSIDERATIONS

Any research project needs to be done in line with a set of research ethics. The current study considered the instructions provided by the Middlesex University ethical form. Researchers are responsible for conducting their research a respectful manner. Therefore, this project considered four fundamental ethical factors: firstly, protecting the participants' rights by asking them for permission in advance, guaranteeing the privacy of all information provided and leading the discussion in a very professional manner; secondly, by starting the research with a clear explanation of the research questions and objectives; thirdly by understanding differences in cultures; and fourthly by starting the questionnaire with a statement that ensures the participants' privacy. Considering the above points and the ethical approval, Middlesex University confirmed that this study could be conducted.

4.10. SUMMARY

This chapter has explained the methodology used in this research, including the research approach, the research philosophy and data collection techniques. This study used a mixed-method approach in order to enrich the findings of the research and to have a better understanding of the Islamic brand love (IBL) construct. Churchill's (1979) paradigm was adopted in this study in order to develop a reliable scale for IBL. Therefore, the data collection process began with a qualitative method in order to have a better understating of IBL and to generate measurements for the scale.

The questionnaire was developed considering the data collected in the qualitative study, in addition to the measures which were extracted from the literature (Churchill, 1979). To ensure reliability and validity of the questionnaire, a pilot study was carried out involving 66 respondents to make sure that all the measures used were reliable and valid. The respondents' perceptions towards Islamic brand love were assessed using a seven-point Likert scale.

The second stage of this research involved collecting quantitative data: 550 questionnaires were collected from Muslim consumers in Saudi Arabia. The questionnaire was organised based on the research objectives of the study, and taking into consideration the comments given by academics during the pilot study. In addition, this chapter discussed the unit of analysis, population sample, and the techniques used in the data analysis process, namely EFA, CFA and SEM. Finally, this chapter explained the ethical considerations of the study.

CHAPTER V: QUALITATIVE FINDINGS

5.1. INTRODUCTION

As discussed in the previous chapter, qualitative research methods were used in this study in the first phase of data collection. Qualitative research methods enable the respondents to state their own interpretations of a new phenomenon (Aaker et al., 2001). This chapter presents the results of the interviews and focus groups carried out in the qualitative research phase of this study.

This study aims to gather in-depth information about brand love in the Islamic market and to investigate whether religious beliefs can be antecedents to brand love. The qualitative findings are from seven interviews with academics who are experts in the field of Islamic studies, and three focus groups comprising Muslim consumers. The results of the qualitative study are described in Section 5.2. The chapter concludes with comments in Section 5.3.

5.2. RESULTS OF THE QUALITATIVE STUDY

This section reports the findings of the qualitative study, highlights the supporting data, links it with the current research on brand love, and considers the main antecedents and consequences of Islamic brand love as a proposed construct. Since this research aims to investigate the impact of religious beliefs on brand love, the theory of planned behaviour (TPB) is employed to explain the religious beliefs-brand love correlation, including three constructs of TPB: subjective norms, behavioural beliefs and perceived behavioural control. These three constructs have been considered as antecedents to brand love in the Islamic context. Therefore, the qualitative findings are used to gain in-depth understanding of these three constructs and their correlation to Islamic brand love. In addition, the qualitative data will be used to support the main consequences of brand love: brand loyalty, word-of-mouth and purchase intention (Batra et al., 2012).

5.2.1 Islamic brand love

The current literature on brand love indicates that it can be an outcome of different antecedents, as discussed in Chapter II. In particular, this study focuses on religious beliefs as an antecedent

to brand love, supported by the current literature on brand love and Muslim consumers. The findings of both the interviews and the focus groups have been used to explore the religious beliefs-brand love correlation and the main outcomes of it.

The findings of the qualitative study indicate that a brand can be loved for different reasons. However, religious beliefs in particular have a high influence on individual behaviour towards brand love: indeed, the interviewees considered religious beliefs as the most influential factor. The following comment explains one interviewee's opinion about this:

“Regarding loving a brand or product, I believe it is part of Islam to love what God loves, and consuming products that match Islamic rules is one of the things that makes me loved by God, Inshallah. Therefore, I believe that beliefs play an important role in loving a product... Yes of course, first of all, I want to make sure that the product matches my beliefs, then I will try it, and if the product offers me basic satisfaction I will certainly consider it more than other products, even if they include other features... I think [this is true] when the brand/product meets the consumer's needs up to a satisfactory level - for example, when the product is made specifically for Muslims and becomes a major item and part of their lives. Like if this brand is making the product as a special edition matching your needs perfectly, but available in the market all the time. In these circumstances, a product or brand in my opinion can be loved.” (AB)

The above quotation is consistent with Batra et al. (2012), who state that deep beliefs such as religiosity and strongly held values play important roles in brand love. In addition, Fournier and Mick (1999) assert that love and satisfaction are strongly correlated with each other, and that love is the highest level of satisfaction. The interviewee quoted above also asserts that to love God you must love what God loves; the comment is therefore also consistent with Kirkpatrick (1997), who state that individuals' religious beliefs influence their behaviour, as those who are more attached to God can be expected to be more committed in their relationships. The interviewee also stated:

“To be honest, I love Al-Ahli bank and I think my beliefs have been involved in that feeling... At the beginning I joined it because it is the bank that my employer dealt with, and I didn’t have any feelings towards it. But once I needed to get a loan, I did some research to find out whether it adopted a real Islamic banking system, and I found out that the Al-Ahli bank is recognised by the central committee of *Fatwa* as an Islamic bank. As a result, I started loving the bank, as besides the fact that it adopts an Islamic system it has very good customer service.” (AB)

The above quotation is consistent with Al-Serhan (2010), as he links Muslims with brands and asserts that brands cannot be separated from faith, as they are guided by their religion in all aspects of their lives, as they love and hate for the sake of God. Furthermore, the interviewees emphasised that quality was an essential factor in brand love. For example, respondents’ comments such as “It has very good customer service”, “There must be other factors associated with brand love such as quality”, “Quality is an important factor that I consider along with other factors”, “[Religious beliefs] can be important [in loving a brand]... it should be good quality and affordable and should have good packaging” are consistent with Rauschnabel and Ahuvia (2014) and Batra et al. (2012), as they found that quality was positively correlated with brand love. In addition one interviewee commented:

“All memories and some brands remind us of people or places.” (RZ)

The above comment is consistent with Batra et al. (2012), Thomson et al. (2005) and Rauschnabel and Ahuvia (2014), who state that customers rely on past behaviour in order to predict future behaviour, as having a long history with a brand is considered as one of the brand love elements a customer has, along with the brand being loved.

In addition, an interviewee commented:

“Religious beliefs are in the top criteria, because for example, if something is not *Halal*, I will not develop any love for it. For example, if I’m talking about any alcoholic drink, it doesn’t matter what the quality of that product is, or strong or how lovely it is. I will not fall in love with that brand, and this is a part of my beliefs, I think.” (RZ)

As stated above, an individual's religious beliefs have a significant impact on their attitude to brand love: the interviewee's comment above explains that religious beliefs are the most influential factor in brand love. This comment is strongly consistent with Al-Serhan (2010) and matches the findings of Batra et al. (2012) that religiosity and deeply held values are positively correlated with brand love. In addition, the above comment supports that view regarding brand love based on religious beliefs in the Islamic context, as the interviewee stated: "Talking about any alcoholic drink, it doesn't matter what the quality of the product is, or strong or how lovely it is. I will not fall in love with that brand." In this case the interviewee mentioned "quality", which is known to be an important factor of brand love (Rauschnabel and Ahuvia 2014; Batra et al., 2012); however, in this case the interviewee asserts that there will be no love unless the brand matches his religious beliefs. Based on this comment, religious beliefs can be considered as a key to other antecedents of brand love. In addition, an academic in Islamic studies commented:

"Brand love from an Islamic perspective includes so many intangible factors. In my opinion it encompasses the extent of beliefs that an individual has towards a brand, and how an individual is affected by the brand. In other words, I believe affection is a vital part of Islamic brand love." (EM)

Affection has been linked with brand love and is considered as one of the brand love core elements (Feher, 2006; Richins, 1997 in Batra et al., 2012). In addition, Batra et al. (2012) found that affection was one of the positive affects a consumer could have when he/she loved a brand. Affection and love are similar constructs. However, affection has been used as one of the items to measure brand love (Albert and Valette-Florence, 2010). An academic in Islamic studies interviewed for this study defined Islamic brand love in the following way:

"Brand love from an Islamic perspective is a feeling of satisfaction and affection towards a certain brand. This feeling comes from the fact that this particular brand matches Islamic rules... so I think in relation to branding and consumption, I will love the brand because it matches Islamic rules and loving it is part of God's love." (SA)

The above definition of Islamic brand love is similar to the definition of brand love in the literature, which includes satisfaction and attachment (Ahuvia 2014; Batra et al., 2012). While the above definition includes both satisfaction and affection, affection has been considered as same as attachment within the marketing literature (Albert and Valette-Florence 2010). Moreover, the interviewee asserts that both satisfaction and affection come as result of having a brand matching Islamic rules, which is consistent with Al-Serhan (2010). An academic in Islamic studies stated that:

“I think the brand should include the value of the money paid, quality and durability. Love in Islam can have different types: for example, there is a type known as God’s love, in which a follower loves God; and the other type is loving what God loves, in which a follower loves anything that God loves: this type of love includes everything including consumption. Then there is love for God, which is similar to the previous one, but a follower here must believe that the feeling of love is purely developed in Islamic guidelines. The last type is natural love, which is normal love such as the love between married couples.” (AL)

The above comments are consistent with Rauschnabel and Ahuvia (2014) and Batra et al. (2012). The interviewee mentioned some types of love in the Islamic context, such as “loving what God loves”. This comment is consistent with what God says in the Holy Quran: “If you love God, follow me and God will love you and forgave you your sins, for God is most forgiving, most merciful” (3:31). Thus, believers must love what God likes and dislike anything categorised as *Haram* in the eyes of God, in order to be loved by God. Furthermore, the interviewee mentioned another type of love in Islam, “God’s love”, which is consistent with what God says in the Holy Quran: “whom God loves and who love God” (5:54). The interviewee explains how Muslims perceive love based on their beliefs, by explaining some types of love in the Islamic context, which is consistent with Kirkpatrick (1997) that religious beliefs can influence an individual’s attachment level.

5.2.1.1 Antecedents to Islamic brand love

The following section demonstrates the factors that influence Islamic brand love in the light of the qualitative findings.

5.2.1.1.1 Religious beliefs

Religious beliefs play an important role in shaping individuals' behaviour (e.g. Duriez et al., 2004; Guzman and Carlo, 2004; Lau, 1989). Therefore, many researchers have studied the influence of religious beliefs on consumer behaviour (e.g. Essoo and Dibb, 2004; Shabbir, 2010; Shachar, 2012; Alam et al., 2011) and consider it as one of the cultural factors in the marketing field (Kotler, 2010; Mokhlis, 2009). For Muslims, Islam governs all aspects of life (Souiden and Rani, 2015); therefore, Muslims' behaviour is tied to Islamic teachings and they consume, love, hate and behave according to Islamic law (Al-Serhan, 2010; Souiden and Rani, 2015).

With regard to the correlation between religious beliefs and consumption, a participant commented: "I always consider my religious beliefs while I'm behaving generally, [and] during shopping I try my best to avoid consuming any brand or product that doesn't match my beliefs." According to another comment made by an academic in Islamic studies: "Behaviour based on Islamic teaching is a way to win God's satisfaction, forgiveness and love. Therefore, I believe that Muslims must behave according to what is in the *Sharia*." Additionally, a comment made by a focus group participant was as follows: "I do my best to behave according to what comes in the Holy Quran, and I believe that following *Sharia* is a must for me." These findings are consistent with Souiden and Rani (2015), as they assert that Muslims must be in full submission to God in order to become "good" Muslims, and that requires following the Holy Quran and *Hadith*. Moreover, these findings are consistent with the Holy Quran: "This Quran guides to what is most upright; and it gives good news to the believers who do good deeds that they will have a great reward" (17:9). It has been stated that religiosity influences individuals' behaviour significantly (Armstrong, 2001; De Run et al., 2010; Kirkpatrick, 2005), and the comments above support this view. An academic in Islamic studies commented:

"Religious beliefs are having faith in the religion that I follow. I am sure it does impact on my thoughts and narrow down my options when making a decision. For example,

sometimes I try to avoid behaving in a way that I believe doesn't match religious teachings. Since I'm a Muslim, I always try to think of Islamic rules to control my behaviour and to make sure that everything I do doesn't fall into the *Haram* category.” (AB)

Another comment made by a participant in a focus group was as follows:

“I believe that religious beliefs are part of our religion that unites Muslims together. And almost all civilisations had religious beliefs. For Muslims, religious beliefs and practices are extremely important to live peacefully and happily. Our beliefs control our behaviours in all aspects of life.” (AR)

The above comments are consistent with previous studies (Addis and Holbrook, 2000; Ajzen, 1991; Kirkpatrick, 2005; Shachar et al., 2011), as they assert that religious beliefs includes all aspects of life and impact individuals' behaviour significantly. Furthermore, the interviewees' comments above include a definition of religious beliefs which is similar to that proposed by Shachar et al. (2011), as discussed in Chapter II, as the interviewees assert that religious beliefs shape their behaviour. Ajzen (1991) states that behavioural beliefs are individuals' negative or positive evaluations based on the beliefs they hold, and the above comments similarly explain how individuals' beliefs influence their decisions, for example “to make sure that everything I do doesn't fall into *Haram* category”. In addition, an interviewee commented:

“In my case there are some fundamental beliefs which I can't control and I don't want to control, because I'm very convinced in my beliefs, thus I don't want to change them – for example, belief in the Almighty or belief in the messengers. Similarly, beliefs in *Halal* or *Haram*... I'm controlled by them.” (RZ)

The above comment is consistent with previous studies (Al-Serhan, 2010; Rippin, 2015; Shabbir, 2010; Souiden and Rani, 2015), as they state that Muslims must not only be aware of Islamic teachings, but must also practise them and their behaviour should reflect them. In addition, Souiden and Rani (2015) assert that for Muslims, it is not enough to be aware of Islamic

teachings, but they must develop an understanding of their religious beliefs. This view is supported by an academic in Islamic studies who commented: “I do pray five times a day and I fast during Ramadan and I pay *Zaka* and I believe that doing these things is a must for Muslims”, and: “In Islam, religious beliefs must be done in an intrinsic way, as Muslims must not pray, consume *Halal* or pay *Zaka* to show other people, but because they fear God”. Similarly, Abdin (2004) states that religious beliefs in Islam are the state in which the heart accepts the truth and lives by it. In relation to the correlation between religious beliefs and brands, an interviewee commented:

“If a brand matches my beliefs, I will certainly consider that brand, and if it offers me value, quality and durability I think that might lead me to love it. Al-Ahli bank is one of those brands, as I love it for different reasons including religious beliefs.” (AB)

The influence of religious beliefs on brands has been considered in the literature by numerous researchers, where it has been suggested that a brand which matches Muslims’ religious beliefs is more likely to be purchased by them (Al-Serhan, 2010; Al-Serhan 2012; Batra et al., 2012; Javanmard and Nia, 2011). In support of this view, a participant in a focus group commented:

“I always think of what is in the Holy Quran and *Hadith* while behaving in general, because I believe that my religion gives directions in all life matters, including shopping, and if I find a brand that considers my beliefs and adopts Islamic rules, such as a bank with an Islamic banking system, I will be grateful to purchase it.” (EM)

An academic in Islamic studies commented:

“It is the responsibility of Muslims to advise each other about a brand that matches their religious beliefs. Personally I talk with my friends and family members about any brand that I believe doesn’t match our religious beliefs. For example, there are some banks which claim that they use an Islamic banking system but in fact they don’t. I find it important to advise my relatives and friends about it.” (SA)

The above comment is consistent with Al-Gahtani et al. (2007) and Siala (2012), who state that Islam is a collectivist religion, and in collectivist cultures word-of-mouth is considered as a very effective communication medium (Kashima et al., 1995). In addition, the comment above explains how negative evaluation influences individual behaviour, as the respondent explains how a brand that doesn't match his beliefs encourages him to warn others about it. This is similar to Ajzen (1999), who states that behavioural beliefs include the positive or negative evaluations that an individual makes of a particular behaviour.

Religious beliefs play a significant role in spreading word-of-mouth: as a respondent commented: "I pray five times a day and I respect the other pillars of Islam, such as paying *Zakah* and fasting in Ramadan as well, as I believe that by doing this I will be closer to God and then that will give me happiness. If I find a brand that particularly matches Islamic laws I will certainly recommend it to my friends and I will become loyal to it, as long as it offers me the basic benefits I need"; and: "Recommending to other people a brand that matches my beliefs is vital, as Muslims are expected to care about each other and advise each other about how they can behave in order to be closer to God". These comments are consistent with Mokhlis (2009), who asserts that religious beliefs are a vital cultural factor that significantly influences individuals' behaviour, and the comment above explains the correlation between religious beliefs and culture. Another interviewee commented:

"I think about whether it's *Halal* or not, so no doubt it's perhaps [religious beliefs] as the top criteria - when I shop or eat something, making sure that the item I purchase is *Halal* and matches my religious beliefs. In my opinion by doing this I feel relaxed and happy, and if I couldn't do it for any reason I would feel guilty." (RZ)

The above comment is consistent with other studies (Addis and Holbrook, 2001; Ajzen, 1991), as religious beliefs directly influence individual behaviour to perform/avoid particular behaviour. In addition, Bakar et al. (2013) state that Muslim consumer behaviour is mediated by guilt, and the respondent mentioned that he would feel guilty if he couldn't behave according to his religious beliefs. In support of this view, a respondent commented: "Practising the five pillars is vital to me. I believe that by reading the Quran I feel relaxed and happy"; "I enjoy myself while

reading and searching [for information] about my religion”; “Through practising my religious beliefs, my sins will be removed”; and “Whenever I feel guilty about not practising my religious beliefs, I try to practise them more in order to feel satisfied”. A participant in a focus group commented:

“Sometimes I see myself encouraged to do things that I’m not convinced to do, for example, sometimes a group of my friends decides to pray. I personally don’t pray five times a day, but I don’t want them to think badly of me, therefore, I pray with them. Even in Ramadan I don’t fast for the whole month, but I don’t eat or drink in front of my family members.” (SH)

The comment above is consistent with previous studies (Al-Gahtani et al., 2007; Al-Serhan, 2010; Essoo and Dibb, 2004; Shabbir, 2010; Souiden and Rani, 2015), which state that Muslims’ behaviour can be either intrinsic or extrinsic (discussed in Chapter II), and the above comment is consistent with the description of extrinsic religious individuals, as the respondent practised her religious beliefs to satisfy social pressure. In addition, an interviewee commented:

“In my case there are some fundamental beliefs which I can’t control and I don’t want to control, because I’m very convinced in my beliefs, thus I don’t want to change them – for example, belief in the Almighty or belief in the messengers. Similarly, beliefs in *Halal* or *Haram*... I’m controlled by them.” (RZ)

The above comments are consistent with other studies (Bakar et al, 2013; Muhamad and Mizerski, 2013), as they state that the level of religious beliefs held by individuals impacts on their behaviour. This view is supported by Ajzen (1991), who states that behavioural beliefs influence the ease or difficulty of performing a particular behaviour.

5.2.1.1.2. Subjective norms

Subjective norms are the social pressure influencing individuals’ behaviour (Ajzen, 1991). Social pressure influences consumers’ decision-making significantly (Chang, 2005). For Muslims, subjective norms (e.g. religious people) are considered as a part of their religion (Al-Serhan,

2010; Al-Serhan, 2012; Souiden and Rani, 2015). Jafari and Süerdem (2012) state that on some occasions Muslim culture plays a stronger role than Islamic religious beliefs in shaping individuals' behaviour, as Muslims can be extrinsic and behave intrinsically because of their culture. Regarding the influence of subjective norms on Muslim individuals, a respondent from an interview commented:

“My relatives influence my decisions. I was thinking about buying a Toyota car, but my family members convinced me to change to a Nissan. I always consult my friends about a brand or product before I buy it and I do consider their opinion.” (AB)

Another interviewee commented:

“Personally, I see what my family and my cousins, and other people from my social area, are doing, and I try to do similar things. It does influence me while making decisions, as my family members are religious and I try to do what they do.” (SH)

The above comments are consistent with earlier studies (Ajzen, 1991; Chang, 2005; Jafari and Süerdem, 2012; Muhamad, 2011; Souiden and Rani, 2015) as they assert that subjective norms impact consumer decision-making. In addition, an interviewee commented:

“If a brand or product is advised by a Sheikh, I will pay more attention to that brand and I may love it, if other factors are present such as quality, value for money and durability, and of course if the brand is recommended by a well-known Sheikh that will certainly make me love a brand and advise my friends about it.” (AB)

“I could change my perception, if the person [Sheikh] has got a strong argument and the person is trusted.” (RZ)

The above comments are consistent with earlier research (Al-Serhan, 2010; Al-Serhan, 2012; Souiden and Rani, 2015), who agree that Muslims seek input from refer to religious groups in all aspects of their lives. More specifically, Jafari and Süerdem (2012) state that Muslims' consumption patterns can vary, as in modern life they face new phenomena that are not

mentioned in the Holy Quran, in which case they defer to religious groups who can have different opinions (known as *Fatwa*). This is identified in the following comments:

“A *Fatwa* is a scholar’s opinion based on his interpretation of data gathered from one or more sources of religion (Quran and *Hadith*). Whenever I face an issue I usually try to go through all *Fatwa* provided by Muslims scholars and choose the one I’m convinced by.” (AH)

“Nowadays, due to globalization, there are many issues we face and we don’t know how we have to behave. In this case I personally refer to the opinion of Muslim scholars to understand their *Fatwa* regarding the issue; however, in some cases there might be more than one *Fatwa* regarding the same case. In this matter I chose the *Fatwa* that I’m convinced by the most.” (SA)

“[Religious people’s *Fatwa*] influence me, but to be honest I don’t have direct access to them. Therefore I usually try to check their *Fatwa* online whenever I face any confusing issue such as banking. Yes of course I think the *Fatwa* by the religious people influence my behaviour and make me loyal to a product or a brand. Here I would like to mention the Al-Ahli bank, as it was recommended by some religious people whom I trust and I’m now loyal to it.” (AB)

The above comments are consistent with the findings of Muhamad (2011), who explains the high impact of the Islamic scholars’ opinions (*Fatwa*) and identifies them as the rules that shape and direct Muslim consumers’ behaviour. However, the influence of *Fatwa* remains unknown for marketers and business due to their varying sources (Jafari and Süerdem, 2012; Muhamad, 2011), as Muslims scholars might have different opinions regarding certain issues, and it is the individuals’ decision to decide what scholar to follow (Muhamad, 2011).

5.2.1.1.3 Perceived behavioural control

Perceived behavioural control refers to the ease or difficulty of performing particular behaviour, based on the beliefs held (Ajzen, 1999). In the Islamic context, beliefs shape Muslims’ behaviour (Al-Serhan, 2010; Al-Serhan, 2012; Essoo and Dibb, 2004; Shabbir, 2010; Muhamad, 2011;

Souiden and Rani, 2015). In addition, Muslim consumers are more conservative than other consumers, as Islam is strict regarding Muslim behavioural rules and traditions when it comes to consumption (Muhamad, 2011). In regard to the relationship between perceived behavioural control and Muslim consumption patterns, focus group participants commented:

“I considered my religious beliefs when I needed to take out a loan from the bank. I can’t specify what level of religiosity I have, but on many occasions I have found my beliefs controlling me. Once I knew that Al-Ahli bank was using an Islamic loan system, I was very happy and applied for the loan directly.” (AB)

“While I’m shopping and before making a decision, I sometimes think of the brand I would like to consume. If a certain brand will offer me better value, for sure it will be in my top priorities, but I do involve my religious beliefs if I’m shopping for a controversial product or brand. For instance, I encourage myself to eat at AlBaik restaurant because I know that they give 5% of each meal revenue as *Sadaqh*, and because of that I feel happy to buy my food from this restaurant.” (EM)

The above comments are consistent with the findings of Muhamad (2011), as the interviewees explain that they are controlled by their beliefs and they behave in line with Islamic laws. However, the above comments are not consistent with the findings of Jafari and Suerdem (2012), who state that Muslims’ behaviour is complex and difficult to understand in terms of beliefs, as some Muslims behave in line with Islamic teachings (intrinsically) on some occasions, and behave (extrinsically) in other occasions. In regard to the level of religious beliefs and perceived behavioural control, an interviewee commented:

“[My beliefs] are always in my mind, particularly if you’re talking about shopping - for example, food items or financial transactions. For example, some may be interested in avoiding *Reba* in the banking sector for instance Natwest bank they don’t have any Islamic system, unlike HSBC as they do considered my religious beliefs, and it was my preferences to open a bank account with them. On many occasions I find myself behaving in line with my religious beliefs. Sometimes I do it intentionally and other times

unintentionally. I just see myself behaving according to Islamic teachings. As I mentioned earlier, I see my self-control with my beliefs and not the opposite. In fact I think [behaving in line with my religious beliefs] is something important, because Muslims are expected to do so. I mean it is not only about praying, fasting or paying *Zakah*, but it is all life matters that should be according to Islamic teachings, so it's like considering religious beliefs all the time. [Religious beliefs] to me are the purpose of life." (RZ)

The above comment is consistent with previous findings (Al-Serhan, 2010; Al-Serhan, 2012; Kirkpatrick, 2005; Souiden and Rani, 2015), as they explain individuals who practise their religious beliefs intrinsically as those who consider their religion as the main goal of their lives, and their beliefs affect all aspects of their lives.

5.2.2. Consequences of Islamic brand love

The following section shows brand loyalty, word-of-mouth and purchase intention as the main consequences of brand love, in light of the qualitative findings.

5.2.2.1. Word-of-mouth

Word-of-mouth (WOM) is one of the most influential media for the transfer of information (Engel et al., 1995; Herr et al., 1991). In the marketing literature it is defined as "informal communications directed at other consumers about the ownership, usage, or characteristics of particular goods and services and/or their sellers" (Westbrook, 1987, p. 261). Carroll and Ahuvia (2006) state that WOM is one of the outcomes of brand love. In this regard, a respondent commented: "Love is the overall judgement. It is based on our judgement and feelings. If I love a certain brand, there is a higher chance that I will recommend the brand to someone else." (RZ). The comment is consistent with the research by Rageh et al. (2012), who found that consumers who love a brand are more likely to spread positive WOM about it. In regard to the correlation between brand loyalty and WOM, a scholar in Islamic studies commented:

"I spread word-of-mouth regarding the bank's features among my friends, co-workers and relatives. This type of topic comes up very often in discussions. I and my friends talk

on many occasions about banks which adopt the Islamic system, and I believe that our decisions are affected by our discussions.” (AB)

The comment above is consistent with the findings of Zeithaml et al. (1996), who state that brand loyalty is linked with the ability of product or service providers to encourage consumers to say positive things about them, recommend them to other consumers and spend more with the company. Regarding the correlation between religious beliefs and WOM, the respondents made numerous comments, for example:

“To me it is always associated with other factors, but at the same time religious beliefs can be one of the major factors in recommending something to anyone else, along with quality, durability and price.” (RZ)

The comment above is consistent with other authors (Al-Serhan, 2010; Rippin, 2015; Shabbir, 2010; Souiden and Rani, 2015), who state that Muslims are influenced by their religious beliefs in terms of consumption. However, the respondent emphasised the importance of religious beliefs while also mentioning other factors that could be associated with it, such as quality or durability; this is similar to the findings of Jafari and Sürdem (2012) who state that Muslim consumers’ behaviour is difficult to predict on the basis of religious beliefs, as there are other factors involved. In addition, a scholar in Islamic studies commented:

“It is vital to recommend a brand that considers Islamic teachings to other people. I think it is part of the Islamic religion. These types of brands are important to me.” (SA)

The respondent mentioned two reasons to spread WOM: firstly when the brand takes Islamic teachings into consideration, and secondly when the brand is important to him. This is consistent with Chung and Darke (2006), who state that consumers are more likely to spread positive WOM about brands with high self-relevance.

5.2.2.2. Brand loyalty

Brand loyalty is a vital concept for both academics and practitioners, as it leads to increased sales and customer retention (Dick and Basu, 1994; Oliver, 1999). Brand loyalty occurs once a consumer is willing to defend and purchase a brand over time (Oliver, 1999). As discussed in Chapter II, brand loyalty is one of the main consequences of brand love (Albert and Merunka, 2013; Batra et al., 2012). The correlation between brand love and brand loyalty is explained in the following comment: “Loving a brand certainly means being loyal to it. As long as I can afford it then I will keep purchasing it over and over again” (EM). Another comment supports this view: “Whenever I’m emotionally attached to a brand and I feel like I’m psychologically comfortable with it, I can consider myself as a loyal person to that brand. [Loving a brand] is definitely one of the main things that leads me to become loyal to a brand” (SH).

The following comment explains a different view, as the interviewee states that on some occasions he will become loyal to a brand before loving it: “I think love can lead to loyalty, and on the other hand, I wouldn’t love a brand before trying it over and over, so I may be loyal to a brand even if I don’t love it. But overall, certainly if I love a brand I will be loyal to it.” (AB)

The comment above matches what Batra et al. (2012) found as they considered the length of use as one of the antecedents to brand love. Regarding the influence of religious beliefs on brand loyalty, a scholar in Islamic studies commented:

“A company that offers a brand which consider my beliefs will motivate me to become loyal to it. For example, AlBaik restaurants donate 5% [of the revenue] of each meal they sell. In this case I feel like being loyal to this company, or AlBaik as a brand is something important to me, as this brand considers my beliefs, since giving money to the poor is an important part of the Islamic religion.” (SA)

In relation to the comment above, Temporal (2011) states that Muslim consumers are more likely to become loyal to a brand that considers Islamic values and emotional attributes. The comment is also consistent with Gremler and Brown (1996), who consider emotion and attitude as components of brand loyalty. The comment shows that Muslim consumers have better

behavioural control when they are dealing with a brand that considers their religious beliefs, which is consistent with the findings of other studies (Alam and Sayuti, 2011; Lada et al., 2009; Liza, 2011), which examined Muslims' behaviour towards products/brands that matched their beliefs and found that they have a high control of their behaviour. The following comments support this view: "A brand that markets its products to meet religious criteria may gain the loyalty of a certain sector" (AH); and: "If the brand matches my beliefs, then I will become loyal to it" (AB).

Numerous comments explain the importance of companies' roles in gaining consumer loyalty, for instance: "A company's overall actions reflect on its brands. As Al-Rajhi bank offers different Islamic solutions to customers, I always see that its customers are loyal to it over a very long time" (EM); and: "There are different firms that encourage customers to become loyal, such as Adulatif Jameel, which supports low-income families by providing them with capital to start businesses to support themselves financially. So this is one of the reasons that makes me and some of my friends loyal to this company" (SA). The above comments are consistent with the findings of Zeithaml et al. (1996), who assert that brand loyalty is strongly associated with the product/service provider's ability to get its consumers to repurchase from them.

5.2.2.3. Purchase intention

Purchase intention is important concept for marketers, as it is used to measure customer loyalty (Pura, 2005). It is defined as the consumer's judgement about buying a particular product or brand (Hellier et al., 2003; Porral; 2015). In relation to the correlation between religious beliefs and purchase intention, the respondents made numerous comments such as: "Yes of course I would purchase any brand that matches my beliefs" (EM); and: "As long as this type of brand is affordable I will keep purchasing it" (AR). The respondents' comments are consistent with the study by Schiffman and Kanuk (2009), who state that individuals involve their religious doctrines before making purchase decisions. In relation to the correlation between subjective norms and repurchase intention, a respondent commented:

“I try my best to avoid consuming any product that falls within the *Haram* category, so I try to consult religious people who are aware of the Islamic rules before I make the purchase decision.” (AR)

“On many occasions I find myself spending more money in order to buy from a brand that considers my religious beliefs. AlBaik is one of the restaurants that serves very good fried chicken, although the price is higher than in other restaurants. But I know that they donate to poor people. Therefore, by spending more money to purchase from AlBaik, the money goes to people who are in need.” (EM)

The comments above are consistent with the findings of earlier research (Rippin, 2015; Jafari and Süerdem, 2012) which have found that Muslims are strongly influenced by religious groups which make *Fatwa*. Regarding the influence of brand love on repurchase intention, a respondent commented: “There would perhaps some brands on my list that I would love to consume, I would love to shop for” (RZ); and: “I think once I love a brand I will certainly purchase it over and over again, unless I can’t afford to. Sometimes I wish I could afford to buy a brand that matches my beliefs, as I think doing so is part of following what God has asked us to do” (AR). The comments are consistent with the findings of Albert and Merunka (2013) and Caroll and Ahuvia (2006), who state that purchase intention is one of the brand love outcomes.

5.3. SUMMARY

This chapter has explained the results and data analysis from the interviews and the focus groups. It has focused on the findings that address the main objective of this study (to develop a comprehensive understanding of Muslim consumers’ religious beliefs towards brand love) and the research questions. The interviews aimed to measure Muslim consumers’ perceptions of Islamic brand love as a focal construct, and to assess whether religious beliefs, subjective norms and perceived behavioural control are antecedents of Islamic brand love. In addition they aimed to assess whether word-of-mouth, brand loyalty and purchase intention are consequences of Islamic brand love. The qualitative findings were used to generate measurement items for the scale development, as recommended by Churchill (1979). Finally, the data collected from the interviews and the focus groups was explained and linked with the related literature. The

framework model was used as guide for the qualitative methods. The next chapter includes an analysis of the quantitative findings, including the main data and the hypothesis testing results.

CHAPTER VI: DATA ANALYSIS

6.1. INTRODUCTION

In order to answer the research questions and address the research objectives, this chapter explores and analyses the relationships between the independent and dependent variables. It also details the methodology and data interpretation techniques used in this study. The analysis process of the main data is explained, including the findings of the study. Section 6.2 describes the process of screening, editing and preparing the data. Section 6.3 presents basic analysis techniques such as linearity, normality and outliers. The non-response bias is explained in Section 6.4. Confirmatory factor analysis is used and explained in Section 6.5. The correlations between the constructs (hypotheses) are tested using structural equation modelling (SEM) as described in Section 6.6. Section 6.7 includes a summary of the chapter.

6.2. MAIN SURVEYS

The questionnaire survey is a common data collection method in social sciences (Sekaran, 2003). The current study used a questionnaire to validate the scale and test the hypotheses. Since this study examines Muslim consumers in Saudi Arabia, the data collection process was conducted entirely in Saudi Arabia. In the main survey the respondents were asked to specify their gender, age, qualifications and income. All these details are summarised in Table 6.1.

Table 6.1: Demographic profile of the main survey respondents (N=539)

Sample size (N)	N	%
Age		
18 to 25 years	89	16.6
26 to 35 years	197	36
36 to 45 years	106	19.6
46 to 55 years	79	14
56 to 65 years	72	13
66 years old or more		
Total	539	100
Gender		
Male	374	70
Female	165	30
Total	539	100
Education		
Below high school	35	6
High school	131	24.7
Undergraduate	223	41.6
Postgraduate and above	150	27.7
Total	539	100
Income		
5,000 SR or less	118	21.8
6,000-12,000	133	24.7
13,000-18,000	98	18
18,000-23,000	106	19.6
24,000-29,000	73	13.5
30,000 or more	14	2.4
Total	539	100

Table 6.1 shows that male respondents represented 70% of the total sample, and females 30%. Respondents in the 26-35 and 36-45 age groups made up 56% of the sample. Of the whole sample group, 41% held a Bachelors degree, 27% held a post-graduate degree, 24% had high school qualifications, and 6% were below high school level. The respondents were spread fairly evenly across all the income groups, except those earning 30,000 Saudi Ryal or more, who represented 2.4% of the total sample. The average monthly income for the Saudi individual is 15,367 SR, and the average monthly expenditure on goods and services is 4,000 SR which represents 27% of the monthly income (General Authority for Statistics, 2018). Since income is considered as a moderator between religious beliefs (RB) and purchase intention (PI) (see section 3.3.9), income was split into two groups (high and low). The respondents who were earning 12,000 SR or less were considered as a low income earners, while those who were earning 13,000 SR or more were considered as a high income earners.

6.2.1. Data preparation

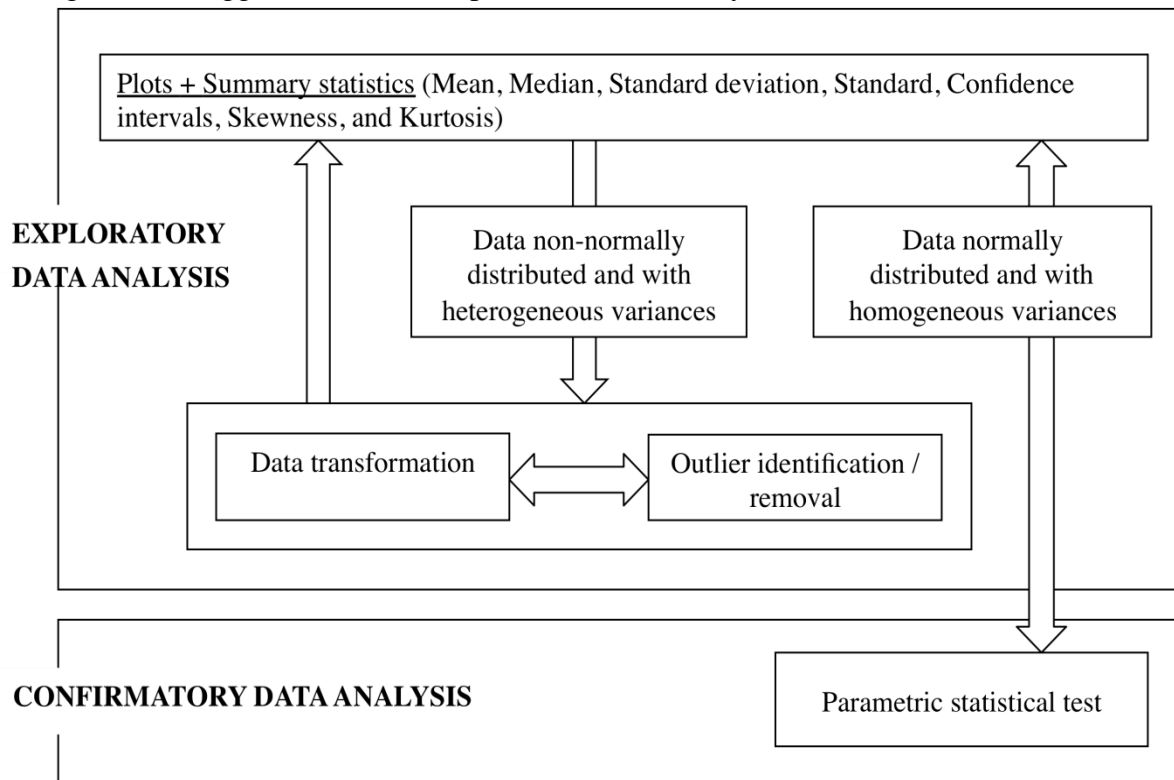
6.2.1.1. Data coding and editing

Before analysing the data that has been collected, it is vital to prepare and edit it (Tabachnick and Fidell, 2007), as this helps the researcher to ensure that all the data is complete and consistent. Missing data is considered to be one of the major issues in data analysis. In this study, all the data collected was coded with the items. As advised by Hair et al. (1998), all the coded items were inserted into an SPSS file, and the data was then prepared for editing

6.2.1.2. Data screening and characteristics of the sample

According to Malhotra (1999), screening the data is an important step as it helps the researcher to ensure that no data is missing. In addition, the screening process guarantees that all the data is consistent and complete. Therefore, SPSS version 21.0 was used before the analysis in order to examine the data's accuracy. The researcher in this study considered the steps recommended by Tabachnick and Fidell (2007), who note that the data needs to be screened before the multivariate analysis is carried out, for the following reasons: 1) To ensure the accuracy of the data, and to identify any factors that could mislead the correlations; 2) To ensure that there is no missing data, as this might lead to changes in the data pattern and negatively impact the data quality, as a result of which poor responses were removed (e.g. respondents who chose the same option for all the items); 3) To screen the data, to assess the effect of outliers on the analysis; and 4) To adopt the multivariate statistical process to consider the fit of the dataset. The data screening process is presented in Figure 6.1, as Tabachnick and Fidell (2007) outlined.

Figure 6.1: Suggested routine for parametric data analysis



Source: Tabachnick and Fidell (2007)

6.2.1.3. Missing data analysis

Missing data analysis is the first step of the analysis process (Hair et al., 2006). The current study employed a missing values assessment in the initial stage, after collecting the main data from the main questionnaire. The aim of missing data analysis is to identify how missing data could lead to any changes in patterns in the data. Identifying missing data enables the researcher to avoid potential bias (Tabachnick and Fidell, 2007).

Missing data might cause several issues, depending on the amount of data involved. For instance, to conduct exploratory factor analysis (EFA) and confirmatory factor analysis (CFA), a certain amount of data is required (Hair et al., 2006). Additionally, it is suggested that missing data can be problematic if it represents 10% or more of the total sample (Tabachnick and Fidell, 2007). Thus, the current study used the missing data technique to ensure that all the data collected was accurate and valid. However, the findings of the missing data analysis can be ignored (Hair et al., 1998). According to Coleman (2011), a questionnaire with a Likert scale is likely to have

missing data, although this is not necessarily an issue as long as the missing data does not represent more than 10% of the total sample.

The missing data analysis was employed in this study by means of SPSS 21.0 using the Expectation-Maximisation (EM) method. The outcomes show that there were no missing values, and the data was complete. This would be a result of the questionnaire's overall design and clarity of questions, and indicates that the respondents were given sufficient time to answer all the questions (see Appendix 6.1). Therefore, there was no need for further missing data examination, since the data was verified.

6.3. ASSESSMENT OF NORMALITY, OUTLIERS, LINEARITY, AND MULTICOLLINEARITY

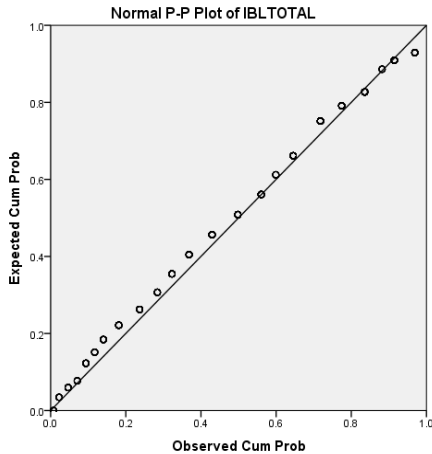
6.3.1 Normality analysis

It is advised that data needs to be explored before confirmatory factor analysis is conducted (Churchill, 1979). Therefore, the researcher conducted a two-step normality analysis (graphical and statistical) using SPSS 21.0. The first step in assessing the normality of the variables is the normal probability plot technique. This technique is a graphical technique which aims to evaluate whether a dataset is distributed normally (Tabachnick and Fidell, 2007). Normal probability plots show the dataset as a histogram plot. Assessment of the histogram showed that the majority of the variables were distributed normally, except for some variations which were considered in the analysis, although no significant adjustments were made. The data was assessed visually, as visual assessment is more reliable for a large sample (Hair et al., 1998). After the visual assessment it was observed that all the variables were distributed normally around the straight line (see Figure 6.2 and Appendix 6.2).

For further assessment, the Kolmogorov-Smirnov and Shapiro-Walk (K-S) technique was also used in this study. This technique is used to assess the distribution of the variables and compare it to a normal distribution (Field, 2009). This technique can be used in either a one-sample K-S test or a two-sample K-S test. The test evaluates the scores of the sample by comparing it to another sample with a normal scores considering the same standard deviation and mean (Field,

2009). If the result is significant ($p < .05$), it means that the distribution is different from the normal distribution.

Figure 6.2: Multivariate normal P-P plot of regression standardised residual



In this study, the K-S statistics were computed at item level (as shown in Appendix 6.3) as well as at construct level (see Table 6.2). The results indicate that the assumptions of the K-S tests were not tenable at item or construct level. Volatility of the K-S test is quite common in large data samples (Pallant, 2007).

Table 6.2: Test of normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
RBTOTAL	.071	539	.000	.910	539	.000
IBLTOTAL	.102	539	.000	.951	539	.000
SNTOTAL	.109	539	.000	.952	539	.000
PBCTOTAL	.088	539	.000	.962	539	.000
WOMTOTAL	.106	539	.000	.928	539	.000
PITOTAL	.138	539	.000	.930	539	.000
BLYTOTAL	.126	539	.000	.957	539	.000

Source: Lilliefors Significance Correction

The third technique used in this study is skewness and kurtosis. This is one of the major statistical techniques used in assessing normality, as it evaluates the asymmetry of the probability distribution of a real-valued random variable distribution (Tabachnick and Fidell, 2007).

Skewness and kurtosis tests were computed in this study to test the normality of the collected data (Christoffersen et al., 2006). According to Hair et al. (1998), the values of skewness and kurtosis tests are expected to range between 2.0 and 7.0, while Kline (2010) proposed that the values of the two tests should range between +/- 3.0 and +/- 10.0. The outcomes of the current study indicated that the data was normally distributed in line with Kline's (2010) suggestions (see Appendix 6.4).

6.3.2. Outlier assessments

According to Tabachnick and Fidell (2007), outliers are observation cases that are significantly different from the rest of the dataset. Considering them is vital, because they could lead to a wrong interpretation of the data (Hair et al., 1998). They are categorised as either a multivariate outlier, which occurs when a certain variable score has an extreme value, or a univariate outlier, which occurs when two or more scores are unexpected (Hair et al., 1998). Outliers can influence the data negatively, and extracting them is therefore essential (Tabachnick and Fidell, 2007).

The current study detected both types of outliers (univariate and multivariate). The univariate outliers were investigated by converting the scores of all the variables into a standard score. According to Hair et al. (2006), a case can be a univariate outlier if the standard score is up to 4, if the sample is large. Moreover, it is stated that in a sample size with more than 80 cases, an outlier can be detected if the standard score is ± 3.0 or beyond (Tabachnick and Fidell, 2007). This technique can be applied to variables with ordinal or interval levels, and cannot apply to variables with nominal level. Therefore, in the current study the outliers were left for additional analysis. However, a number of univariate outliers were found. Using SPSS version 21.0, all the items were grouped as they belonged to one construct. The descriptive statistics function was used to convert the data in each observed case to z-scores (standardised scores) (Hair et al., 2006). The univariate outliers cases found in this study are shown in Table 6.3.

Table 6.3: Univariate outliers

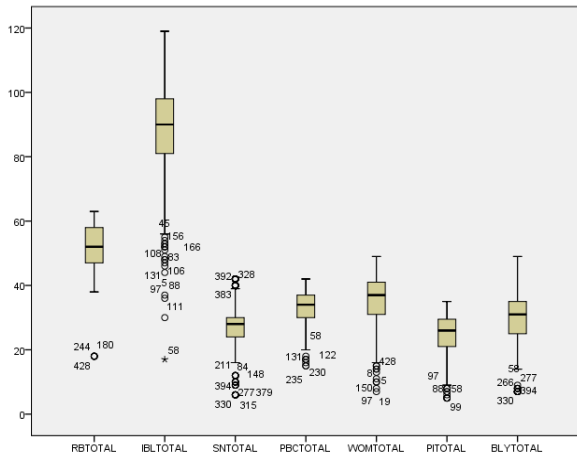
S.NO	Variable	Case of outlier	Standardised values i.e. z-scores > ± 3.0
1	RB (religious beliefs)	49	-4.60508
		401	-4.60508
		467	-4.60508
2	IBL (Islamic brand love)	266	-3.76615
		267	-3.31562
		268	-3.37998
		490	-4.60283
3	PBC (perceived behavioural control)	63	-3.46393
		280	-3.08177
		495	-3.46393
4	WOM (word-of-mouth)	268	-3.61544
		506	-3.23585
		507	-3.23585
5	PI (purchase intention)	267	-3.08179
		268	-3.08179
		285	-3.08179
		490	-3.08179
		507	-3.08179

To detect multivariate outliers, the current study used the Mahalanobis D^2 measure. According to Tabachnick and Fidell (2007), D^2 is a multidimensional version of a z-score. D^2 “measures the distance of a case from the mean of the centre of all observations and provides a single value” (Hair et al., 2006, p. 75). For a large sample, an outlier occurs if D^2/df is more than 3 or 4, or 2.5 for a small sample (Hair et al., 2006). In the current study, the Mahalanobis D^2 value was calculated by the linear regression technique using SPSS 21.0.

Hair et al. (2006, p. 75) state that if D^2/df exceeds the value 2.5 in a small sample, or 3 or 4 in a large sample, it can be considered to be a potential outlier. According to researchers (Hair et al., 2006; Tabachnick and Fidell, 2007), a conservative statistical test of significance (i.e. $p < 0.001$ or $p < 0.005$) is used with the Mahalanobis distance measure, where the larger D^2 value for a case results in a smaller corresponding probability value, likely to be considered an outlier. CHISQ (quant, df) was used, where quant = D^2 and df = 13. The chi-square distribution, i.e. D^2 with a degree of freedom, was less than the quant. The outcomes indicated 45 extreme outliers in a sample of 539 (see Table 6.4). In addition, the multivariate outliers were checked using a box plot (see Figure 6.3), and all the observed cases were located in the mild outlier area (Hair et

al., 2006). Overall, all the outliers identified and presented in Tables 6.3 and 6.4 were retained for further analysis.

Figure 6.3: Box plot representing multivariate outliers



Circle= represents mild outliers score which is more than 1.5IQR from the rest of the score

Table 6.4: Multivariate outlier detection

Count	Case of outlier	Mahalanobis D2	D2/dfa	p-value
1	255	42.78243	4.278243	0
2	170	39.85298	3.985298	0
3	456	36.68909	3.668909	0
4	432	34.82600	3.482600	0
5	402	32.58184	3.258184	0
6	322	31.16851	3.116851	0
7	321	29.57506	2.957506	0
8	320	28.70102	2.870102	0
9	319	27.47214	2.747214	0
10	318	27.45051	2.745051	0
11	317	26.89304	2.689304	0
12	316	26.83637	2.683637	0
13	315	26.26361	2.626361	0
14	314	24.22983	2.422983	0
15	313	24.12481	2.412481	0
16	312	23.92575	2.392575	0
17	311	23.09241	2.309241	0
18	310	21.99466	2.199466	0
19	309	21.87533	2.187533	0
20	308	20.03797	2.003797	0
21	307	20.02743	2.02743	0
22	306	19.83718	1.983718	0
23	305	19.23396	1.923396	0.01
24	304	18.26420	1.826420	0.01
25	303	18.25583	1.825583	0.01
26	302	17.86892	1.786892	0.01
27	301	17.84157	1.784157	0.01

28	300	17.57621	1.757621	0.01
29	299	16.83593	1.683593	0.01
30	298	16.71135	1.671135	0.02
31	297	16.38187	1.638187	0.02
32	296	16.10186	1.610186	0.02
33	295	16.03595	1.603595	0.02
34	294	15.98234	1.598234	0.02
35	293	15.95498	1.595498	0.02
36	292	15.92704	1.592704	0.03
37	291	15.01308	1.501308	0.03
38	290	14.93429	1.493429	0.03
39	289	14.84716	1.484716	0.03
40	288	14.80978	1.480978	0.03
41	287	14.77915	1.477915	0.03
42	286	14.76738	1.476738	0.04
43	285	14.66901	1.466901	0.04
44	284	14.47443	1.447443	0.05
45	283	13.97126	1.397126	0.05

6.3.3. Linearity and multicollinearity

The current study is guided by research questions that examine the correlation between variables. According to Tabachnick and Fidell (2007), there is a direct relationship between two variables represented by a direct line. It is important to examine this correlation in order to make sure that there are no departures that could influence it (Hair et al., 2006). “Linearity is important in a practical sense because Pearson’s r only captures the linear relationships among variables; if there are substantial non-linear relationships among variables, they are ignored” (Tabachnick and Fidell, 2007, p. 84). “Linearity among latent variables is difficult to assess; however, linear relationships among pairs of measured variables can be assessed through inspection of scatter plots” (p. 682).

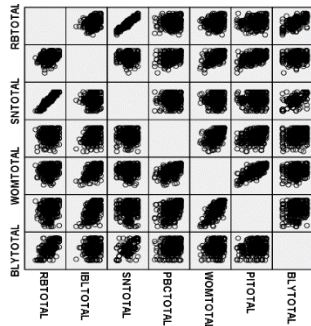
The current study employed Pearson’s correlations matrix at the 0.01 significance level in order to examine the linearity and multicollinearity of the Islamic brand love construct. The outcomes showed that all independent variables were positively correlated with the dependent variables (see Table 6.5). Furthermore, the outcomes showed that the variables were lined with each other (see Figure 6.4). The linearity of the variables was additionally tested using a bivariate correlation matrix, considering the results of Pearson’s correlation matrix. The outcome showed that there was no bivariate correlation higher than 0.90 (Hair et al., 2006), which indicates that the multicollinearity assumption was satisfactory. The last technique used to examine multicollinearity was the Variance Inflation Factor (VIF) and tolerance effect (Hair et al., 2006). According to Pallant (2007), the multicollinearity presence if the VIF score is higher than 10, and the tolerance is lower than 0.1.

Table 6.5: Descriptive statistics and correlation matrix for all constructs

	RB	IBL	SN	PBC	WOM	PI	BLY
RB	1						
IBL	.574**	1					
SN	.556**	.596**	1				
PBC	.392**	.384**	.510**	1			
WOM	.585**	.556**	.497**	.567**	1		
PI	.395**	.585**	.491**	.295**	.478**	1	
BLY	.306**	.300**	.371**	.283**	.330**	.283**	1

** Correlation is significant at the 0.01 level (Pearson’s correlation sig. (2-tailed)).

Figure 6.4: Islamic brand love constructs scatter plot matrix



Source: SPSS file

After employing the VIF and tolerance techniques, the VIF results, as set out in Table 6.6, indicated that all the constructs had no multicollinearity. However, no variables were deleted at this stage and all were kept for additional assessment using factor analysis in the next stage.

Table 6.6: VIF and tolerance effect test

Collinearity Statistics		
Construct	Tolerance	VIF
RBTOTAL	.992	1.008
SNTOTAL	.529	1.890
PBCTOTAL	.754	1.326
WOMTOTAL	.366	2.731
PITOTAL	.395	2.533
BLYTOTAL	.517	1.934

Dependent variable: IBL

6.3.4. Common method bias

According to Hair et al. (2006), common method bias is a measurement error that can impact the validity of the data negatively. In addition, common method bias helps the researcher to identify the reliability and validity of the items, as well as, it examines parameters between the constructs (MacKenzie and Podsakoff, 2012). Therefore, this study employed Harman’s (1967) one-factor test was performed, following the recommendation of (Podsakoff et al., 1984). All the measurement items were computed into a principles component analysis with varimax rotation. According to this test, if a single factor emerges from the factor analysis or one general factor accounts for more than 50 % of the covariation. The outcomes indicated that there is no single factor in the factor structure.

Finally, this study performed common latent factor test as recommended by (Podsakoff et al., 2003). The common latent factor was performed through comparing the chi-square of two models (unconstrained and fully constrained). In other words, the chi-square should show different variance between the original model and the CMB model. The results showed that the two models were different (Table 6.7).

Table 6.7: Chi-square test between unconstrained and fully constrained models – common method bias

Models	χ^2	Difference	p-value
Unconstrained	3184.073	845	
Fully constrained	2956.723	926	
Difference	227.35	81	0.000

In addition, in this study the model fit was examined considering the presence of common latent factor, and the outcomes indicated a satisfactory level (Table 6.8).

Table 6.8: Model fit for common method bias

Model fit indicators								
Chi-square/ X^2	Df	RMSEA	GFI ¹	NFI	CFI	AGFI ¹	IFI	TLI
2768.114	1207	.069	.833	.776	.826	.822	.832	.967
X^2 – Chi-square ; Df – degree of freedom; RMSEA – Root mean square error of approximation; GFI – Goodness-of-fit index; NFI – Normed fit index; CFI – Comparative fit index; AGFI – Adjusted goodness-of-fit index; and TLI – Tucker-Lewis Index								

6.3.5. Homoscedasticity/homogeneity

Variables are considered as homoscedastic once they meet the multivariate assumption (Tabachnick and Fidel, 2007). Homoscedasticity can negatively impact multivariate analysis (Hair et al., 2010). The inconsistency of homoscedasticity is a result of either the non-normality of a certain variable, or of one variable being related to the values of another. According to Tabachnick and Fidell (2007), homoscedasticity tests the level of the homogeneity of variance of a dataset.

In order to assess homoscedasticity, the equality of variance was tested using Levene’s method (Hair et al., 2006; Pallant, 2007). Levene’s test aims to assess the homogeneity of variance, the significance of which is at $p \leq .05$ (Hair et al., 2006). The present study employed Levene’s test by matching the variance of a metric variable to a non-metric variable (gender).

The outcomes of Levene’s test, as presented in Table 6.7, indicated that they were not significant (> 0.05) and the variances were similar. However, according to Field (2009), Levene’s test is very sensitive regarding the sample size. Considering the sample size of the current study (539), the outcomes of Levene’s test indicated acceptable homogeneity for both dependent and independent variables.

Table 6.9: Levene’s test of homogeneity of variances

	Levene statistic	df1	df2	Sig.
RB	.194	1	330	.660
IBL	1.226	1	539	.291
SN	.144	1	539	.331
PBC	.944	1	539	.463
BLY	2.548	1	539	.019
PI	2.317	1	539	.032
WOM	.121	1	539	.994

Source: Analysis of survey data

6.4. NON-RESPONSE BIAS

During the data collection process, it is vital to make sure that the data collected represents all the population sample. However, on some occasions participants refused to answer all the questions: this is the most common non-response bias situation (Saunders et al., 2007). Non-response can be reduced by informing the participants that their responses will be processed with high confidentiality (Sekaran, 2003). Non-response bias is considered as a common issue of quantitative research (Churchill, 1979).

The non-response bias was computed in the current study by employing the Mann-Whitney U-test. The technique was used in order to assess the difference between early and late responses, as advised by Lambert and Harrington (1990). This study treated the first 50 responses as early and the last 50 as late. The significance value is presented in Table 6.8: the variables with values equal to or less than 0.5 are significant. The two groups (early and late) had no significant differences statistically; therefore the current study has no concerns regarding non-response bias.

Table 6.10: Mann-Whitney U-test observing non-response bias

	RBTOTAL L	IBLTTOTAL L	SNTOTAL L	PBCTOTAL L	WOMTOTAL L	PITOTAL	BLYTOTAL
Mann-Whitney U	26880.500	27252.000	25779.500	26677.500	24210.000	27197.500	24974.000
Wilcoxon W	39441.500	88327.000	38340.500	39238.500	36771.000	39758.500	37535.000
Z	-.453	-.209	-1.176	-.586	-2.202	-.245	-1.703
Asymp. Sig. (2-tailed)	.651	.835	.239	.558	.028	.807	.089

a. Grouping Variable: Gender

6.5. FACTOR LOADING AND DATA ANALYSIS

Factor analysis (FA) is a set of techniques used to purify a set of variables, and to identify any association between variables. According to Tabachnick and Fidell (2007), FA is a common technique used to reduce the number of measures, which leads to a more accurate set of measures. Factor analysis is used for three main purposes: 1) to offer a better understanding of the data patterns; 2) to structure the questionnaire to measure the variables; and 3) to extract unnecessary data in order to make the dataset manageable (Field, 2009). Moreover, factor analysis benefits the research by identifying the dimensions of the variables, and under lining the factors that are highly correlated with other variables (Field, 2009). According to Hair et al. (2006, p. 107), factor analysis can be used to resolve two main issues: “to identify the unit of analysis by identifying the structure of correlations between the variables; and to achieve summarised data and reduce data, to combine the individual variables grouped together”.

Since exploratory factor analysis (EFA) belongs to the exploratory stage (Brown, 2006; Hair et al., 2010), it is not reliable for the whole analysis process. EFA should be used in the early stage of the analysis process and needs to be followed by CFA, as it includes several key techniques for the model assessment that can avoid mistakes (Brown, 2006). The convergent and constructs validity assessments are explained in the following section.

Factor analysis is categorised into two types: exploratory and confirmatory (Hair et al., 2006). Both types aim to reduce data and to purify the measures for each variable. EFA strives to assess

how the constructs reflect on a set of responses; while CFA assesses how a set of constructs impact the responses in a particular manner (Hair et al., 2006). First, EFA was employed to group a set of data. CFA was then employed to verify the group of measures for each variable, and to test the hypothesis (Field, 2009; Hair et al., 2006). As recommended by Tabachnick and Fidell (2007), exploratory factor analysis was computed using SPSS 21.0 (Statistical Package for Social Sciences).

6.5.1. Exploratory factor analysis (EFA)

Exploratory factor analysis was employed in the current study to analyse the correlations between the variables and to explain to what extent these variables are reflected by its factors (Hair et al., 2006). EFA is a useful technique for researchers as it explains the structure of the measures for each factor and it assess the reliability of both levels (constructs and measures) (Tabachnick and Fidell, 2007). In addition, EFA examines a set of variables and determines its dimensionality, which enables the researcher to make sure that every set of factors belongs to the right variable. Therefore, an extraction method was employed as one of the EFA techniques. There are different techniques for extraction: the current study used principal component analysis (PCA). PCA methods depend on total variance for factor extraction (Hair et al., 2006; Tabachnick and Fidell, 2007). Principal component analysis benefits the analysis process by: 1) reducing the number of variables to a smaller, manageable dataset; and 2) helping to identify the variables with the highest variance, then the extraction process will be directed (Hair et al., 2006).

The next step after factor extraction is to ensure that the variables are not loaded onto each other; the rotated loading matrix was therefore checked, as it helps to validate the data and improve reliability (Hair et al., 2010). The rotation matrix can be calculated by two techniques: orthogonal and oblique (Field, 2009; Hair et al., 2006). According to Tabachnick and Fidell (2007), the orthogonal rotation method can be applied when each factor is not correlated (independent) with all the other factors. It is a useful method because it interprets the data easily, explaining and presenting the results clearly (Tabachnick and Fidell, 2007). The oblique rotation method is applied when the factors are correlated with each other: it explains the level of factor correlation (Tabachnick and Fidell, 2007).

The present study employed the orthogonal rotation method using the Varimax technique. This is the most common orthogonal technique, and it helps to increase the variance of loadings for each factor (Hair et al., 2006). In addition, Varimax helps to distribute the variance among all variables equally, by taking variance from the first extracted factors and distributing it to the last ones. Thus, orthogonal rotation is considered to be easier than the oblique method (Pallant, 2007). The average amount of deviation between the variables is represented by communality (Hair et al., 2006). It is suggested that the variables can have different levels of variance, as some might have a communality of one, while others might have zero communality (Field, 2009). Average communality should be greater than 0.5, or the study requires a larger sample size (Hair et al., 2006). Accordingly, Hair et al. (2006) stated that if the communality level ranges between 0.45 and 0.55, then the study requires more than 200 samples. Additionally, if the communality is less than 0.45, then the sample size should be 300 or more (Pallant, 2007).

In order to achieve suitable exploratory factor analysis results, the Kaiser-Meyer-Olkin (KMO) technique is recommended as this assesses the sample's adequacy of sphericity using Bartlett's test (Norusis, 1993). KMO gives an indication of the amount of variance of the variables that could occur because of a new factor. It is suggested that the KMO measurement needs to be higher than 0.6 for a significant correlation between the items, and appropriate for EFA to results a parsimonious correlated variables (Tabachnick and Fidell, 2007). In addition, Bartlett's test for sphericity showed that the correlation between the items was greater than 0.3, which indicated that the results were appropriate for EFA (Hair et al., 2006).

The present study conducted EFA for the items generated from both the literature and the qualitative findings. Therefore, 51 measurement items were tested using EFA to reflect on the seven constructs. The results of the KMO and Bartlett's tests are presented in Table 6.9. The KMO value was 0.882 and the sampling adequacy was higher than 0.6, which indicated an acceptable level. The BTS was significant as recommended by Tabachnick and Fidell (2007) (equal or less than 0.001).

The eigenvalue method specifies the amount of variance for each variable. In order to consider a variable for extraction, the variables were checked for cross loading (Hair et al., 2006), i.e. for

variables with eigenvalues higher than one and items which loaded together (cross loading). In the current study, three items were excluded due to cross loading, as they loaded separately and had an eigenvalue higher than 1.0. The excluded items were IBL_10, IBL_17, and PBC_1).

Table 6.11: KMO and Bartlett's test

Kaiser-Meyer-Olkin measure of sampling adequacy.		.882
	Approx. chi-square	15382.412
	df	1596
	Sig.	.000

The outcomes indicated that the rest of the variables included communality values greater than 0.6 and had a high variation with each other (between 0.610 and 0.932), as shown in Table 6.10. Additionally, all the measurement items showed a good fit with their components, with a communality greater than 0.6 (Hair et al., 2006). Table 6.11 shows the extracted items based on the total variance of each component. The factors with eigenvalues greater than one were retained while the others were excluded (Haire et al., 2006). The outcomes indicated that there were 11 components with eigenvalues greater than one. The highest variance of the components extracted, as presented in Table 6.11, was 17.738%, while the lowest was 2.169%. The table shows that 10 components represented 60.1%, of the total variance, which is in line with the recommendations of Hair et al. (2006).

Table 6.12: Comunalities shared by each item

Variables	Initial	Extraction	Variables	Initial	Extraction
RB_1	1.000	.795	PBC_2	1.000	.756
RB_2	1.000	.873	PBC_3	1.000	.631
RB_3	1.000	.778	PBC_4	1.000	.891
RB_4	1.000	.806	PBC_5	1.000	.637
RB_5	1.000	.694	PBC_6	1.000	.749
RB_6	1.000	.751	WOM_1	1.000	.844
RB_7	1.000	.622	WOM_2	1.000	.691
RB_9	1.000	.722	WOM_3	1.000	.610
IBL_1	1.000	.835	WOM_4	1.000	.782
IBL_2	1.000	.716	WOM_5	1.000	.718
IBL_3	1.000	.612	WOM_6	1.000	.634
IBL_4	1.000	.781	WOM_7	1.000	.912
IBL_5	1.000	.627	BLY_1	1.000	.930
IBL_6	1.000	.767	BLY_2	1.000	.638
IBL_7	1.000	.795	BLY_3	1.000	.696
IBL_11	1.000	.753	BLY_4	1.000	.606
IBL_13	1.000	.737	BLY_5	1.000	.674
IBL_14	1.000	.623	BLY_6	1.000	.751
SN_1	1.000	.648	BLY_7	1.000	.850
SN_2	1.000	.661	PI_1	1.000	.754
SN_3	1.000	.752	PI_2	1.000	.626
SN_4	1.000	.771	PI_3	1.000	.835
SN_5	1.000	.756	PI_4	1.000	.786
SN_6	1.000	.631	PI_5	1.000	.619

Extraction method: principal component analysis.

Note: RB = religious beliefs, IBL = Islamic brand love, SN = subjective norms, PBC = perceived behavioural control, WOM = word-of-mouth, BLY = brand loyalty, and PI = purchase intentio

Table 6.13: Total variance explained

Component	Initial eigenvalues			Extraction sums of squared loadings			Rotation sums of squared loadings		
	% of Variance		Cumulative %	% of Variance		Cumulative %	% of Variance		Cumulative %
	Total			Total			Total		
1	9.224	17.738	17.738	9.224	17.738	17.738	6.696	12.878	12.878
2	7.234	13.911	31.649	7.234	13.911	31.649	5.603	10.774	23.652
3	3.661	7.041	38.690	3.661	7.041	38.690	3.354	6.450	30.102
4	2.414	4.643	43.333	2.414	4.643	43.333	3.054	5.872	35.975
5	2.033	3.909	47.242	2.033	3.909	47.242	2.757	5.302	41.277
6	1.855	3.567	50.809	1.855	3.567	50.809	2.605	5.010	46.287
7	1.453	2.795	53.604	1.453	2.795	53.604	2.293	4.410	50.697
8	1.239	2.383	55.987	1.239	2.383	55.987	2.079	3.998	54.695
9	1.135	2.184	58.171	1.135	2.184	58.171	1.458	2.804	57.500
10	1.052	2.023	60.194	1.052	2.023	60.194	1.401	2.694	60.194
11	.997	1.917	62.111						
12	.942	1.812	63.922						
13	.933	1.794	65.716						
14	.904	1.739	67.456						
15	.859	1.651	69.107						

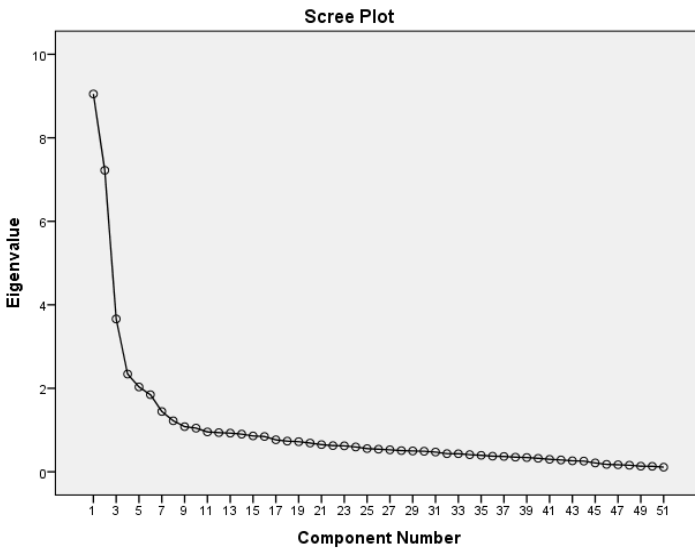
Extraction method: Principal component analysis (A total of 51 items were tested, but the table presents only 15 interpretations).

The third method employed to specify the number of factors was the scree test. This is based on the eigenvalues outcome, but indicates the highest number of factors in a graphical manner. According to Hair et al. (2006), the scree test determines the number of factors that require extraction by a curve that assesses the point where the cut-off is needed. Hair et al. (2006, p. 120) state: “Starting with the first factor, the plot slopes steeply downward initially and then slowly becomes an approximately horizontal line. The point at which the curve first begins to straighten out is considered to indicate the maximum number of factors to extract”. The scree plot for the current study (shown in Figure 6.5) indicated similar results to those of the KMO method. The curve shows that the components between 1 and 10 have more variance than other components.

According to Hair et al. (2006), it is important to consider the sample size when finding the variable’s loading. The sample size of the present study is 539: therefore, according to Hair et al. (2006), the best factor loading is 0.6 and above, with a 0.05 significance level. Moreover, it is

suggested that items with a factor loading of less than 0.4 should be deleted (Churchill, 1979). The rotated component matrix, presented in Table 6.12, indicated that the items were loaded in seven factors with a factor loading ranging between 0.601 and 0.959, in line with the factor loading criteria (Churchill, 1979; Hair et al., 2006; Pallant, 2007). According to Cronbach (1951), Cronbach's alpha should be calculated for each variable with the related items (Cronbach, 1951; Nunnally, 1978).

Figure 6.5: Scree plot of all measurement items



Source: SPSS file (Analysis of the data survey)

Overall, the main purpose of EFA is to find out whether the measurement items fit each theoretical factor. As a result, three items were excluded because of their cross loading and low factor loadings, all other items were loaded appropriately with their constructs. Finally, Cronbach's alpha indicated that all the internal items were consistent in each factor (Nunnally, 1978).

Table 6.14.: Factor loading

Components							
Items	1	2	3	4	5	6	7
RB_1	.632						
RB_2	.872						
RB_3	.784						
RB_4	.808						
RB_5	.691						
RB_6	.754						
RB_7	.630						
RB_9	.624						
IBL_1			.812				
IBL_2			.610				
IBL_3			.705				
IBL_4			.680				
IBL_5			.709				
IBL_6			.712				
IBL_7			.637				
IBL_8			.807				
IBL_11			.876				
IBL_13			.705				
IBL_14			.605				
SN_1		.675					
SN_2		.780					
SN_3		.784					
SN_4		.813					
SN_5		.685					
SN_6		.737					
PBC_2							.817
PBC_3							.781
PBC_4							.959
PBC_5							.794
PBC_6							.942
WOM_1				.633			
WOM_2				.671			
WOM_3				.645			
WOM_4				.601			
WOM_5				.764			
WOM_6				.808			
WOM_7				.709			

PI_1						.647	
PI_2						.631	
PI_3						.624	
PI_4						.635	
PI_5						.601	
BLY_1			.654				
BLY_2			.685				
BLY_3			.777				
BLY_4			.850				
BLY_5			.698				
BLY_6			.792				
BLY_7			.724				
Cronbach's a	.924	.922	.876	.928	.838	.893	.895

Extraction method: Principal component analysis.

Source: Analysis of survey data (SPSS file)

Rotation method: Varimax with KMO normalisation.

A rotation converged in eight iterations.

Note: RB = religious beliefs, IBL = Islamic brand love, SN = subjective norms, PBC = perceived behavioural control, WOM = word-of-mouth, BLY = brand loyalty, and PI = purchase intention.

6.6. STRUCTURAL EVALUATION OF THE MODEL

6.6.1. Basic concepts of structural equation modelling (SEM)

6.6.1.1. Introduction

According to Tabachnick and Fidell (2006), structural equation modelling (SEM) includes different statistical methods which provide a coherent understanding of the data and the theory together. They stated (Tabachnick and Fidell, 2006, p. 676): “Structural equation modelling is also referred to as causal modelling, causal analysis, simultaneous equation modelling, analysis of covariance structures, path analysis, or confirmatory factor analysis. The latter two are actually special types of SEM.”

SEM includes different techniques such as factor analysis, analysis of variance, linear regression and multivariate analysis of the variance. SEM allows the researcher to assess the correlation between the independent and dependent variables within the model (Hair et al., 2006). In addition, SEM provides an informal interpretation of the proposed relationships, and helps the researcher to translate the theoretical model into data ready for analysis.

6.6.1.2. Types of model in SEM

SEM includes two main types of model: the measurement model and the structural model (Hair et al., 2006). Tabachnick and Fidell (2007) stated that in order to examine the correlation between a set of measurements and their respective construct, confirmatory factor analysis (CFA) should be employed in the advanced stage of the analysis. Assessing the correlations between the items and their variables is called the measurement model (Gupta et al., 2011).

To test the correlations of the model, SEM was employed using the two-step approach, following the recommendation of Hair et al. (2006). First, AMOS 21 was used to assess the measurement model and to examine the relationships between the items and the construct. The second step involved examining the structural model and identifying the relationships between the constructs. The next section explains the analysis and the results of both models.

6.6.1.3. Practical considerations for SEM

Before employing the SEM methods, it is recommended that some potential issues are considered (Tabachnick and Fidell, 2007).

6.6.1.3.1. Sample size

According to Hair et al. (2006), sample size plays an important role in estimating the model correctly. It is suggested that in order to run SEM, the sample size needs to be large (Tabachnick and Fidell, 2007), considering the number of the items in the model and the model complexity (Hair et al., 2006). However, the best sample size has not been identified clearly in the literature. It is recommended that a model with less than six items and more than three measures each, with a communality greater than 0.6, can be examined with a sample size of 100 to 150. If the communality ranges between 0.45 and 0.55, a sample of 200 or more is required. If the model includes six constructs or more, with a communality less than 0.45, the sample size should be more than 500 (Hair et al., 2006). In the current study the sample size is 539 and the communalities are above 0.5: the sample size is therefore considered to be suitable.

6.6.2. One-step or two-step approach

According to researchers (Anderson and Gerbing, 1988; Hair et al., 2006), the two-step approach is recommended for the current study, as it enables the researcher to assess the unidimensionality of both reliability and validity, and to examine the proposed paths between the constructs. In addition, the one-step approach enables the researcher to make comparisons between the projected model and an alternative model (Hair et al., 2006). The advantage of the one-step approach over the two-step approach is that it helps to evaluate the overall fitness of the model without separating the measurement model (Hair et al., 2006). It is argued that the one-step approach is more useful than the two-step approach if the model includes a strong theoretical justification and the items were generated from the current literature (Hair et al., 2006; Fornell and Yi, 1992). However, the one-step approach has been criticised because it does not provide a clear model fit (Anderson and Gerbing, 1988). Thus, the present study adopted a two-step approach.

6.6.3. Basic model evaluation

As recommended by Anderson and Gerbing (1988), a two-step SEM method will be employed in this study, as it allows examination of the coefficients of all constructs and enables comparison between a proposed model and other alternatives. AMOS 21 was used in the first stage to assess the measurement model by examining the correlations between the items and the latent constructs. In this stage the constructs' validity was also assessed using confirmatory factor analysis (Hair et al., 2010). The second stage included testing the paths (correlations) between the observed constructs (Hair et al., 2006). A detailed explanation of the two stages is given in the following sections.

6.6.3.1. Stage one: measurement model results

The first stage of SEM involves assessing the reliability and validity of the measurement model using CFA. This stage includes several techniques such as Cronbach's alpha and discriminant validity. In order to identify any cross-loading items, AMOS 21 was used to assess the consistency of the measurement model. In order to achieve consistency in the measurement model, items that are not grouped with others might be extracted after consideration of the

coefficient matrix. In addition, in this stage, factor analysis was employed to find out whether all the items were loaded on their constructs.

CFA confirmed the validity of the measurement model. The absolute fit indices indicate how a particular model reflects the observed data. The overall inconsistency of the measurement model is assessed by the fit indices using the covariance matrices. According to Steenkamp and Trijp (1991), the model applicability was confirmed by the goodness-of-fit procedure. In order to confirm the unidimensionality of each construct, Cronbach's alpha was used to assess the correlation between the measurement items and the construct (Hair et al., 2010). Moreover, different goodness-of-fit techniques were used to make assessments under different circumstances (Kaplan, 2000). The fitness level of the measurement model was assessed by the fit indices as recommended by (Hair et al., 2006; Kline et al., 2005; Tabachnick and Fidell 2007). Therefore, the current study employed three fit indices techniques: model absolute fit, incremental fit and parsimony fit indices.

The absolute fit indices technique aims to evaluate how the overall model estimates the correlation matrix. It confirms that the model is unique and is different from any other presumed model (Hair et al., 2010). Absolute fit indices can be measured in different ways such as chi-square (χ^2), goodness-of-fit index (GFI), and adjusted goodness-of-fit index (AGFI). The goodness-of-fit measures used in the current study are explained in Table 6.13.

Table 6.15: Goodness-of-fit measures

	Description	Acceptable fit
Absolute fit measures		
Chi-square (χ^2)	A “badness of fit” measure Minimum value of discrepancy, used to test the null hypothesis that the estimated variance-covariance matrix deviates from the sample. It is sample sensitive. The more the implied and sample moments differ, the bigger the chi-square statistic, and the stronger the evidence against the null hypothesis.	$p > 0.05$ (at α equals to 0.05 level)
Goodness-of-fit index (GFI)	Expresses the overall degree of fit by comparing the squared residuals from predictions with the actual data Represents the comparison of the square residual for the degree of freedom, obtained through ML (maximum likelihood) and ULS (unweighted least squares)	Value > 0.95 good fit; value 0.90-0.95 adequate fit
Normed fit chi-square CMIN/DF (χ^2/df)	Minimum discrepancy divided by its degree of freedom Value close to one indicates a good fit, but less than one implies over fit	Close to 1 is good, but should not exceed 3
Adjusted goodness-of-fit index (AGFI)	Expansion of the GFI index Adjusted by the ratio of the df for the proposed model and the null model	Value > 0.95 good fit; value 0.90-0.95 adequate fit
Root mean square error of approximation residual (RMSEA)	Population discrepancy function, which implies that how well the fitted model approximates per degree of freedom	Value < 0.05 good fit; value 0.08-0.05 adequate fit
Incremental fit measures		
Normed fit index (NFI)	Compares the proposed model with the null model, without considering the degrees of freedom (not adjusted for df). Effect of sample size is strong	Value > 0.95 good fit; value above 0.08 and close to 0.90 acceptable fit
Normed comparative fit index (CFI)	Variation of the NFI and NNFI, and identical to the relative non-centrality index (RNI) Represents the comparative index between proposed and baseline model adjusted for df . Highly recommended index for fitness of model	Value > 0.95 good fit; value above 0.08 and close to 0.90 acceptable fit
Tucker-Lewis Index (TLI) or Non-normed fit index (NNFI)	Opposite of NFI and called non-NFI or NNFI. Represents the comparative index between proposed and baseline model adjusted for df	Value > 0.95 good fit; values above 0.08 and close to 0.90 acceptable fit
Parsimonious fit measures		
Parsimony goodness-of-fit index (PGFI)	Degree of freedom is used to adjust the GFI value using parsimony ratio.	Higher value compared to the other model is better
Parsimony normed fit index (PNFI)	Degree of freedom is used to adjust the NFI value based on parsimony ratio	Higher value compared to the other model is better

Source: Developed from Hair et al. (1998, 2006)

The second technique employed was the incremental fit indices. According to Hair et al. (2006), these enable the researcher to compare the current model with a null model (with unrelated

variables). The incremental fit indices were measured in this study by the following methods: normed fit index (NFI), normed comparative fit index (CFI), and non-normed fit index (NNFI).

The third technique used was parsimony fit indices, which gives an indication of how adequately the model fits (Hair et al., 2006). This technique uses the parsimony normed fit index (PNFI) and parsimony goodness-fit index (PGFI). Overall, CFA assesses the reliability and validity of all constructs as recommended by Hair et al. (2006). A detailed explanation of the measurement model analysis is given in the following sections.

6.6.3.1.1. Measurement of reliability (item level)

The internal consistency of the model was assessed using measurement reliability in order to reflect on a latent construct (Hair et al., 2010). The homogeneity of the items can be determined through the reliability of the internal consistency of the items used in a certain scale (Churchill, 1979). The latent variable can be used to indicate the reliability of the items by assessing the variance of the items. In addition, the coefficient alpha was used to examine internal consistency reliability. According to Churchill (1979), the coefficient alpha is the most commonly used technique to assess internal consistency and indicate whether a group of items are sufficiently reflective on a construct (Churchill, 1979; Hair et al., 2010; Tabachnick and Fidell, 2007). The absolute correlation between the items and their construct, as explained in Tables 6.14 to 6.23, represented an acceptable level (greater than 0.5). The factor loading also showed an acceptable level, ranging from 0.728 (RB_2 < -- RB) to 0.953 (PI_5 < -- PI) as per the recommendation of Churchill (1979).

6.6.3.1.2. Measurement of reliability (construct level)

After examining the reliability of the items, the next step is checking the reliability of the constructs. This process is known as “composite reliability”. This stage aims to ensure that the items allocated to a certain construct are strongly correlated with each other. To assess the extent to which the items are grouped together, an examination of the factor loading and composite reliability should be included. Construct reliability assesses the constructs’ internal consistency, and provides an indication of how they relate to the common latent construct. The construct

reliability level should be greater than 0.7 to be considered satisfactory (Hair et al., 2006). Thus, Cronbach's alpha was employed to assess the reliability of the constructs.

The outcomes of the construct reliability tests indicated that the Cronbach's alpha was greater than the satisfactory level (see Tables 6.14 to 6.23). The outcomes ranged between 0.722 and 0.893, i.e. greater than 0.70 (Hair et al., 2006). Cronbach's alpha is a common technique to measure the unidimensionality of a multi-item scale (Nunnally, 1978). According to Cronbach (1951), Cronbach's alpha is used to measure the unidimensionality and internal consistency of a multi-item scale. It is also used to assess whether each construct is sufficiently measured by a group of items (Fornell and Larcker, 1981). The current study employed squared multiple correlations (SMC) to examine the reliability of each construct and to make sure that the construct was well represented by its items. SMC explains the correlation between a variable and the measures of a construct. The outcomes of the measurement analysis indicated that the factor loading was greater than 0.5 and therefore represented a satisfactory level (Hair et al., 2006).

Table 6.16: The religious beliefs construct

Reliability Cronbach's alpha = .824				Composite reliability = 0.81				Squared multiple correlations	Average variance extracted
Religious beliefs (RB) Standard factor loading				Estimate	S.E.	C.R.	P	Value	0.74
RB_1	<---	RB	0.817	1.000				.689	
RB_2	<---	RB	0.728	0.784	0.044	8.693	***	.742	
RB_3	<---	RB	0.826	0.914	0.048	8.659	***	.839	
RB_4	<---	RB	0.765	0.896	0.053	11.33	***	.762	
RB_5	<---	RB	0.855	0.885	0.064	13.729	***	.721	
RB_6	<---	RB	0.764	0.955	0.065	14.759	***	.583	
RB_7	<---	RB	0.835	0.749	0.051	10.764	***	.924	
RB_9	<---	RB	0.866	1.015	0.054	13.154	***	.723	

Table 6.17: The Islamic brand love construct

Reliability Cronbach's alpha = .835				Composite reliability = 0.81				Squared multiple correlations	Average variance extracted
Islamic brand love (IBL) Standard factor loading				Estimate	S.E.	C.R.	P	Value	0.75
IBL_1	<---	IBL	.854	1.000				.825	
IBL_2	<---	IBL	.901	1.449	.056	8.578	***	.745	
IBL_3	<---	IBL	.781	.967	.065	7.645	***	.721	
IBL_4	<---	IBL	.809	.856	.084	9.001	***	.856	
IBL_5	<---	IBL	.897	.915	.074	7.853	***	.704	
IBL_6	<---	IBL	.826	.876	.092	11.51	***	.836	
IBL_7	<---	IBL	.875	.910	.088	9.685	***	.755	
IBL_8	<---	IBL	.794	.903	.064	11.653	***	.699	
IBL_11	<---	IBL	.835	.931	.082	10.641	***	.576	
IBL_13	<---	IBL	.741	.871	.083	11.174	***	.723	
IBL_14	<---	IBL	.803	1.012	.101	9.906	***	.812	

Table 6.18: The subjective norms construct

Reliability Cronbach's alpha = .893				Composite reliability = 0.90				Squared multiple correlations	Average variance extracted
Subjective norms (SN) Standard factor loading				Estimate	S.E.	C.R.	P	Value	0.68
SN_1	<---	SN	.866	1.000				.587	
SN_2	<---	SN	.85	1.323	.058	20.179	***	.723	
SN_3	<---	SN	.812	1.093	.057	19.125	***	.659	
SN_4	<---	SN	.877	1.241	.059	20.877	***	.768	
SN_5	<---	SN	.851	1.328	.051	11.36	***	.829	
SN_6	<---	SN	.928	1.534	.054	16.842	***	.530	

Table 6.19: The perceived behavioural control construct

Reliability Cronbach's alpha = .722				Composite reliability = 0.87				Squared multiple correlations	Average variance extracted
Perceived behavioural control (PBC)				Estimate	S.E.	C.R.	P	Value	0.73
Standard factor loading									
PBC_2	<---	PBC	.727	1.000				.651	
PBC_3	<---	PBC	.795	.9	.109	8.278	***	.734	
PBC_4	<---	PBC	.739	1.125	.126	8.947	***	.815	
PBC_5	<---	PBC	.842	.954	.122	7.817	***	.773	
PBC_6	<---	PBC	.787	.999	.123	8.141	***	.695	

Table 6.20: The word-of-mouth construct

Reliability Cronbach's alpha = .838				Composite reliability = 0.89				Squared multiple correlations	Average variance extracted
Word-of-mouth (WOM)				Estimate	S.E.	C.R.	P	Value	0.62
Standard factor loading									
WOM_1	<---	WOM	.848	1.000				.559	
WOM_2	<---	WOM	.905	0.997	.067	14.881	***	.597	
WOM_3	<---	WOM	.819	.737	.056	13.058	***	.697	
WOM_4	<---	WOM	.734	.973	.063	15.473	***	.539	
WOM_5	<---	WOM	.893	.985	.067	14.618	***	.612	
WOM_6	<---	WOM	.735	.631	.063	9.119	***	.745	
WOM_7	<---	WOM	.853	.959	.07	13.776	***	.625	

Table 6.21: The purchase intention construct

Reliability Cronbach's alpha = .863				Composite reliability = 0.864				Squared multiple correlations	Average variance extracted
Purchase Intention (PI)				Estimate	S.E.	C.R.	P	Value	0.76
Standard factor loading									
PI_1	<---	PI	.854	1.000				.768	
PI_2	<---	PI	.803	.878	.062	16.293	***	.644	
PI_3	<---	PI	.879	1.552	.066	17.31	***	.761	
PI_4	<---	PI	.907	1.313	.062	14.634	***	.865	
PI_5	<---	PI	.953	1.59	.063	16.25	***	.768	

Table 6.22: The brand loyalty construct

Reliability Cronbach's alpha = .923				Composite reliability = 0.77				Squared multiple correlations	Average variance extracted
Brand loyalty (BLY)				Estimate	S.E.	C.R.	P	Value	0.66
Standard factor loading									
BLY_1	<---	BLY	.905	1.000				.578	
BLY_2	<---	BLY	.902	1.238	.072	17.147	***	.627	
BLY_3	<---	BLY	.833	1.313	.073	18.016	***	.694	
BLY_4	<---	BLY	.925	1.387	.07	19.88	***	.855	
BLY_5	<---	BLY	.755	1.156	.071	16.359	***	.570	
BLY_6	<---	BLY	.851	1.233	.067	18.386	***	.724	
BLY_7	<---	BLY	.901	1.131	.078	16.908	***	.610	

6.6.3.1.3. Measurement of validity (convergent validity)

Convergent validity assesses the homogeneity of a set of constructs, such as the extent to which the measures of a construct share a significant variance. Convergent validity was examined by testing whether the items' factor loading for each construct are equal to or higher than 0.5 (Hair et al., 2010). The average variance extracted (AVE) for the constructs ranged from 0.62 to 0.78 (see Table 6.24). Therefore, the values represented an acceptable level of convergent validity, as they complied with the good "rule of thumb" whereby AVE should be higher than 0.5.

Table 6.23: AVE of the construct-items correlation

	AVE	√AVE	RB	IBL	SN	PBC	WOM	PI	BLY
RB	0.74	0.86	1.00						
IBL	0.75	0.86	0.26	1.00					
SN	0.68	0.82	0.27	0.14	1.00				
PBC	0.73	0.85	0.17	0.36	0.06	1.00			
WOM	0.62	0.78	0.10	0.01	0.13	0.01	1.00		
PI	0.76	0.87	0.26	0.29	0.06	0.06	0.01	1.00	
BLY	0.78	0.88	0.13	0.11	0.51	0.11	0.05	0.35	1.00

6.6.3.1.4. Measurement of validity (discriminant validity)

According to Hair et al. (2006), discriminant validity aims to explain how the constructs are distinct from each other. Discriminant validity considered to be similar to the convergent validity (Steenkamp and Van Trijp, 1991), as both tests are based on the AVE. In the current study the discriminant validity test indicated that the average variance extracted is higher than the squared correlation estimates for all the variables (Table 6.25). Therefore, the discriminant validity of the current study complies with the recommendation of (Hair et al., 2006, Kline, 2005), and represent a satisfactory level.

Table 6.24: Constructs correlation matrix

Construct	RB	IBL	SN	PBC	WOM	PI	BLY
RB	0.86						
IBL	0.513	0.86					
SN	0.526	0.387	0.82				
PBC	0.422	0.606	0.258	0.85			
WOM	0.319	0.124	0.369	0.135	0.87		
PI	0.512	0.546	0.256	0.246	0.11	0.78	
BLY	0.369	0.336	0.717	0.344	0.239	0.596	0.88

Note: Average variance was extracted from the square roots of the average variance extracted.

6.6.3.1.5. Measurement of validity (nomological validity)

Nomological validity is assessed by the goodness-of-fit criteria (Steenkamp and Van Trijp, 1991). It gives an indication of how a scale represents a dataset in relation to the theory (Hair et al., 2006). It is widely used to assess the model's overall validity (Eriksson and Sharma, 1998). The current study employs absolute fit indices and incremental indices. Both the structural and measurement models were assessed by the absolute fit indices in order to predict the correlation matrix (Hair et al., 2006). On the other hand, incremental fit indices assess the goodness-of-fit of a certain model compared to a standard model (Hair et al., 2006). In addition, the model validation was assessed using the chi-square method (Hair et al., 2006). The results are shown in Table 6.26.

Table 6.25: Goodness-of-fit indices of the measurement model

Model fit indicators								
Chi-square/ X^2	Df	RMSEA	GFI ¹	NFI	CFI	AGFI ¹	IFI	TLI
3520.918	1106	.066	.773	.740	.905	.749	.906	.908
X^2 – Chi-square ; Df – degree of freedom; RMSEA – Root mean square error of approximation; GFI – Goodness-of-fit index; NFI – Normed fit index; CFI – Comparative fit index; AGFI – Adjusted goodness-of-fit index; and TLI – Tucker-Lewis Index								

According to Hair et al. (2006), CFI and RMSEA are the most common indicators for evaluating a model. In order to have an acceptable level of model fit, RMSEA should be less than 0.08: in the current study, it was at a satisfactory level of 0.066. CFI is meanwhile considered to be at a satisfactory level of model level if it is more than 0.90: the CFI outcome in this study was 0.905, which again indicated an acceptable model fit level. In addition, the normed fit index (NFI) examines the fitness of the model by comparing it to a base model (Byrne, 2001). The NFI in this study indicated an acceptable fit of $0.740 > 0.08$, as recommended by Hair et al., (2006). The fitness of the model was measured by comparing it with another model using the goodness-of-fit-index (GFI), and this indicated GFI was $0.773 > 0.90$, below the satisfactory level recommended by Hair et al. (2006). In addition, the adjusted goodness-of-fit index (AGFI) was employed to modify the complexity of the model and it was $0.749 > 0.90$. Therefore, both AGFI and GFI were below the satisfactory level. Hair et al. (2006) suggest that no specific index can give a final judgement of whether a certain model is acceptable or unacceptable. However, it is

expected that research should include a minimum of one incremental index and one absolute index further to the assessment of the degree of freedom (Hair et al., 2006). Generally, it is difficult to obtain good results for all the measurements used; however, the outcomes can be considered as additional information.

The model's degree of freedom was assessed using the Tucker-Lewis index (TLI) by comparing the chi-square of a certain model to another independent model (Byrne, 2001; Tabachnick and Fidell, 2007). The TLI was 0.908, which indicates a satisfactory level of greater than 0.90 (Hair et al., 2006). In addition, the incremental fit index (IFI) result was 0.906, which indicates a satisfactory model fit of greater than 0.90, as recommended by Hair et al. (2006). Therefore, the measurement model achieved a satisfactory fitness level. Overall, the outcomes of the discriminant, convergent and nomological validity indicated that all the constructs were valid.

6.6.3.2. Step two: structural model evaluation – hypothesis testing

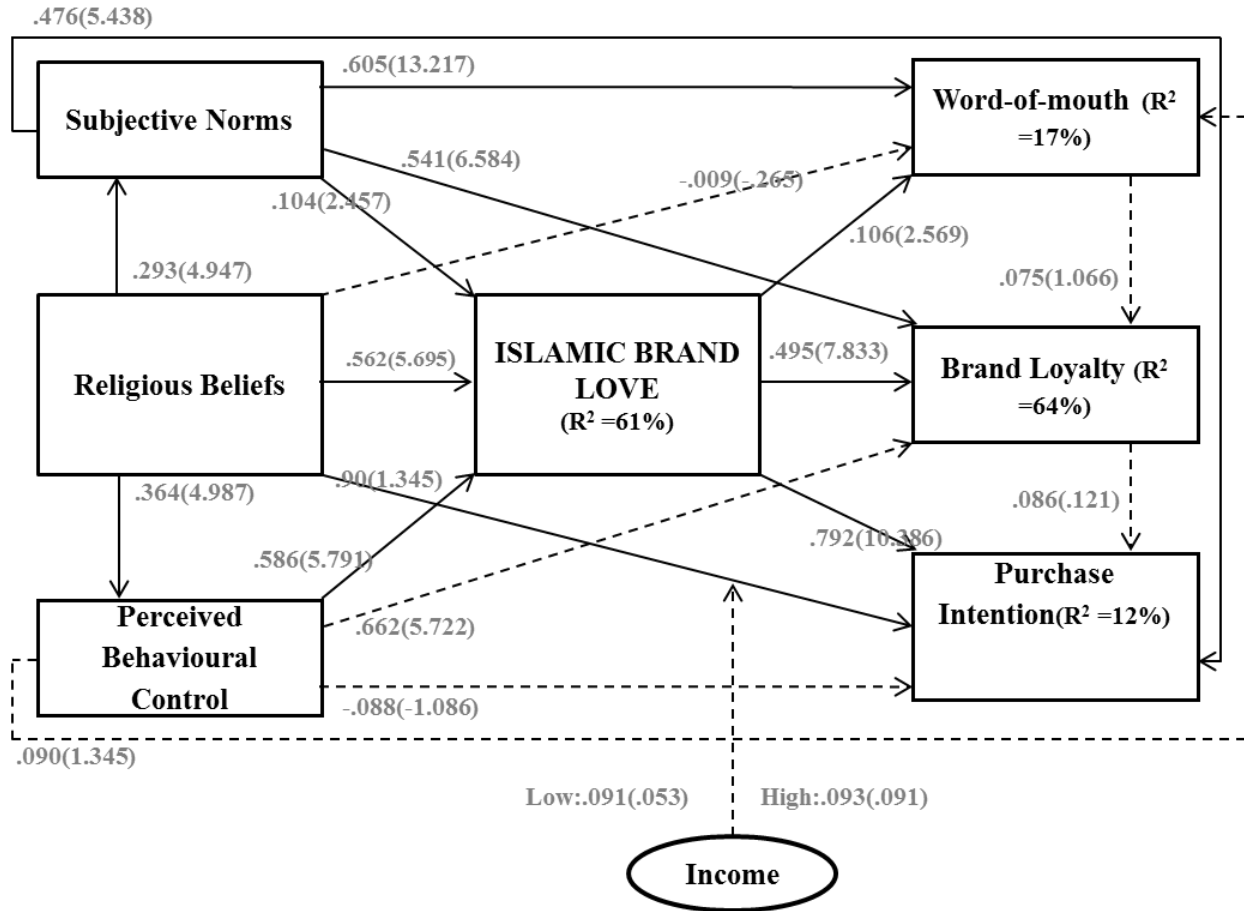
The structural model provides an examination of the internal model by examining the correlations between the independent and dependent variables. The structural model provides a deeper explanation of the causal correlations between theoretical constructs (Chau, 1997). For instance, this study proposes that there is a positive correlation between religious beliefs and Islamic brand love, i.e. that the more religious the individuals are, the more they tend to love a brand that considers their religious beliefs. All the research hypotheses were tested using a t-value and standardised estimate. The current study used SEM by employing AMOS software version 21.0 to examine the hypotheses and to run the model. The structural model encompasses chi-square which is considered as the basic fit index, since it comes as a direct result of the fit function (Hair et al., 2006). The outcomes indicated that the chi-square of the model was 3521.915 (degrees of freedom, $df =$; $p < .001$), and the CFI was 0.906, which shows a better fit compared to the base model (Hair et al., 2010). In addition, the results of the incremental fit index (IFI) were 0.906, in line with Byrne's (2001) recommendation that IFI should be greater than 0.9. The normed fit index (NFI) result of 0.740 indicated that the data sufficiently reflected the model fit, as recommended by Bentler and Bonett (1980) and Hair et al. (2006). The results are shown in Table 6.27.

Table 6.26: Goodness-of-fit indices of the structural model

Model fit indicators								
Chi-square/ X^2	Df	RMSEA	GFI ¹	NFI	CFI	AGFI ¹	IFI	TLI
3521.915	1108	.066	.776	.740	.906	.802	.906	.911
X^2 – Chi-square ; Df – degree of freedom; RMSEA – Root mean square error of approximation; GFI – Goodness-of-fit index; NFI – Normed fit index; CFI – Comparative fit index; AGFI – Adjusted goodness-of-fit index; and TLI – Tucker-Lewis Index								

Table 6.27 indicates that the model fit indices were at acceptable levels and the data collected reflected a good fit with the model (Hair et al., 2006). Additionally, the GFI result showed an acceptable level of 0.76. Similarly, the AGFI score of 0.802 indicated a marginal model fit. The PNFI showed an acceptable level of 0.825 (Hu and Bentler, 1999). According to Hair et al, (2006), the root mean square error approximation (RMSEA) level should be below 0.08: in this study it was at an acceptable level of 0.066. It is recommended that any research should employ different fit indices, since the authors have not agreed on a certain technique, owing to different factors such as the sample size (Gerbing and Anderson, 1993).

Figure 6.6: Validated model



Based on the fit indices criteria, the structural model demonstrated a satisfactory fitness level (Byrne, 2001; Hair et al., 2006). However, the researcher faced some difficulties in determining the best model fit criteria, since there are no certain criteria to follow (Tanaka, 1993). The process of interpreting the result of AMOS analysis can therefore be different, but in this case the proposed model had acceptable fitness levels.

In total, 19 hypotheses were examined in the analysis chapter and are discussed in depth in the next chapter. SEM was used to assess the causal correlations between the constructs, assumed linear and valid measures.

The square multiple correlation (R^2) for the structural equations index indicates that the highest variance shared by independent variables to the dependent variables was in brand loyalty ($R^2 = 64\%$), and Islamic brand love ($R^2 = 61\%$). The findings of the causal paths, including the standardised coefficients of each path (β), standard error (SE), p -value and the hypotheses outcomes, are set out in Table 6.28. The outcomes indicate that the standardised regression path between religious beliefs and Islamic brand love has a significant correlation ($\gamma = 0.562$, t -value = 6.553), and H1 is therefore accepted. Similarly, H2 and H3 show significant correlations ($\gamma = 0.293$, t -value = 4.947; $\gamma = 0.364$, t -value = 4.987 respectively) and fully supported. The proposed correlation between religious beliefs and word-of-mouth is not significant ($\gamma = -0.009$, t -value = -0.265), and therefore H4 is rejected. However, the correlation between religious beliefs (RB) and purchase intention (PI) is again significant ($\gamma = 0.80$, t -value = 7.325), and therefore H5 is accepted.

In addition, the regression weight for the paths from H6 to H13 are statistically significant as follows respectively: $\gamma = 0.495$, t -value = 7.833; $\gamma = 0.106$, t -value = 2.569; $\gamma = 0.792$, t -value = 10.386; $\gamma = 0.605$, t -value = 13.217; $\gamma = 0.541$, t -value = 6.584; $\gamma = 0.476$, t -value = 5.432; $\gamma = 0.104$, t -value = 2.457; $\gamma = 0.586$, t -value = 5.791. All the hypotheses from H6 to H13 are therefore accepted. On the other hand, the correlation between perceived behavioural control and purchase intention is not significant ($\gamma = -0.088$, t -value = -1.086) and therefore H14 is not considered as an accepted hypothesis. The regression path between the constructs of perceived behavioural control and brand loyalty is not significant ($\gamma = 0.061$, t -value = 1.031) and therefore H15 is rejected. Similarly, the correlation between perceived behavioural control and word-of-mouth is not significant ($\gamma = 0.090$, t -value = 1.345), so H16 is rejected as well. Finally, the regression paths of the hypotheses from H16 to H19 are not significant, and are all rejected. All the results of the regression paths of the conceptual model, including the influence of the moderator, are presented in Table 6.28.

Table 6.27: Results of hypothesis testing

Standardised regression paths				Estimate	S.E	C.R	P	Hypothesis	
H1	IBL	<---	RB	.562	.099	5.695	***	Supported	
H2	SN	<---	RB	.293	.063	4.947	***	Supported	
H3	PBC	<---	RB	.364	.068	4.987	***	Supported	
H4	WOM	<---	RB	-.009	.034	-.265	.791	Not Supported	
H5	PI	<---	RB	.80	.077	7.325	***	Supported	
H6	BLY	<---	IBL	.495	.063	7.833	***	Supported	
H7	WOM	<---	IBL	.106	.041	2.569	.010	Supported	
H8	PI	<---	IBL	.792	.076	10.386	***	Supported	
H9	WOM	<---	SN	.605	.046	13.217	***	Supported	
H10	BLY	<---	SN	.541	.069	6.584	***	Supported	
H11	PI	<---	SN	.476	.052	5.438	***	Supported	
H12	IBL	<---	SN	.104	.039	2.457	.013	Supported	
H13	IBL	<---	PBC	.586	.101	5.791	***	Supported	
H14	PI	<---	PBC	-.088	.081	-1.086	.277	Not Supported	
H15	BLY	<---	PBC	.061	.104	1.031	.187	Not Supported	
H16	WOM	<---	PBC	.090	.067	1.345	.178	Not Supported	
H17	BLY	<---	WOM	.075	.070	1.066	.286	Not Supported	
H18	PI	<---	BLY	.086	.055	1.551	.121	Not Supported	
Income as a moderator									
				Low income			High income		
				Estimate	P	Estimate	P	z-score	Hypothesis
H19	PI	<---	RB	0.091	0.053	0.093	0.019	0.019	Not Supported

*** $p < 0.001$

Notes: Path = Relationship between independent variable on dependent variable; β = Standardised regression coefficient; S.E. = Standard error; p = Level of significance.

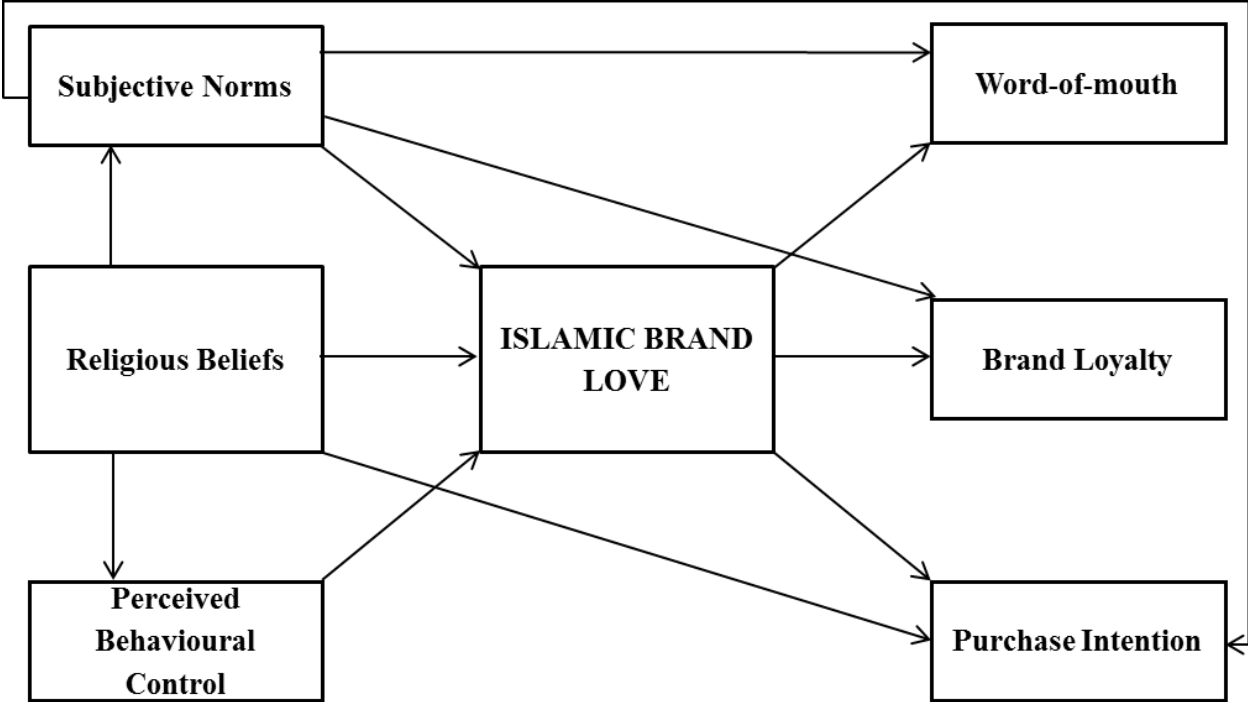
6.7. SUMMARY

The main purpose of the analysis chapter was to answer the research questions and to test the research hypotheses. Therefore, three main stages were employed to analyse the data. The first stage was exploring the data, which provided a descriptive analysis of the data and highlighted the demographic characteristics. At this stage the data was checked in order to find out whether there was any missing data, and the outcomes showed a very low and acceptable level of missing data. The data accuracy was assessed using different tests such as normality, linearity and non-response bias, and the results indicated a good level of accuracy. However, the responses included some skewness and kurtosis, but these were considered as being at an acceptable level. In addition, the data was checked using the Mahalanobis D^2 measurement to find out whether any outliers were present: 45 multivariate outliers were identified. The homogeneity test was non-significant and the variances were also significant. Multicollinearity was assessed using a bivariate Pearson's correlation, which indicated that VIF was within acceptable levels. The

respondents' non-response error was examined using the Mann-Whitney-U technique and was at an acceptable level. The measurement model was assessed using the two-step method as recommended by Anderson and Gerbing (1988). The relationship between the measurement items and the constructs was assessed using exploratory factor analysis (EFA). A scree plot and eigenvalues were used to extract unnecessary items. The EFA outcomes indicated three items with a very low reliability and communality and cross-loaded with other variables, and it was decided to delete them. The AVE of all the measurements was at a satisfactory level (greater than 0.5) and indicated an acceptable convergence and discriminant validity. In addition, nomological validity analysis was conducted using the constructs correlation matrix. Multicollinearity was therefore examined using correlation analysis to help assess the correlation between the constructs.

The second stage was assessing the measurement models and measuring goodness-of-fit using confirmatory factor analysis (CFA). AMOS version 21 was used to evaluate both structural and measurement models. The first step of CFA involved assessing the goodness-of-fit of the measurement model. The outcomes indicated that all indicators were loaded on their factors, and the model showed an acceptable level of fitness. In addition, all the constructs were examined using Cronbach's alpha, AVE, reliability, composite reliability and validity. The outcomes show that the reliability and validity of all the items were at a good level. Discriminant and nomological validity were used to test each construct, and confirmed that all the constructs met a satisfactory level of validity. Structural equation modelling (SEM) was carried out in the second step in order to examine the model's overall fit and to test the associations between the constructs. A two-step SEM approach was used to assess the model. The measurement model was assessed for the reliability and validity of all the constructs and items, and this indicated acceptable levels. In relation to the correlations between the items, 19 hypotheses were tested and the outcomes indicated that seven hypotheses were rejected and the remainder were accepted. Figure 6.7 explains the final model. The next chapter presents a discussion of the analysis.

Figure 6.7: Final model



CHAPTER VII: DISCUSSION

7.1. INTRODUCTION

This research investigates the influence of religious beliefs and brand love on brand loyalty, word-of-mouth and purchase intention. The outcomes were explained in the previous chapter. This chapter aims to provide a detailed interpretation of the findings in order to address the research objectives, answer the research questions and test the proposed hypotheses. The current study used mixed-method research to develop a scale to measure Islamic brand love. This mixed-method approach comprised a quantitative study and some qualitative research (focus groups and interviews) in the early stages of the data collection process (Churchill, 1979; Deshpande, 1983). These stages were supported by the existing literature, seven interviews with scholars in Islamic studies and three focus groups made up of Muslim consumers. The previous chapter provided an examination of how the measurement items were assessed and refined to make sure that they sufficiently reflected their constructs. It also included an assessment of all the constructs by examining the reliability and validity of each one. The outcomes indicated that all the constructs had an acceptable level of reliability. Additionally, the conceptual model showed a high level of acceptance, with 12 of the 19 hypotheses being accepted.

This chapter is structured as follows: Section 7.2 provides an overview of the study and a summary of the hypothesis testing findings. Section 7.3 explains the antecedents of the main construct (Islamic brand love), which are religious beliefs, subjective norms and perceived behavioural control. This is followed by an explanation of the consequences of the Islamic brand love construct (brand loyalty, word-of-mouth and purchase intention). This is followed by an assessment of the Islamic brand love scale in Section 7.4. Section 7.5 includes a discussion of the hypothesis testing process. Finally a summary of this chapter is provided in Section 7.6.

7.2. OVERVIEW OF STUDY

This study contributes to the growing research on Muslim consumers by investigating whether religious beliefs influence them to love certain brands. This has been done by testing whether religious beliefs are one of the antecedents of brand love. Drawing on the theory of planned behaviour theory and attachment theory, the author proposes that considering consumers' beliefs helps companies to ensure their brands are loved, leading to brand loyalty, word-of-mouth and repurchase intention as key consequences of brand love. The researcher developed a conceptual framework that offers propositions regarding the key determinants and consequences of Islamic brand love as a new proposed concept.

To investigate these proposed relationships, the following questions were answered: How do religious beliefs influence Muslim consumers towards brand love? How are Muslim consumers influenced by *Sharia* sources? Do Muslim consumers strictly follow *Sharia* sources in their behaviour regarding word-of-mouth, brand loyalty and purchase intention? And is the concept of brand love in Islam different from that in the current literature? This study also investigated the relationships between Islamic brand love and brand loyalty, word-of-mouth and purchase intention.

Many studies involving Muslim consumers have already been carried out. It has been noted that the influence of culture in general and religious beliefs in particular on behaviour is relatively high, as people can like, love or hate based on their religious beliefs (Alserhan, 2010). Muslim consumers' behaviour is significantly influenced by their *Sharia* sources (Chachi and Latiff, 2008). In addition, consumer research needs to give more consideration to understanding Muslim consumers (Izberk-Bilgin, 2012).

Muslim consumers have been considered from a number of different perspectives. For instance, Izberk-Bilgin (2012) studied the influence of religiosity on consumer behaviour, considering Muslim consumer behaviour towards non-Islamic brands. Their study was based on the performance of non-Islamic brands in Muslim countries. Essoo and Dibb (2004) studied Islamic rules in the banking sector, highlighted *Sharia*-compliant banking and explained how it could shape Muslim consumer behaviour. Carbone and Haeckel (2002, p. 87) state that consumer

behaviour is based on religious teachings on social custom and laws. For instance, the concept of *Halal* (permissible) food confuses the majority of multinationals targeting Muslims. *Halal* covers all aspects of preparation, display, sanitation and storage. Given the speed of technological advances, and the ongoing initiatives to simplify manufacturing and production processes and globalisation, marketers should understand the concept of *Halal* fully (Addis and Holbrook, 2001).

Considering the importance of understanding Muslim consumers, there are few studies which link them with the concept of branding. For instance, the concept of brand love has been researched in the marketing literature, considering different antecedents and outcomes; but there are no studies linking Muslim consumer behaviour with brand love, despite the importance of understanding Muslim consumers - who represent an attractive segment for both academia and business - and despite the fact that brand love is considered as the highest level of satisfaction (Albert et al., 2008).

To date, only a few studies on Muslim consumers (Alserhan, 2010; Alserhan, 2012; Jafari, 2014) have linked Muslim consumers with Islamic branding. Alserhan (2010) defines Islamic branding as those brands which are *Sharia* compliant. Similarly, Paul (2011) states that Islamic brands must consider the five pillars of Islam (*Shahada, Salat, Sawm, Zaka* and *Hajj*) in order to win Muslim consumers. This study aims to examine religious beliefs as a new antecedent to brand love and therefore proposes a new construct, that of Islamic brand love, taking into account the high influence of religious beliefs stated in the literature and the brand love antecedents. This study aims to shed light on Muslim consumer behaviour towards the concept of brand love in Saudi Arabia. It attempts to understand Muslim consumers' beliefs regarding brand love. To answer the research questions and to address the research objectives, a mixed-method approach was employed in order to develop a scale (Creswell, 2003). The scale development process started by exploring the core concepts in the current literature.

A pool of items was then generated from the qualitative study, in addition to the measurement items which had been generated from the literature. A qualitative study was carried out, involving seven interviews with scholars in Islamic studies and three focus groups made up of

Muslim consumers. The outcomes were used to establish the questionnaire for the quantitative study. The qualitative study aimed to provide a better understanding of Islamic brand love as a new construct. It indicated that brands which take Muslims' religious beliefs into consideration are more likely to be loved by Muslim consumers. The qualitative findings supported the study with new items and offered a better understanding of the proposed correlation between religious beliefs and brand love.

The second stage involved a quantitative study. Based on the existing literature, a conceptual model was developed, with all the proposed correlations supported by the literature. The findings of the qualitative study were used to develop a questionnaire, as recommended by Churchill (1979). In this stage, a construct operationalisation process was employed, as suggested by Melewar and Saunders (1998, p. 300), who stated that the "process of measurement or operationalisation involves rules for assigning numbers to objects to represent quantities of attributes". All constructs at this stage were therefore operationalised by specifying suitable items for each variable, in order to test the proposed hypotheses.

The measurement scale was developed by refining the items found in the literature and considering the items generated from the qualitative study as shown in Chapter IV. All the items were then validated using face validity by academics within the field of business studies and by the interviewees during the qualitative study. The researcher removed some items on the basis of information gained from the qualitative findings. The refined items were examined further by a pilot study as recommended by Churchill (1974). A pilot study was conducted in order to make an additional assessment of the scale and to make sure that all the items used were reliable and valid. In addition, all the items were refined in two stages: firstly during the pilot study, when exploratory factor analysis (EFA) was used; and secondly during the process of analysing the main data, which included EFA and confirmatory factor analysis (CFA). Generally, the scale was considered to be valid and reliable, and was therefore employed to test the hypotheses.

Analysis of Moment Structure (AMOS) 21.0 software was used to analyse the quantitative data. The outcomes indicated that the focal construct (Islamic brand love) is a unidimensional construct. Moreover, the Islamic brand love construct showed a high value of discriminant,

convergent and nomological validity. The model was tested to find out whether the constructs were adequately correlated based on the proposed hypothesis, and the outcomes showed an acceptable level of representation among the constructs. Both the measurement and structural models were also tested and the outcomes indicated a high level of modification indices. The structural model was tested using 539 cases. The outcomes of the structural model tests are discussed in the next section.

The conceptual model was built, considering the influence of the antecedents (Islamic religious beliefs, subjective norms and perceived behavioural control) on the focal construct (Islamic brand love), and the major consequences (word-of-mouth, brand loyalty and purchase intention). The model was tested with a sample of Muslim individuals who use the AlBaik company, as an example of a brand that takes Muslims' religious beliefs into consideration. The findings indicated a high level of goodness-of-fit for the model. The model was also examined using the two-step approach of measurement and structural analysis. The two-step approach helps the study to be viewed in a detailed way with all the analysis steps fully explained, making it useful for further research. CFA indicated that the model fitted the data significantly. The chi-square (χ^2) = 3521.915, $p < 0.001$, CFI = 0.906, TLI = 0.911, GFI = 0.776, IFI = 0.906, AGFI = 0.802, NFI = 0.740, and RMSEA = 0.066 were in line with previous recommendations (Hair et al., 2006; Tabachnick and Fidell, 2007).

The hypothesis testing showed that 12 of the 19 hypotheses were statistically supported and seven were rejected. The rejected hypotheses were as follows: the correlation between religious beliefs and word-of-mouth (H4); the correlation between perceived behavioural control and purchase intention (H14); the correlation between perceived behavioural control and brand loyalty (H15); the correlation between perceived behavioural control and word-of-mouth (H16); the correlation between word-of-mouth and brand loyalty (H17); the correlation between brand loyalty and purchase intention (H18); and the effect of income as moderator on the correlation between Islamic religious beliefs and purchase intention (H19). The remaining hypotheses were significant, and these were as follows: H1 (RB --> IBL); H2 (RB --> SN); H3 (RB --> PBC); H5 (RB --> PI); H6 (IBL --> BLY); H7 (IBL --> WOM); H8 (IBL --> PI); H9 (SN --> WOM); H10 (SN --> BLY); H11 (SN --> PI); H12 (SN --> IBL); H13 (PBC --> IBL); and H15 (PBC -->

BLY). All these hypotheses were significant and supported ($\gamma = 0.562$, $\gamma = 0.293$, $\gamma = 0.364$, $\gamma = 0.80$, $\gamma = 0.495$, $\gamma = 0.106$, $\gamma = 0.792$, $\gamma = 0.605$, $\gamma = 0.541$, $\gamma = 0.476$, $\gamma = 0.104$, $\gamma = 0.586$, and $\gamma = 0.662$, respectively). The following hypotheses were not supported: H4 (RB --> WOM); H14 (PBC --> PI); H15 (PBC --> BLY); H16 (PBC --> WOM); H17 (WOM --> BLY); H18 (BLY --> PI); H19 (the effect of income on (RB --> PI)). They were rejected as they represented a value different other than 0-0.001 ($\gamma = -0.009$, $\gamma = -0.088$, $\gamma = 0.061$, $\gamma = 0.090$, $\gamma = 0.075$, $\gamma = 0.086$, $\gamma = 0.091$, $\gamma = 0.093$, respectively). All the results of the hypothesis testing are set out in Table 6.28. The next section explains the conceptual model based on the qualitative outcomes and the hypothesis testing results.

7.3. ISLAMIC BRAND LOVE CONSTRUCT

The current study aims to develop Islamic brand love as a new construct based on the existing construct of brand love. It therefore employed Churchill's (1979) paradigm to build a new a scale to measure the Islamic brand love construct. The definition of brand love was discussed in Chapter II, and, based on this definition, Islamic brand love is defined in this study as the degree of passionate, emotional attachment a satisfied Muslim consumer has for a particular brand which takes Islamic religious beliefs into consideration. The definition considers religious beliefs as one of the elements of brand love as recommended by Batra et al. (2012), and examines it within the Islamic context. Thus, this study strives to offer in-depth understanding of the Islamic brand love construct.

Based on the current literature, the Islamic brand love construct was conceptualised as a focal construct in the conceptual model. It was treated as a multidimensional construct. Moreover, the findings from the qualitative study were considered as a primary insight to develop the scale and to support the research hypotheses. Moreover, as recommended by Churchill (1979), it employed qualitative research, followed by quantitative research to collect the main data for the study. The outcomes proved the suitability of the items used in the scale. As a result, the scale was used to conduct the quantitative research into Muslim consumers' perceptions of Islamic brand love. The quantitative findings on Islamic brand love supported the following items: "This is a wonderful brand" (IBL_1) (Carroll and Ahuvia, 2006; Rageh and Spinelli, 2012; Christodoulides, 2009; Rossiter, 2012); "This brand makes me feel good" (IBL_2) (Brakus et al., 2009; Carroll and

Ahuvia, 2006; Nowak, 2006; Rageh and Spinelli, 2012; Rossiter, 2012); “This brand is totally awesome” (IBL_3) (Carroll and Ahuvia, 2006; Rageh and Spinelli, 2012; Albert, 2008; Rossiter, 2012); “This brand makes me very happy” (IBL_4) (Carroll and Ahuvia, 2006; Rageh and Spinelli, 2012; Rossiter, 2012); “I love this brand” (IBL_5) (Albert, 2013; Carroll and Ahuvia, 2006; Rageh and Spinelli, 2012; Rossiter, 2012); “This brand is a pure delight” (IBL_6) (Albert 2013; Carroll and Ahuvia, 2006; Rageh and Spinelli, 2012; Rossiter, 2012); “I’m very attached to this brand” (IBL_7) (Batra et al., 2012; Carroll and Ahuvia, 2006; Rageh and Spinelli, 2012; Rossiter, 2012; Maxian, 2013); “I feel psychologically comfortable using this brand” (IBL_8) (Batra et al., 2012; Locher et al., 2005; Dall’Olmo Riley et al., 2000; Hoyer and Brown, 1990; Maxian, 2013); “I feel emotionally connected to this brand” (IBL_11) (Ahuvia, 2005; Batra et al., 2012; Berry and Lampo, 2004; Whan Park, 2010; Evanschitzky et al., 2006; Ouwersloot, 2008; Maxian, 2013); “I encourage myself to love a brand that matches my religious beliefs” (IBL_13) (from the qualitative study); and “I will love this brand because it matches Islamic rules and loving it is part of God’s love” (IBL_14) (from the qualitative study).

The results revealed that the factor loading of the items had an acceptable level. It ranged between 0.901 (IBL_2 <-- IBL) and 0.741 (IBL_13 <-- IBL), which represents an acceptable level in line with the recommendation of Churchill (1979). The reliability of all the items in the Islamic brand love construct are explained in Table 6.15. The outcomes also showed that the Islamic brand love construct had an adequate level of reliability, with a Cronbach’s alpha (α) of 0.835, indicating a high level of reliability (Hair et al., 2006). The results therefore showed a satisfactory level of reliability for the Islamic brand love construct and its measurement items. The next section explains the relationship between the items of the Islamic brand love construct and the Islamic brand love construct in the qualitative findings.

From the quantitative study, 11 items were confirmed for the Islamic brand love construct, some of which were also confirmed by the findings of the qualitative study. The following quotation from an interviewee confirmed that “This brand makes me very happy” (IBL_4) is one of the factors that impact on Islamic brand love, as it is confirmed by the quantitative results (IBL_4 <- IBL). For instance:

“I considered my religious beliefs when I needed to take out a loan from the bank. I can’t specify the level of religiosity I have, but on many occasions I have found my beliefs controlling me. Once I knew that Al-Ahli Bank was using an Islamic loan system, I was very happy and applied for the loan directly” (AB)

“While I’m shopping and before making a decision, I sometimes think of the brand I would like to consume. If a certain brand will offer me better value, for sure it will be in my top priority, but I do involve my religious beliefs, if I’m shopping for a controversial product or brand. For instance, I encourage myself to eat at AlBaik restaurant because I know that they are giving 5% of each meal revenue as *Sadaqh*, and because of that I feel happy to buy my food from this restaurant” (EM)

The findings above confirm that “this brand makes me feel very happy” is a vital component of the Islamic brand love construct. In addition, the comments are consistent with those of previous authors (Carroll and Ahuvia, 2006; Rageh and Spinelli, 2012; Rossiter, 2012), who insist that “this brand makes me very happy” is a useful item for measuring brand love in general; the findings of the current study indicate that this item is also required to examine brand love in the Islamic context.

Another indicator that influences Islamic brand love (IBL_5), is “I love this brand”: this element was confirmed by the quantitative results (IBL_5 <-- IBL), as well as by the qualitative findings. For instance, the following quotation from the qualitative study was made by a participant from a focus group:

“To be honest, I love Al-Ahli bank, and I think my beliefs have been involved in that feeling.” (AB)

In addition, the following quotation made by an interviewee who is a scholar in Islamic studies confirms that “I love this brand” is another important factor of Islamic brand love:

“AlBaik brand is one of those brands I love for different reasons, including religious beliefs.” (SA)

“I love this brand” has been used as a measurement item by different authors from the marketing field (Albert, 2013; Carroll and Ahuvia, 2006; Rageh and Spinelli, 2012; Rossiter, 2012). Therefore, it was found that “I love this brand” (IBL_5) is one of the Islamic brand love indicators, as it was confirmed by the quantitative study as well as by both consumers and scholars in Islamic studies from the qualitative findings.

The qualitative study revealed that “I will encourage myself to love a brand that matches my religious beliefs” and “I will love this brand because it matches Islamic rules and loving it is part of God’s love”, are also elements of Islamic brand love. These elements were confirmed by a participant in a focus group:

“If a brand matches my beliefs, I will certainly consider that brand, and if it offers me value, quality and durability, I think that might lead me to love it. Al-Ahli bank is one of those brands, as I love it for different reasons, including religious beliefs.” (AB)

A scholar in Islamic studies commented:

“I think the brand should include the value of the money paid, quality and durability. Love in Islam can have different types: for example, there is a type known as God’s love, in which a follower loves God; and the other type is loving what God loves, in which a follower loves anything that God loves: this type of love includes everything including consumption. Then there is love for God, which is similar to the previous ones, but a follower here must believe that the feeling of love is purely developed in the Islamic guidelines. The last type is natural love, which is normal love such as the love between married couples. So I think in relation to branding and consumption, I will love a brand because it matches Islamic rules and loving it is part of God’s love.” (AL)

The above quotations confirm that Muslims are guided by their beliefs in all aspects of their lives (Essoo and Dibb, 2004; Shabbir, 2010; Shachar, 2012; Alam et al., 2011), as they live according to Islamic rules (Al-Serhan 2010; Souiden and Rani, 2015). For Muslims, love can come as a result of their religious beliefs, as they are encouraged by the Holy Quran to love what God asks them to love (“If you love God, follow me and God will love you” - 3:31). Therefore, by following the Islamic rules, Muslims will be loved by God (Abdin, 2004). Thus, Muslims are

expected to love what God loves, which makes the two elements “I will encourage myself to love a brand that matches my religious beliefs” and “I will love this brand because it matches Islamic rules and loving it is part of God’s love” important indicators of Islamic brand love. These elements were confirmed by the quantitative study as well (IBL_13 <-- IBL and IBL_14 <-- IBL), which makes them important elements in the Islamic brand love construct.

Overall, the validated scale represented a set of items which were confirmed by the related target audience of the current study, which makes it a useful scale for measuring the Islamic brand love construct. The next sections describe the results of the hypothesis testing.

7.4. AN ASSESSMENT OF THE ISLAMIC BRAND LOVE SCALE

The measures used for the Islamic brand love construct were generated from both the literature review and the qualitative study, which allows the scale to be useful for examining brand love within the Islamic context. The developed scale provides important measures that enable academics and managers to measure Muslim consumers’ perceptions of brands. The Islamic brand love construct is important for both academics and managers, as loving a brand is the highest level of satisfaction that can be acquired (Fournier and Mick, 1999). In addition, the Islamic brand love concept encompasses other important aspects such as brand likeability, brand attachment and brand trust (Albert and Merunka, 2013; Nguyen, Melewar and Chen, 2013; Batra, Ahuvia and Bagozzi, 2012), as shown in Figure 2.2.

The current study defines Islamic brand love as the degree of passionate, emotional attachment a satisfied Muslim consumer has for a particular brand name. Therefore, the Islamic brand love scale is a combination of measures from the marketing literature and measures from the Islamic religious beliefs perspective which were generated from Muslim consumers and Muslim scholars. In addition, the current study uses the theory of planned behaviour (TPB) to predict Muslim consumers’ perceptions of Islamic brand love. TPB includes subjective norms and perceived behavioural control in addition to Islamic religious beliefs, which makes it a useful theory for examining the Islamic context, as explained in Chapter V. Therefore, the scale used in the current study was enriched by the proposed antecedents of TPB.

The Islamic brand love concept can lead to a number of different consequences. The current study proposes a number of consequences, which are word-of-mouth, brand loyalty and purchase intention. All the constructs were measured using a developed scale that includes the literature review and the qualitative study, as the current study proposes a new construct, that of Islamic brand love, and examines all the constructs in the Islamic context. The following sections explain the antecedents and consequences of the Islamic brand love, considering the hypothesis testing, qualitative findings and current literature.

7.5. DISCUSSION OF THE HYPOTHESIS TESTS

This section explains the hypothesis test results. The proposed hypotheses were set out in order to address four research objectives: firstly, to explore the relationship between Islamic religious beliefs and brand love; secondly, to propose Islamic brand love (IBL) as a new construct based on the relationship between religious beliefs (RB) and brand love (BL); thirdly, to find out whether word-of-mouth (WOM), brand loyalty (BLY) and purchase intention (PI) are a consequences of Islamic brand love (IBL); and fourthly, to offer a new scale for the Islamic brand love construct. The hypotheses were also intended to answer the research questions: 1) How do religious beliefs influence Muslim consumers towards brand love? 2) How are Muslim consumers influenced by *Sharia* sources? 3) Do Muslim consumers strictly follow *Sharia* sources regarding brand love?; and 4) Is the concept of brand love in Islam different from that in the current literature?

Based on the research objectives and research questions, the conceptual framework was developed considering religious beliefs as the main antecedent for Islamic brand love, and word-of-mouth, brand loyalty and purchase intention as its consequences. Islamic brand love was examined as a focal construct in the conceptual model, and linked with its antecedents and consequences with paths, each path representing a relationship between the constructs. All the relationships were proposed based on the related literature as explained in Chapter III. The conceptual model included 19 paths representing the 19 hypotheses. A summary of the hypothesis tests is provided in Table 6.28. The next section includes an explanation of the paths that represent the antecedents and consequences of the Islamic brand love.

The results of the hypothesis tests show that the majority of the hypotheses (H1, H2, H3, H5, H6, H7, H8, H9, H10, H11, H12 and H13) were supported, and unexpectedly seven (H4, H5, H14, H16, H17, H18 and H19) were not supported. The results indicate that religious beliefs are not an influential factor on word-of-mouth. Additionally, the unexpected results show that perceived behavioural control for Muslim consumers is not an important determinant of their purchase intention, brand loyalty or word-of-mouth. Similarly, the outcomes indicate that brand loyalty has no impact on purchase intention. Moreover, the results indicate that income does not moderate the relationship between religious beliefs and purchase intention. These results will be discussed in depth and linked with both the related literature and the findings of the qualitative study in the next section.

7.5.1 Antecedents of Islamic brand love

The current study proposes Islamic brand love as a focal construct. The findings of the qualitative study confirm that Muslim consumers are influenced by their religious beliefs to love a brand. Therefore, the religious beliefs construct is considered as the main antecedent to Islamic brand love, along with other factors of the theory of planned behaviour (subjective norms and perceived behavioural control), which are also confirmed by the qualitative findings as key factors of Islamic brand love. Furthermore, due to the high influence of religious beliefs (Batra et al., 2012; Kotler, 2000) on Muslim consumers (Alserhan, 2010; Essoo and Dibb, 2004; Shabbir, 2010; Shachar 2012; Alam et al., 2011), the religious beliefs construct has a direct influence on word-of-mouth, brand loyalty and purchase intention as well. These proposed correlations were supported by the existing literature and by the qualitative findings. Similarly, Muslim consumers are highly influenced by social pressure, such as the *Sheikhs* who make *Fatwa* (Alserhan, 2010; Alserhan and Alserhan, 2012; Muhamad, 2011; Souiden and Rani, 2015), and by their individual level of religiosity (Alam and Sayuti, 2011; Bakar, Lee and Noor, 2013; Muhamad and Mizerski, 2013; Lada et al., 2009; Liza, 2011). Therefore, subjective norms and perceived behavioural control are considered to have a direct influence on Islamic brand love, as well as on word-of-mouth, brand loyalty and purchase intention.

This study therefore investigates the influence of three antecedents (religious beliefs, subjective norms and perceived behavioural control) on the focal construct (Islamic brand love) and the

three consequences (word-of-mouth, brand loyalty and purchase intention), using a sample size of 539 in Saudi Arabia. These three antecedents were proposed in relation to the following research questions: 1) How do religious beliefs influence Muslim consumers towards brand love? 2) How are Muslim consumers influenced by *Sharia* sources?; and 3) Do Muslim consumers strictly follow *Sharia* sources in their behaviour towards brand love? The results of testing the paths from the three antecedents to the focal construct and the consequences indicate that the first antecedent (religious beliefs) is a highly influential factor on Islamic brand love, and H1 was an accepted hypothesis. Similarly, the results show that religious beliefs are a key driver of subjective norms, perceived behavioural control and purchase intention, and therefore H2, H3 and H5 were accepted. On the other hand, the unexpected results show that religious beliefs have no impact on word-of-mouth, and H4 was therefore rejected. Regarding the second antecedent, subjective norms, the results indicate that the influence of subjective norms on word-of-mouth, brand loyalty, purchase intention and Islamic brand love is high, and therefore H9, H10, H11 and H12 were accepted. Regarding the third antecedent, perceived behavioural control, the empirical outcomes indicate that it has a significant relationship with Islamic brand love and therefore H13 was an accepted hypothesis. The outcomes surprisingly indicate that perceived behavioural control has no influence on purchase intention, brand loyalty or word-of-mouth, and thus H14, H15 and H16 were rejected. The next section discusses the results of the paths from the three antecedents (religious beliefs, subjective norms and perceived behavioural control) to the focal construct (Islamic brand love) and the three consequences, in relation to the literature review and the findings of the qualitative study.

Factor one – *religious beliefs* – according to Ajzen (1991), behavioural beliefs are an individual's positive or negative evaluation of a particular behaviour based on the beliefs held. In addition, religious beliefs are considered as one of the cultural elements (Kotler, 2000) that shape consumer behaviour to a great extent (Armstrong, 2001; De Run et al., 2010; Kirkpatrick, 2005; Mokhlis, 2009; Regnerus, 2003).

Religious beliefs are linked with branding and it has been found that brands cannot be separated from faith, and that Muslim consumers love, hate and consume in line with their religious beliefs (Alserhan, 2010). Moreover, it is stated that religiosity and deeply held values are key factors of

brand love (Batra et al., 2012). Therefore, this study proposes religious beliefs as the main antecedent of Islamic brand love. Religious beliefs as a construct were measured using eight items generated from the existing literature and the qualitative findings. The proposed correlation between religious beliefs and Islamic brand love (H1), was confirmed by the qualitative findings. For example, an interviewee commented:

“Religious beliefs are in the top criteria, because for example, if something is not *Halal* I will not develop any love for it. For example, if I’m talking about any alcoholic drink, it doesn’t matter what the quality of that product is, or strong or how lovely it is. I will not fall in love with that brand and this is a part of my beliefs, I think” (RZ)

Another example comes from a comment by an academic in Islamic studies:

“Brand love from an Islamic perspective is a feeling of satisfaction and affection towards a certain brand. This feeling comes from the fact that this particular brand matches Islamic rules... so I think in relation to branding and consumption, I will love the brand because it matches Islamic rules and loving it is part of God’s love.” (SA)

Another example was given by a participant in a focus group:

“Regarding loving a brand or product, I believe it is part of Islam to love what God loves, and consuming products that match Islamic rules is one of the things that makes me loved by God, Inshallah. Therefore, I believe that beliefs play an important role in loving a product... Yes of course, first of all, I want to make sure that the product matches my beliefs, then I will try it and if the product offers me basic satisfaction I will certainly consider it more than other products, even if they include other features... I think [this is true] when the brand/product meets the consumer’s need up to a satisfactory level - for example, when the product is made specifically for Muslims and become a major item and part of their lives. Like if this brand is making the product as a special edition matching your needs perfectly, but available in the market all the time. In these circumstances, a product or brand in my opinion can be loved” (AB)

The quotations above are consistent with the findings of Batra et al. (2012), who assert that religious beliefs are one of the brand love factors, and with those of Alserhan (2010), who states that Muslim consumers love and hate in line with Islamic teachings. In relation to the influence of religious beliefs on Muslim consumers, an interviewee commented:

“Religious beliefs are having faith in the religion that I follow. I am sure it does impact on my thoughts and narrow down my options when making a decision. For example, sometimes I try to avoid behaving in a way that I believe doesn’t match religious teachings. Since I’m a Muslim, I always try to think of Islamic rules to control my behaviour and to make sure that everything I do doesn’t fall into the *Haram* category.”

(AB)

Another comment made by a participant in a focus group is as follows:

“I believe that religious beliefs are part of our religion that unites Muslims together. And almost all civilisations had religious beliefs. For Muslims, religious beliefs and practices are extremely important to live peacefully and happily. Our beliefs control our behaviours in all aspects of life.” (AR)

The findings above are consistent with those of previous authors (Alam and Sayuti, 2011; Bakar, Lee and Noor, 2013; Muhamad and Mizerski, 2013; Lada et al., 2009; Liza, 2011), who assert that religious beliefs influence Muslims to a great extent. In addition to the findings above that support the correlation between religious beliefs and Islamic brand love (H1), the findings of the hypothesis testing indicate that H1 is accepted and fully supported ($\gamma = 0.562$, t -value = 5.695).

Since this study uses the theory of planned behaviour (TPB) to predict Muslim consumers’ perceptions of brand love, behavioural beliefs (religious beliefs in the current study see Chapter III) are positively correlated with subjective norms (Ajzen, 1991). In addition, subjective norms and society’s beliefs are two important factors in relation to consumer behaviour (Ajzen and Fishbein, 1980; Fame et al., 2004). According to TPB, religious beliefs and perceived behavioural control are positively correlated (Ajzen, 1991; Ajzen and Fishbein, 1980). Furthermore, perceived behavioural control represents how individuals evaluate a situation before they behave; their evaluation is based on their behavioural beliefs. If the situation matches

their beliefs, then they will find it easy to perform the behaviour. Thus, the level of religious beliefs they have is a direct driver of the evaluation of their behaviour (Bakar et al., 2013; Lee and Noor, 2013; Muhamad and Mizerski, 2013; Lada et al., 2009; Liza, 2011). Using TBP within the Islamic context, the current study proposes that religious beliefs are positively correlated with subjective norms (H2) and with perceived behavioural control (H3). In relation to these correlations an interviewee commented:

“In my case there are some fundamental beliefs which I can’t control and I don’t want to control, because I’m very convinced in my beliefs, thus I don’t want to change them - for example, belief in the Almighty or belief in the messengers. Similarly, beliefs in *Halal* or *Haram* [religious beliefs].... I’m controlled by them.” (RZ)

Another significant comment was made by an academic in Islamic studies:

“Behaviour based on Islamic teaching is a way to win God’s satisfaction, forgiveness and love. Therefore, I believe that Muslims must behave according to what is in the *Sharia*. Of course that includes following the Holy Quran, *Sunnah* and the *Fatwa* made by recognised religious scholars.” (SA)

A comment made by a focus group participant was as follows:

“I do my best to behave according to what comes in the Holy Quran, and I believe that following *Sharia* is a must for me.” (DR)

These findings above are consistent with those of previous authors (Ajzen and Fishbein, 1980; Fame et al., 2004; Hansen, 2008; Nur Haslizatul Liza, 2011; Souiden and Rani, 2015), who assert that beliefs play a vital role in individuals’ behaviour regarding social pressure (e.g. family, friends or religious people), and in individuals’ ease or difficulty of performing a particular behaviour. Therefore, the proposed correlations between religious beliefs and both subjective norms and perceived behavioural control are supported by the literature and the qualitative findings. In addition, the SEM results indicate that H2 and H3 are statistically significant and are therefore confirmed ($\gamma = 0.293$, t -value = 4.947 and $\gamma = 0.364$, t -value = 4.987, respectively). The quantitative results therefore confirmed H2 and H3.

The influence of religious beliefs in the Islamic context encompasses all aspects of life. Essoo and Dibb (2004, p. 684) state: “Religion is one of the fundamental elements of social behaviour and has been studied from various, often contrasting, theoretical perspectives”. In addition, religious beliefs within the Islamic context are an influential factor on humans’ behaviour, and can be clearly understood from Shabbir’s (2010, p. 1) assertion that “religious commitment plays an important role in people’s lives through shaping their beliefs, knowledge and attitudes”. Moreover, it is suggested that people who are more attached to God are more likely to spread word-of-mouth (Mende and Bolton, 2011). According to Bakar et al. (2013), consumers are very keen to evaluate the best brands and therefore tend to spread positive word-of-mouth of a brand that matches their religious beliefs. Therefore, it is proposed that the stricter Muslims are in their religious beliefs, the more they will be able to spread word-of-mouth about a brand which matches their religious beliefs. In support of this proposition, an academic in Islamic studies from the qualitative findings commented:

“It is the responsibility of Muslims to advise each other about a brand that matches their religious beliefs. Personally I talk with my friends and family members about any brand that I believe doesn’t match our religious beliefs. For example, there are some banks which claim that they use an Islamic banking system but in fact they don’t. I find it important to advise my relatives and friends about it.” (SA)

Another comment from a focus group participant was as follows:

“I pray five times a day and I respect the other pillars of Islam, such as paying *Zakah* and fasting in Ramadan as well, as I believe that by doing this I will be closer to God and then that will give me happiness. If I find a brand that particularly matches Islamic laws I will certainly recommend it to my friends.” (AS)

The findings above support the importance of religious beliefs in spreading word-of-mouth within the Islamic culture. Additionally, the findings are consistent with the those of earlier researchers (Al-Gahtani et al., 2007; Siala, 2012), who state that word-of-mouth is an effective communication channel in the Islamic culture. However, the findings of the quantitative results

surprisingly indicate that the proposed correlation between religious beliefs and word-of-mouth was not supported ($\gamma = -0.009$, t -value = -0.265), and H4 was therefore rejected.

According to Rippin (2015), Muslims follow four main sources of Islam (the Quran, *Sunnah*, *Ijma* and *Ijtihad*). The Holy Quran is the main source, and the other three sources are derived from it. In relation to consumption, the Holy Quran encourages Muslims to spend what God has provided them with, and considers consumption as a way of worshipping God. For example, God Almighty says: “Those Who believe in the Unseen, are steadfast in prayer, and spend out of what we have provided for them” (1:3), and: “2- For, believers are those who, when God is mentioned, feel a tremor in their hearts, and when they hear His signs rehearsed, find their faith strengthened, and put (all) their trust in their Lord; 3- Who establish regular prayers and spend (freely) out of the gifts We have given them for sustenance: 4- Such in truth are the believers: they have grades of dignity with their Lord, and forgiveness, and generous sustenance” (8:2-4). Therefore, Muslims are expected to consume in line with the Holy Quran (the main source of Islam), and encouraged to consume what God has provided them with, in order to be loved by God (Al Rommany, 1991). Therefore, for Muslims, religious beliefs are the most important factor of purchase intention (H5).

In support of the proposed correlation in H5, a participant in a focus group commented: “I always consider my religious beliefs while I’m behaving generally [and] during shopping I try my best to avoid consuming any brand or product that doesn’t match my beliefs.” Another comment, from an academic in Islamic studies, was as follows: “Behaviour based on Islamic teaching is a way to win God’s satisfaction, forgiveness and love. Therefore, I believe that Muslims must behave according to what is in the *Sharia*.” Additionally, the following comment was made by a focus group participant: “I do my best to behave according to what is in the Holy Quran, and I believe that following *Sharia* is a must for me... including the opinion of the religious people”. Another interviewee from the qualitative study commented:

“I always think of what comes in the Holy Quran and *Hadith* while behaving in general, because I believe that my religion gives directions in all life matters, including shopping, and if I find a brand that considers my beliefs and adopts Islamic rules, such as a bank with an Islamic banking system, I will be grateful to purchase it.” (EM)

In addition to the quotations above, the regression path between religious beliefs and purchase intention (H5) were significant ($\gamma = 0.80$, t -value = 7.325) and therefore H5 is fully supported. This result is consistent with the Holy Quran (see Chapter II), and with previous studies (Al Hamad, 1981; Al Rommany, 1991; Rippin, 2015), as they state that Muslims' purchase intention is strongly influenced by their religious beliefs.

Factor two – *subjective norms* – are defined as the individual's perceptions of social pressure (Ajzen, 1991), and the culture in Saudi Arabia (where the data was collected) is a Muslim collectivist culture (Al-Gahtani et al., 2007). In a collectivist culture, people's decision-making is significantly influenced by others (i.e. social pressure) (Hofstede, 1984). In addition, Muslim consumers are strongly influenced by *Sharia* sources such as *Ijmah* which is the source that comes from Muslim religious groups known as *Fatwa* (Rippin, 2015) and can be considered as social pressure. In relation to Islamic brand love, Batra et al. (2012) state that a brand can be loved as a result of different factors, and cultural identities are among the influential factors that impact on an individual's judgement on brand love. On the other hand, Souiden and Rani (2015) state that Islam encourages its followers to pray, live and eat together, and Muslims therefore tend to belong to a collectivist culture, where the influence of social pressure is significant (Al-Gahtani et al., 2007). Additionally, Muslims believe that true love is part of God's love, and His love is the ultimate love: therefore, for Muslims, following Islamic teachings is one of the ways that makes them loved by God (Abdin, 2004). Therefore, subjective norms are expected to have a positive influence on Islamic brand love. In support of this correlation, an interviewee from the qualitative study commented:

“If a brand or a product is advised by a Sheikh, I will pay more attention to that brand and I may love it, if other factors are present, such as quality, value-for-money and durability, and of course if the brand is recommended by a well-known Sheikh that will certainly make me love a brand and advise my friends about it.” (AB)

The comment above is consistent with the findings of previous authors (Al-Serhan, 2010; Al-Serhan, 2012; Souiden and Rani, 2015), who assert that Muslim consumers are highly influenced by social pressure and by the religious people they follow. The proposed correlation was

supported by the empirical findings, as the regression path between subjective norms and Islamic brand love, was confirmed ($\gamma = 0.104$, t -value = 2.457), and therefore H12 is fully accepted.

According to Brown et al. (2005), word-of-mouth is defined as a communication includes any information about a target object (company/brand/service) transferred from one individual to another either in person or via some communication medium. Moreover, consumers are more likely to spread word-of-mouth about brands which include high self-relevance (Chung, 2006). In particular, Muslim consumers rely on word-of-mouth from family, friends and religious people in order to collect information about products or brands (Armstrong et al., 2011; Kim et al., 2011). In relation to these studies, an academic in Islamic studies who took part in the qualitative study commented:

“Recommending to other people a brand that matches my beliefs is vital, as Muslims are expected to care about each other and advise each other about how they can behave in order to be closer to God.” (SA)

In addition, based on previous research, this study proposes that the influence of subjective norms within the Islamic context on Muslim consumers is high. Social pressure is considered as one of the determinants of brand loyalty. Emotions have a significant impact on consumers’ motivation, as they lead to a lifetime consumer-brand relationship and high level of commitment, especially for Muslim consumers (Temporal, 2011), which can be matched with the third phase of brand loyalty development as explained in Chapter II. Finally, according to Alserhan (2010), Muslim consumers behave according to Islamic *Sharia* (e.g. recognised religious people) and will develop favourable behaviour to a brand that matches their religious beliefs. In relation to the proposed correlation between subjective norms and brand loyalty, an interviewee from the qualitative study commented:

“[Religious people’s *fatwa*] influence me, but to be honest, I don’t have direct access to them. Therefore, I usually try to check their *Fatwa* online whenever I face any confusing issue such as banking. Yes of course I think that *Fatwa* by the religious people influence my behaviour and makes me loyal to a product or a brand. Here I would like to mention

the Al-Ahli bank, as it was recommended by some religious people whom I trust and I'm now loyal to it." (AB)

In addition to the influence of subjective norms on Islamic brand love, word-of-mouth, and brand loyalty, subjective norms play an important role in motivating Muslim consumers to purchase a brand or a product. Additionally, Muslim consumers involve their religious beliefs (including *Fatwa*) to a large degree before making purchase decisions (Schiffman and Kanuk, 2009), as they avoid purchasing any products that fall within the *Haram* category (Al-Serhan, 2010; Al-Serhan, 2012). In addition, it is suggested that a brand which matches Muslims' religious beliefs is more likely to be purchased by them (Al-Serhan, 2010; Al-Serhan 2012; Javanmard and Nia, 2011). In relation to the proposed correlation between subjective norms and purchase intention, an interviewee from the qualitative study commented:

"My relatives influence my decisions. I was thinking about buying a Toyota car, but my family members convinced me to change to a Nissan. I always consult my friends about a brand or product before I buy it and I do consider their opinion." (AB)

"Personally, I see what my family and my cousins, and other people from my social area, are doing, and I try to do similar things. It does influence me while making decisions, as my family members are religious and I try to do what they do." (SH)

"I could change my perception, if the person [Sheikh] has got a strong argument and the person is trusted." (RZ)

The discussion above demonstrates a combination of the existing literature and the findings from the qualitative study that support three proposed correlations: SN --> WOM; SN --> BLY; and SN --> PI. Similarly, the empirical results confirm the three hypotheses H9, H10 and H11, as the regression path between SN and WOM is $\gamma = 0.605$, t -value = 13.217); for SN and BLY is $\gamma = 0.541$, t -value = 6.584; and for SN and PI is $\gamma = 0.476$, t -value = 5.438, which indicates that H9, H10 and H11 are accepted hypotheses.

Factor three – *perceived behavioural control* – is one of the factors of the theory of planned behaviour used in the current study alongside the other two factors, religious beliefs and subjective norms, in order to predict Muslim consumer behaviour towards Islamic brand love. Perceived behavioural control is the individual's ease or difficulty of performing a particular behaviour based on the level of beliefs they have (Ajzen, 1991). Therefore, perceived behavioural control includes an individual's judgement before performing the behaviour. According to some authors (Jafari and Süerdem, 2012; Muhamad and Mizerski, 2013), Muslim consumers behave differently from each other, as some strictly follow *Sharia* sources (known as intrinsic) while others are selective in choosing the Islamic rules that serve their personal objectives (known as extrinsic). However, others state that when it comes to consumption, Muslim consumers behave in an intrinsic way, as their behaviour is controlled by their religious beliefs (Alserhan, 2010; Alserhan and Alserhan, 2012; Bakar et al., 2013; Muhamad, 2011).

Similarly, other authors (Alam and Sayuti, 2011; Lada et al., 2009; Liza, 2011) have explored Muslims' behaviour towards products/brands that match their beliefs and found that they have a high degree of control of their behaviour. Therefore, the current study proposes that perceived behavioural control is a key determinant of Islamic brand love, purchase intention, brand loyalty and word-of-mouth. In relation to these hypotheses, below are some quotations from the qualitative findings which support the proposed hypotheses:

“I considered my religious beliefs when I needed to take out a loan from the bank. I can't specify what level of religiosity I have, but on many occasions I have found my beliefs controlling me. Once I knew that Al-Ahli Bank was using an Islamic loan system, I was very happy and applied for the loan directly.” (AB)

“While I'm shopping and before making a decision, I sometimes think of the brand I would like to consume. If a certain brand will offer me better value, for sure it will be in my top priorities, but I do involve my religious beliefs if I'm shopping for a controversial product or brand. For instance, I encourage myself to eat at AlBaik restaurant because I know that they give 5% of each meal revenue as *Sadaqah*, and because of that I feel happy to buy my food from this restaurant.” (EM)

“[My beliefs] are always in my mind, particularly, if you are talking about shopping - for example, food items or financial transactions. For example, some may be interested in avoiding *Reba* in the banking sector. On many occasions I find myself behaving in line with my religious beliefs. Sometimes I do it intentionally and other times unintentionally. I just see myself behaving according to Islamic teachings. As I mentioned earlier, I see my self-control with my beliefs and not the opposite. In fact I think [behaving in line with religious beliefs] is something important, because Muslims are expected to do so. I mean it is not only about praying, fasting or paying *Zakah*, but it is all life matters that should be according to the Islamic teachings, so it’s like considering religious beliefs all the time. [Religious beliefs] to me are the purpose of life.” (RZ)

The findings above are consistent with earlier studies (Alserhan, 2010; Alserhan and Alserhan, 2012; Bakar et al., 2013; Muhamad, 2011), as the interviewees explain that they are controlled by their beliefs and they behave in line with Islamic laws. However, the above comments are not consistent with the findings of Jafari and Süerdem (2012), who state that Muslims’ behaviour is complex and difficult to understand in terms of beliefs, as some Muslims behave in line with Islamic teachings (intrinsically) on some occasions, and behave (extrinsically) in other occasions. The discussion above indicates that perceived behavioural control within the Islamic context is a key determinant for the constructs of purchase intention, brand loyalty and word-of-mouth. However, the empirical tests showed the opposite, as the proposed correlations PBC --> PI (H14), PBC --> BLY (H15), and PBC --> WOM (H16) were not significant as the regression paths showed ($\gamma = -0.088$, t -value = -1.086 ; $\gamma = 0.061$, t -value= 1.031 ; and $\gamma = -0.090$, t -value = 1.345 , respectively); and H14, H15 and H16 were therefore rejected.

In relation to the proposed correlation between perceived behavioural control and Islamic brand love, Batra et al., (2012) states that strongly held values influence an individual’s judgement towards brand love. And for Muslims, Islam is a religion that covers all aspects of life (Alserhan, 2010; Souiden and Rani, 2015). Muslims are more conservative than other consumers when it comes to consumption, as they tend to develop love for brands take their beliefs into consideration, since they love and hate in line with Islamic teachings (Alserhan, 2010). Muslims’ own judgements towards brands/products that consider Islamic teachings are expected to be

positive, because by following Islamic teachings Muslims will be loved by God (Alserhan, 2010). This study therefore proposes that perceived behavioural control and Islamic brand love are positively correlated. In relation to this proposed correlation, an interviewee from the qualitative study commented:

“I think about whether it’s *Halal* or not, so no doubt it’s perhaps [religious beliefs] as the top criteria - when I shop or eat something, making sure that the item I purchase is *Halal* and matches my religious belief. In my opinion by doing this I feel relaxed and happy, and if I couldn’t do it for any reason I would feel guilty” (RZ)

The above comment indicates that the individual’s perceived behavioural control is an important factor of Islamic brand love. The comment above includes two important factors of brand love: relaxation and happiness. This is consistent with the findings of previous researchers (Carroll and Ahuvia, 2006; Batra et al., 2012; Rageh et al., 2012), who state that relaxation and happiness are important and influential in brand love. Additionally, the empirical results indicate that the regression path between PBC and IBL is statistically significant ($\gamma = 0.586$, t -value = 5.791), and therefore, (H13) is fully accepted.

7.5.2 Consequences of Islamic brand love

This study employed the theory of planned behaviour in order to present Islamic brand love as the focal construct. Since Islamic brand love is considered within the theory of planned behaviour (as explained in Chapter III), it therefore leads to an action or behaviour (Ajzen, 2003). The concept of brand love within the marketing literature leads to brand loyalty (Albert and Merunka, 2013), word-of-mouth (Barbara et al., 2006; Carroll and Ahuvia, 2006; Rageh et al., 2012), and purchase intention (Cengiz and Yayla, 2007). Therefore, this study proposes that Islamic brand love leads to the following consequences: brand loyalty, word-of-mouth and purchase intention. In support of these proposed correlations, an interviewee from the qualitative study commented:

“I spread word-of-mouth regarding the bank’s features among my friends, co-workers and relatives. This type of topic comes up very often in discussions. I and my friends talk

on many occasions about banks which adopt the Islamic system, and I believe that our decisions are affected by our discussions.” (AB)

“A company that offers a brand which consider my beliefs will motivate me to become loyal to it. For example, AlBaik restaurants donate 5% [of the revenue] of each meal they sell. In this case I feel like being loyal to this company, or AlBaik as a brand is something important to me, as this brand considers my beliefs, since giving money to the poor is an important part of the Islamic religion.” (SA)

“Loving a brand certainly means being loyal to it. As long as I can afford it then I will keep purchasing it over and over again.” (EM)

“Whenever I’m emotionally attached to a brand and I feel like I’m psychologically comfortable with it, I can consider myself as a loyal person to that brand. [Loving a brand] is definitely one of the main things that leads me to become loyal to a brand.” (SH)

“I think love can lead to loyalty, and on the other hand, I wouldn’t love a brand before trying it over and over. I may be loyal to a brand even if I don’t love it. But overall, certainly if I love a brand I will be loyal to it.” (AB)

“I think once I love a brand I will certainly purchase it over and over again, unless I can’t afford to.” (AR)

The findings above are consistent with those of previous authors (Albert and Merunka, 2013; Barbara et al., 2006; Caroll and Ahuvia, 2006; Cengiz and Yayla, 2007; Rageh et al., 2012), who state that brand loyalty, word-of-mouth and purchase intention are a consequences of brand love. Since this study investigates the proposed correlations within the Islamic context in Saudi Arabia, the focal construct Islamic brand love leads to the same consequences, as the qualitative findings confirmed. Similarly, the empirical results showed that the regression lines between Islamic brand love and brand loyalty, word-of-mouth and purchase intention represent significant values ($\gamma = 0.495$, t -value = 7.833; $\gamma = 0.106$, t -value = 2.569; and $\gamma = 0.792$, t -value = 10.386,

respectively). H6, H7 and H8 were therefore accepted.

7.5.3 The relationships between word-of-mouth, brand loyalty and purchase intention

Word-of-mouth, also known as communication, includes any information about a product/brand transferred from one individual to another, either in person or via some communication medium (Brown et al., 2005). Word-of-mouth is a key determinant of brand loyalty (Zeithaml et al., 1996), as customers spread positive word-of-mouth about the brands that they like, and therefore word-of-mouth is a key factor in brand loyalty (Cronin et al., 2000; Westbrook, 1987). It has also been stated that customers who are loyal to a brand will purchase it (Oliver, 1999; Yang and Peterson, 2004; Zeithaml et al., 1996), as brand loyalty includes four stages. The first stage is cognitive loyalty, in which consumers are loyal to a brand based on the information they have (e.g. word-of-mouth) on that brand. The next phase is affective loyalty, which refers to consumer liking for or positive attitudes towards a brand. The third step is conative loyalty or behavioural intention (e.g. purchase intention). This is a deeply held commitment to buy – a “good intention”. This desire may result in unrealised action. The fourth stage is action loyalty, where consumers convert intentions into actions. Consumers at this stage experience action inertia, coupled with a desire to overcome obstacles to make a purchase. Although action loyalty is ideal, it is difficult to observe and is often equally difficult to measure. Therefore, word-of-mouth is considered as a key determinant for brand loyalty (H17). Similarly, brand loyalty is a key driver for purchase intention (H18). In relation to the proposed correlations in H17 and H18, an interviewee from the qualitative results commented:

“It is vital to recommend a brand that considers Islamic teachings to other people. I think it is part of the Islamic religion. These types of brands are important to me.” (SA)

“Whenever I’m emotionally attached to a brand and I feel like I’m psychologically comfortable with it, I can consider myself as a loyal person to that brand. [Loving a brand] is definitely one of the main things that leads me to become loyal to a brand.” (SH)

“A brand that markets its products to meet religious criteria may gain the loyalty of a certain sector.” (AH)

“If the brand matches my beliefs, then I will become loyal to it.” (AB)

“A company’s overall actions reflect on its brand. As Al-Rajhi bank offers different Islamic solutions to its customer, I always see that its customers are loyal to it over a very long time” (EM)

“There are different firms that encourages customers to become loyal, such as the Adulatif Jameel company, as they support low-income families by providing them with capital to start businesses that support them financially, so this is one of the reasons that makes me and some of my friends loyal to this company” (SA)

“I try my best to avoid consuming any product that falls within the *Haram* category, so I try to consult religious people who are aware of the Islamic rules before I make the purchase decision.” (AR)

The findings above indicate that Muslim consumers are willing to spread word-of-mouth about the brands that they love, and that they tend to become loyal to these brands. Furthermore, they suggest that Muslims who are loyal to a brand are more likely to purchase it. However, the empirical research unexpectedly showed the opposite, as the regression paths between word-of-mouth and brand loyalty, and between brand loyalty and purchase intention, were not significant ($\gamma = 0.075$, $t\text{-value} = 1.066$; $\gamma = 0.106$, $t\text{-value} = 2.569$, respectively), and H17 and H18 were therefore rejected. The rejected relationships between word-of-mouth and brand loyalty and between brand loyalty and purchase intention can be related to what researchers (Jafari and Süerdem, 2012; Süerdem, 2013) stated that Muslim consumers can behave differently, as Muslim cultures recently are influenced by the western culture and, therefore, they may not be able to maintain the same level of loyalty and spread word-of-mouth about the brands that matches with their religious beliefs. Similarly, few qualitative findings matched with the results for H17 and H18 for example an interviewee from a focus group interview comment:

“I don’t directly consider what the others telling me, as I need to make sure that the product is matching with the Islamic teachings from a trusted source” RZ

Another example:

“... in the resent days there are so many rumours spread through the social media and as a result, I don’t consider any random recommendations made by anyone until I make sure that the source is a trusted one” AB

Islam encourages Muslims to consume and spend what God has provided them with. The Holy Quran, which is the main source of Islam, even makes spending a key attribute of those who have faith in God, alongside the establishment of prayers. God Almighty says: “Those who believe in the Unseen, are steadfast in prayer, and spend out of what we have provided for them” (1:3); and: “2- For, Believers are those who, when God is mentioned, feel a tremor in their hearts, and when they hear His signs rehearsed, find their faith strengthened, and put (all) their trust in their Lord; 3-Who establish regular prayers and spend (freely) out of the gifts. We have given them for sustenance: 4-Such in truth are the believers: they have grades of dignity with their Lord, and forgiveness, and generous sustenance” (8:2-4). Therefore, Muslim consumers with high incomes are expected to consume more and purchase products that match their religious beliefs. In relation to the proposed correlations, an interviewee from the qualitative study commented:

“Sometimes I wish I could afford to buy a brand that matches my beliefs, as I think doing so is part of following what God has asked us to do.” (AR)

“On many occasions I find myself spending more money in order to buy from a brand that considers my religious beliefs. AlBaik is one of the restaurants that serves very good fried chicken, although the price is higher than in other restaurants. But I know that they donate to poor people. Therefore, by spending more money to purchase from AlBaik, the money goes to people who are in need” (EM)

The findings above confirm that income moderates the correlation between religious beliefs and purchase intention. In other word, Muslim consumers with high incomes are expected to

purchase products that match their religious beliefs more than those with low incomes. However, the proposed correlation was rejected by the empirical findings, as no correlation was found in either group (high or low income) between religious beliefs and purchase intention ($\gamma = 0.0091$, t -value = 0.053; and $\gamma = 0.093$, t -value = 0.019, respectively). Therefore H19 was rejected.

7.6. SUMMARY

This chapter has discussed the findings of the qualitative and quantitative studies, and matched them with the related literature. The qualitative findings provided a deeper explanation of the research phenomena, while the quantitative study provided an assessment of the research hypotheses through the structural equation modelling. The outcomes indicate that 13 of the 19 hypotheses were statistically significant and were therefore accepted, while seven were not significant and were rejected. The rejected hypotheses were removed from the validated model.

The outcomes indicate that religious beliefs as a construct are a key factor of the Islamic brand love construct, as the proposed correlation between the two constructs was confirmed by both the qualitative findings and the empirical results. Additionally, the results of the hypothesis testing reveal that religious beliefs have a direct effect on both brand loyalty and purchase intention, as these proposed correlations were statistically significant. However, the proposed correlation between religious beliefs and word-of-mouth was not significant. The empirical results indicate that the subjective norms construct is a key determinant of Islamic brand love, word-of-mouth, brand loyalty and purchase intention, and all these proposed correlations were significant. Perceived behavioural control has a positive effect on Islamic brand love, as the regression path between these two constructs was significant. However, perceived behavioural control has no relation to other constructs (word-of-mouth, brand loyalty and purchase intention), as these correlations were not significant. The empirical results indicate that the subjective norms construct is a key determinant of Islamic brand love, word-of-mouth, brand loyalty and purchase intention, and all the proposed correlations between these constructs were significant.

Similarly, Islamic brand love as a focal construct is considered as a key factor of its consequences (word-of-mouth, brand loyalty and purchase intention). Finally, the proposed correlations between word-of-mouth and brand loyalty, and between brand loyalty and purchase

intention, were not significant. All the rejected hypotheses were removed from the conceptual model. The next chapter explains the theoretical and managerial contributions, the limitations of this study, and recommendations for future research.

CHAPTER VIII: CONCLUSION AND IMPLICATIONS

8.1. INTRODUCTION

This study has investigated the relationship between religious beliefs and Islamic brand love in the retail sector, considering Muslim consumers' perceptions of brands that take Islamic religious beliefs into consideration. Their perceptions of Islamic brand love were measured using AlBaik as a brand that takes Islamic religious beliefs into consideration in Saudi Arabia. The study builds on the current literature about brand love by examining the influence of three antecedents (religious beliefs, subjective norms and perceived behavioural control) on Islamic brand love as a focal construct, and its main consequences (word-of-mouth, brand loyalty and purchase intention). To investigate the influence of the antecedents of Islamic brand love and its major consequences, this study employed a mixed-method data collection approach. The mixed-method approach was used, with a quantitative study (self-administered questionnaire) following a qualitative study (interviews and focus groups) in the early stage. The qualitative study was used to generate items and develop the scale, while the quantitative study was used to evaluate the model and test the research hypotheses.

Based on the findings presented in the discussion chapter, this study provides valuable information for managers who are seeking to have their brands loved by Muslim consumers. Additionally, the findings confirm that three factors are key determinants of Islamic brand love: religious beliefs, subjective norms and perceived behavioural control. Moreover, Islamic brand love was found to have a positive correlation with word-of-mouth, brand loyalty and purchase intention, which are vital concepts for managers.

This research contributes to existing knowledge of brand love by presenting a model that is derived from a social phenomenon, that of Islamic brand love. Furthermore, this research contributes to two vital areas in marketing: branding, as it adds to the literature on brand love concepts; and Muslim consumer behaviour, as it uses the theory of planned behaviour to predict how Muslim consumers behave towards brands that take their religious beliefs into

consideration. The findings of the quantitative and qualitative study have identified possible future research and the limitations of this study. The implications of the research findings are explained in Section 8.2. The limitations and recommendations for future research are highlighted in Section 8.3. The conclusion of this chapter is presented in Section 8.4.

8.2. THE RESEARCH FINDINGS' IMPLICATIONS

This research aims to make number of theoretical and managerial contributions. The key contributions of this study are derived from the research questions: How do religious beliefs influence Muslim consumers towards brand love? How are Muslim consumers are influenced by *Sharia* sources? Do Muslim consumers strictly follow *Sharia* sources in their behaviour regarding word-of-mouth, brand loyalty and purchase intention? And is the concept of brand love in Islam different from that in the current literature? In addition, this study investigated the relationships between Islamic brand love and brand loyalty, word-of-mouth and purchase intention. By answering these research questions, this study makes a number of contributions to the existing knowledge. Since this study aims to bridge the gap between religious beliefs and brand love within the Islamic context, it therefore proposes Islamic brand love as a new construct building on the work of Batra et al. (2012), who considered religious beliefs as a key factor of brand love, and other authors (Carroll and Ahuvia, 2006; Rageh and Spinelli, 2012; Christodoulides, 2009; Rossiter, 2012), who stated that further research was needed to explore the brand love concept in greater depth.

In addition, this research contributes to the literature on Muslim consumers, as it investigates the impact of religious beliefs on Muslim consumers, and how these beliefs shape their behaviour in general and towards brand love in particular. Therefore, this research contributes to the current literature by considering the recommendations made by previous authors (Bakar et al., 2013; Lee and Noor 2013; Muhamad and Mizerski, 2013; Lada et al., 2009; Liza, 2011), who state that Muslim consumers are highly influenced by their religious beliefs, especially when it comes to consumption. Therefore, the findings of this research contribute to the current literature by examining Muslim consumers' perceptions of Islamic brand love.

As discussed in Chapter II, this study combines two main constructs and examines them within the marketing context. Both religious beliefs and brand love were found to be important concepts for marketers (Abdin, 2004; Batra et al., 2012; Essoo and Dibb, 2004; Kotler, 2000; Muhamad and Mizerski, 2013). The investigation of both constructs was within the Islamic context, and the data was collected from the consumers' perspective.

This chapter explains the theoretical and managerial contributions of the current study. The next sections start by setting out the theoretical contributions, followed by the contributions of the methodology used and then the contributions for managers.

8.2.1. Theoretical contribution of the study

In order to answer the research questions (as set out in Chapter I), this study aims to address the research objectives, which are to explore the relationship between religious beliefs and brand love; to offer a better understanding of Muslim consumers' behaviour towards branding; to explore how *Sharia* sources affect Muslim consumers' behaviour towards brand love; and to offer a new scale for brand love based on religious beliefs. On the basis of the research questions and the research objectives, the researcher has developed a conceptual model that is supported by the literature review.

This study offers three main theoretical contributions to the existing literature: firstly, through a theory extension; secondly by means of scale development and conceptualisation; and thirdly through a theory-testing contribution.

8.2.1.1. Extending the theory

This study aims to predict how Muslim consumers will behave towards Islamic brand love. The theory of planned behaviour (TPB) was therefore employed. TPB is considered to be a successful theory for predicting individuals' behaviour, through a model that contains three components: subjective norms, perceived behavioural control and behavioural beliefs, as shown in Figure 3.1 (Ajzen, 1991; Armitage and Conner, 2000). According to Muhamad and Mizerski (2013), TPB is a useful theory for predicting individuals' behaviour, especially when their

behaviour is not fully controlled by them. Furthermore, TPB offers a model that predicts an individual's level of religiosity (Mukhtar and Butt, 2012).

This study contributes to the theory of planned behaviour by employing it in the Islamic context, since it was employed to predict how Muslim consumers behave towards Islamic brand love. The TPB constructs (subjective norms, perceived behavioural control and behavioural beliefs) were employed in the following ways:

Firstly, subjective norms are defined as an individual's perception of social pressure (Ajzen, 1991). The culture in Saudi Arabia (where the data was collected) is a Muslim collectivist culture (Al-Gahtani et al., 2007). In a collectivist culture, people's decision-making is significantly influenced by others (i.e. social pressure) (Hofstede, 1984). In addition, Muslim consumers are strongly influenced by *Sharia* sources such as *Ijmah*, which is the source that comes from Muslim religious groups known as *Fatwa* (Rippin, 2015) and can be considered as social pressure. Secondly, perceived behavioural control is the individual's ease or difficulty in performing a particular behaviour based on the level of beliefs they have (Ajzen, 1991). Muslims are controlled by their religion in all aspects of life (Bakar, Lee and Noor, 2013). Thus, their behaviour is controlled by their religion. However, Muhamad and Mizerski (2013) state that Muslim consumers do not all behave in the same way, as some strictly follow *Sharia* sources while others are selective in choosing the Islamic rules that serve their personal objectives. Thus, Muslims behave differently from each other in terms of perceived behavioural control.

Thirdly, behavioural beliefs are an individual's positive or negative evaluation of a particular behaviour based on the beliefs held (Ajzen, 1991). For Muslims, *Sharia* sources are the main sources of their beliefs, as they encompass all aspects of life (Addis and Holbrook, 2001). Muslim religious beliefs can therefore be considered as Muslim behavioural beliefs. Fourthly, the three antecedents (religious beliefs, subjective norms and perceived behavioural control) of TPB were used to predict how Muslims behave towards Islamic brand love (the focal construct), which is represented as intention within TPB. According to Batra et al. (2012), loving a brand does not necessarily mean it will be bought: Islamic brand love was therefore used as an intention in the conceptual model. Finally, TPB includes actions as a consequence of the model:

therefore, in this study three major consequences of the Islamic brand love construct (word-of-mouth, brand loyalty and purchase intention) were considered as the consequences of Islamic brand love (as shown in Figure 2.2).

Overall, this study contributes to the existing literature on brand love by considering religious beliefs as an important factor of brand love, and it offers Islamic brand love as a new construct. This research therefore fills a gap in the literature, as recommended by Batra et al. (2012), who stated that further research was needed on brand love, given the existence of different types of love (e.g. romantic, sexual, parental), and that brand love could have therefore also have different types (e. g. Islamic brand love).

8.2.1.2. Theoretical contribution to the Islamic consumption context

This study argues that Muslim consumers perceive brand love concept differently from other consumers, since their religious beliefs impact significantly on their behaviour (Abdin, 2004; Batra et al., 2012; Essoo and Dibb, 2004; Kotler, 2000 Muhamad and Mizerski, 2013). Muslim consumers have been studied by number of authors (Alserhan, 2010; Alserhan and Alserhan, 2012; Essoo and Dibb, 2004; Jafari and Süerdem, 2012; Kotler, 2000; Muhamad and Mizerski, 2013; Rippin, 2015; Shabbir, 2010). In addition, Izberk-Bilgin (2012) have studied the influence of religiosity on consumer behaviour by considering Muslim consumers' behaviour towards non-Islamic brands. Essoo and Dibb (2004) have studied Islamic rules in the banking sector and highlighted *Sharia*-compliant banking, explaining how it can shape Muslim consumer behaviour. Berry et al. (2002, p. 87) state that Muslim consumer behaviour is based on religious teachings, social customs and laws. Given the speed of technological advances, ongoing initiatives to simplify manufacturing and production processes and globalization, marketers need to understand the concept of *Halal* fully (Addis and Holbrook, 2001, p. 56).

A few previous studies of Muslim consumers have explored the area of Islamic branding. Alserhan (2010) defined Islamic branding as those brands which are Muslim *Sharia*-compliant. However, considering the importance of understanding Muslim consumers, there are few studies linking them with the concept of branding. No previous studies have investigated the influence of Muslims' religious beliefs on the brand love concept. Therefore, this study contributes to the

literature on Islamic consumers by offering a new understanding of Muslim consumer behaviour in relation to the brand love concept.

It is stated that Muslims do not all behave in the same way towards their religious beliefs, as some are intrinsic (religious individuals who are true and pure believers and view their practice of religion as the goal in itself), while others are extrinsic (those who view their religious practice instrumentally to achieve social and personal objectives) (Alserhan, 2010). However, the findings of this study indicate that when it comes to consumption, both intrinsic and extrinsic Muslims are sensitive towards their religious beliefs and tend to love brands that take their religious beliefs into consideration. Another contribution of this study is therefore to highlight that once a brand is loved by Muslim consumers, it will win their loyalty and will be purchased by them repeatedly. Therefore, this study contributes to the literature on Muslim consumers by offering a deeper understanding of how their consumption patterns can be influenced by their religious beliefs, subjective norms and perceived behavioural control.

8.2.1.3. Theory testing and generalization

This research offers a deeper explanation of the relationship between religious beliefs and Islamic brand love. This correlation was investigated from the consumers' perspective within the retail context. This study was guided by a well-developed conceptual model that explains the relationships between Islamic brand love concept and its antecedents (religious beliefs, subjective norms and perceived behavioural control), and its main consequences (word-of-mouth, brand loyalty and purchase intention) in the Saudi Arabian context. Therefore, this research provides additional insights, adding to the existing literature, and is generalisable in different contexts. This study uses the context of Saudi Arabia, but can be generalised to other Muslim countries. It has been argued that Muslims behave differently from country to country (Jafari and Sürdem, 2012), but it has been found that Muslims behave similarly when it comes to consumption (as explained in Chapter V).

In order to investigate the correlation between religious beliefs and Islamic brand love, this study ensured that the measurement items of each construct were fully assessed and refined. It followed the recommendations of previous researchers (Batra et al., 2012; Carroll and Ahuvia,

2006; Rageh and Spinelli, 2012; Christodoulides, 2009; Rossiter, 2012), who stated that brand love needed additional research to find out whether there were new types of brand love; and in addition the recommendations of other authors (Alserhan, 2010; Alserhan and Alserhan, 2012; Essoo and Dibb, 2004; Jafari and Süerdem, 2012; Muhamad and Mizerski, 2013; Rippin, 2015; Shabbir, 2010), who stated that further research was needed to have a better understanding of Muslim consumer behaviour. The measurement items used in the current literature were refined by adding some items from the qualitative study. The number of the items used to measure the constructs of the conceptual model was therefore different than those in the literature. All the items were examined to ensure that they were valid and reliable; the statistical results indicated that they were all valid and reliable to represent each construct. Therefore, the results can be generalised to other contexts (Churchill, 1991). In addition, this study contributes to the existing literature by refining and developing a scale that measures Muslim consumers' perceptions of Islamic brand love.

Overall, this research is the first to propose Islamic brand love as a new construct, and examine its influence on word-of-mouth, brand loyalty and purchase intention in the retail sector. Therefore, this research has vital implications for managers who are seeking to target Muslim consumers, and it offers a generalisable theoretical contribution.

8.2.2. Methodological contributions of the study

In relation to the methodology, this study makes important contributions to the knowledge. As it provides a new construct, Islamic brand love, it carries out mixed-method research. Mixed-method research is useful for examining an area that has received little attention (Smith, 1983; Payne and Payne, 2006; Bryman, 2006). This study therefore combined two research methods, quantitative and qualitative research. It employed qualitative research in the early stages (interviews and focus groups) followed by quantitative research (self-administered questionnaire), in order to develop a scale that measures all constructs and to test the research hypotheses (Churchill, 1991). Employing qualitative research in the early stages of research helped to uncover new areas and provide deeper understanding of Islamic brand love. This study therefore contributes to the methodological knowledge by developing a new scale. The scale developed in this study includes a unique measurement items that can be adjusted and used to

examine Islamic brand love in different contexts or countries.

It further contributes to methodology by employing the sophisticated technique of structural equation modelling (SEM) to analyse the data and test the conceptual model. The conceptual model includes the main antecedents and consequences of the Islamic brand love construct, which allows SEM to test their effects from the consumers' perspective. By employing SEM, a researcher can test correlations to answer a set of research questions (Van den Bosch et al., 2006; Walsh et al., 2009). In addition, the current study employed Analysis of Moment Structure (AMOS) 21.0 software to examine the paths (associations) between Islamic brand love and other constructs (Arbuckle and Wothke, 1999; Muller et al., 2011). Therefore, this study makes vital methodological contributions.

The measurement model was assessed for its reliability, validity and unidimensionality using a two-step approach. This approach can be used as a guide for future studies as it explains all the steps of the data analysis. This study provides a vital contribution by employing SEM, as each step in the data analysis can be used as a guideline for future research. For instance, this study examined the items' validity using different methods (e.g. discriminant, nomological and convergent validity). In addition, SEM was used to explain the goodness-of-fit indices (GoF) and the significance of the paths (β value) (see Chapter VI). Overall, employing AMOS in the study provides a vital contribution for both models (measurement and structural). The mixed-method approach involved the qualitative study (interviews and focus groups) followed by the quantitative study (self-administered questionnaire), which enriched the data collection procedures. Finally, SEM was used as a useful data analysis method.

8.2.3. Managerial contributions of the study

This research suggests that religious beliefs play an important role in creating brand love. This study provides guidelines for managers on how to ensure their brands are loved by Muslim consumer in particular, and consumers with different backgrounds in general. Firstly, this study suggests that religious beliefs have a strong causal relationship with Islamic brand love. Since love is considered to be the highest level of satisfaction (Albert et al., 2008), it is vital for brand managers to focus on consumers' religious beliefs to create love for their brands. In addition,

policymakers can benefit from this research by considering Muslim consumers by customising their products according to Islamic rules.

Mende and Bolton (2011) describe the individual-God correlation and apply it to the customer-firm correlation, ultimately finding that The more customers are attached to God, the more they will love brands that take their beliefs into consideration. In addition, once a brand is loved based on spiritual feelings, sales managers can guarantee a high level of brand loyalty, since brand loyalty is one of the major consequences of Islamic brand love as it is discussed in the literature. Marketing managers can benefit from this research, as it is suggested that brands which are loved based on Islamic beliefs will encourage their lovers to spread positive-word-of-mouth. Thus, marketing managers will have their brands promoted by their customers. Sales managers can benefit from this research, as it is suggested that Islamic brand love leads to purchase intention; sales managers can therefore benefit from this correlation by increasing sales.

TPB includes three main components - beliefs, subjective norms and perceived behavioural control - each of which plays a vital role in shaping Muslims' behaviour. Companies can therefore benefit if they articulate and communicate their brands clearly, coherently, and in a persuasive manner. For instance, the correlation between subjective norms and brand loyalty will benefit the firm and marketing managers by generating sales and long-term brand-customer relationships.

As Islamic culture is collectivist (Al-Gahtani 2010), Muslims are highly influenced by social pressure (e.g. religious groups). Managers should therefore be more responsive to the social factors that shape consumers' behaviour, as demonstrated by the correlation between subjective norms and word-of-mouth. Importantly, this research helps brand consultants and managers to understand whether positive word-of-mouth will be spread by Muslim consumers, especially when the brand has been designed with attributes that match the recommendations of recognised religious people followed by Muslims.

Another implication that can be drawn from this research concerns brands which match Muslims' beliefs, and whether a company can communicate a reliable message and the

personality of the brand to the target audience or be loved by Muslim consumers. Another component of TPB is perceived behavioural control, and Muslims' behaviour is strictly controlled by their religion (Bakar et al., 2013). This demonstrates there is an opportunity for managers to target Muslim consumers and win their loyalty by having their brands customised on the basis of their religious beliefs, taking into account that Muslim consumers can be either intrinsic or extrinsic, and consider this during the market segmentation.

Additionally, the correlation between perceived behavioural control and Islamic brand love can be beneficial for firms by providing customers with the highest level of satisfaction, which is brand love. This result will lead to other important consequences such as repurchase intention and positive word-of-mouth. Therefore, the findings of this study are of the utmost importance to communication and marketing managers. Finally, it is shown that positive word-of-mouth leads to brand loyalty and purchase intention. Thus, marketing managers can achieve a high level of loyalty to their brands and therefore sales will increase significantly.

8.3. RESEARCH LIMITATIONS AND FUTURE RESEARCH

This study indicates the importance of religious beliefs as a vital factor of brand love, and therefore presents Islamic brand love as a new construct. The findings of the research include some limitations that should be highlighted for future research. The limitations will be useful for future research in terms of data collection techniques and the measurements used. These limitations are described below.

8.3.1. Research limitations

This study seeks to offer a comprehensive understanding of Islamic brand love by examining it in relation to some of the antecedents and consequences. The findings included some limitations. The next sections explain the limitations in the sampling method and measurement level.

8.3.1. 1. The method of sampling/analysis

This study includes some limitations in sampling that should be considered in future research. The sampling process in this study was limited to a single context, Saudi Arabia, and therefore the outcomes might be different in another context. Moreover, the measurement items of this

study were generated from the literature review and the qualitative study. The measurement items which were generated from the qualitative study might vary if the context was different from the retailing context, or even if the company was not AlBaik. Therefore, it is recommended that a future study should examine the influence of religious beliefs on Islamic brand love in different countries and use a different sampling setting, in order to have outcomes that can be generalised.

This research uses a single company (AlBaik restaurant) as a retailing context: for future research it is recommended to focus on different sectors such as banking, or use more than one company to examine the Islamic brand love phenomenon. In addition, AlBaik was used because it is a company that takes Muslims' religious beliefs into consideration; it is recommended that a future study should examine Muslim consumers' perceptions of a brand or company that does not consider their beliefs, in order to have an accurate outcome regarding Islamic brand love.

Another limitation of this study is that it employed a qualitative study at the early stage of the data collection process. The qualitative study included semi-structured interviews with academics in Islamic studies and focus groups with Muslim consumers, in order to generate additional items for the questionnaire development process. Since this study is guided by the conceptual framework, the qualitative study was limited to a certain questions. Therefore, it is recommended that future research could expand the qualitative study by using unstructured interviews, as this could generate additional items.

Additionally, the qualitative study focused on academics in Islamic studies and Muslim consumers; however, interviewing different type of people could lead to different outcomes. For example, future research could include interviewing managers, as this may enrich the data collection process and provide a deeper understanding of the subject area.

This study investigates the religious beliefs of Muslim consumers, and the respondents were asked some sensitive questions (Do you pray five times a day? Do you observe Friday prayers?). Considering the fact that Muslims belong to a collectivist culture (Al-Gahtani, 2010), this may have caused the respondents some difficulties in providing private information.

The outcomes of this study have been interpreted in an academic way. Therefore, consumers' perceptions of Islamic brand love were measured from only one perspective. The outcomes could be different if the data was interpreted in a managerial manner. Thus, it is recommended that future research measuring Muslim consumer perceptions should involve some managers.

8.3.1. 2. The measurement level

This research is the first to introduce Islamic brand love as a new construct. It was proposed on the basis of three main antecedents and three main consequences. The Islamic brand love construct was measured using a scale which was developed considering the measurement items used in the literature and refined by the outcomes of the qualitative study. It is recommended that future research should refine the scale, in order to ensure its validity and reliability.

Since this study examines brand love within a new context, it has developed scales for the entire construct used in the conceptual framework, including the antecedents, consequences and focal construct. The qualitative outcomes were used to refine the scales for all the constructs. Following the recommendation of Churchill (1979), the measurement items used were tested for reliability and validity during the data analysis stage. The items were used in developing the questionnaire to collect the main data for the study. The quantitative study was conducted using the retail industry in a single country (Saudi Arabia), which limits the study's generalisability. Therefore, it is recommended that future research should use different countries as new contexts. An expansion of the measurement items proposed is also needed in future research. In addition, the scales should be extended to be validated for other samples.

Overall, this study examines the influence of religious beliefs, subjective norms and perceived behavioural control on Islamic brand love, and word-of-mouth, brand loyalty and purchase intention as the main consequences, in the eyes of consumers. Future research could have different outcomes even if the same constructs and measurement items were employed. This study used a mixed-method approach, although a broader study might result in a deeper understanding of the Islamic brand love concept. The research limitations do not reduce the importance of the current findings. The next section includes avenues for future research, and

recommendations to improve this research area.

8.3.2. Future research avenues

This study offers Islamic brand love as a new construct, with religious beliefs, subjective norms and perceived behavioural control as key factors. Future researchers would be able to build on the current study of Islamic brand love from different dimensions. Some recommendations that could be used for future research based on the current study are given in the following sections.

In relation to scale development, this research employed a mixed-method approach to build a scale for Islamic brand love as a focal construct and its antecedents and consequences. Therefore, the scale developed in this study could be used for future research in relation to Islamic brand love, or to measure the perceptions of Muslim consumer behaviour towards a brand.

The current study developed a scale to measure Muslim consumers' perceptions of Islamic brand love within a retail setting in Saudi Arabia. Therefore, researchers who use Saudi Arabia as a retail setting could benefit from this study, through using the measurements used. In addition, researchers who intend to explore the retailing context in Saudi Arabia could use the findings of this study as a guide to investigate other retail companies.

This study examined the AlBaik brand as a context for measuring Islamic brand love. Future research could examine the Islamic brand love construct using different brands. In addition, the conceptual framework could be used as a guide for future research aiming to investigate the correlation between Muslim consumers and branding. The conceptual model includes three important components that could be used to explore Muslim consumer behaviour, and this could therefore be used in different contexts to investigate Muslim consumers.

The findings of this study could also be used for further research. For instance, this study rejected the correlation between religious beliefs and word-of-mouth, although this correlation was supported by the literature and the qualitative study: this correlation could be investigated

further in future research. Similarly, the current study rejected the correlations between perceived behavioural control and word-of-mouth, and between brand loyalty and purchase intention (see Chapter VI): therefore additional research is needed to validate these correlations. All the proposed correlations in the conceptual model could be re-examined in future research, after refining the measurement items used in the current scale.

8.4. SUMMARY

The current study contributes to the existing literature by offering a new construct, that of Islamic brand love. The Islamic brand love construct was developed by investigating the correlation between religious beliefs and brand love within the Islamic context. The research phenomenon was investigated by employing a mixed-method research approach, which offered a deeper understanding of the new research area. A qualitative study was used in the initial stage of the research, including two techniques (interviews and focus groups), followed by a quantitative study (self-administered questionnaire). The findings on the Islamic brand love construct and its antecedents and consequences were explained. All the proposed correlations in the conceptual framework were assessed using structural equation modelling (SEM), and the data indicated a satisfactory level of model fit. The outcomes show that Islamic brand love includes three factors: religious beliefs, subjective norms and perceived behavioural control. In addition, the findings indicate that Islamic brand love is an important concept for managers who seek to have their brands loved by Muslim consumers.

Moreover, the structural equation modelling showed that all the constructs represent a satisfactory fit; however, the findings indicated that some of the paths between the constructs were not significant and therefore some correlations were rejected. Since this study proposed a new construct, there were no previous studies that could be used as a theoretical justification.

Finally, it is recommended that future research should validate the scales used, and examine the proposed correlations in different contexts.

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APPENDIXES

APPENDIX 4.1

Interview Protocol: Research questions, hypotheses, and qualitative questions

Introduction: My name is Waleed Yousef and I am currently a PhD student at the Business School, Middlesex University, London, UK. I achieved my Masters in the field of Marketing Communications at the Manchester Metropolitan University, Manchester. I have worked as a lecturer for four years.

Aim of the research: This research aims to examine religious beliefs as a new antecedent to brand love, and proposes a new construct which is Islamic brand love. Brand love as a construct has been linked with different constructs such as brand loyalty, brand trust, brand likeability, brand commitment and word-of-mouth. In addition, brand love can be influenced by other psychological factors such as cultural identity, religiosity or strongly held values. Therefore, it is suggested that religious beliefs as one of the cultural components can be one of the brands love antecedents. This study examines Islamic brand love concept as a focal construct considering its antecedents (religious beliefs, subjective norms and perceived behavioural control) and consequences (word-of-mouth, brand loyalty and purchase intention).

Your opinion on these issues is vital for me to gain better understanding of the relationship between religious beliefs and brand love. I promise that everything we discuss about will be kept completely confidential. It would be great if you allow me to record this interview. Kindly, could you please inform me about anything that you are not happy to record, then I can stop the recorder, or if you have any issue about any question please feel free to stop me.

About the interviewee

Title:

Interviewer:

Position

Date:

Hypotheses	Major references	Qualitative questions
RQ1 – How do religious beliefs influence Muslim consumers towards brand love?		
<p>H1: The stricter Muslims are in their religious beliefs, the more they will be able to develop love for brands that match their religious beliefs.</p>	<p>Abdin, 2004; Ahuvia, 2005; Carroll et al., 2006; Alserhan, 2010; Batra et al., 2012; Bowlby, 1969; Parkes, 1972; Hazan and Shaver, 1987; Kirkpatrick, 1992; Mende and Bolton, 2011</p>	<p>If you found a brand matching your religious beliefs, such as a bank or a retailer which adopts Islamic rules, do you think that will encourage you to love that brand?</p> <p>How can you define the concept (brand love) from a religious perspective?</p> <p>Do you think the (<i>Fatwa</i>) made by recognised religious people about a brand, can influence to love that brand?</p> <p>Do you think that individuals' ease or difficulty in performing a particular behaviour can encourage them to love a brand that considers their religious beliefs?</p>
<p>H12: The more that Muslims are affected by the opinions of religious groups and social pressure towards a certain brand, the more they tend to love that brand.</p>	<p>Alserhan, 2010; Essoo and Dibb, 2004; Al-Gahtani et al., 2007; Muhamad and Mizerski, 2013; Holy Quran</p>	
<p>H13: The more that Muslim consumers are controlled by their religious beliefs, the easier it is for them to purchase a brand which matches their beliefs.</p>	<p>Addis and Holbrook, 2001; Holy Quran, Souiden and Rani, 2015</p>	

RQ2 – How are Muslim consumers influenced by *Sharia* sources?

<p>H2: The stricter Muslims are in their beliefs, the more their behaviour will be influenced by social pressure. In other words, the relationship between religious beliefs and subjective norms in the Islamic context is determined by the level of religiosity of individual Muslims.</p>	<p>Ajzen, 1991; Fame et al., 2004; George, 2004; Nur Haslizatul Liza, 2011</p>	<p>In your opinion, what do you think of religious beliefs?</p> <p>Will your religious beliefs influence your shopping behaviour?</p> <p>Has your shopping behaviour been influenced by (<i>fatwa</i>) from recognised religious people? Explain.</p> <p>If you found a brand or a product matching your religious beliefs, such as a bank, which adopts Islamic rules, will you recommend it to your friends?</p> <p>If you found a brand or a product matching your religious beliefs, such as a bank, which adopts Islamic rules, will you purchase it?</p>
<p>H3: The stricter Muslims are in their beliefs, the more sensitive they will be while performing the behaviour. In other words, Muslims' level of religiosity level influences their behaviour, as the stricter they are, the more sure they will want to be that their behaviour matches their religious beliefs (<i>Halal/Haram</i>).</p>	<p>Bakar et al., 2013; Lee and Noor 2013; Lada et al., 2009; Liza, 2011; Weaver and Agle, 2002</p>	
<p>H4: The stricter Muslims are in their</p>	<p>Essoo and Dibb, 2004; Kashima et al., 1995; Kotler, 2000; Mokhlis,</p>	

<p>religious beliefs, the more they will be able to spread word-of-mouth about brands which match their religious beliefs. In other words, brands which consider Muslims' religious beliefs can be expected to have positive word-of-mouth from Muslim consumers.</p>	<p>2009; Shabbir, 2010</p>	
<p>H5: The stricter Muslims are in their religious beliefs, the more they will be able to purchase brands which match their religious beliefs. In other words, brands which take Muslims' religious beliefs into consideration can be expected to be purchased by Muslim consumers.</p>	<p>Al Rommany, 1991; Al Hamad, 1981; Heliar, 2003; Quran, Qutub, 2002; Rippin, 2015; Schiffman, and Kanuk 2009; Porral et al., 2015; Tsai, 2005; Heliar, 2003</p>	
<p>RQ3 – Do Muslim consumers strictly follow <i>Sharia</i> sources in their behaviour towards word-of-mouth, brand loyalty and purchase intention?</p>		
<p>H9: The more that Muslims are</p>	<p>Cronin et al., 2000; Snoj et al., 2004; Temporal, 2011</p>	<p>If you found a brand matching your religious beliefs, such as a bank which adopts Islamic rules, will you be loyal to that</p>

<p>affected by the opinions of religious groups and social pressure towards a certain brand, the more they will be able to spread word-of-mouth about that brand.</p>		<p>brand? Will you purchase it? And recommend others to buy it?</p> <p>What are <i>Fatwa</i> in your opinion?</p> <p>Do you think the opinions of recognised people who are eligible to make <i>Fatwa</i> influence your shopping behaviour?</p> <p>Do you think the opinions of recognised people who are eligible to make <i>Fatwa</i> can influence you to become loyal to a certain brand?</p>
<p>H10: The more that Muslims are affected by the opinions of religious groups and social pressure towards a certain brand, the more they will be able to be loyal to that brand.</p>	<p>Armstrong et al., 2011; Kim et al., 2011; Oliver, 1999;</p>	<p>Do you think the opinions of recognised people who are eligible to make <i>Fatwa</i> can influence you to recommend a brand to others?</p> <p>Do you think that individuals' ease or difficulty in performing a particular behaviour can encourage them to become loyal to a brand that considers their religious beliefs?</p> <p>Do you think that individuals' ease or difficulty in performing a particular behaviour can encourage them to purchase a brand that considers their religious beliefs?</p> <p>Do you think that individuals' ease or difficulty in performing a particular behaviour, can encourage them to recommend a brand that considers their religious beliefs to other people?</p>
<p>H11: The more that Muslims are affected by the opinions of religious groups and social pressure towards a certain brand, the more they will be able to purchase that brand.</p>	<p>AL-Serhan 2012; Javanmard and Nia, 2011; Schiffman and Kanuk, 2009</p>	
<p>H14: The more that Muslim consumers are controlled by their religious beliefs, the more they are likely to</p>	<p>Aziz et al., 2011; Bonne et al., 2007; Liza, 2011</p>	

<p>develop love for a brand that takes their religious beliefs into consideration.</p>		
<p>H15: The more that Muslim consumers are controlled by their beliefs, the easier it is for them to be loyal to a brand which matches their beliefs.</p>	<p>Alam and Sayuti, 2011; Kirkpatrick, 2005</p>	
<p>H16: The more that Muslim consumers are controlled by their beliefs, the easier it is for them to spread positive word-of-mouth about a brand which matches their beliefs.</p>	<p>Ajzen, 1991; Jafari and Süerdem, 2012; Muhamad, 2011</p>	
<p>H17: The more positive word-of-mouth that Muslim consumers receive from reference groups (e.g. religious people) towards a certain brand, the more loyal they will be to that brand.</p>	<p>Brown et al., 2005; Zeithaml et al 1996; Westbrook, 1987</p>	

<p>H18: The more loyal that Muslim consumers are to a certain brand, the more they will purchase that brand.</p>	<p>Cronin et al., 2000; Yang and Peterson, 2004</p>	
<p>RQ4 – Is the concept of brand love in Islam different from that in the current literature?</p>		
<p>H6: Consumers who love a brand on the basis of their religious beliefs tend to be more loyal to that brand.</p>	<p>Ajzen, 2003; Albert and Merunka, 2013; Batra et al., 2012; Oliver, 1999;</p>	<p>If you love a brand that considers your religious beliefs, will you recommend this brand to other people?</p> <p>If you love a brand that considers your religious beliefs, will you be loyal to this brand?</p> <p>If you love a brand that considers your religious beliefs, will you purchase this brand?</p>
<p>H7: Consumers who love a brand on the basis of their religious beliefs tend to spread more positive word-of-mouth about the brand.</p>	<p>Barbara et al., 2006; Punniyamoorthy and Raj 2007</p>	
<p>H8: Consumers who love a brand on the basis of their religious beliefs are more likely to purchase that brand.</p>	<p>Cengiz and Yayla, 2007; Rageh et al., 2012</p>	

APPENDIX 4.2

Hypotheses codes and the translated questions for the interviews

Hypotheses	Qualitative questions
RQ1 – How do religious beliefs influence Muslim consumers towards brand love?	
H1, H12 and H13	<p>من وجهة نظرك كيف تعرف حب العلامة التجارية من منظور ديني؟</p> <p>في حالة وجود علامة تجارية تتوافق مع معتقداتك الدينية، مثل وجود بنك مصرفي يطبق الشريعة الإسلامية أو مركز تجزئة يأخذ بعين الاعتبار معتقداتك الدينية، هل سيؤدي ذلك لحبك للعلامة التجارية؟</p> <p>من وجهة نظرك هل تؤثر الفتاوي الشرعية التي تصدر من رجال الدين على اجازة بعض المنتجات لدرجة أن تكون أرائهم سبب في حب علامة تجارية؟</p> <p>من وجهة نظرك هل يؤثر تقييم الافراد لسلوكهم من ناحية دينية على حبهم للعلامة التجارية التي تأخذ المعتقدات الإسلامية بعين الاعتبار؟</p>
RQ2 – How are Muslim consumers influenced by <i>Sharia</i> sources?	
H2, H3, H4 and H5	<p>من وجه نظرك كيف تعرف المعتقدات الدينية؟ (الإسلامية)؟</p> <p>هل تؤثر معتقداتك الدينية على سلوكك الاستهلاكي بشكل عام؟</p> <p>هل يتأثر سلوكك الاستهلاكي بالفتاوي الشرعية التي تصدر من رجال الدين؟ هل تؤثر الفتاوي على سلوكك الاستهلاكي؟</p> <p>في حالة وجود علامة تجارية تتوافق مع معتقداتك الدينية، مثل وجود بنك مصرفي يطبق الشريعة الإسلامية أو مركز تجزئة يأخذ بعين الاعتبار معتقداتك الدينية، هل سيؤدي ذلك للتحدث للآخرين بشكل ايجابي عن هذه العلامة؟</p> <p>في حالة وجود علامة تجارية تتوافق مع معتقداتك الدينية، مثل وجود بنك مصرفي يطبق الشريعة الإسلامية أو مركز تجزئة يأخذ بعين الاعتبار معتقداتك الدينية، هل سيحفزك ذلك لشراء هذه العلامة التجارية؟</p>
RQ3 – Do Muslim consumers strictly follow <i>Sharia</i> sources in their behaviour towards word-of-mouth, brand loyalty and purchase intention?	
H9, H10, H11, H14, H15, H16, H17 and H18	<p>في حالة وجود علامة تجارية تتوافق مع معتقداتك الدينية هل سيؤدي ذلك لولائك لهذه العلامة التجارية؟</p> <p>هل ستقوم بأعادة الشراء من هذه السلع؟ و نصح الاخرين بالشراء منها؟</p>

	<p>من وجهة نظرك كيف تعرف (الفتاوي الدينية)؟</p> <p>من وجهة نظرك هل يؤثر رأي رجال الدين تجاه علامة تجارة على استهلاكك لهذه العلامة؟</p> <p>من وجهة نظرك هل يؤدي رأي رجال الدين تجاه علامة تجارة إلى ولائك لهذه العلامة؟</p> <p>من وجهة نظرك هل يحفزك رأي رجال الدين تجاه علامة تجارة إلى والتكلم عن هذه العلامة للآخرين؟</p> <p>من وجهة نظرك هل يؤثر تقييم الافراد لسلوكهم من ناحية دينية على ولائهم للعلامة التجارية التي تأخذ المعتقدات الإسلامية بعين الاعتبار؟</p> <p>من وجهة نظرك هل يؤثر تقييم الافراد لسلوكهم من ناحية دينية على شرائهم علامة التجارية تأخذ المعتقدات الإسلامية بعين الاعتبار؟</p> <p>من وجهة نظرك هل يؤثر تقييم الافراد لسلوكهم من ناحية دينية على التكلم عن علامة التجارية تأخذ المعتقدات الإسلامية بعين الاعتبار للآخرين؟</p>
<p>RQ4 – Is the concept of brand love in Islam different from that in the current literature?</p>	
<p>H6, H7, and H8</p>	<p>إذا كنت تحب علامة تجارية تأخذ بعين الاعتبار التعاليم الإسلامية هل سيحفزك ذلك للتحدث عن هذه العلامة التجارية للآخرين؟</p> <p>إذا كنت تحب علامة تجارية تأخذ بعين الاعتبار التعاليم الإسلامية هل سيؤدي ذلك لولائك لهذه العلامة التجارية؟</p> <p>إذا كنت تحب علامة تجارية تأخذ بعين الاعتبار التعاليم الإسلامية هل سيؤدي ذلك لشراء هذه العلامة التجارية؟</p>

APPENDIX 4.3

Focus group protocol

Group No:

Description of participants:

1

2

3

4

5

6

Place:

Date:

Length of session:

Moderator:

Topics for discussion

Opening questions

1. Kindly, could you please introduce yourself?
2. What do you think of religious beliefs?

Transition questions

3. The understanding of brand love.
4. The understanding of religious beliefs.

Key questions

5. Discussion of how religious beliefs influence an individual's behaviour in general and while shopping.
6. The impact of brands that consider consumers' beliefs.
7. The impact of social groups of consumers.
8. Discussion of the impact of an individual's level of religiosity and its relation to shopping.
9. Discussion of religious beliefs and its impact on love in the consumption context.
10. The influence of brand love on brand loyalty.
11. The influence of religious beliefs on brand loyalty.
12. Discussion of brands that consider Islamic teachings and the individual's perception.

APPENDIX 4.4

Questionnaire

Aim of the research This research is conducted by Waleed Yousef, who is currently a Doctoral student at Middlesex Business School, Middlesex University, UK. This study aims to examine the influence of religious beliefs on brand love in the Islamic context in Saudi Arabia.

In this study you will be asked to participate in a survey concerning your thoughts and feelings about a *Sharia*-compliant brand. We would like to thank you for your precious time spent completing this questionnaire as part of this research project.

Your kind co-operation is essential to the completion of this project. The success of this investigation depends entirely on the data contributed by consumers such as you.

Answering the enclosed questionnaire is voluntary. Your participation and any data collected will be anonymous and the responses will only be presented in an aggregated form and no single name will be disclosed. The questionnaire will only take 15 minutes of your time to fill out.

Many thanks in advance for your contribution!

For inquiries please contact:

Mr. Waleed Yousef

Middlesex University

Business school

Email: W.Yousef@mdx.as.uk

1-To what extent do the following statements describe your level of religiosity?

Tick the option that best describes your opinion.

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
I regularly pray five times a day.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I always fast during the month of Ramadan.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I pay <i>Zakat Alfiter</i> annually if I meet the criteria.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I always observe Friday prayers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I regularly study and read the Holy Quran.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I always try to keep myself from minor and major sins.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I try my best to live all my life according to Islamic teachings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel guilty if I cannot behave in line with my religious beliefs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2-Please describe your perception of a brand that takes Islamic beliefs into consideration, such as AlBaik restaurants.

Tick the option that best describes your opinion.

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly Agree
This is a wonderful brand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I love this brand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This brand makes me feel good.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This brand is totally awesome.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This brand makes me very happy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This brand is a pure delight.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I'm very attached to this brand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This brand is more than an investment in future benefits.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This brand makes me satisfied.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I will encourage myself to love this brand because it is an Islamic-compliant brand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
This brand makes you feel like how you want to feel.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The value of the money paid is important to love a brand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3-Please describe to what extent social pressure influences your behaviour.

Tick the option that best describes your opinion.

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly Agree
People important to me would think that I should buy Islamic-compliant brands.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People whose opinions I value prefer that I buy Islamic-compliant brands.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People who influence my behaviour want me to buy Islamic-compliant brands.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The opinion of Muslim scholars influences my behaviour towards brands.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My shopping behaviour is strongly affected by my family members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My behaviour is affected by <i>Fatwa</i> made by recognised Sheikhs while shopping.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4- Please indicate to what extent you control your behaviour.

Tick the option that best describes your opinion.

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly Agree
I am capable of buying Islamic-compliant brands.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buying Islamic-compliant brands is completely within my control.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have the resources to buy Islamic-compliant brands.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am capable of developing love for a brand that matches my religious beliefs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I try to avoid behaving in a way that I believe does not match my religious teachings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I think of Islamic teachings while I am shopping.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5-Please specify to what extent you are able to spread word-of-mouth about a brand that takes Islamic beliefs into consideration, such as AlBaik restaurants.

Tick the option that best describes your opinion.

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly Agree
I recommend this brand to other people.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I defend this brand when it is criticised by others.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I talk to other people positively about this brand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I encourage friends and family to buy this brand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I recommend this brand because it matches my beliefs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I spread word-of-mouth about any brand that doesn't match my beliefs and I try to encourage people not to buy it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I recommend this brand to other people, because it is part of my religion.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6- Please specify to what extent you would be loyal to a brand that takes Islamic beliefs into consideration, such as AlBaik restaurants.

Tick the option that best describes your opinion.

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly Agree
I consider myself to be loyal to an Islamic-compliant brand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
An Islamic-compliant brand would be my first choice.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I will not buy other brands if an Islamic-compliant brand is available.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am committed to this brand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would be willing to pay a higher price for this brand over other brands.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I prefer this brand to other brands because it is a <i>Sharia</i> -compliant brand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Being loyal to this brand is part of my religious beliefs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7- Please describe to what extent you are willing to purchase a brand that takes Islamic beliefs into consideration, such as AlBaik restaurants.

Tick the option that best describes your opinion.

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly Agree
Next time, I will definitely buy this brand	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I plan on buying this brand	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I will be (or will continue to be) a client of a brand the considers my religious beliefs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am interested in trying this brand	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I will buy this brand over and over because it matches Islamic teachings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

A FEW THINGS ABOUT YOURSELF

In order to get a full understanding about your opinion of Islamic-compliant brands, please answer the following questions.

1. Your gender Female Male

2. Your age: please specify to what age group you belong to:

18-25 26-35 36-45 46-55 56-65 66 or more.

3. Please state the last degree you have earned.

High school Undergraduate Postgraduate and above

4. Please specify the most appropriate option below that indicates your monthly income (tick only one).

- 5,000 SR or less
- 6,000-11,000
- 12,000-17,000
- 18,000-23,000
- 24,000-29,000
- 30,000 or more

APPENDIX 4.5

Questionnaire - Arabic version

هدف البحث

هذه الاستبانة لغرض اكمال بحث لنيل درجة الدكتوراة في مجال التسويق في جامعه ميدلسكس في لندن – المملكة المتحدة للطالب وليد يحيى يوسف. هذه الاستبانة تهدف الى قياس مدى تأثير المعتقدات الدينية على حب العلامة التجارية (في المملكة العربية السعودية).

هذه الاستبانة تتطلب من المشاركين ابداء آرائهم على العلامات التجارية التي تأخذ بعين الاعتبار التعاليم الإسلامية.

مشاركتك في هذه الأستبانة يعتبر من العوامل المهمة في اتمام هذا البحث حيث أن هذا البحث يعتمد على آراء المستهلكين المسلمين في تقييم العلاقة بين المعتقدات الدينية و حب العلامة التجارية.

مشاركتك في تعبئة هذه الاستبانة تعتبر اختيارية وهي محل شكر وتقدير. كما أود أحاطتك بأن المعلومات التي ستشارك بها سوف تستخدم لغرض البحث فقط ولم يتم اطلاق أي طرف آخر عليها.

هذه الأستبانة تستغرق ١٥ دقيقة.

في حالة وجود أي أستفسار الجاء الأتصال على الأرقام التالية:

وليد يحيى يوسف

جامعة ميدلسكس

كلية الإدارة

البريد الألكتروني: W.Yousef@mdx.as.uk

١- الرجاء تحديد درجة تدينك من خلال الجمل أدناه.

فضلا أكثر اكتب خيار يصنف رأيك من الخيارات أدناه

جدا لا يصنفني نهائيا	لا يصنفني نهائيا	لا يصنفني نهائيا	محاييد	يصنفني جدا	يصنفني تماما
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

انا اصلي الصلوات الخمس بالمسجد

انا دائما أصوم شهر رمضان

أنا أدفع زكاة الفطر سنويا اذا كنت أستوفي الشروط

أنا دائما أصلي صلاة الجمعة

أنا دائما اقرأ القرآن وأتعلمه

أنا دائما أحاول تجنب كبائر و صغائر الذنوب

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

أنا أحاول أن أطبق التعاليم الإسلامية
في كافة مسائل الحياة

أنا أشعر بالذنب في حالة عدم
استطاعتي التصرف وفق التعاليم
الإسلامية

علاقتي مع الله علاقة مريحة

٢- الرجاء تحديد انطباعك من علامة تجارية تأخذ بعين الاعتبار المعتقدات الدينية مثل قيام سلسلة مطاعم البيك بالتبرع بريال
عن كل وجبة.

فضلاً أختار أكثر خيار يصنف رأيك من الخيارات أدناه

جدا يصنفني تماما	جدا يصنفني	يصفني	محايد	لا يصنفني	لا يصنفني نهائيا	جدا لا يصنفني نهائيا
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

هذه العلامة التجارية رائعة

أنا أحب هذه العلامة التجارية

هذه العلامة تجعلني أشعر بحالة جيدة

هذه العلامة التجارية تعتبر أمر رائع
جدا

هذه العلامة التجارية تجعلني سعيد جدا

هذه العلامة التجارية تبعث البهجة

أنا متعلق جدا بهذه العلامة

هذه العلامة تعتبر أكثر من استثمار
مستقبلي

هذه العلامة تجعلني أشعر بالرضى

سوف اشجع نفسي لحب هذه العلامة
التجارية نظرا لأنها تطبق التعاليم
الإسلامية

هذه العلامة التجارية تجعلك تشعر كما
تود ان تشعر

القيمة مقابل المبلغ المدفوع يعتبر عامل
مهم لحب العلامة التجارية

٣- الرجاء تحديد الى أي مدى يتأثر سلوكك الاستهلاكي بالمجتمع المحيط بك.

فضلا أختار أكثر خيار يصنف رأيك من الخيارات أدناه

جدا يصنفني تماما	جدا يصنفني	يصنفني	محايد	لا يصنفني	لا يصنفني نهائيا	جدا لا يصنفني نهائيا
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

الأشخاص المهمين بالنسبة الي يفضلون أن أشتري منتجات العلامات التجارية الملتزمة بالتعاليم الإسلامية

الأشخاص الذين يؤثرن في تصرفاتي يريدون مني أن أشتري منتجات العلامات التجارية الملتزمة بالتعاليم الإسلامية

الأشخاص الذين أهتم لأرائهم و ملاحظاتهم يفضلون أن أشتري منتجات العلامات التجارية الملتزمة بالتعاليم الإسلامية

سلوكي الاستهلاكي يتأثر كثيرا برأي أفراد العائلة

رأي علماء الدين يؤثر في سلوكي الاستهلاكي تجاه العلامات التجارية

سلوكي الاستهلاكي يتأثر كثيرا بالفتاوى الشرعية

القيمة مقابل المبلغ المدفوع يعتبر عامل مهم لحب العلامة التجارية

٤- الرجاء تحديد الى أي مدى تستطيع التحكم بسلوكك.

فضلا أختار أكثر خيار يصنف رأيك من الخيارات أدناه

جدا يصنفني تماما	جدا يصنفني	يصنفني	محايد	لا يصنفني	لا يصنفني نهائيا	جدا لا يصنفني نهائيا
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

أنا أفضل شراء منتجات العلامات التجارية التي تطبق التعاليم الإسلامية

شراء منتجات العلامات التجارية التي تطبق التعاليم الإسلامية يتم باختيار التام

لدي الموارد الكافية لشراء منتجات

العلامات التجارية الملتزمة بالتعاليم
الاسلامية

أنا أستطيع التحكم بمشاعري تجاه
منتجات العلامات التجارية التي تنتقد
بالتعاليم الإسلامية

أنا أحاول عدم التصرف بطريقة تخالف
التعاليم الإسلامية

أنا أخذ بعين الاعتبار التعاليم الإسلامية
خلال سلوكي الاستهلاكي

٥- الرجاء تحديد الى أي مدى أنت مستعد لنصح الآخرين لشراء علامة تجارية تأخذ بعين الاعتبار التعاليم الإسلامية مثل قيام
سلسلة مطاعم البيك بالتبرع بريال عن كل وجبة.

فضلا أختار أكثر خيار يصنف رأيك من الخيارات أدناه

جدا لا
يصنفني
نهائيا

لا يصنفني
نهائيا

لا
يصنفني

محايد

يصنفني

جدا
يصنفني

جدا
تماما

أنا أنصح الآخرين بشراء هذه العلامة
التجارية

أنا أدافع عن هذه العلامة التجارية عندما
تتعرض الانتقاد من الآخرين

أنا أتكلم بشكل ايجابي عن هذه العلامة
التجارية

أنا أحث أفراد العائلة على شراء هذه
العلامة التجارية

أنا أنصح الآخرين بشراء المنتجات
التابعة لهذه العلامة لأنها تطبق التعاليم
الإسلامية

أنا أنصح الآخرين بعدم شراء منتجات
العلامات التجارية التي لا تطبق التعاليم
الإسلامية

أنا أنصح الآخرين بشراء منتجات
العلامات التجارية التي تطبق التعاليم
الإسلامية لأن قيامي بذلك يعتبر جزء
من تعاليم الدين الإسلامي

٦- الرجاء تحديد مستوى ولانكل علامة تجارية تأخذ بعين الاعتبار التعاليم الإسلامية مثل قيام سلسلة مطاعم البيك بالتبرع بريال عن كل وجبة.

فضلا أختار أكثر خيار يصنف رأيك من الخيارات أدناه

جدا لا يصنفني نهائيا	لا يصنفني نهائيا	لا يصنفني	محاييد	يصنفني	جدا يصنفني	جدا تماما يصنفني
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
سيكون ولائي الأستهلاكي لشراء المنتجات التابعة لهذه العلامة التجارية						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
منتجات العلامات التجارية التي تأخذ بعين الاعتبار التعاليم الإسلامية غالبا ما تكون خيارى الأول						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
لن أشتري أي منتج لعلامة تجارية في حالة توفر منتجات العلامات التجارية التي تأخذ بعين الاعتبار التعاليم الإسلامية						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
أنا ملتزم بشراء منتجات العلامات التجارية التي تأخذ بعين الاعتبار التعاليم الإسلامية						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
لا مانع لدي من دفع سعر أعلى لشراء منتجات العلامات التجارية التي تأخذ بعين الاعتبار التعاليم الإسلامية						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
سأفضل هذه العلامة التجارية لأنها تأخذ بعين الاعتبار التعاليم الإسلامية						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ولاني الأستهلاكي للعلامة التجارية التي تأخذ بعين الاعتبار التعاليم الإسلامية يعتبر جزء من التعاليم الإسلامية						

٧- الرجاء تحديد الى أي مدى أنت مستعد لشراء/اعادة شراء علامة تجارية تأخذ بعين الاعتبار التعاليم الإسلامية مثل قيام سلسلة مطاعم البيك بالتبرع بريال عن كل وجبة.

فضلا أختار أكثر خيار يصنف رأيك من الخيارات أدناه

جدا لا يصنفني لا محاييد يصنفني جدا

يصنفني تماما	يصنفني	يصنفني	نهائيا	يصنفني نهائيا	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	المرة القادمة سأقوم حتما بشراء هذه العلامة
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	أنا أخطط للأستمرار بشراء المنتجات التابعة لهذه العلامة
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	أنا مهتم بأن أبدأ/أستمر بشراء المنتجات التابعة لهذه العلامة التجارية
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	سوف أخذ بعين الاعتبار شراء المنتجات التابعة لهذه العلامة التجارية
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	سوف أقوم بشراء هذه العلامة التجارية باستمرار لانها تأخذ بعين الاعتبار التعليمات الإسلامية

أمل التكرم بالإجابة عن الأسئلة التالية:

١- ما هو جنسك : ذكر أنثى

٣- إلى أي فئة من الفئات التالية يندرج دخلك الشهري

٢- إلى أي فئة من هذه الفئات العمرية تنتمي؟

<input type="radio"/> أقل من ٥٠٠٠ ريال	<input type="radio"/> ٢٥-١٨
<input type="radio"/> 11000-6000 ريال	<input type="radio"/> ٣٥-٢٦
<input type="radio"/> 17000-12000 ريال	<input type="radio"/> ٤٥-٣٦
<input type="radio"/> 23000-18000 ريال	<input type="radio"/> ٥٥-٤٦
<input type="radio"/> 29000-24000 ريال	<input type="radio"/> ٦٥-٥٦
<input type="radio"/> 30000 ريال فما فوق	<input type="radio"/> ٦٦ و أكثر

٤- ما هو مستواك التعليمي:

ثانوي كلية_جامعة دراسات عليا

APPENDIX 6.1:

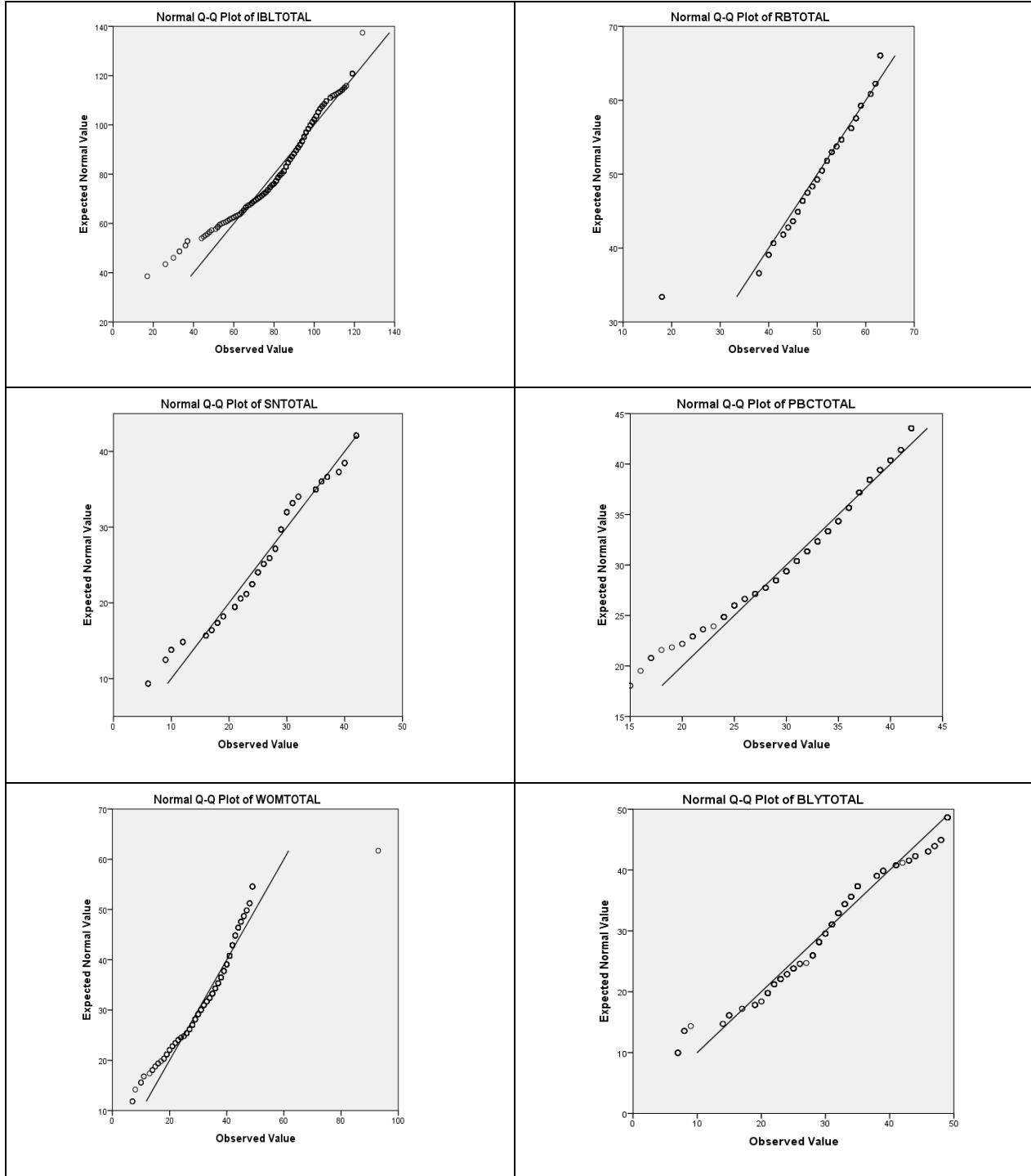
Missing data assessment at item level

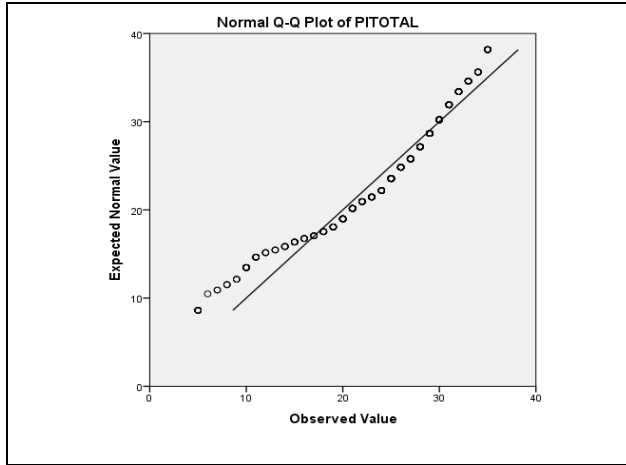
Result Variable	N of Replaced Missing Values	Case Number of Non-Missing Values		N of Valid Cases	Creating Function
		First	Last		
RB1_1	0	1	539	539	SMEAN(RB1)
RB2_1	0	1	539	539	SMEAN(RB2)
RB3_1	0	1	539	539	SMEAN(RB3)
RB4_1	0	1	539	539	SMEAN(RB4)
RB5_1	0	1	539	539	SMEAN(RB5)
RB6_1	0	1	539	539	SMEAN(RB6)
RB7_1	0	1	539	539	SMEAN(RB7)
RB9_1	0	1	539	539	SMEAN(RB9)
IBL1_1	0	1	539	539	SMEAN(IBL1)
IBL2_1	0	1	539	539	SMEAN(IBL2)
IBL3_1	0	1	539	539	SMEAN(IBL3)
IBL4_1	0	1	539	539	SMEAN(IBL4)
IBL5_1	0	1	539	539	SMEAN(IBL5)
IBL6_1	0	1	539	539	SMEAN(IBL6)
IBL7_1	0	1	539	539	SMEAN(IBL7)
IBL8_1	0	1	539	539	SMEAN(IBL8)
IBL10_1	0	1	539	539	SMEAN(IBL10)
IBL11_1	0	1	539	539	SMEAN(IBL11)
IBL13_1	0	1	539	539	SMEAN(IBL13)
IBL14_1	0	1	539	539	SMEAN(IBL14)
IBL17_1	0	1	539	539	SMEAN(IBL17)
SN1_1	0	1	539	539	SMEAN(SN1)
SN2_1	0	1	539	539	SMEAN(SN2)
SN3_1	0	1	539	539	SMEAN(SN3)
SN5_1	0	1	539	539	SMEAN(SN5)
SN6_1	0	1	539	539	SMEAN(SN6)
PBC1_1	0	1	539	539	SMEAN(PBC1)
PBC2_1	0	1	539	539	SMEAN(PBC2)
PBC3_1	0	1	539	539	SMEAN(PBC3)
PBC4_1	0	1	539	539	SMEAN(PBC4)
PBC5_1	0	1	539	539	SMEAN(PBC5)

PBC6_1	0	1	539	539	SMEAN(PBC6)
WOM1_1	0	1	539	539	SMEAN(WOM1)
WOM2_1	0	1	539	539	SMEAN(WOM2)
WOM3_1	0	1	539	539	SMEAN(WOM3)
WOM4_1	0	1	539	539	SMEAN(WOM4)
WOM5_1	0	1	539	539	SMEAN(WOM5)
WOM6_1	0	1	539	539	SMEAN(WOM6)
WOM7_1	0	1	539	539	SMEAN(WOM7)
PI1_1	0	1	539	539	SMEAN(PI1)
PI2_1	0	1	539	539	SMEAN(PI2)
PI3_1	0	1	539	539	SMEAN(PI3)
PI4_1	0	1	539	539	SMEAN(PI4)
PI5_1	0	1	539	539	SMEAN(PI5)
BLY1_1	0	1	539	539	SMEAN(BLY1)
BLY2_1	0	1	539	539	SMEAN(BLY2)
BLY3_1	0	1	539	539	SMEAN(BLY3)
BLY4_1	0	1	539	539	SMEAN(BLY4)
BLY5_1	0	1	539	539	SMEAN(BLY5)
BLY6_1	0	1	539	539	SMEAN(BLY6)
BLY7_1	0	1	539	539	SMEAN(BLY7)

APPENDIX 6.2:

Normal probability Q-Q plot





APPENDIX 6.3:

Normality tests (items level)

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	Df	Sig.
RB1	.167	539	.000	.899	539	.000
RB2	.474	539	.000	.385	539	.000
RB3	.403	539	.000	.535	539	.000
RB4	.284	539	.000	.706	539	.000
RB5	.161	539	.000	.911	539	.000
RB6	.220	539	.000	.893	539	.000
RB7	.230	539	.000	.868	539	.000
RB8	.257	539	.000	.832	539	.000
RB9	.289	539	.000	.806	539	.000
BL1	.276	539	.000	.715	539	.000
BL2	.225	539	.000	.833	539	.000
BL3	.183	539	.000	.797	539	.000
BL4	.217	539	.000	.827	539	.000
BL5	.199	539	.000	.853	539	.000
BL6	.278	539	.000	.443	539	.000
BL7	.149	539	.000	.912	539	.000
BL8	.162	539	.000	.918	539	.000
BL9	.143	539	.000	.936	539	.000
BL10	.168	539	.000	.870	539	.000
BL11	.202	539	.000	.857	539	.000
BL12	.167	539	.000	.901	539	.000
BL13	.195	539	.000	.875	539	.000
BL14	.178	539	.000	.878	539	.000
BL15	.140	539	.000	.932	539	.000
BL16	.167	539	.000	.927	539	.000
BL17	.191	539	.000	.864	539	.000
SN1	.191	539	.000	.924	539	.000
SN2	.152	539	.000	.921	539	.000
SN3	.133	539	.000	.943	539	.000
SN4	.149	539	.000	.935	539	.000
SN5	.230	539	.000	.902	539	.000
SN6	.159	539	.000	.910	539	.000
PBC1	.170	539	.000	.869	539	.000

PBC2	.182	539	.000	.842	539	.000
PBC3	.175	539	.000	.876	539	.000
PBC4	.176	539	.000	.883	539	.000
PBC5	.189	539	.000	.828	539	.000
PBC6	.197	539	.000	.836	539	.000
WOM1	.222	539	.000	.861	539	.000
WOM2	.170	539	.000	.901	539	.000
WOM3	.263	539	.000	.399	539	.000
WOM4	.169	539	.000	.889	539	.000
WOM5	.169	539	.000	.895	539	.000
WOM6	.189	539	.000	.889	539	.000
WOM7	.177	539	.000	.904	539	.000
PI1	.181	539	.000	.897	539	.000
PI2	.203	539	.000	.886	539	.000
PI3	.192	539	.000	.896	539	.000
PI4	.183	539	.000	.898	539	.000
PI5	.223	539	.000	.890	539	.000
BLY1	.201	539	.000	.918	539	.000
BLY2	.214	539	.000	.912	539	.000
BLY3	.159	539	.000	.927	539	.000
BLY4	.168	539	.000	.922	539	.000
BLY5	.161	539	.000	.927	539	.000
BLY6	.213	539	.000	.888	539	.000
BLY7	.161	539	.000	.915	539	.000

a. Lilliefors Significance Correction

APPENDIX 6.4:

Multivariate normality

Items	Mean	SD	Skewness		Kurtosis	
			Statistic	Std. Error	Statistic	Std. Error
Religious beliefs						
RB1	5.05	1.620	-.315	.105	-.946	.210
RB2	5.63	1.067	-.785	.105	1.257	.210
RB3	6.45	1.142	-1.898	.105	2.351	.210
RB4	6.14	1.232	-1.985	.105	.532	.210
RB5	5.15	1.433	-.429	.105	-.292	.210
RB6	5.11	1.430	-.717	.105	.590	.210
RB7	5.56	1.142	-.123	.105	-.978	.210
RB8	5.82	1.212	-.616	.105	-.691	.210
RB9	5.89	1.235	-.795	.105	-.111	.210
Islamic brand love						
IBL1	6.17	1.135	-2.056	.105	1.897	.210
IBL2	5.81	1.286	-.999	.105	.460	.210
IBL3	5.53	1.637	-1.180	.105	.496	.210
IBL4	5.57	1.534	-1.179	.105	.804	.210
IBL5	5.34	1.672	-.848	.105	-.232	.210
IBL6	5.42	1.243	-.697	.105	.283	.210
IBL7	4.77	1.748	-.473	.105	-.673	.210
IBL8	4.80	1.547	-.533	.105	.004	.210
IBL9	4.48	1.689	-.336	.105	-.579	.210
IBL10	5.29	1.611	-.907	.105	.286	.210
IBL11	5.40	1.543	-1.055	.105	.617	.210
IBL12	4.91	1.691	-.607	.105	-.235	.210
IBL13	4.83	1.938	-.668	.105	-.731	.210
IBL14	5.09	1.761	-.790	.105	-.288	.210
IBL15	4.66	1.611	-.337	.105	-.464	.210
IBL16	4.67	1.644	-.431	.105	.406	.210
IBL17	5.28	1.577	-.956	.105	.605	.210
Subjective norms						

SN1	4.52	1.645	-.416	.105	-.318	.210
SN2	4.47	1.727	-.335	.105	-.449	.210
SN3	4.07	1.690	-.058	.105	-.627	.210
SN4	4.20	1.772	.011	.105	-.815	.210
SN5	4.82	1.437	-.817	.105	.555	.210
SN6	4.77	1.592	-.487	.105	.028	.210
Perceived behavioural control						
PBC1	5.33	1.541	-.968	.105	.618	.210
PBC2	5.57	1.400	-1.150	.105	1.292	.210
PBC3	5.41	1.409	-.909	.105	.716	.210
PBC4	5.44	1.284	-.865	.105	.866	.210
PBC5	5.74	1.262	-1.227	.105	1.890	.210
PBC6	5.66	1.301	-1.140	.105	1.270	.210
Word of mouth						
WOM1	5.18	1.584	-1.041	.105	.626	.210
WOM2	4.94	1.669	-.679	.105	-.278	.210
WOM3	5.39	1.567	-1.272	.105	.423	.210
WOM4	5.16	1.563	-.831	.105	.246	.210
WOM5	4.97	1.697	-.711	.105	-.300	.210
WOM6	5.04	1.691	-.769	.105	-.243	.210
WOM7	4.79	1.729	-.647	.105	-.371	.210
Purchase intention						
PI1	4.96	1.629	-.743	.105	.037	.210
PI2	5.05	1.611	-.831	.105	.163	.210
PI3	4.89	1.733	-.695	.105	-.359	.210
PI4	4.96	1.640	-.737	.105	-.071	.210
PI5	4.93	1.616	-.810	.105	.069	.210
Brand loyalty						
BLY1	3.91	1.493	-.066	.105	.091	.210
BLY2	4.40	1.655	-.436	.105	-.289	.210
BLY3	4.45	1.664	-.192	.105	-.505	.210
BLY4	4.46	1.595	-.106	.105	-.344	.210
BLY5	4.28	1.618	-.100	.105	-.278	.210
BLY6	4.78	1.534	-.617	.105	.432	.210
BLY7	4.35	1.762	-.180	.105	-.606	.210