The Influence of Islamic Values on Retail Brand Equity and Store Loyalty: A Saudi Arabian Perspective

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Declaration

I declare that this research is carried out by me for the purpose of the PhD program in Middlesex University London and has not been submitted for any other degree or qualification to any other academic institution.

Mansour Ibrahim Alsubaihi

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Abstract

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This study investigates the factors influencing store loyalty in the Saudi Arabian retail industry. It argues that retail store loyalty is influenced not only by "classic" factors like location, retail brand equity, and retail customer service experience, but also by culturally specific factors – in this case the Islamic values of customer and of retailers, particularly in countries such as Saudi Arabia, where these cultural factors exert a very different and strong influence compared with in Western countries where much of the literature on retail brand loyalty originates.

This study is needed because the gap in both literature and understanding relating to the impact of such cultural values, particularly Islamic values held by highly observant Muslims, leads not only to a misunderstanding by academics of the factors contributing to retail loyalty, but also to practical problems for Western marketers in terms of doing business via retailers in Saudi Arabia. This thesis fills the gap.

The study was carried out using mixed methods, with the pilot and then the main quantitative surveys preceded by a qualitative depth-interview study, the purpose of which was to identify the variables to be used in the quantitative surveys.

In the qualitative study, 20 people were interviewed to seek their opinion on the role of Islamic values in the retail strategy. The sample size was determined based upon the literature. As the survey progressed, no new variables were needed. There was strong conformity between the respondents. This led to a pilot quantitative study of 120 respondents. Afterwards, a sample of 1104 respondents from Saudi Arabia was generated to collect quantitative data. A predeveloped

measurement scale was used to measure the constructs used in the study. Structural equation modelling (SEM) was used to analyse the data and hypotheses testing.

The finding suggested that the loyalty of observant Saudi consumers was strongly influenced by the adherence to Islamic values by stores. The data further revealed that stores which follow Islamic values as a part of their retail strategy improve their brand equity and customer service experience. The concept of Islamic Retail Brand Equity was introduced to explain this phenomenon.

The conclusion was that to create and maintain retail brand equity and store loyalty, retail stores in Saudi Arabia should focus on their Islamic Retail Brand Equity by following Islamic values in the stores. This study extends the concept of customer service by using the concept of Islamic Values in the theory developed. The implications for academic theory relate to the need to take into account culturally specific variables, on both consumer and retail sides. For marketers, the implications relate to the need to take into account Islamic values in their dealings with both consumers and retailers.

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List of abbreviations

AMOS: Association for Morbid Obesity Support

AVE: Average Variance Extracted

CBT: Consumer Behaviour Theory

CFA: Confirmatory Factor Analysis

CFI: ComparATIVE Fit INdexAbsolute Fit

CLF: Common Latent Factor

CMIN: Chained Multilateral Index Number

CR: Composite Reliability

CSE Customer Service Experience

DF: Degree of Freedom

SPSS: Statistical Program for the Social Scences

EFA: Exploratory Factor Analysis

GCC: Gulf Cooperation Council

IFI: Incremental Fit Index

IRBE: Islamic Retail Brand Equity

IV: Islamic Values

KMO: Kaiser-Meyer-Olkin

MaxR(H): Maximum Reliability

ML: Maximum Likelihood

MSV: Maximum Shared Variance

NCP: Non-centrality Paramter

NFI: Normed Fit Index

NPAR: Non-parametric

PCFI: Parsimonious Confirmatory Fit INdex

PCLOSE: Probability of Close Fit

PNFI: Parsimony Normed Fit Index

PoD: Points Of Differences

PRATIO: Parsimony Ratio

RFI: Relative Fit Index

RMSEA: Root Mean Square Error of Approximation

RSL: Retail Store Loyalty

RQ: Research Question

SE: Standard Error

SEM: Structural Equation Modelling

SL: Store Loyalty

SLC: Store Location

TLI: Tucker-Lewis Index

UAE: United Arab Emirates

UK: United Kingdom

USA: United States of America

USD: United States dollar

Chapter 1 Introduction

1.1 Overview of the Chapter

This chapter is an introduction to the thesis. It is divided into eleven sections. The first (this one) gives an overview of the study. The second section gives the background of the study, with the help of literature about the role of Islamic values in the Saudi retail environment. It explains how, due to strict religious code and adherence to religious values of Saudi residents, religious values may play a vital role in creating store loyalty. The third section briefly explores how brand equity is covered in the literature and the need to add an Islamic dimension. The fourth section does the same for the concept of store loyalty. The fifth section explains how viewing these previous two concepts from the Islamic cultural viewpoint leads to a different approach. The sixth section provides the problem statement in relation to the failure of academic research on the topic to cover in sufficient depth the issue of cultural and religious values when explaining brand equity and store loyalty, and the consequent research gaps. The seventh section identifies the research gaps. The eighth section discusses the research questions and research objectives. The ninth section identifies the expected theoretical and managerial contributions of the study. The tenth section covers the definitions of constructs used in this study. The eleventh section explains the organization of the thesis.

1.2 Background to the Research Problem

The Gulf retail sector is amongst the most promising and attractive sectors in the world. Large international retailers are expanding and increasing their presence in the region, to compensate for the slow (and sometimes negative) growth in major retail markets in the US and Europe. (Al-Gafari, CEO, Al Othaim Markets Co., as cited in GCC Retail Industry Report, 2015, p. 4). Significant growth and the distinctive market characteristics of the Saudi retail market have created unique opportunities as well as challenges for businesses in Saudi Arabia. The youthful

demography of the population, its high literacy and increasing disposable income, offer opportunities to retailers (World Factbook, 2016). However, Western business methods may not be directly applicable in the Saudi context. For example, advertising of women's lingerie products is not allowed. Gender segregation creates a challenge in providing customer service, where male customers cannot be served by female workers.

To create a better understanding of the influence of Islamic values on retail brand equity and store loyalty, it is necessary to explain the relationship between Islamic religious and cultural values in Saudi Arabia and how it affects retail brand equity and store loyalty.

Brand equity can create value for both firm and customer (Aaker, 1991; Keller, 2001). Brand equity is considered very important by companies (Swoboda et al., 2016). Brands can influence customer perceptions and store loyalty (Ailawadi & Keller, 2004; Hartman & Spiro, 2005). Grewal et al. (2004, 2009) state that strong retail brand equity can determine the value of stores, Takahashi (2014) emphasizes the crucial role of consumers' perceptions in developing strong retail brand associations, while Mahfooz (2015) shows that the development of brand equity and store loyalty depends on consumer perceptions of a store brand.

Some researchers find that strong brands lead to more favourable consumer choices and purchase intentions, and in turn to higher stock returns (Aaker & Jacobson, 1994), making brands one of the most valuable company assets (Lee, 2011). While there are many different brand equity dimensions and definitions in the literature, two distinct perspectives exist among academics who study brand equity (see e.g. Keller, 1993; Lee, 2011). The first is financial, where the asset value of a brand is appraised (Farquhar et al., 1991; Simon & Sullivan, 1993). The second is customer-based brand equity, which evaluates the consumer's response to a brand name (Keller, 1993; Shocker et al., 1994). This study focuses on the latter i.e. consumer perceptions rather than any objective indicators (Lassar et al., 1995; Lee, 2011). Aaker (1991)

identifies four dimensions of brand equity for measuring customer-based brand equity - brand awareness, brand associations, perceived quality and brand loyalty. According to Lee (2011), brand awareness is the dimension accepted in all brand equity models (Aaker, 1991; Agarwal & Rao, 1996; Kapferer, 1997; Keller, 1992, Marshall & Keller, 1999) and it represents the basis for purchase decisions and for brand loyalty.

Loyalty is also a core dimension of brand equity, according to Lee (2011). There are different types of loyalty (Gremler & Brown, 1996). Behavioural loyalty is directly linked to repeated purchases (Keller, 1998) or consumer commitment to rebuy the brand (Oliver, 1997, 1999). Repeat purchases or commitment to rebuy the brand are at the core of store loyalty (Anic, 2006). Lee (2011) suggests the need for more empirical studies of the dimensions of brand equity, as different dimensions may have interactive effects, or some may be antecedents to consequences of other dimensions. Moreover, both store loyalty and brand equity depend on consumer perceptions, while behavioural loyalty is directly linked with consumer behaviour, indicated by the number of repeat purchases, as mentioned by Keller (1998).

Global retail marketers need to understand contextual factors regarding brand equity and store loyalty (Busnaina & Woodall, 2010), as they apply in target markets. The influence of religion on consumer behaviour is important in some countries (Sun et al., 2012; Gentry et al., 1995). Busnaina and Woodall (2010) state that some religions exert such authority that they govern and regulate every aspect of life including consumer behaviour.

In most cases, brand equity influences retail store loyalty via its influence on consumers' perceptions of retail stores (Swoboda, Berg, Schramm-Klein, & Foscht, 2013). However, there is insufficient research into the relationship between Islamic values and retail brand equity and store loyalty.

Many studies show that Muslim consumers evaluate products using Islamic values (Bukhari, 2015; Khan, Gregory, & Hara, 2016; Mohd & Salleh, 2016; Saeed & Azmi, 2015; Temporal, 2011; Wilson & Liu, 2011). Islamic values contribute strongly to brand image formation (Subramaniam et al., 2014). Ishak, Osman, and Din (2013) and Rokeach (1969) found that values are located in one's belief system, affecting a person's behaviour, while Fatema and Bhuiyan (2013), Sulayman (1998), and Wilson and Liu (2011) state that Muslim consumers may be open to different perspectives which are "filtered" according to Islam. So, in this research we explore the dimension of Islamic values in terms of its impact on brand equity and store loyalty, in one of the largest and most conservative Islamic markets, Saudi Arabia.

There is growing interest in understanding Muslim consumers, given the size of the Muslim market (Busnaina & Woodall, 2010; Maamoun, 2016; Saeed & Azmi, 2015; Wilson & Liu, 2011), particularly in Saudi Arabia, due to its size and growth (Al Otaibi & Yasmeen, 2014; Ezzi, Teal, & Izzo, 2014; Khan, Gregory, & Hara, 2016). In Saudi Arabia, the interpretation of Islam creates strict social norms and structures compared with other Arab countries (Ezzi, Teal, & Izzo, 2014). Although many studies have focused on retailing in Saudi Arabia (Al Otaibi & Yasmeen, 2014; Bukhari, 2015; Gaurilcikaite, 2014; Mahfooz, 2014), most do not connect retail brand equity and store loyalty as perceived by observant Saudi consumers.

To examine the influence of Islamic Values on the retail brand equity (RBE) and retail store loyalty (RSL), this study focuses mainly on the relationship between retail brand equity and store loyalty and how it is affected by Islamic values (Ezzi, Teal & Izzo, 2014). It draws on Swoboda et al.'s (2013) conceptual model and on Kotler and Armstrong's (2008) and Keller's (2001) Consumer Behaviour Theory to review the influence of Islamic values in relation to RBE and RSL. The main rationale for this is Swoboda's conceptual model suggesting that RBE can determine RSL via its influence on consumer perceptions, giving a dominant role to

consumer perceptions of RBE and how they influence RSL (Swoboda, Berg, Schramm-Klein, & Foscht, 2013).

The contribution of this study is to expand the RBE literature by identifying a special version of RBE that is determined by the cultural context – Islamic Retail Brand Equity (IRBE), and examining its influence on retail brand equity and store loyalty and subsequently on consumer's purchasing decisions. Keller's (2001) Consumer Behaviour Theory is used, as it states that consumers have both brand awareness and brand image in their associative network of memory and so the image of the retailer in the consumer's mind is the basis of retail brand equity (Keller, 2003; Takahashi, 2014). Muslim consumers tend to use Islam as a "filter" when making a purchasing decision and when they assess a brand, especially in countries such as Saudi Arabia (Fatema & Bhuiyan, 2013; Sulayman, 1998; Wilson & Liu, 2011). This study also discusses how previous studies and models have examined Islamic influence, loyalty, and brand equity from different perspectives. The model developed in this research may be applicable other Gulf countries with some changes. Some Gulf countries are more liberal than others, but all have significant devout Muslim populations, so the same general principles may apply, but with some differences.

The Saudi Arabian market differs from other retail markets because of its strict Islamic values of obedience, along with physical mobility differences between men and women. This study seeks to identify the influence of Islamic values on loyalty to retail stores (Mathras et al., 2016). Care should be taken in applying the above general marketing findings to a specific cultural context, such as that of Saudi Arabia, particularly where issues relating to loyalty and satisfaction are concerned, as the latter may result from features of a product or store that are related to the specific cultural context (in this case, Islam), rather than more classic marketing attributes.

1.2.1 Islamic Religion

Religion is a central aspect of Muslim society, with its strong emphasis on ethics and morality (Gokariksel & Secor, 2009; Rice & Al-Mossawi, 2002), and is an essential part of the lifestyle of all observant Muslims (Rice & Al-Mossawi, 2002). Although Arab countries have a common language and values and display similar social structures (Busnaina & Woodall, 2010; Marinov, 2007), there are differences in Islamic beliefs (Ezzi, Teal, & Izzo, 2014). For example, the vast majority of Saudis are Sunni Muslims (Ali & Al Shakhis, 1989; Ezzi, Teal, & Izzo, 2014), while in Iraq or Azerbaijan the Shia sect makes up a majority of the population (Pew Forum on values & public life, 2009). The Saudi population is 90% Sunni Muslims and 10% Shia (IndexMundi, 2016). Saudi Arabian legislation, including that governing business transactions, is firmly based on Islam (Busnaina & Woodall, 2010; Erdem & Tuncalp, 1997; Sun et al., 2012; Vitell et al., 2004). Islam originated in Saudi Arabia, so "Saudis have assumed the religious leadership position for Muslims around the globe" (Saudi Arabia, as cited in Ezzi, Teal, & Izzo, 2014, p.3). Islamic values are central to both society and business (Harvard Business Review, 2013) and they affect Muslim consumer behaviour (Muhamad & Mizerski, 2010; Temporal, 2011).

Saudi Arabia is a very conservative country (Rice, 1999) due to its traditions, values, and religious beliefs, although the government and its population are keen to modernise lifestyles and technology. The challenge for businesses is the need to follow Islamic Shari'ah law. The latter is the foundation for the Saudi legal system, but the latter does not take a standardised approach in reference to 'halal', so consumers are left to decide which products support their Islamic values (Euromonitor, 2016), based on labelling, ingredient selection, manufacturing process, supply chain and customer service. This research therefore focuses on customers' perceptions relating to Islamic law rather than Saudi law.

Table 1.1 below explains the difference between Islamic Law, Saudi Arabian State Law, and

Retail practice based on Islamic values, the focus of this thesis.

Type of law or practice	Definition	Enforcement	Example 1 Gender separation	Example 2 Halal products	Example 3 Products from countries where criticism of Muhammad is supported by media and/or state e.g. Denmark
Islamic Law	Derived from the Quran and Sunnah and scholarly consensus and interpretation by the Saudi institution, the "General Presidency for Research and Issuing Fatwas"	As per state law, with punishments derived mainly from Quran and Sunnah	Keep genders separate as far as possible, particularly in private, other than close family members	Do not sell non-halal products and discourage addictive or damaging products (e.g. cigarettes)	No requirement
Saudi Arabian state law	Islamic Law, supplemented by regulations and royal decrees and encodification in state documentation	State penalties, but often based on Islamic Law penalties	Keep genders separate in private but otherwise allow mixing	Do not sell non-halal products or anything that does not meet Saudi specifications and standards (which may or may not be related to Islamic Law)	No requirement
Retail practice based on Islamic values	Practices which observant Muslims expect retailers to comply with	No penalties other than loss of custom	Keep genders separate – ideally throughout the store but certainly for sensitive gender-related items such as women's underwear and ideally at the check-out	Only sell halal and non-addictive products, follow Saudi state law.	Do not stock items from these countries and advertise fact of not-stocking them

Table 1.1 Islamic law and retail practice
Source: Author

1.2.2 Islamic Values and Cultural Influence

In Islam, business activity is considered to be a socially useful function (Ezzi, Teal, & Izzo, 2014). However, most Muslim consumers who want progress and modernity do not wish to abandon their religious and cultural traditions (Harvard Business Review, 2013). Muslims view Islam as a way of living (Kavoossi, 2000; Lawrence, 1998; Ezzi, Teal, & Izzo, 2014). A Muslim way of life is articulated in the Qu'ran (Fatema, Bhuiyan, 2013; Temporal, 2011), which provides guidance and principles for living in a fair and equitable society (Ezzi, Teal, & Izzo, 2014). Certain ethical values must be in place for any business dealings. These are known as Shariah or Islamic law (Fatema & Bhuiyan, 2013; Rice & Al Mossawi, 2002; Temporal, 2011). For example, all communications and activities in Islam must be Shariah compliant and there is a strict classification of what is *halal or lawful* as opposed to what is considered as *haram or forbidden* (Ezzi, Teal, & Izzo, 2014; Temporal, 2011). Although this applies to all Muslims regardless of where they live, in countries such as Saudi Arabia, these beliefs are even more pronounced (Robertson, et al., 2008). However, Turkey is relatively secular (Temporal, 2011), while Saudi Arabia is relatively religious, so the impact of Islamic values differs between the two countries (Temporal, 2011).

This is best seen in gender segregation, viewed as a norm in Saudi Arabia but not in other Gulf states (Robertson et al., 2008). According to Haddad (1998) and Lippman, (2002), gender segregation is more influenced by cultural values than religious beliefs. However, as the combination of Islamic values and cultural beliefs has existed for centuries, it has led to many generalizations (Ezzi, Teal, & Izzo, 2014), making it hard to discern the difference between these two constructs. For this reason, it is imperative to identify what constitutes Islamic values.

1.2.3 Islamic Values and Lifestyles

There are many definitions of Islam, so there is no consensus on the meaning of Islamic culture and what it represents. The term culture itself has been studied by Kroeber and Kluckhohn in

1952 and after careful review, 164 different definitions have been found regarding the nature of culture (Spencer, 2012). However, one definition of culture equates culture with "the total way of life of a people" and for Muslims, Islam is regarded as a way of life (Alserhan, 2017. Although this equation may imply that Islam is a culture, it cannot be clearly defined. For that reason, the term 'Islamic values' will be used instead as it encompasses "all of a country's cultural, political and socio-economic characteristics" (Tayeb, 1988, p. 154).

Islamic values should not be viewed in isolation but rather as an integral part of a country's character (Forster & Fenwick, 2015). Saudi Arabia is a country where Islamic values have a great influence on behaviour (Al-Saggaf, 2004; Ezzi, Teal, & Izzo, 2014). The combination of culture and Saudi social traditions (Al-Saggaf, 2004) were recognized by the Gulf Cooperation Council (GCC) countries in a study in which all the survey's participants agreed that Islamic values have a primary influence on people's lives (cited in Merac, 1987; Rice & Al-Mossawi, 2002). In a recent study focused on the gender dynamics between service providers and Arab customers, it was found that Arab customers in Saudi Arabia are more satisfied with service experience if the employee is of the same gender (Khan, Gregory, & Hara, 2016). However, this is not the case with as Egypt or the United Arab Emirates, where according to Ezzi, Teal, and Izzo (2014), Islamic values are not fully enforced. Gender segregation is also fully enforced in the workplace or social settings in Saudi Arabia (Robertson et al., 2008).

Where cultures have Islam as their "moral filter" (Rice, 1999, p. 346), this affects business practices (Forster & Fenwick, 2015). Rokeach (1969) states that values are located in one's total belief system, informing the person how he should behave (Ishak, Osman, & Din, 2013). So, while Muslim consumers may be open to different perspectives, these are "filtered" according to Islam (Fatema & Bhuiyan, 2013; Sulayman, 1998; Wilson & Liu, 2011).

Given that Islamic values have an impact on a Muslim lifestyle, there is a need for a better understanding of Muslim consumer behaviour (Busnaina & Woodall, 2010) especially with regard to Saudi Arabia where these values are most pronounced (Ezzi, Teal, & Izzo, 2014). The management literature (Osland et al., 2006; Levitt, 1983; Ohmae, 1989) supports the idea that globalisation has homogenised the commercial world. However, Temporal (2011) argues that the Muslim market as a whole should not be viewed as homogenised because there are many differences across Muslim countries in terms of consumer behaviour. Martin (2013) highlights that the development of global communications, especially the creation of the internet, has not produced homogenous values, but enables people to become separate from the "dominant order of communications" (Reeves, 1993, p. 235), even strengthening their values and traditions and ability to diversify.

In Saudi Arabia, consumers yearn for modernity and inclusion, but do not wish to abandon religious and cultural values, so consumers can like a brand only as long as it does not conflict with their Islamic values (Mahajan, 2012). What makes this market even more complicated is that "Islamic and Arabic values are intertwined", so, it is necessary to clarify the terms of Islamic values, religious and cultural. This study contributes to the literature in the retailing discipline, specifically with respect to Islamic values influences and brand effects. It also responds to a further research call on store loyalty (Gauri et al., 2008; Grewal et al., 2009; Sloot et al., 2005; Swoboda, Berg, Schramm-Klein, & Foscht, 2013) and provides an alternative view on the determinants of store loyalty.

1.3 Retail Brand Equity (RBE)

RBE can be defined as the "qualities that consumers associate with a retail chain which serve as an important intangible asset" (Swoboda, Berg, Schramm-Klein, & Foscht, 2013). Store loyalty is defined as the "biased or non-random behavioural response, expressed over time by

some decision-making unit with respect to one store out of many stores, and so a function of psychological decision-making processes resulting in brand commitment" (Bloomer & De Ruyter, 1998, p. 500). In the corporate asset perspective on brand equity discussed earlier, the factors of RBE are linked with dimensions such as awareness, association, perceived quality, and loyalty (Pappu & Quester, 2006). The customer-based perspective points consumers having brand image and brand awareness in their associative network of memory (Keller, 2003; Swoboda et al., 2007, 2008).

Several studies have considered RBE to be exhibited in the consumer's perceptions of the brand (Keller, 2003; Swoboda, Berg, Schramm-Klein, & Foscht, 2013; Takahashi, 2014). Moreover, consumer's perception of store image or brand image can lead to a strong brand association, which is the basis of retail brand equity (Ailawadi & Keller, 2004; Takahashi, 2014). When consumers develop a positive association with a brand and they like it, they usually form loyalty towards the brand and the company (Sallam, 2015), so the consumer will repurchase that brand at a specific store or recommend a particular retail store (Evanschitzky & Wunderlich, 2006; Oliver, 1999; Swoboda, 2013). The latter is known as store loyalty; Gauri et al. (2008), Sloot et al. (2005), and Swoboda et al. (2013) argue that consumer's perceptions of RBE influences their RSL towards a focal retailer. However, the influence of Islamic values on consumer behaviour and perceptions is considerable in Muslim countries, so it may change directly or indirectly the effects regarding RBE and RSL. For example, consumers in Saudi Arabia assess a brand due to its image in the market and if there is a negative image of a brand stemming from lack of compliance with Islamic values, this will affect brand equity (Saeed & Azmi, 2015), but if there is a positive Islamic association with the brand, this will generate significant loyalty with Saudi consumers (Nielsen Global Survey, 2015).

Culture can affect brand equity. De Mooij and Hofstede (2010, p. 86) state that cultural values are "an integrated part of the consumer's self", so that cultural values define the consumer's

self, personality and identity, affecting social processes and explaining variations in achieved branding. This effect moderates brand equity formation, leading to very different requirements between countries and contexts for successful building of brand equity and nurturing (Yoo and Donthu, 2002) and accounting for significant differences in brand awareness and association (Jung and Sung, 2008; Aaker et al.,2001; Rojas-Mendez et al.,2004; Motameni and Shahrokhi, 1998). Although international marketers may want to apply a single consumer-based brand equity scale across markets, the cultural specificity of brand equity may militate against this (Kocak et al., 2007; Christodoulides et al., 2015), unless some assessment of equivalence of such a scale is carried out. This can be particularly difficult in a country with multiple cultures (Schwartz and Bilsky, 1990; Yoo, 2009). The effect may also vary according to degree of consumer involvement and category of product (e.g. intangible service versus physical product (Kimpakorn and Tocquer, 2010), as well as with influences from other consumers (Mourali, et al., 2005; Yang and Unnava 2016, Ariely and Levay, 2000), particularly in collectivistic cultures (Krautz, 2017, Bearden and Etzel, 1982, Fong and Burton, 2008, Jin et al., 2008). The latter point applies particularly to devout Muslim consumers in Saudia Arabia. All the points identified in this paragraph point towards the need for a culturally specific brand equity variable to explain the behaviour of Saudi consumers.

1.4 Retail store loyalty

There are various definitions of store loyalty. It can be measured by customers' intentions to continue shopping at the store (Meyer-Waarden, 2015; El-Adly and Eid, 2016), their frequency of visits to the store, or the share of total expenditure for similar items which goes to that store (Seenivasan et al., 2015). Six main factors have been identified as driving store loyalty: appearance of the store, employee friendliness, service quality, store location, product quality, and the social group setting (class of the people who usually visit the store) (Do Vale et al., 2016). This research incorporates Islamic values as a driver of store loyalty in Saudi Arabia.

One example of this is that Muslim shoppers patronize stores displaying 'Halal' signs (as shown in a study in Malaysia by Mohd and Salleh (2016)

Swoboda's (2013) model highlights the importance of each store's environment in the sense that each store's environment or local competition influences the focal retailer's store loyalty. Swoboda, Berg, Schramm-Klein and Foscht (2013) draw from theory (see e.g. Bartlett, 1995; McVee et al., 2005; Puligadda et al., 2012) to explain "how information is stored and retrieved from the memories of consumers" and that consumers "refer to brand schemes when deciding whether to repurchase again".

1.5 The Islamic influence on RBE and RSL

In Saudi Arabia, the socio-cultural environment (Jafari, 2012) is imbued with Islamic values, so it can be argued that store loyalty and brand equity will also be moderated by its characteristics. As with previous studies and models (Bartlett, 1995; McVee et al., 2005; Puligadda et al., 2012), the application of the Swoboda' model provides a view from a Western marketing angle, leading to a "constrained understanding of how Muslim consumers process and retrieve information in their decision making" (Busnaina & Woodall, 2010, p. 12). To address this issue, this study draws from Keller's (2001) Consumer Behaviour Theory and Swoboda, Berg, Schramm-Klein and Foscht's (2013) conceptual model and discusses how past studies have examined retail brand equity and store loyalty.

Although previous studies often focused on the importance of retail brands and store loyalty (Gauri et al., 2008; Sloot et al., 2005; Swoboda, Berg, Schramm-Klein, & Foscht, 2013), they have not studied Muslim consumer perceptions of brand and stores, especially in the Saudi Arabian context.

1.6 Problem Statement – the importance of Islamic Values

Several studies have claimed that consumer's subjective perceptions of retail brand equity influences consumer store loyalty towards a focal retailer (see e.g. Gauri et al., 2008; Sloot et al., 2005; Swoboda, Berg, Schramm-Klein, & Foscht, 2013). As mentioned above, in countries such as Saudi Arabia, consumer perceptions are influenced by Islamic values (Jafari, 2012; Johnson et al., 2001; Saeed & Azmi, 2015; Sandikci & Ger, 2011; Worthington et al., 1998) and this plays an important role in the relationship between retail brand equity and store loyalty. Taking into consideration that Islamic values have a major impact on consumer perceptions and Muslim life in general (Al Otaibi, 2014; Busnaina & Woodall, 2010; Mahajan, 2012), the question arises - if Islamic values are so important to Muslims, how far does they affect consumers' purchasing decisions?

Although the research field and specific literature on Muslim market has grown in recent years, there is little literature on how far Islamic values influence consumers. So far, the research has focused primarily on the global Muslim community (Fatema & Buhiyan, 2013; Saeed & Azmi, 2015; Wilson & Liu, 2011) rather than on Saudi Arabia. Wilson (2012b) and Al Otaibi (2014) suggest that there is a lack of depth in research into Muslim consumer behaviour and their motivation for purchasing decisions. Temporal (2011) states that even when companies understand marketing well, businesses tend to replicate business strategies without taking account of home culture and religious beliefs in target markets. So, there is a large gap that must be filled (Al Otaibi, 2014; Wilson, 2012b).

Mahfooz (2015) investigated antecedents of brand equity in the Saudi Arabian automobile industry. Although he recognised that formation of brand equity that depends on consumers perceptions toward a brand might depend on different factors, he does not investigate the influence of Islamic values on brand equity. Saeed (2015) investigates the impact of Islam on

consumer behaviour towards brands, but the study was conducted in Malaysia, which has a very different culture from Saudi Arabia, although most of their consumers belong to the same religion. Azam (2016) found that religious belief is a source of Muslim awareness in Saudi Arabia when buying halal packaged food from non-Muslim manufacturers. In his study, the constructs used for measuring consumer's purchasing decision were Islamic brand and halal awareness, but the research was limited to purchase of halal products and did not examine purchase decision towards brands and the impact it has on brand equity or if the consumers with strict adherence to Islamic values have greater loyalty towards stores that demonstrate Islamic values.

1.7 Research Gaps

This study identifies two perspectives that need to be addressed: First, there is a need for a more detailed research on Saudi Arabian consumer behaviour in selecting retail stores. Second, as store loyalty is influenced by the environment of each store (Gauri et al., 2008; Swoboda, Berg, Schramm-Klein, & Foscht, 2013), a different view is needed that considers the Saudi environment with regard to store loyalty and the role that an Islamic version of brand equity plays. This study explains the impact of these two constructs on consumer behaviour in a different cultural setting (Busnaina & Woodall, 2010).

There is a need to examine the relationship among the factors discussed above i.e. retail store loyalty, Islamic values, store location, brand equity, and customer service experience – the latter being defined as the in-store experience of the customer. As already explained, online retailing is at a relatively early stage in Saudi Arabia, so this thesis focuses on the total experience in the store – hence the term "customer service experience" is used to describe the variable analysed in this study. It is a subset of the wider variable, customer experience (Helkulla and Kelleher, 2010; Berry et al., 2006); Tynan et al., 2014), which includes the

experience before and after the store visit, and online transactions. In practice, the distinction between the two is merging because of the importance of remote contact e.g. via the Internet, but in the Saudi Arabian context, the focus on the experience during visits to the store is appropriate.

The impact of customer's values in an Islamic context has been extensively researched (for example, Eid and El-Gohary, 2015; Khraim et al., 2011; Echchabi and Azia, 2012), with some focus on retailing (Hino, 2010; Mokhlis, 2008; McDaniel and Burnett, 1990), but the link between Islamic values and brand equity has not so far been explored.

1.8 Research Objectives and Questions

This study is two-pronged; firstly, it aims to examine how far Islamic values influence brand equity and store loyalty in the Saudi Arabian retail sector and to evaluate the extent of the impact of Islamic values in the Saudi retail sector. Secondly, it aims to expand the existing retailing literature by introducing Islamic values as an influence on the consumer behaviour. These two research objectives are addressed with the help of four research questions:

Q1: Do consumers with strict adherence to Islamic values have greater store loyalty and brand equity?

Q2: Does consumer behaviour in Saudi Arabia change significantly or appear to be inconsistent with Islamic values on the part of the retailer who is exposed to the public?

Q3: How do Saudi consumers rank the importance of adherence to Islamic values in deciding their loyalty to a brand? Do they give priority to this factor relative to other aspects such as product quality or price?

Q4: Does portraying an Islamic image in stores impact consumer perceptions and lead to higher retail store loyalty?

To address these research questions, the study draws from Swoboda et al.'s (2013) conceptual model with regards to retail brand equity and store loyalty. This model emphasizes the crucial role of consumer's perceptions of retail brand equity and their influence on store loyalty (Gauri et al., 2008; Swoboda et al., 2013;). However, as mentioned above, this model is not entirely applicable in countries with strict Islamic values because Muslim consumers' perceptions of brand equity and stores are always "filtered" according to Islamic values (Fatema & Bhuiyan, 2013; Sulayman, 1998; Wilson & Liu, 2011). Therefore, it can be argued that this view leads to a "constrained understanding of how Muslim consumers process and retrieve information in their decision making" (Busnaina & Woodall, 2010, p. 12) and how this affects their decision whether to repurchase from the same store. To fill this gap in research, this study draws on Keller's (2001) Consumer Behaviour Theory and adds Islamic values as a determinant of consumer behaviour which affects the store's brand equity and the customer's store loyalty.

1.9 Contributions Summary

This study makes several contributions to the theory of consumer behaviour with reference to retail store loyalty and retail brand equity. These contributions are both theoretical as well as managerial. It adds to the retail marketing literature by introducing the concept of adherence to the religious values by retailers (Islamic Retail Brand Equity) and showing how this influences other aspects of retailing.

This study extends previous theories of retail marketing. For instance, Swoboda et al. (2013) provided evidence on how retailer location can influence retail store loyalty and brand equity. This study brings in Islamic values as a new dimension and how this influences consumers' behaviour in relation to their choice of store by location.

This study gives additional insight to retail management. It can help them develop effective retail floor strategies to create a higher level of comfort and confidence in the Saudi context. It

can also help them understand the role of the gender in relation to the service offered by retail sales staff in providing improved customer service experience.

1.10 Definitions of Constructs Used in This Study

This study uses several constructs and in the following sub-sections brief definitions of the constructs are given. These definitions are derived from the literature.

Islamic Retail Brand Equity

Retail brand equity is defined as "a consumer's associations of a focal or competing retail chains a strong, unique, and attractive brand" (Verhoef et al., 2007, p. 100). Islamic retail brand equity is defined in this study as a version of retail brand equity but modified by being seen through the lens of Islam, to mean a "strong, unique and attractive brand that conforms with Islam in the eyes of the customer".

Store Loyalty

Store loyalty is defined as the "biased or non-random behavioural response, expressed over time by some decision-making unit with respect to one store out of many stores, and therefore a function of psychological decision-making processes resulting in brand commitment" (Bloomer & De Ruyter, 1998, p. 500).

Islamic Values

Values are stable and conscious attitudes towards what is right and wrong. They are the principles that help a person decide what is right and wrong, and how to act in various situations, and are generally beliefs in which a person has an emotional investment. They are central to the formation of culture (McShane & Von Glinow, 2010). As cultures such as Saudi Arabian use Islam as a "moral filter" (Rice, 1999, p. 346) when making purchasing decisions,

the term Islamic values will be used in this study as an all-encompassing phrase (Hasnah Hassan, 2014; McShane & Von Glinow, 2010; Rice, 1999).

Customer service experience

Customer experience is the as sum of interaction between the firm and individual customers. Customer experience management is a "retailer's strategy to engineer the customer's experience such a way as to create value both to customer and the firm" (Verhoef et al., 2009, p. 38). Customer service experience is a subset of customer experience, relating to the service aspects of the experience, in terms of interaction between customer and the supplier.

1.11 Organization of the Thesis

The thesis has eight chapters. Chapter1 discusses the research background, the research problem and research objectives. Chapter 2 gives a detailed account of the issues covered in the study - retailing in the Saudi context, the role of religious values in retailing, retail store loyalty and its relationship with location, retail brand equity, and customer service experience, with the help of the existing literature. In Chapter 3, the theoretical framework is presented to show the proposed model for testing. Chapter 4 covers the methodological issues involved in the research, including those relating specifically to the Islamic context. Chapter 5 provides the analysis of qualitative data generated from the in-depth interviews and discusses the pilot study. Chapter 6 gives the data analysis from the main study. In Chapter 7, the findings are explained and discussed. Chapter 8 identifies the conclusions and explains the research contribution and limitations.

Chapter 2 Literature Review

2.1 Introduction

This chapter examines the literature relating to loyalty and customer service, mainly as it relates to retailing. It explores how consumers' values can relate to retail choice, and how in particular Islamic values can influence choice.

2.2 Overview

Consumer behaviour is complex and customer loyalty has been considered one of the key concepts for marketers since the 1990s (Binninger, 2008). Understanding complex consumer behaviours have caused marketers to focus on customers' loyalty; because of its importance for profitability. Customer profitability over time is conditional on loyalty (Bolton & Dew, 1994; Rahman & Shaon, 2015). Briley et al. (2000) argue that the influence of values on the consumer is dynamic, and that cultural divergence exists in the decision-making processes of consumers.

Retail stores design their products and create different product assortments for different market segments, which helps them to differentiate themselves from competing store brands (Collins-Dodd & Lindley, 2003; Mitchell et al., 2015). The availability of quality products along with service quality plays a crucial role when consumers select a retail store or make repeat purchases (Binninger, 2008; Lombart & Louis, 2016; Parasuraman et al., 1996). Customer loyalty helps support the brand equity of retail stores. Brand equity helps businesses in different ways; firstly, it supports marketing strategy and tactics; secondly, it helps in evaluating brand extension possibilities; thirdly, it helps in assessing the effectiveness of strategic market planning; fourthly, it helps in comparing a brand with the competition; fifthly, it helps assessing the financial impact of a brand on balance sheets (Ailawadi et al., 2003).

When there is strong brand equity, consumers are less sensitive to price rises and firms can charge premium prices. By influencing consumer behaviour, marketers can retain customers and increase brand equity, so the future of their store is ensured. Customer satisfaction with a store is a strongly associated with customer loyalty and develops out of perceived product and service quality (Dhar et al., 2001). Nasirabadi and Bokaei (2013) argue that businesses should focus both on behavioural and attitudinal characteristics to attract loyal customers. Behaviour is shaped by values, so this research incorporates analysis of how values influence the decision-making process and ultimately define the experience of customers.

2.3 Retail store branding

Brands can help to develop an image in the eyes of customers as well as to differentiate products from those of competitors (Keller & Lehmann, 2006). Retailers have also adopted the concept of branding. "A retail brand is then a group of the retailer's outlets which carry a unique name, symbol, logo or combination thereof" (Tănase, 2011). Retail branding is a less well researched area (Mathews-Lefebvre & Dubois, 2013).

Retail chains try to build a strong brand image to differentiate the brand from other retailers and build loyal customers. Private labels may allow retailers to differentiate their marketing offerings and ultimately enhance store brand image in consumers' eyes, creating greater customer loyalty (Collins-Dodd & Lindley, 2003; Delgado-Ballester et al., 2014). Retail-branded products were once perceived as a way to make a higher profit margin (Sethuraman & Gielens, 2014), but today retailers use them to create loyal customers and brand equity. Luo, Lehmann, and Neslin (2015) argue that brand could stimulate consumers' loyalty to such an extent that price differentials between store brands and national or manufacturer brands can be reduced. Biedenbach et al. (2015) explore the influence of brand prestige on store-brand loyalties, because for such brands perceived switching cost is often high, finding that even

though premium quality store brand products are beneficial for stores, due to their low margins there are fewer opportunities to invest in marketing programmes, innovation or brand extension.

The margin a market player can earn is a function of that player's market power (Ailawadi & Harlam, 2004). A retail store brand and its branded product can play an important role in determining market power. Ailawadi and Harlam (2004) found that retailers must retain a balance between store brands and manufacturers' national brands to attract and retain their most profitable customers.

Collins-Dodd and Lindley (2003) claim that successful retail differentiation strategy depends on a strong relationship between store and store brand image. Most successful retail brands ensure that they enhance, maintain, and have higher brand equity than competitors. Keller (2003) defines retailer brand equity in terms of consumers' more favourable actions towards a retailer than towards competing retailers. Other factors play crucial roles in appreciating retail store brand equity - access (location), store atmosphere, price and promotion, store price perceptions, retailer pricing format, price promotion, induced store switching, cross-category assortment, and within-category assortment (Collins-Dodd & Lindley, 2003; Jara & Cliquet, 2012). Dynamic and practical differentiation strategies lie at the heart of customer satisfaction and service quality (Khan, 2017).

Mehrabian and Russell (1974) investigated how store atmosphere (e.g. colour and music) influence retail customers' intention to revisit. Atmosphere can be categorised into physical, ambient, and social features. Physical features include layout, lighting, and design. Ambient features include music and fragrance. Social features include friendliness of employees, availability of employees, and type of clientele (Baker et al., 2002). Store atmosphere also has an impact on consumers' perception of merchandise range, price, quality, and employee service

quality. A pleasing in-store atmosphere provides a substantial hedonic utility to consumers (Ailawadi & Harlam, 2004). Store atmosphere has also been found to impact impulse buying behaviour (Akram et al., 2016).

The breadth of range of different products and services under the same roof significantly influences store image and customers' store selection. Today, customers are time-constrained and many prefer all their product solutions under one roof (Messinger & Narasimhan, 1997; Pandey, Khare, & Bhardwaj, 2015). Within-category product assortment is important to attract customers who seek variety (Kahn & Wansink, 2004), though this may be costly for both customers and retailer. Iyengar and Leeper (2000) argue that increasing product choice leads to cognitive overload and uncertainty, which can lead to lower revisit probability, so retailers focus mainly on product assortment rather than within-category variety.

2.4 Retail store loyalty

Customer satisfaction was the cornerstone of strategic marketing literature in the 1990s (see Higgins, 1998; Stewart, 1997; Wylie, 1993). However, customer satisfaction is linked with loyalty, so marketers and practitioners shifted emphasis from satisfaction to loyalty and its impact on profits. Dick and Basu (1994) characterize loyalty as a "relative attitude", and appraisal of a behavioural choice relative to its alternatives. Eagly and Chaiken (1998) argue that loyalty includes a more enduring tendency across multiple purchase instances. In this present research, customer/retailer loyalty is characterised as customers' attitudinal and behavioural preference for the retailer compared with available alternatives (Jabeen et al., 2015). Jacoby and Kyner (1973) explain the concept of brand loyalty and compare it with repeating behaviour. Brand loyalty is more than just repeat purchasing (Day, 1979), so more recently, brand loyalty theory has incorporated input from psychology, sociology, and social

economics, producing implications for services, retail and political brands (Gedenk & Neslin, 1999; Needham, 2006).

Jacoby and Chestnut (1978) demonstrate the psychological meaning of loyalty and distinguish it from the behavioural perspective (i.e. repeat purchase). Their analysis suggests that the behavioural aspect alone is not a reliable measure because of happenstance buying or a preference for convenience, while inconsistent purchases could mask loyalty if consumers were multi-brand loyal. So, it is unwise to conclude that repeat purchase equals loyalty (David et al., 2015).

Oliver (1997) developed a framework of loyalty, suggesting that consumers follow cognition-affect-conation patterns. Which differ from each other. Consumers can become "loyal" in different attitudinal phases relating to different stages of attitude development. The first stage of loyalty is cognitive loyalty. At this stage, consumers prefer one brand compared to its alternatives. Consumers are loyal based only on brand belief at this stage. Cognition by the consumer could be based on prior or second-hand knowledge (after purchase and usage). Consumers move from cognition to the affection phase if satisfaction is processed. At this stage, consumers have routine transactions and through cumulative usage, satisfaction causes them to be affectively loyal. Conative loyalty is another stage of loyalty where the consumer commits to rebuy. However, this could be a desired but unrealised action. If the intention of the consumer becomes an action, then the consumer reaches a final stage which is referred to as action loyalty. Kuhl and Beckmann (1985) illustrate it as "action control", and at this stage the consumer's desire is accompanied by an additional desire, where their desire becomes their action, and this fourth phase is now included in Oliver's framework (Oliver, 1999).

Customer loyalty encapsulates both loyalty to the retailer and loyalty to the brand (Wallace et al., 2004). Many marketing strategies aim for customer loyalty because customer loyalty

creates a pool of loyal customers who will be retained by the firm for a longer period (Stathopoulou & Balabanis, 2016),. A small shift in customer retention rates could lead to a large increase in earnings, and having loyal customers supports this, as loyal customers buy more, are willing to pay higher prices, and generate positive word of mouth, increasing profitability (Pandey, Khare, & Bhardwaj, 2015; Wright & Sparks, 1999; Zeithaml et al., 1996). The best way to incorporate loyalty is to build trust with your customer (Rubio et al., 2017).

According to Day (1979), the attitude component distinguishes true loyalty from "spurious" loyalty which may be due to high switching costs or lack of other choices. Loyalty develops when customers are satisfied. The expectancy disconfirmation satisfaction model developed by Oliver (1980) shows that satisfaction results from comparison of an initial standard and perceived variance from that standard. Customers evaluate the discrepancy between what they expected and occurred, and if it was met or exceeded, then it is referred to as positive disconfirmation. In addition, positive disconfirmation leads to increased satisfaction (see Oliver, 1980; Spreng et al., 1996), and eventually more loyal customers.

Wallace et al. (2004) investigate customer loyalty in the context of multiple channel retailing strategies, showing that customer loyalty is a function of increased customer satisfaction, while customer satisfaction can be gained through providing better customer service. Their result suggests that in building greater customer loyalty; a multichannel strategy can be useful.

Huang et al. (2017) investigated the impact of corporate social responsibility on customer loyalty and found that it has a huge impact.

Academic literature on loyalty has focused on areas such as measurement issues (see Kahn et al., 1986), correlations of loyalty with consumer characteristics in a segmentation context (see Frank, 1967), strategic issues and loyalty (see Dick & Basu, 1994; Srivastava & Kaul, 2016),

and store loyalty (see Sirohi et al., 1998). Ailawadi et al. (2008) has provided empirical evidence that private label retailer products share significantly affects all three measures of behavioural loyalty. Three measures of behavioural loyalties are share of wallet, share of items purchased, and share of shopping trips. Do Vale et al. (2017) found that retailers with premium private labels and with a strong brand image can increase customer loyalty. However, no research has focused on the retail store loyalty of the customers in Saudi Arabia, so this study focuses on customers' loyalty to the retailer brand.

2.5 Retail store location

Location is an important variable in consumer retail choices (Fowler, 2016; Thang & Tan, 2003). Calderwood and Freathy (2014) support the view that location is important in determining consumers' retail store choice, particularly with reference to the mobility of customers. Customers with greater mobility may view location differently from less mobile customers. Successful retail strategy depends not only on the marketing environment, but also on the retailer being able to anticipate competitive and demographic changes. Since Hotelling's (1929) development of the retail location model, many empirical researches have focused on store location in relation to the proximity of customers or to other related stores (Wieseke, Kolberg, & Schons, 2016).

 "Retail Gravity Theory" and "Central Place Theory" explain how attraction of customers to a retail store depends on its proximity to its customers, though findings are mixed (Gollege et al., 1966; Wood & McCarthy, 2014). During the eighties, after the introduction of gravity models (Huff, 1966), there were many retail store location and site selection research projects (see Arrigo, 2015; Swoboda, Weindel, & Hälsig, 2016). Bell, Ho, and Tang (1998) explain that store choice decision is no longer explained only by location, due to the impact of e-commerce. However, store location is still an important factor in consumers' choice of store.

Patronage of customers depends on spatial convenience (Arnold, Oum, & Tigert, 1983; Mitchell et al., 2015). Levy and Weitz (2004) argue that retailers can easily replicate price changes, product assortments, and changes in service demand at short notice, but location requires substantial investments to buy and develop real estate or commit to long-term leases with developers. Although retail businesses need dynamic strategic planning (Cliquet & Guillo, 2013; Rosenbloom, 1980), the most crucial issue is location, due to its long-term costs and problems of finding the desired location. Retailers must also evaluate future retail locations (Ghosh & Craig, 1983), but it is not easy to evaluate retail locations, as new sites may be needed due to changes in demand patterns, while performance of retail stores depends on the location of existing stores relative to those of competitors. Rust and Donthu (1995) argue that the firms with chains of stores have more challenges as new stores may cannibalize existing stores.

2.6 The importance of Islamic factor – in general and in Saudi Arabia

Bakar et al. (2013) explored the relationship between the net value of the customer and the service gap for Saudi Arabia and uncovered three gaps in the customer value literature in the context of grocery shopping. These are (a) lack of clarity about the dimensions of customer value, (b) lack of research on customer value and service quality from the consumer perspective, and (c) lack of research in determining the customer value gap. The findings suggest that retailers should understand the determinants of value and improve value creation opportunities, to improve the customers' experience and increase brand equity.

Islam has greater visibility in politics, media, and marketplaces (Sandikci & Jafari, 2013). Soares and Osella (2009) and Rudnyckyj (2009) argue for a more co-constitutive relationship between Islamism and globalization, in particular for understanding how capitalist developments and socio-economic restructuring defines religiousness in Muslim societies. Marketing theorists and practitioners have shown strong interest in Islam and Muslims. For

example, Jafari, (2012), Sandikci and Ger, (2011), Sandikci and Jafari (2013), and Wilson et al. (2013) explore how Islamic values influence consumer behaviour and how this affects how retail stores manage brand equity by focusing on the experience of Muslim customers.

This study focuses on the effect of values on Saudi consumer behaviour, whose religious affiliation is a central element of social behaviour (Muhamad & Mizerski, 2010; Sobh et al., 2018). Prior research explores the association between consumers' religious affiliations and consumption factors (Hirschman, 1981, 1982). Swimberghe et al. (2009) use the multidimensional approach of Worthington et al. (1998, 2003) to explain the effect of consumers' religious commitment. Their study incorporated complaint intentions and store loyalty as response variables and religious commitment as an antecedent, showing that religious commitment has a significant influence on retail store loyalty and intention to complain.

Where international retailers and brands are concerned, differences between Western and Muslim values, particularly where strict following of Islamic principles shapes consumer behaviour, act as barrier for internationally successful retailers. Muslims want assurance that the products they consume truly embody Islamic principles. They also should be *Tayyib* (World Halal Forum, 2009), i.e. pure as defined in Islam. Muslims want to be assured that the products they buy and suppliers who supply them are *Halal* (permissible according to Islam). However, a mixture of Islamic and Western values have diluted Islamic cultural practices in different countries. For example, Dubai, despite being an Islamic state, has pubs for foreigners. This is not accepted in Saudi Arabia.

Western firms could achieve greater success in Arab countries by understanding the requirements of Muslim consumers. Despite this, limited efforts have been made by social and behavioural scientists to study Arab countries. Previous researchers and Western marketers

considered Arab countries to be monolithic, with market opportunities defined solely by income and wealth, although consumers in Arab countries differ widely in ethical beliefs and ideologies – hence the focus of this study on one country (Saudia Arabia) and the impact of one set of values (true Islam).

Marketing can be considered to be a Western invention that may level the features of different religious traditions (Asad, 1993). The relationship between Islamic values and consumerism and marketing needs to be critically explored. For example, at the time of the research, women were not allowed to drive in Saudi Arabia. This clearly affected their mobility, with implications for the location of the retailers and the relationship between retail branding, store location and customer service.

2.7 Islamic values and retail strategy

Scholars of globalisation argue that consumer needs and wants are converging and consumers all around the globe are acculturating to the global consumer culture (Cleveland and Laroche, 2007). Several studies use empirical evidence to test this hypothesis (e.g. Carpenter et al., 2013; Lysonski & Durvasula, 2013). However, heterogeneity persists for economic, social, and cultural issues reasons, so businesses must take local market characteristics into account in formulating marketing strategy (Schmid & Kotulla, 2011). So, models and theories acceptable in the West may not be equally applicable elsewhere. Retail marketers should be sensitive to local cultural values while devising their retail marketing strategies.

Previous research has long acknowledged cultural influences on consumer behaviour (McCracken, 1990; Solomon, 2014). Knowledge of cultural values, ethnic tendencies, and conformance to global consumer attitudes and values can provide insight into development or lack of global values in the retail context, providing momentum to retail strategy formulation (Malhotra, 2001; Malhotra, Peterson, and Kleiser, 1999; Finnegan et al. 2016).

Marketing scholars' and practitioners' interest in what Islam is and how it influences consumption has intensified (see Jafari, 2012; Sandikci & Ger, 2011; Wilson et al., 2013). Classical theories of Marx, Weber, and Durkheim postulated that as societies modernize, values would lose their power, but although the influence of Islamic values has changed, these values have not lost their power to influence consumer behaviour, and are compatible with modernity (Soares & Osella, 2009). In many Muslim countries, there is a strong manifestation of Muslim identity through lifestyle and the public display of religiosity through leisure, fashion, and other consumption practices, creating a very large Islamic-oriented consumer segment (Gokariksel & McLarney, 2010). These factors underline the importance of taking Islamic values seriously in any study of the behaviour of consumers and others in countries with strong Islamic cultures.

2.8 Religious values and consumer behaviour

Consumers' daily life and marketplace behaviour are shaped and determined by values (Borzooei & Asgari, 2014; Choi et al., 2010; Kharim, 2010). Consumer religiosity influences advertising appeals and consumers' product choice (Fam et al., 2004; Sun et al., 2012). Prior research identifies the effect of religion on consumers' decision-making (Muhamad & Mizerski, 2013; Mukhtar & Butt, 2012). Different countries' constitutions are based on values (e.g. Saudi Arabia, Libya, Bangladesh, India), and these values play an important role in consumers' decision-making, though the influence of values depends on an individual's religiosity (Farrag & Hassan, 2015).

The daily life of individuals and values of the country are shaped by values of the majority of people following the values of that country (Mokhlis & Spatks, 2007). The religious view not only influences daily life, but also shapes individuals' moral and social ethical systems. Mokhlis and Sparks (2007) argue that commitment to values shapes consumer behaviour via two dimensions. The intra-personal (internal) dimension explicitly exhibits the religious

identity, religious attitude, religious value, and religious beliefs, while the inter-personal (external) dimension explicitly exhibits religious affiliation, devotional practices, and membership in a religious community. These religious values affect where people go, how they travel, how they want to be served and so effectively their choice of retail store and how they view retail store brands.

These factors work in different ways in different contexts. For example, in food retailing attention is paid by Islamic customers not just to the product contents but also to images on packaging. In clothes retailing, attention is paid not just to the design and colouring of clothes but also to labelling. Some customers refuse to buy products from countries which have been involved in anti-Islamic initiatives in some way (Shah and Anuar, 2010; Al ASerhan et al., 2015)). For example, some customers responded to Danish cartoons of Mohammed by boycotting Danish goods (Alserhan, 2010). Some customers avoid stores that sell cigarettes because cigarette smoke is not regarded as halal (Halim and Muttaqui, 2015). Stores respond to these attitudes in different ways, not just by what they stock but also by how they arrange the store and by how they declare their policies to customers (Razalli et al., 2013).

The requirements for particular products also affect business-to-business markets (Fisal and Akhtar, 2013), as channels which include both halal and non-halal products could be regarded as in some way contaminated. There are also additional requirements in terms of trust, and avoidance of usury and other aspects that might be regarded as sinful in Islam.

This research therefore defines Islamic Retail Brand Equity (IRBE) as the result of the Islamic values of the retailer, as perceived by the Islamic customer. The subject of the research is the perception of the customer, so actual adherence to Islamic values by the retailer is not measured.

2.9 Graphical summary of literature review

Figure 2.1 provides a graphical summary of the literature review. This shows the general direction of causation of customer outcomes, but not the detail, as this, together with the particular variables chosen for analysis, is explained in Chapter 3.

STORE GENERIC VARIABLES (Own and competitive)

Store people
Store social – clientele
Store staff

Store policy
Store company CSR
Store CRM
Store branding
Customer service policy and implementation

Store internals
Store ambience – fragrancies, music etc.
Store physicals – design , layout, lighting
Store technology
Store product assortment – range, brands, including quality range of private label

Store access and location
Location relative to customer
Location in relation to competitors
Store access and accessibility

CUSTOMER GENERIC VARIABLES
General values
Income & wealth
Family demography
Location

ISLAMIC VARIABLES
Store (own and competitive)
Islamic values of store owner & staff & appropriate behaviour
Compliance with Islamic law on segregation of staff & facilities
Compliance of products with Islamic law
Customer
Religiosity
Islamic values

STORE ISLAMIC OUTCOME
Islamic retail brand equity

CUSTOMER OUTCOMES
Customer service experience
Customer satisfaction
Customer attitudinal loyalty
Customer behavioural loyalty – share of wallet retention, repurchasing, increased purchasing
Customer recommendation to other customers

Figure 2.1 Factors identified in literature review (developed by researcher)

2.10 Summary

This chapter discusses the main theories of retail brand loyalty, retail brand equity, and location, and issues concerning the relationship between Islamic values and retail shopping behaviour. Where the latter is concerned, shopping trips may be family trips, requiring more sensitivity towards the females and children of the family. Studies in the West have shown that retail brand equity, customer service, and location are important factors influencing the retail brand loyalty. However, enhancing retail store loyalty in the Muslim world, particularly for Saudi retail businesses, may require focusing on adherence to the religious values.

Chapter 3 Conceptual Framework and Hypotheses Development

3.1 Introduction

As shown in Chapter 2, consumer behaviour in Saudi Arabia is influenced by Islamic cultural and religious values. Retailing in the 21st century is very different from retailing in the past, due to competitive, demographic, economic and technological forces (Peterson & Balasubramanian, 2002; Sorensen et al., 2017; Swoboda, et al., 2013). Retailers are expanding to different countries to achieve their objectives in sales, profitability and sustainability, due to slower sales growth and fierce competition in their domestic markets. Retailers now focus more on building customer relationships and attracting and retaining large numbers of loyal customers, to create sustainable growth and profitability. (Cavusgil & Kim, 2014; Rubio, Villaseñor, & Yagüe, 2017; Sirohi et al., 1998).

Much prior research has focused on retailing in non-Muslim countries, but recommendations based on that research may not be appropriate in Islamic countries. This study investigates the relationship between conventional retail factors and Islamic factors, especially values. The study of Saudia Arabia will help retailers in two ways. Firstly, it will provide guidelines as to how to increase the customer base and achieve market leadership. Secondly, it will help international businesses from non-Islamic countries to expand their business in Islamic countries like Saudi Arabia.

In this chapter, the relationship among the factors (store loyalty, Islamic values, store location, brand equity, and customer service experience) is examined with support from prior literature. Figure 3.1 gives this study's proposed conceptual model. The framework demonstrates how consumers' loyalty to a store is influenced by different factors. This model incorporates Islamic values - a crucial factor for Saudi Arabia and Islamic states where consumers' behaviour is

shaped by Islamic values. The conceptual framework and the development of the hypotheses are discussed in the following sections of this chapter.

3.2 Retailing, Retail Store Loyalty and Urgency of a New Framework

Peterson and Balasubramanian (2002, p. 9) state that "To understand and explain current (21st century) retailing phenomena and retailing-related phenomena, and accurately predict such phenomena, it is necessary to have a coherent and consistent definition". Previous research focused on price, promotion, brand/product, service, loyalty, consumer behaviour, channel, organization, the internet, and others. According to Grewal and Levy (2007), some of these issues were addressed properly, but some were unexplored, such as the relationship between Islamic values and traditional retail factors such as store loyalty, store location, brand equity, and customer service experience. This study contributes to the literature by exploring this relationship using the conceptual framework shown in Figure 3.1

This conceptual framework focuses on the subset of the variables covered in the literature review considered to be those least researched, as identified by the literature review. It is a limitation of this research that in principle all the variables should have been included in the study, but this was not feasible in the time available. This applies particularly to competitive and locational variables (e.g. those relating to the effect of focal stores). Covering them would have involved collecting much more data from shoppers from many different stores and validating competitive perceptions.
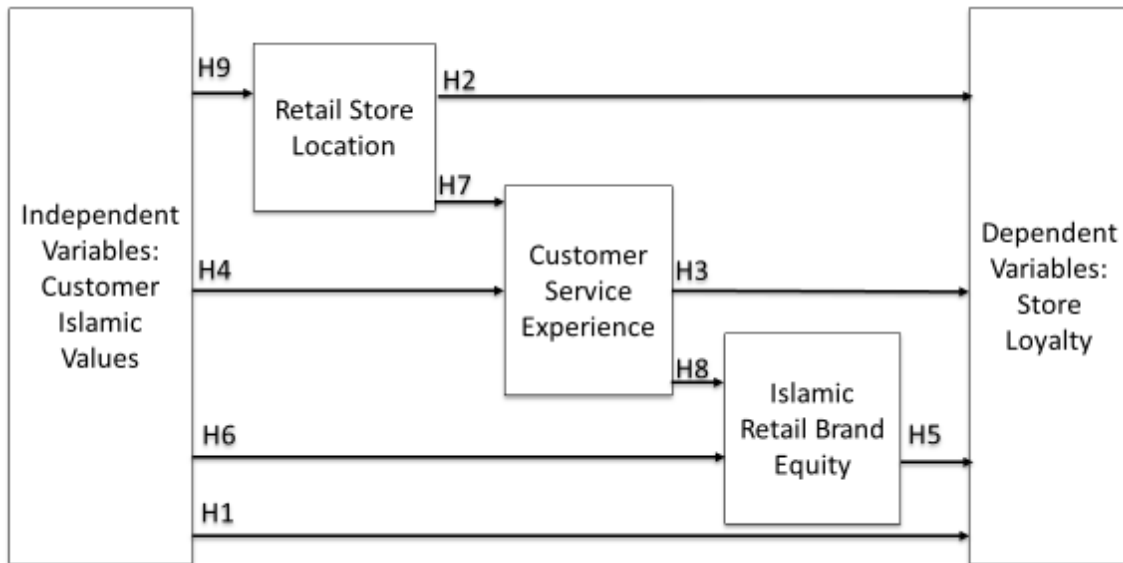
Figure 3.1 Proposed Conceptual Framework [Developed by researcher].

The arrows depict the channels/drivers through which the independent variables affect the

dependent variables.

Variables from the literature which are the focus of this study are shown in Figure 3.2 in larger

font bold italic.
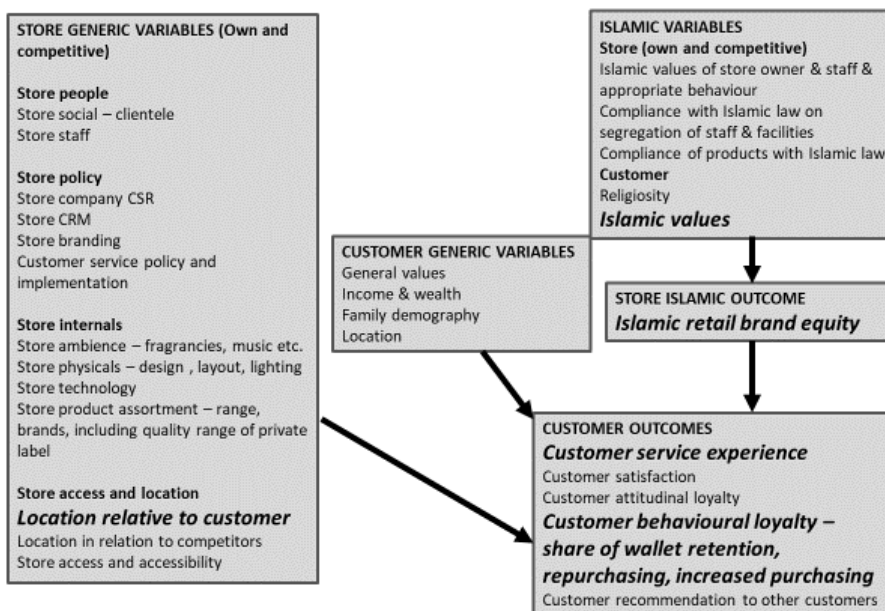
Figure 3.2 Variables from literature review used in this study (developed by author)

The model in Figure 3.1 differs from many other models of retail brand equity because it specifically includes the effect of two variables, the first being the customer's Islamic values, the second being Islamic retail brand equity. The former's impact on customer loyalty to a store is in this model, mediated by the latter. These culturally specific variables are not included in the models of researchers into non-Islamic retail situations, e.g. Jara (2018), Beristain and Zorilla (2011), Calvo-Porral et al. (2013), Kumar and Kim (2014), Anselmsson et al. (2017), Hariharan et al. (2018). Even research focusing specifically on Islamic retail situations (Altaf et al., 2017) did not include Islamic-specific or even culturally specific variables in their model. Only the work of Nam et al. (2011) and Grewal et al. (2017) approach the ideas in this thesis, with the concept of "ideal self-congruence" (Nam, 2011), although this was not in the context of retailing but tourism, and "emotional connection through shared purpose and values" (Grewal et al., 2017). Most of these authors include trust, however, and some e.g. Terblanche (2018) cover emotions.

The model of Calvo-Porral et al. (2013) includes store reputation, commercial image and price image as independent variables, and develops the constructs of perceived store brand quality, store brand loyalty and store brand awareness. However, in this model, store brand equity is a dependent variable rather than one which is determined within the model but also which influences other variables, as in the model of Swoboda, and so the latter is more useful for the current research.

3.3 Retail Store Loyalty and Islamic Values

Many businesses, including retailers, devote resources to customer relationship management programmes to identify and retain customers (Grewal & Levy, 2007; Kavita, 2017). However, values - which play a key role in consumer attitudes and behaviour – remain to be fully explored by academics and practitioners. Values of a country or region change due to changes in

economy, society and technology, global influences and other associated factors. For example, credit cards were once considered an unacceptable financing method in Islamic states, but a committee of Islamic scholars explained that a credit card is not prohibited, allowing Muslims to use credit cards and Islamic banks to offer cards to their consumers. Islamic values may affect retail store loyalty in similar ways, so it is important to explore this relationship further.

Store loyalty is defined as "the intention and readiness to repurchase at a particular store or recommend a store by the consumers" (Evanschitzky & Wunderlich, 2006; Oliver, 1999). Repeat purchase from a retailer or recommendation to others to buy from the retailer is considered as retail store loyalty. Islamic law, which is derived from Shariah law, shapes not only the social behaviour and attitude of the Saudi population, but also their behaviour as consumers. The behaviour of consumers differs between intrinsic religious (devout) and the extrinsic religious (casual) consumers (e.g. Eid & Abdelkader, 2017; Essoo & Dibb, 2004; Fauzi et al., 2016; Sood & Nasu, 1995), meaning that consumer commitment to religion explains the criteria they use to choose whether to be loyal to a store (Delener, 1990; Fauzi et al., 2016; Swimberghe et al., 2009). Choi (2010), Choi, Kale, and Shin (2010), Fauzi et al. (2016), and Shabbir (2010) state that intrinsically religious people are more store-loyal and patronize stores that hold values similar to theirs.

Due to the complexity of the issue relating to intrinsic and extrinsic religion, this study does not concentrate on religion per se, but on the relationship between store loyalty and Islamic values. Muslim consumers tend to place great emphasis on family values and are more conservative (Mokhlis, 2009). Muslim consumers tend to evaluate retail brands before choosing products or stores (Ahmad & Kadir, 2013; Aziz et al. 2017; Gayatri, 2011). Islamic values are one of the main criteria used by Muslim consumers, particularly in Saudi Arabia, to evaluate a store. (Fauzi et al., 2016). So, this study expects there to be a strong relationship between retail store loyalty and Islamic values. Thus, the first hypothesis is:

H1: *Islamic values influence store loyalty in Saudi Arabia, as measured by commitment to buy and recommendation of the store.*

3.4 Retail Store Loyalty and Store Location

Store location or accessibility to stores is crucial for retailers (Grewal et al., 2009; Reilly, 1931; Swoboda, Berg, Klein, and Foscht, 2013). However, in respect to consumer store choice, there has been a change in focus from earlier research (Bell et al., 1998; Finn & Louviere, 1990; Häubel & Popkowski-Leszczyc, 2000; Ramanathan, et al., 2017), which saw store location as an antecedent in explaining store choice. Many studies now identify decreasing relevance of location, due to the increasing mobility of consumers (see e.g. Bell, 1998; Swoboda, Berg, Klein, & Foscht, 2013).

However, in Saudi Arabia the situation is different. Unlike in Western societies, the shopping trip is regarded as a family affair (shopping malls typically include all sorts of family and children facilities and services), while due to the gender segregation policy, males are restricted from visiting malls used by females (Al Otaibi & Yasmeen, 2014). Also, little research has focused on the effects of store location on store loyalty and especially or its effects in different non-Western contexts. Research shows that consumers exhibit characteristically distinctive behavioural and psychological patterns that influence store choice, regardless of the society they come from (e,g. Al Otaibi & Yasmeen, 2014; East, 1997; Gupta & Chintagunta, 1994; , Kohn et al., 1990; Monroe & Guiltinan, 1980; Morganosky, 1995; Sheth, 1983; Shim & Bickle, 1994; Shim & Kotsiopoulos, 1993). For example, the farther consumers are from a store, the more factors there are that could reduce use of that store, while there is a greater probability of using nearer stores (Al Otaibi & Yasmeen, 2014; Bitta & Loudon, 1993).

Estimated travel time and physical and psychological effort affect the decision whether to visit a retail store, while consumers may travel far to purchase a specific product (Al Otaibi &

Yasmeen, 2014). Anderson (1983) and Swoboda, Berg, Klein, and Foscht (2013) argue that consumers possess information regarding a brand and its stores as nodes in their minds as well as links between them, and that these are stored in consumers' minds along with store location information as associative networks, to which they refer when deciding whether to repurchase from a store. This idea is drawn from schema theory (Bartlett, 1995; Helgeson et al., 2017; McVee et al., 2005; Puligadda et al., 2012). According to this, consumers refer to these associations when deciding whether to repurchase, so they can be considered as antecedents of retail store loyalty (Sirgy and Samly, 1985). However, it would be interesting to discover if these associations apply to the Saudi retail market. Therefore, the following hypothesis, in which retail store location mediates the influence of Islamic values on customer loyalty, is proposed concerning the relationship between retail store loyalty and location:

H2: Retail store location relative to the customer positively influences their loyalty to the store

3.5 Retail Store Loyalty and Customer Service Experience

Experience of customer service is an important factor in retail consumer behaviour, with emotional significance for shoppers. It may be influenced by the overall personal experience (Grundey, 2008). Customer service plays an important role in retail strategy (Srivastava & Kaul, 2016). Rose et al. (2012) argue that retail performance depends upon a positive customer service experience that creates store loyalty in the form of repeat purchases (Sivadas & Baker-Prewitt, 2000; Terblanche, 2017). Customers communicate their experience to friends, family, and colleagues. Customer service experience therefore may mediate between Islamic values and customer loyalty, as expressed in the following hypothesis:

H3: Positive customer service experience positively influences store loyalty.

3.6 Customer service experience and Islamic values

Customer service experience is a holistic construct, covering more than the service experience (Klaus & Maklan, 2012) and including the goods and services offered in the store as well as encounters with fellow consumers and retail service providers (Hume et al., 2006; Meyer & Schwager, 2007; Zomerdijk & Voss, 2010). It has several components - spiritual, intellectual, emotional, and physical (Gentile et al., 2007). Lin and Bennett (2014) contend that customer service experience is influenced by everything a retail organisation does, every touch point, all service processes, and service encounters (Jüttner et al., 2013). It includes pre-purchase and post-purchase experiences of a consumers (Meyer & Schwager, 2007; Tynan & McKechnie, 2009; Zomerdijk & Voss, 2010). The encounters serve as "stimuli" that influence consumers' positive emotional and cognitive responses (Berry et al., 2002), resulting in customer satisfaction which is of great interest to retailers (Lin & Bennett, 2014). It is considered by some as an antecedent of customer loyalty (Lin & Bennett, 2014; Mittal & Kamakura, 2001).

However, the Saudi retail market is governed by law, which means complying with Islamic values, so this introduces a new element into the customer service experience. Saudis adhere to strict divisions between members of the society based on tribal affiliations, age, gender, and the like (e.g. Ezzi, Teal, & Izzo, 2014; Lippman). Islamic values provide the principles for living in a fair and equitable society with appropriate human interaction (Ezzi, Teal, & Izzo, 2014), so consumers usually expect a positive personal and friendly interaction with salespeople (Fauzi et al., 2016), and this influences their patronage behaviour (Abu & Roslin, 2008; McDaniel & Burnett, 1990).

There has been much research on customer service experience (Pine & Gilmore, 1999), but mainly conceptual, and while some research focuses on Islamic values (Eid & El Gohary, 2015; Fauzi et al., 2015, 2016; Saeed & Azmi, 2015; Temporal, 2011), there is little research on the

relationship between retail customer service experience and Islamic values, particularly in Saudi Arabia. According to Ahmad and Kadir (2013) and Gayatri et al. (2011), the values Muslim consumers use to assess a retailer before deciding to patronize the store tend to be unique to the group. Winsted (1997) was the first to conduct cross-country behavioural analysis of service for US and Japan, and showed that satisfaction derived from the customer service experience depends on the cultural experience. For example, Western countries' advertisement of lingerie products in the retail outlets is common, but this is considered offensive in Saudi Arabia and prohibited by law. So, customer service experience may mediate between Islamic values and customer loyalty. This leads to the following hypothesis:

H4: Customer service experience is influenced by Islamic values.

3.7 Retail store loyalty and Islamic retail brand equity

Keller's (1993, p. 1) states that brand equity results "when the consumer is familiar with the brand and holds some favourable, strong and unique brand associations in memory". Sirgy and Samli (1985) argue that consumers refer to these brand associations when deciding to buy. Before the buying decision, customers seek information to minimize losses, and according to Allaway et al. (2011), this happens particularly in highly uncertain conditions. There is a positive association between loyalty and brand equity (Swoboda, Weindel, & Hälsig, 2016).

Many scholars suggest that customers perceive specific stimuli as information cues in forming attitudes toward a retailer (e.g. Jinfeng & Zhilong, 2009; Swoboda, Weindel, & Halsig, 2016). They tend to regard retail brand equity as a brand node in a customer's memory linked to various associations and other nodes, including retail attributes such as price, assortment, communications, and service (e.g. Puligadda et al., 2012; Swoboda, Weindel, & Halsig, 2016). As consumers access information in memory about retail brands in decision-making situations, the behavioural importance of the brand associations rises (e.g. Swoboda et al., 2013b).

According to several studies, for example Boush and Loken, (1991) and Swoboda, Berg, Shramm-Klein, and Foscht, (2013), if a brand has a strong and positive brand equity, consumers attempt to integrate it into an existing chain of brand nodes (which may include stores). As the retail brand node is activated more often, this results in positive perceptions of stores and leads to store loyalty. Many scholars point out that loyal consumers may rely on the best available information on the brand and on their experience with the store when making a store choice, so this present study expects a strong relationship between the retail store loyalty and retail brand equity (Swoboda, Weindel, & Halsig, 2016), with Islamic retail brand equity also mediating between Islamic values and loyalty and between customer service experience and loyalty. Put another way, Islamic values may have a direct influence on customer loyalty, but may also influence Islamic retail brand equity (H6) and customer service experience (H4), with customer service experience also affecting Islamic retail brand equity (H8) as well as affecting customer loyalty directly (H3). This discussion leads to the following hypothesis:

H5: Islamic retail brand equity influences retail store loyalty positively.

3.8 Islamic retail brand equity and Islamic values

The emergence of the middle-class Muslim family and their ability to afford branded products influenced marketers to focus on developing branded products complying with Islamic values (Gayatri, Hume, & Sullivan Mort, 2011). Increasingly, Muslim business people combine Islamic principles with capitalist aspirations, despite the potential for conflict between the two (Adas, 2006). Customers following Islamic norms buy meat or cosmetic products only from "halal" shops, to avoid contamination by pig meat or fat. Kokoschka (2009) suggests that Islam's impact on Muslim consumer behaviour is strong despite the impact of globalisation and materialism (Al-Hyari et al., 2012), while Sandikci (2011) argues that the buying power of consumers following Islamic-values and the interest of Muslim entrepreneurs have made

Islamic marketing more attractive. Despite stereotypical views that Islamic teachings strongly emphasise conservative ethics (Gokariksel & Secor, 2009), it has been suggested that there is no conflict between this and modernity (Haenni, 2009; Vohra et al., 2009).

There are over 350 million people in Arab countries, with reasonable knowledge of Western lifestyles and readiness to adopt Western lifestyles (Al Otaibi, 2014). People in Saudia Arabia show great interest in global fashion trends, so most major luxury and other international brands like Prada, Gucci, Guess, Zara, Top Shop, etc. have a presence in Saudi Arabia (Gaurilcikaite, 2014). However, as Saudi society is based on a mix of Islamic values and Saudi social traditions that influence consumer behaviour (Al-Saggaf, 2004; Ezzi, Teal, & Izzo, 2014), Saudis are more likely to abide by their values and be less assimilated to modern society. Tuncalp and Erdem (1999) argue that Muslim consumers automatically reject any advertising cues featuring nudity, prefer to avoid clothes carrying inappropriate logos or images, do not buy brands associated with anti-Islamic/Arabic concerns, and may prefer to avoid displays of women's underwear that are visible to men, or products sourced from non-Muslim countries because they might not be halal (Erdem & Tuncalp, 1997; Vohra et al., 2009).

Islam acts as a filter between Muslim consumers and marketing stimuli such as product, advertising, price, etc., removing any marketing information that conflicts with Islamic values, so where these stimuli comply with Islamic values, after processing the marketing information, the Muslim consumer will make a brand choice or a buying decision based on compliance with Islamic values (Busnaina & Woodall, 2010). Building a strong brand with significant equity depends on the minds of customers (Keller, 2001) (how their feelings, images, beliefs, or opinions become linked to the brand), Therefore, this study investigates the association between customers' Islamic values and brand equity (Akhtar & Zaheer, 2014; Jafari & Sandikci, 2015). However, given the importance of the retailer's Islamic values and how they are demonstrated in the store, a concept has been developed which focuses on the specifically

Islamic version of retail brand equity, namely Islamic Retail Brand Equity. The validity of this concept is tested through this hypothesis, in which Islamic Retail Brand Equity mediates between Islamic values and customer loyalty. This leads to the following hypothesis:

H6: Stores following Islamic values have greater Islamic retail brand equity.

3.9 Store location and customer service experience

Accessibility to stores is important despite the impact of online retailing, particularly in Saudi Arabia, where online shopping activity is not prominent. Mobility issues for women have made store location more important for Saudi customers. Scholars have studied location issues but not linked it with retail brand equity or with its impact on customer experience and then the latter's influence on brand equity (Swoboda et al., 2013). Therefore, this study tries to establish whether there is a complex mediated relationship between Islamic values, store location (as measured by proximity to the customer's home), customer service experience, brand equity and customer loyalty. This leads to the following hypothesis for this part of the analysis, as other parts are covered by other hypotheses:

H7: Retail store location is important if the customer service experience of the retailer is positive.

3.10 Customer service experience and Islamic retail brand equity

Customer experience is a multi-faceted concept (Brakus et al., 2009; Gentile et al., 2007; Nasermoadeli et al., 2013; Schmitt, 1999), which consists of multiple experience dimensions - sensory, affective, cognitive, physical and social (Holbrook and Hirschman, 1982). During retail service delivery, customers may experience positive and negative emotions (Lemmink & Mattsson, 2002), So, coffee shops sell not only the items on their menu, but must also ensure that the store atmosphere makes people feel comfortable, and may provide free internet access to attract more visitors (Susanty & Kenyy, 2015). In Saudi Arabia, visiting stores is a way of

family life, with shopping malls seen as gathering points for families, typically including all sorts of family and children facilities and services (Al Otaibi & Yasmeen, 2014).

Decisions on store choices are related to retail attribute associations (communication, assortment, service, or price) that also influence brand associations (Swoboda, Weindel, & Halsig, 2016). In other words, a positive customer experience generates strengthened and sustained customer loyalty (Mascarenhas et al., 2006), while customers' brand loyalty and repeated purchasing reflects brand equity. The cognitive process plays a vital role in building attitudes. So, when consumers receive information from retailers, it influences their attitudes and ultimately their overall consumer experience, perhaps leading to greater brand loyalty. Krishnan (1996) argues that the learning and stored information in the memory create consumers' associations with brands and results in increased brand loyalty (Swoboda, Weindel, & Halsig, 2016).

According to Keller (1993), one of the most valuable marketing assets is customers' knowledge of a brand resulting from previous marketing investment, and this is directly related to customers' service experience, which mediates between brand equity and brand loyalty. In other words, brand loyalty is a non-random and biased behavioural response, a psychological process in which decision-makers buy a brand or a set of brands over time (Jacoby, 1971). Kotler and Keller (2009) and Susanty and Kenny (2015) emphasize that a strong brand's value lies in its power to capture customer preference and loyalty. So, a positive customer service experience may influence customers to visit the store (Ryu & Jang 2008), and because of a pleasant experience, satisfied consumers suggest the brand to friends and family; they become loyal and spend more than they planned.

In this study, however, a special concept is required, which is Islamic Retail Brand Equity. For this reason, additional items are required to define it, including adherence of the retailers

themselves to Islamic values, which the qualitative study showed to be evident to the consumer in terms of store layout, messaging, product range and customer service (for example, who serves the customer, the greetings given, the messaging in store displays). The following hypothesis is based on this argument that good customer service experience affects retail brand equity and so mediates between the customers' Islamic values and Islamic retail brand equity as well as directly influencing loyalty:

H8: Good customer service experience positively influences Islamic retail brand equity.

3.11 Store location and Islamic values

Few recent studies have focused on consumers who follow Islamic values. Recent research on Islamic-values-oriented consumers focuses mainly on their increasing purchasing power (Sandikci, 2011), suggesting that the market segment of Islamic-values followers is a viable market segment. According to Nasr (2009), the growing number of US Muslim consumers who follow Islamic values have attracted marketers' attention (Jafari & Sandikci, 2015). However, scholars of Islam consider capitalism as fundamentally mismatched with Islam (Maududi, 1975). This suggests that customers with Islamic values are more likely to visit stores which themselves demonstrate strong Islamic values, and this is therefore likely to influence their views on which stores they are prepared to travel to. This study will contribute to the literature by investigating the relationship between Saudi customers' gender, mobility, Islamic values and attitudes to store location

Location of or accessibility to stores is crucial for retailers when building strong brands (Swoboda, Berg, Schramm-Klein, & Foscht, 2013). Store location is more important for consumers in Saudia Arabia than those in the West (e.g. Bell et al., 1998), due to e-commerce and greater customer mobility (Swoboda, Berg, Schramm-Klein, & Foscht, 2013). As Saudi Arabia is a patriarchal society, normally the male conducts activities on behalf of the members

of the family, including "traditionally" female task-related activities such as shopping for groceries (Al Otaibi & Yasmeen, 2014). Grocery shopping is accompanied by various other activities, as Saudi shopping malls typically include facilities for families (Al Otaibi & Yasmeen, 2014). Women were not allowed to drive vehicles until recently, and although it is now allowed, segregated parking has not been introduced, so women are advised not to drive alone to stores. So, along with the common retail factors, used by consumers in general, "Islamic values" is a critical criterion by which Saudi consumers evaluate a store (Fauzi et al., 2016). This means that store location may not only directly influence customer loyalty but may also mediate between Islamic values and loyalty. This leads to the following hypothesis:

H9: The extent to which customer loyalty is influenced by whether a store follows Islamic values is mediated by store location.

3.12 Summary

In this chapter, a conceptual framework was developed based on the marketing literature. A set of hypotheses was developed to be tested empirically. Figure 3.1 proposes that retailers' Islamic values orientation and location could influence customer service experience, customer loyalty, and Islamic retail brand equity. The key influential factor in this research is Islamic values. We expect the relationship between the factors be complex.

Chapter 4 discusses the research methodology used to test the hypotheses, research design and measurement scales, the structure of interviews and questionnaire and the data collection process. The aggregate data is presented and further discussion of the hypothesis test result is given in Chapter 6.

Chapter 4 Research methodology – introduction and qualitative study

4.1 Introduction

This study employs a mixed method (qualitative and quantitative) approach to exploring the influence of Islamic values on Islamic retail brand equity and on retail loyalty, using qualitative and quantitative data. The qualitative approach uses semi-structured interviews to explore participants' views (Denzin & Lincoln, 2000), seeking understanding of the phenomenon from the perspective of people's experiences (Vaismoradi, Turunen, & Bondas, 2013). The aim of this part of the research was to focus on how people "make sense" of their experiences regarding store loyalty and brand equity and the world they live in and to identify how far this is influenced by Islamic values. Qualitative research is best suited to this stage of the research, because of its flexibility (Liamputtong, & Ezzy, 2005). It is a form of social enquiry into meaning that is very useful in studies of religion, culture, or values, because of its more flexible style of eliciting evidence from different groups and contexts (Denzin & Lincoln, 2000; Shank, 2002). Then a questionnaire survey was used to measure the influence of Islamic values on store loyalty and brand equity and thence on consumers' purchasing decisions. Here the researcher asked identical "closed-ended" questions arranged in the same order as in the qualitative research, to confirm the hypotheses. These questions were highly structured, allowing comparison of responses across participants.

4.2 The cultural background

Confirmation of the cultural difference between Saudi Arabia and Western countries is illustrated by comparison between Saudi Arabia and the UK (Fig 4.1). According to Hofstede (2016), Saudi Arabia, as compared to the UK, is a high-power distance society; everyone has a place in the society and does not need further justification of their hierarchical positions. This

may also refer to gender inequalities. Saudi society is more collectivist by nature, with individuals having a close long-term commitment to the member 'group', be that a family, extended family, or extended relationships. Saudi Arabia also scores high on the dimension of uncertainty avoidance, leading to rigid codes of belief and behaviour and intolerance of unorthodox behaviour and ideas.
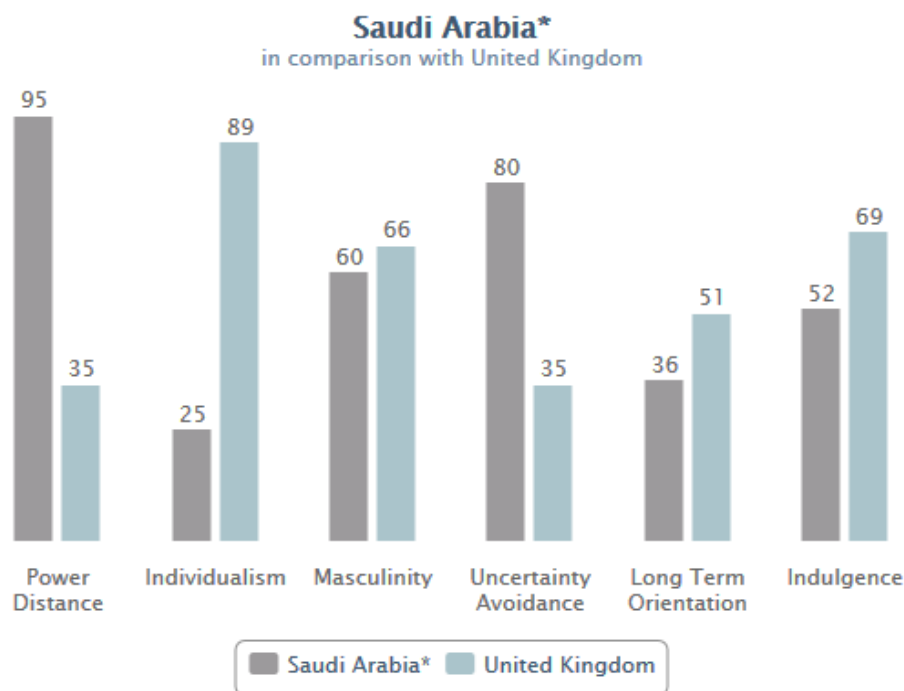
Figure 4.1 Comparison of cultural dimension of Saudi Arabia and the UK (Source: www. geert-hofstede.com)

Consumers' ethical judgment is also an important issue. Customers' moral rules, principles, and standards are shaped by values (Muncy & Vitell, 1992; Vitell et al., 2015). Arab countries have similar religious values, but categorising them the same for marketing activities may lead to mistakes (Hickson & Pugh, 1995).

Each Muslim country has different values, economic conditions, and locations, so marketers must be careful not to generalise (Al-Khatib et al., 2005; Kabasakal & Bodur, 2002; Keillor & Hult, 1999). To quote one researcher: "In Saudi Arabia the supposedly strict adherence to

Islamic laws may lead citizens of the country to have an intense sense of Islamic identity, while in Egypt, a more secular society, Egyptians may have a more nationalistic/Egyptian rather than religious approach" (Al-Khatib et al., 2005, p. 5).

In Saudi Arabia, Panda Retailing recently introduced female cashiers and customer service assistants, to serve customers who were female or male accompanied by a female family member. Although there was some argument about whether men and women can work together in retailing, some customers appreciated female employees because women no longer felt shy asking female assistants about feminine products (e.g. undergarments or sanitary towels). The importance of practice is illustrated by this example. A foreign man was shopping in Saudi Arabia with his wife and went to a female cashier desk. However, his wife was not beside him, so the cashier and others asked him why he was standing there and suddenly started beating him. The foreigner's Saudi wife rescued him (Rush, 2014).

Given the very conservative situation in Saudi Arabia, this research was conducted only in Saudi Arabia because clustering Arabian countries together and using the same variables for each of the countries when analysing the dataset might have provided misleading results.

4.3 The Saudi retail market

Saudi Arabia has witnessed an accelerating and significant growth in retailing. The average annual population growth is playing an important role in this retail market growth. According to Alpen Capital Group (2009), Saudi Arabia is the largest and one of the richest retail markets in the Middle East (Jin, Almousa, & Kim, 2018). Due to significant growth and its associated opportunities, international retailers have entered the market, while the number of domestic retailers has increased.

However, there are no available official records indicating the size of the Saudi retail sector. Euro Monitor International (2011) provides an overall estimation on the retail market size.

(Around KSR160 billion), with small- and medium-size retailer sales accounting for 85% of this. Despite the presence of retail chains, individual stores dominate. One important reason behind this could be the location of the stores and the fact that customers' special product needs are well addressed by local retailers. This can be seen especially in the beauty and cosmetics industry where demand for 'halal' certified beauty products is on the rise (Euromonitor, 2016).

Many marketing models have been developed for the developing markets with disregard to Islamic values. However, strict adherence to Islamic laws creates an intense sense of Islamic identity in Saudi Arabia, and this intense sense might cause retailers to have a convergent rather than divergent view of Muslim and other customers.

In Saudi Arabia, retail outlets are seen as locations for leisure activities and social gatherings, and so typically include extended services and facilities for families (Al Otaibi & Yasmeen, 2014; Euromonitor, 2016). Recommending stores to friends and family members is as a result deeply rooted in Saudi lifestyle (Ahmed, 2012; Al Otaibi & Yasmeen, 2014; Kotler, 2010).

The growth in Saudi retail sales is partly due to a growing number of consumers who buy major international brands at local outlets for those brands, such as Panda Retailing Co and Al Bandar Trading, etc. (Euromonitor, 2016). Berman (2005) and Al Otaibi and Yasmeen (2014) identify the need for more research on store loyalty and brand equity. This is particularly important as Saudi consumers find it hard to distinguish between the stores based on brands offered.

4.4 Research methods and methodologies

In a research study such as this, it is important to identify and justify the methodologies to be used (Creswell & Creswell, 2017; Crotty 1998). In general, the term "research methodology" and "research method" are used interchangeably. Nevertheless, the research method is defined as "the techniques or procedures used to gather and analyse data related to some research question or hypothesis" (Crotty, 1998, p. 3) i.e. the process of identifying research questions,

gathering data, analysis, and finally presenting the findings of research (Payne & Payne, 2004). On the other hand, the research methodology is "the strategy, plan of action, process or design lying behind the choice and use of particular methods and linking the choice and use of methods to the desired outcomes" (Crotty, 1998, p. 3). So, research methodology is a detailed account of the philosophical assumptions of a research study (Payne & Payne, 2004). By providing the philosophical assumptions, a researcher explains why a particular method was chosen for the research. Moreover, these philosophical assumptions also shape the way a researcher gets knowledge about the phenomenon or a "knowledge claim" (Holloway & Todres, 2003).

This section deals with methodology issues, explaining the philosophical assumptions. The next section explains issues related to data collection, analysis, and presenting the findings.

In explaining a research philosophy, a researcher must cover three factors. The most important issue is the "research paradigm" - "a set of assumptions consisting of agreed upon knowledge, criteria of judgement, problem fields and the way to consider them" (Malhotra & Birks, 2003, p. 136). Secondly, while explaining philosophical assumptions, a researcher must explain "epistemology", which deals with defining the phenomenon (Bryman & Bell, 2015). For example, this research focuses on retail store loyalty. From the epistemological point of view, "retail store loyalty" must be defined. Thirdly, research philosophy includes the "ontology", - how to measure the phenomenon under study. In this case, to make a claim about knowledge, it is important to explain how to measure retail store loyalty.

According to Bryman and Bell (2015), the two most commonly used management research philosophies are positivism and interpretivism. Positivism is the "philosophical stance of the natural scientist" (Saunders et al., 2011, p. 113), which includes belief in observable reality and generalisability of results. By testing assumptions with reference to the available evidence, positivists refine and test the theories and enrich them through an objective process.

Interpretivists emphasise "the dynamic, respondent-constructed position about the evolving nature of reality, recognising that there may be a wide array of interpretations of reality or social acts" (Malhotra & Birks, 2007, p. 193). Here, individual behaviour is interpreted by using observations and interviews. Table 4.1 explains the difference between positivist and interpretivist philosophies of research.

Table 4.1 The difference between Positivism and Interpretivist

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

Source: Malhotra & Birks, (2007, p. 138).

4.5 Research approach

There are two common research approaches in management, inductive and deductive. According to Saunders et al. (2011), in the deductive approach "you develop a theory and hypothesis (or hypotheses) and design a research strategy to test the hypothesis" (p.124). In the inductive approach, "you would collect data and develop theory as a result of your data analysis" (p.124). The deductive approach is used when researchers follow positivism and the inductive approach is closer to interpretivist philosophy, though it is believed that "such labelling is potentially misleading and of no real practical value" (Saunders et al., 2011, p.214).

This study used both deductive and inductive approaches to make the "knowledge claim" about Saudi retail store loyalty. By employing the deductive approach, the study aims to develop the existing theory about loyalty incrementally, by testing it in the Saudi retail context. The theory is tested by developing hypotheses and accepting or rejecting hypotheses based on measurable

and observable empirical evidence (Malhotra & Birks, 2003). In the initial phase of the study, in line with the existing literature (e.g. Malhotra & Birks, 2003), a qualitative method was used to develop a deeper insight, to help improve the proposed model of the study and hypotheses. The present study used a mixed methodology, with in-depth interviews (qualitative) in the early stages of the research, and a closed-ended self-administered (quantitative) used as the basis for generalisations about the phenomenon.

As this study used a mixed method approach, it could be argued to be more related to the post-positivist perspective (Corbetta, 2003), which tends to use qualitative techniques as a minor part of the research. The post-positivist perspective aims to explain the phenomenon under study beyond the question of what social reality is; it also asks "how and why" differences exist between individuals in the social world (Thomas & Brubaker, 2000). Using both approaches can avoid the limitations of one approach and make research more scientific.

The mixed method approach is also partly justified because the concept of Islamic values, particularly as held in a very conservative society such as Saudi Arabia, as applied to consumer choices is still relatively emergent, so in such situations, the mixed method approach is suggested as appropriate in order to define and understand the variables so that they can then be incorporated into quantitative research (Saunders et al., 2011).

Mixed methods approaches are particularly appropriate when research involves constructs which are either new, where there is little or no consensus about their meaning, or where the constructs are established in one culture but their meaning in another culture needs to be understood (Harrison and Reilly, 2011. Johnson and Onwuegbuzie, 2004; McKim, 2017); this is particularly important in the interpretivist approach, when the very language that respondents may use to describe the entity (e.g. Islamic values, Islamic retail brand equity) may differ significantly between respondents. Another purpose of the interviews was to purify the

measures or items, get better ideas about the topic and the variables, and to develop the model (Churchill, 1979).

4.5.1 Respondents

To find the right interview respondents, the researcher selected two of the largest and most well-known national retailers in Saudi Arabia, Al Aziziya Panda United and Al Othaim. The main reason why these retailers were chosen is that they were market leaders (Euromonitor, 2016) and had adopted Islamic values more than competitors e.g. by employing female sales assistants and changing stores to meet Islamic consumer requirements. The interviews were face-to-face and carried out with teachers, managers, government employees, bank workers, and postgraduate students – generally respondents more knowledgeable about the subject (see Table 5.1). The university's ethical code was followed, based on informed consent, respondent anonymity and confidentiality, and no harm to the participants, as the literature suggests (Allmark et al., 2009; Bryman & Bell, 2015; Priporas, Stylos, & Fotiadis, 2017).

The researcher used a convenience sample for practical reasons of obtaining easy access to the respondents, availability at a given time, and also because most of the respondents were willing to participate in the interviews (Etikan, Musa, & Alkassim, 2016). Since there may be more than one representative group, by choosing respondents from diverse backgrounds the researcher can observe and examine different perspectives (Balmer & Liao, 2007).

The respondents were contacted by email and phone, while some were invited in person. The place of the interview was scheduled prior to the start of the interviews. All the respondents accepted the researcher's proposal to meet at the premises of King Fahad National Library in one of the conference rooms. This was particularly convenient for the female respondents. Thus, the researcher followed Tuckman's (1972) guidelines for interviewing procedure that every attempt should be made to put respondents at ease.

4.5.2 Semi-structured interviews

The aim of study's first phase was to identify important variables rather than to derive findings (Braun & Clarke, 2006). In this phase, 20 semi-structured interviews with consumers were carried out in Riyadh, using a list of topics as an interview guide (Appendix 1), covering demographics, store location, store loyalty, Islamic values, customer service experience, and Islamic retail brand equity. The sample size is large enough to draw useful evidence on any underlying behavioural patterns and small enough to enable effective analysis (Saunders, Lewis, & Thornhill, 2009I). It also meets the criteria of Onwuegbuzie and Leech (2007), who recommend samples of 15 to 20. De Ruyter and Scholl (1998) identify that most samples are in the range 15-40. To develop an interview guide, it was important to use the existing literature about the phenomenon under study (Pantano & Priporas, 2016). For the study on hand, an interview guide was designed after an extensive literature review and was pretested with 3 respondents, to ensure content relevancy and readability (Priporas & Poimenidis, 2008; Priporas & Vangelinos, 2008; Priporas, Stylos, & Fotiadis, 2017). There were 16 questions in the interview guide to generate data about the participants' personal experiences of how Islamic values influenced consumers' purchasing decisions.

Each interview focused on ascertaining how each construct could be influenced by Islamic values. According to Thagard (2002), easier questions should be asked first, followed up by more complex ones. The interviews were face-to-face and lasted 50-65 minutes. The respondents were free to answer as they wanted, allowing the researcher to ask follow-up questions. As Polkinghorne (2005) suggests, the interview must be like a conversation, to reveal more of interviewees' opinions. A semi-structured interviewing approach is considered best because it helps generating more responses and tighter discussion (Evans, Bridson, Byrom, & Medway, 2008).

As the interviews progressed and when potential categories started to emerge, it became obvious which categories started to repeat. Saturation point was reached with 20 respondents. The interviews were conducted in the native Arabic language. To ensure that the meaning was equivalent as well as to avoid any "communication problems" which may damage the outcome of the interview, the findings were translated into English Language by a professional bilingual translator (Filep, 2009).

The exhaustiveness (determined mainly by sample size) and representativeness of interviews (determined mainly by sample composition) (Miles and Huberman, 1994) determine the speed with which saturation is reached. Guest et al. (2006) showed that saturation (i.e. where more interviews would not yield more information) is reached quite quickly, and that while after 12 interviews, saturation is usually total, even six interviews yield nearly all the key information. According to Romney et al. (1986), even samples as tiny as four can capture very accurate information with a high-confidence level (0.999) see the Appendix 3.

The interviews took place at the beginning of March 2017. A copy of the analysed data was forwarded to interviewees to confirm their authenticity. For reliability, a common interview guide was used (Moustakas, 1994; Mero-Jaffe, 2011).

Manual content analysis was used to analyse the interview data, by highlighting important concepts and ideas and comparing the interviews. Key themes were identified and illustrated using excerpts and quotations, as advised by Bridson, Byrom, and Medway (2008). The interviews were a key source, along with the literature review, for defining the variables in the quantitative study.

4.6 Summary

In this chapter, the overall research approach was discussed, together with the approach taken in the initial qualitative study. The decision to use a mixed method approach was described.

The next chapter gives the results of the qualitative study and explains how this determined how the pilot study was set up.

Chapter 5 Qualitative Data Analysis and Quantitative Pilot Study

5.1 Introduction

The chapter explains the data generated from in-depth interviews of respondents. 20 interviews were conducted. An interview guide was prepared using the existing literature about adherence to Islamic values, store location, store loyalty, and Islamic retail brand equity. The chapter is divided into eight sections. The first discusses sampling. The second explains issues related to identification of variables. The third deals with conclusions of the research. The fourth focuses on the pilot study. The fifth focuses on questionnaire design. The sixth one covers the approach in the main study. The seventh one covers ethical considerations, and the final section summarises the chapter.

5.2 Profile of the qualitative sample

Table 5.1 describes the respondents interviewed for the qualitative data. The table is divided into eight columns. The first exhibits the date of the interview. In the second, the retail brand is mentioned. The third shows the respondent's occupation, while the fourth shows the type of family, whether extended or nuclear. The fifth shows age, the sixth gender, and the seventh the respondent's education level. The last column gives the interview duration.

The interviews were conducted from 10-03-17 to 19-03-17. Seven respondents were teachers, three were employees of the ministry of education/health, two were students and two were bank employees. Eight of the respondents said that they belong to an extended family, while eight were from a nuclear family. Four respondents did not mention their family type. The ages ranged from 22 to 46 years old. 14 respondents were males and 6 were females. Six respondents had a bachelor's degree, six had a postgraduate degree, and eight said that they hold a master's degree.

The table shows that there was sufficient breadth in the sample for the interviews.

Table 5.1 The respondents' profiles and the details of semi-structured interviews

Interview Date	Brand Name	Occupation	Family Size	Age	Gender	Education	Interview Time
10.03.2017	Al Aziziya Panda United	Teacher	Nuclear	43	Male	Master's Degree	55 min.
11.03.2017	Al Othaim	Brand Manager	Extended	34	Female	Undergraduate	65 min.
11.03.2017	Al Aziziya Panda United	Employee in Health Ministry	Extended	31	Female	Master's Degree	62 min.
12.03.2017	Al Aziziya Panda United	Government Employee	Extended	38	Male	Undergraduate	60 min.
12.03.2017	Al Aziziya Panda United	Student	None	24	Female	Bachelor Degree	50 min.
13.03.2017	Al Aziziya Panda United	Employee in Ministry of Education	Nuclear	45	Female	Master's Degree	58 min.
13.03.2017	Al Aziziya Panda United	Teacher	Extended	36	Male	Bachelor Degree	52 min.
14.03.2017	Al Aziziya Panda United	Employee at Alhajri Bank	Nuclear	38	Male	Bachelor Degree	65 min.
14.03.2017	Al Othaim	Teacher	Nuclear	42	Male	Master's Degree	62 min.
14.03.2017	Al Othaim	Employee in Ministry of Education	Extended	26	Female	Master's Degree	55 min.
15.03.2017	Al Othaim	Store Manager	Extended	33	Male	Undergraduate	65 min.
15.03.2017	Al Othaim	Postgraduate Student	None	30	Male	Undergraduate	60 min.
16.03.2017	Al Othaim	Office Manager	Nuclear	24	Female	Bachelor Degree	55 min.
16.03.2017	Al Othaim	Postgraduate Student	None	22	Male	Undergraduate	52 min.
18.03.2017	Al Aziziya Panda United	Teacher	Nuclear	35	Male	Master's Degree	62 min.
18.03.2017	Al Aziziya Panda United	Employee at Alinma Bank	None	28	Male	Bachelor Degree	62 min.
18.03.2017	Al Aziziya Panda United	Teacher	Nuclear	30	Male	Bachelor Degree	60 min.
19.03.2017	Al Aziziya Panda United	Student	Nuclear	23	Male	Undergraduate	50 min.
19.03.2017	Al Aziziya Panda United	Employee in Ministry of Education	Extended	41	Male	Master's Degree	65 min.
19.03.2017	Al Aziziya Panda United	Teacher	Extended	46	Male	Master's Degree	65 min.

5.3 Identification of variables

This section discusses the variables to be used in the pilot and main studies.

5.3.1 Islamic Values and the Store Location

The study results indicated that there is a strong influence of Islamic values on consumers with respect to choosing one store over another. The vicinity to home or store location was perceived by respondents as influential. Several respondents also indicated the importance of Islamic values and their influence on store location, customer service, engaging with customer staff, and online shopping. These categories have been identified in the literature review as being contextual to store location and Islamic values. Other factors were also equally important – for example trust emerged as an important factor during data analysis.

Interviewee 4 stated "I like to go to a store which is close to home and has everything I need in one place because I take my family with me". Interviewee 6 who was a female stated, "For a woman it is more convenient if the store is near her home".

The evidence obtained suggests that Islamic values strongly influence consumers regarding store location in the sense that location is perceived as a point where family can gather and that vicinity to home matters because it is seen as more convenient for women when they visit stores for shopping. Therefore, it is reasonable to conclude that consumer purchasing decisions are affected by Islamic values, which is consistent with Fauzi et al. (2016), who state that Islamic values is one of the predominant factors alongside other determinants by which Muslim consumers evaluate the store. As mentioned earlier in the data analysis section, the findings indicate that trust is an influential factor in determining consumer purchasing decisions. It emerged in all the categories covered in the interviews. When respondents were asked about store location and online shopping, more than two thirds highlighted the importance of trust as related to Islamic values. For example:

Interviewee 3 stated: "In my opinion, it is about family gathering which is very important in the Saudi culture. I like to go to a store which is close to home and has everything I need in one place because I take my family with me. Yes, vicinity is important. I would rather take my family to a store in our neighbourhood than somewhere where it's far. It's important also because I would spend less time driving to the store and back. Personally, I prefer to see the products before buying them, and I think most consumers here are shopping less online, because of lack of trust."

Interviewee 5 stated**:** "As long as the store has implemented Islamic values and good quality products, the prices are reasonable, and they offer special space for people with disability, it's fine for me, although for a woman it is more convenient if the store is near her home. I think all those factors matter. I think online shopping is just starting in Saudi Arabia compared to the rest of the world. It is convenient and easy, but it will take time for it to become more popular. Yes, I think trust is the main issue."

5.3.2 Store Loyalty

Repeated purchases and commitment to rebuy a brand are at the core of store loyalty according to Anic (2006), and according to respondents' discussions obtained from the interview transcripts, there is a strong agreement with this point. While the marketing literature discusses various store attributes and consumers' behaviours that contribute to store loyalty, such as location of store, nature and quality of assortment, pricing strategy, and loyalty cards, it does not specify which of these can ensure continuous patronage to the store (Miranda, 2005). In the light of this, when asked in what ways store loyalty is influenced by Islamic values, the respondents agreed strongly that there is a significant influence of Islamic values on store loyalty.

Interviewee 8 stated "When I go to shopping, I like to go with my family … that's why I choose stores that have female sales assistants, because my family is with me". Similarly, other aspects of store loyalty were mentioned such as transparency in pricing, trust in the store, loyalty cards, and rewards.

Although the results do not indicate which store attribute contributes the most to store loyalty, the transcripts show that the relationship between store loyalty and Islamic values is strong in the sense that store loyalty is increased if store attributes are in line with Islamic values.

Interviewee 14 stated**:** "the resting rooms for prayers are well maintained…. You can actually see that they care about their customers; that's why we always come back". Another respondent mentioned "Saudi customers are looking for trust when it comes to stores, we want to go to stores where we can trust them and to have a good long-lasting relationship …. I think this is a part of our Islamic values".

Therefore, findings from this study are similar to those of Alimuddin, Kusumawati, Ashari, & Ferdiansah, (2014), who state the importance of justice as value and that from the Islamic point of view, it is the main norm in all aspects of the economy, which means that all transactions in business must be concluded fairly to everyone. Also, according to Euromonitor, (2016), Saudi consumers tend to be risk-averse in the sense that they are unlikely to buy products from countries about which they have negative associations, which can also be applicable to stores or certain brands.

Interviewee 12 stated: "I think that Islamic values are very strong when it comes to Saudi consumers and that they would not buy in a store which has not adopted our lifestyle … which means also adapting to Islamic values."

Interviewee 16 stated: "In my opinion, there are many things that can drive store loyalty and it depends on how well they have managed to understand their customers and their preferences. For example, I prefer shopping at this store because my wife and sisters can also go with me as there is a female section …. The whole family can do their shopping in one store. We started going to this store since its opening … I also like that they offer discounts on many products that we buy and especially I like the offers during Ramadan fasting and after when we prepare for Eid celebration. We buy gifts for the whole family at special prices …. The resting rooms for prayers are also well-maintained and clean; it's not like in other stores; you can actually see that they care about their customers. That's why we always come back here".

5.3.3 Customer Service Experience

According to the interview transcript and the evidence obtained from respondents' answers, it is reasonable to conclude that adherence to Islamic values is seen as a strong factor which influences customer service experience. Other aspects of customer service experience emerged from discussions which can be viewed as common to all of the consumers in different parts of the world; nevertheless, reasonable prices, dealing with customers, and quality of product have shown to be the most predominant, which are part of Islamic values and how Saudi consumers perceive customer service experience.

Interviewee 9 stated**:** "In my opinion Saudi consumers are looking for credibility … as well as buying products that are in line with Islamic values. I also think that an appropriate price is important and sales assistants who deal with customers should be well-trained for that".

Interviewee 7 stated**:** "Saudi consumers are …prone to consider the Islamic values unlike Western consumers who are interested in the prices".

The interviewees have mentioned that the customer service experience for the Saudi consumers is somewhat similar to the Western consumers; however, they have some distinct

characteristics as well. Saudi consumers state that a positive customer service experience adds adherence to the Islamic values as an integral part. For example, Eid and Abdelkader (2017) and Hino (2010) have given emphasis to using religious appeal as a part of customer service.

5.3.4 Islamic Retail Brand Equity and Islamic Values

The relationship between Islamic retail brand equity and Islamic values is shown to be particularly strong with reference to aspects of brand equity such as the country of origin, brand image, and trust. This confirms what the literature says about country of origin and brand image, as discussed in the next paragraph and explains why these new items were added to the definition of IRBE for example, in the case of Denmark Also, if the brand image is not compatible with Islam, it cannot be accepted by some Muslims. Finally, trust is added because it is a fundamental pillar of Islam, in the form of the requirement to fulfil obligations (The Qur'an, Chapter 5, Verse 1).

The findings from the study show that there is a direct and strong relationship between Islamic values and Islamic retail brand equity. As a consequence, consumer's purchasing decisions are heavily affected by Islamic values as they do not buy from a country which violates these values. The marketing literature recognises that this can have a direct and negative impact on brand image (Busnaina & Woodall, 2010; Erdem & Tuncalp, 1997; Keller, 2008). The research results are also similar to those of Saeed and Azmi (2015) who state that consumers in Saudi Arabia will assess a brand due to its image and if they have a negative association with the brand, this will affect Islamic retail brand equity. On the other hand, if there is a positive association with the brand, this will generate significant loyalty with Saudi consumers (Nielsen Global Survey, 2015). Also, respondents highlighted the country of origin and how it would affect their purchasing decision regarding certain brands if that country has in any way shown disrespect or violated Islamic values. For example, one respondent emphasized *"I would never buy their product if I knew that the country in which that brand is made is against Islamic*

values". Similar results were shown with regard to trust, mentioned by respondent 15 and 10. Thus, it can be concluded that all three aspects of Islamic retail brand equity have a strong influence on consumers' purchasing decisions and that Islamic retail brand equity is directly impacted by Islamic values.

Interviewee 15 stated**:** "I think that some brands are more popular with consumers because they implement Islamic values … For example, they have female sections and recruit female staff ... also it's about building a long-term relationship with consumers; they motivate people to come to their store and try their products and because of all this, I think consumers trust them and continue to buy their products … So, it's about trust. I don't have to always ask whether that product has alcohol in it or any substance which is not according to Islamic values. I am sure that for example this store would not place any forbidden products."

Interviewee 10 stated**:** "For me it is really about the image of brand and trust … I would always buy from them if I am happy with the product ... but then I know some people who would pay any price just because the brand is famous, like "Adidas" …. Yes, I would change a brand if I heard they violated Islamic values, regardless if they were aware or not of the country' s values and culture…. I am sure big brands know that they have to adapt to the country's values".

Interviewee 19 stated**:** "When the brand is popular, we in Saudi Arabia tend to buy it more because of its popularity I think, and some stores go to extra lengths to attract consumers to the stores by displaying Islamic images … I don't think that is very important."

5.4 Conclusions of the Qualitative Research

The results from the qualitative findings contributed to the questionnaire that was developed and used in the field research. They confirm the following:

- Islamic values influence consumers' purchasing decisions regarding all the constructs used in the present study. This is consistent with previous literature suggesting that Islamic values have an impact on Muslim consumers' behaviour especially with regard to Saudi Arabia, where these values are more pronounced (Busnaina & Woodall, 2010; Ezzi, Teal, & Izzo, 2014).

- Food products are bought from stores which are in line with Islamic values and there is a strict classification of what is 'halal' or 'lawful'; this fits with the past literature which indicates the influence of Islamic values on Muslim lifestyle (Ezzi, Teal, & Izzo, 2014; Robertson et, al. 2008; Temporal, 2011).

The results obtained from the semi-structured interviews indicate that the most respondents identified trust, country of origin, and brand image as greatly affecting their purchasing decisions. So, all three items were added to the quantitative questionnaire.

The data produced from the interviews suggested that in addition to non-religious factors like store location and customer service, Saudi shoppers assign great importance to stores observing Islamic values. This is further substantiated by the quantitative evidence of Chapter 6.

5.5 Pilot Study

Pilot studies are common in social science research (Van Teijlingen & Hundley, 2010), for two reasons, to test feasibility and to prepare for the main study (Polit et al., 2001). According to Baker (1994), a pilot test can be used to pre-test or 'try out' a research instrument. A pilot study may also be used as an early warning tool for where the main study could fail e.g. because the right research protocols may not be followed by the researchers, or the data collection method or the questionnaire (or any other research tool) may be too complicated or inappropriate for the study. De Vaus (1993) argues "Do not take the risk. Pilot test first" (p. 54). Therefore, this study used the pilot test before conducting the main study.

5.5.1 Defining constructs and measurement for the pilot

One major difficulty in this research is accuracy of measurement of the constructs under examination (Barrett, 1972; Hinkin, 1998). When a questionnaire is used as the main data collection method, the measures must adequately represent the constructs to be examined (Hinkin, 1998; Stone, 1978). The focus should be on developing measures with desirable validity and reliability properties in line with Churchill (1979). In other words, a construct should provide evidence of construct validity or the extent to which the scales measure what is said to measure (Hinkin, 1998).

The early stage of defining the constructs and the measurement scales is to create items to assess the constructs to be examined. While different researchers give guidelines on how to write items, there seems to be a general agreement that items should be simple and short and the language should be familiar and easy to understand for respondents (e.g. Harrison & McLaughlin, 1993, Hinkin, 1998; Price & Mueller, 1986). With respect to measurement scale items, an effective means of minimizing response biases caused by respondent boredom is to keep a measure short (Hinkin, 1998; Schmitt & Stults, 1985; Schriesheim & Eisenbach, 1990). The internal consistency mentioned above can be ensured by using at least three items to measure a construct (Cook et al.,1984; Hinkin, 1998); so, if a research study keeps on adding items in the construct, it will have little impact on the reliability (Carmines & Zeller, 1979; Hinkin, 1998). It is also important that the sampling is adequate as this could result in measurement error if there is any inadequacy (Churchill, 1979).

Table 5. 2: The definition of the constructs used in the study with the sources

Construct	Definition	Measures 36 items	Definition reference source	Construct source
Islamic Values (IVs)	Values are stable and conscious attitudes towards what is right and wrong that are central to the formation of culture (McShane & Von Glinow, 2010). As	7-point Likert scale	McShane and Von Glinow (2010) and Rice (1999)	Hasnah Hassan (2014)

	cultures such as that in Saudi Arabia use Islam as a "moral filter" (Rice, 1999, p. 346) when making buying decisions, the term Islamic values will be used in this study as an all-encompassing phrase.			
Retail Store Loyalty (RSL)	Store loyalty is defined as the "biased or non-random behavioural response, expressed over time by some decision-making unit with respect to one store out of many stores, and therefore a function of psychological decision-making processes resulting in brand commitment" (Bloomer & De Ruyter, 1998, p. 500).	7-point Likert scale	Bloomer and De Ruyter (1997)	Sirohi et al. (1998)
Store Location (SL)	Store proximity to the customers (Teller & Reutterer, 2008)	7-point Likert scale	Teller and Reutterer (2008)	Teller and Reutterer (2008)
Customer Service Experience (CSE)	Customer service experience is regarded as the sum of interaction between the firm and individual customers. According to Verhoef et al. (2009), the retailers need to manage the customer experience in a way that can help creating the value for the customers as well as for the retailers.	7-point Likert scale	Verhoef et al. (2009)	Bagdare and Jain (2013)
Islamic Retail Brand Equity (IRBE)	IRBE is defined as a "consumer's associations of a focal or competing retail chains a strong, unique, and attractive brand" (Verhoef et al., 2007, p. 100), combined with Islamic values of the retailer	7-point Likert scale	Verhoef et al. (2007)	Swoboda et al. (2013)

5.6 Questionnaire Design

Questionnaire design is an important phase in research methodology (Bryman & Bell, 2015; Saunders et al. 2011). The researcher must ensure that the questionnaire will collect the precise data needed to answer the research question(s) and achieve the research objectives. The researcher may not be able to go back to individuals who choose to remain anonymous and collect additional data using another questionnaire. Saunders et al. (2011) identify that questionnaire design affects response rate and reliability and validity of the data. To increase the response rates and validity and reliability, the following factors must be considered while developing the questionnaire (Saunders et al., 2011).

1. Careful design of individual questions;

2. Clear and pleasing layout of the questionnaire;

3. Lucid explanation of the purpose of the questionnaire;

4. Pilot testing;

5. Carefully planned and executed administration.

While developing the questionnaire for the current study, the items representing the construct under study were regenerated, where each construct had multiple items (see Table 5.3). It is suggested that single-items usually have considerable "uniqueness or specificity in that each item seems to have only a low correlation with the attribute being measured and tends to relate to other attributes" (Churchill, 1979, p. 66). Therefore, multiple item scales were used to measure constructs. Because using single item scales may have inbuilt measurement error, and the response produced by such scales may not be reliable (Churchill, 1979).

The initial measurement for Islamic Values (IV) is based on a nine-item construct used by Hasnah Hassan (2014), while the measurement for Store Loyalty (SL) was measured with the help of a three-item scale adapted from original items of the study by Sirohi et al. (1998). Store location (SLC) consists of a six-item scale adapted from Teller and Reutterer (2008), while Customer Service Experience (CSE) had a12-item scale and the measure was adapted from Bagdare and Jain (2013). Islamic Retail Brand Equity (IRBE) was an important construct in the study; it started with a three-item scale adapted from Swoboda et al. (2013), but three further items were added as a result of the interviews, making six in all.

To measure the responses, a seven-point Likert scale was used. According to Saunders et al. (2011), the Likert scale is a measurement technique in which respondents are asked how strongly they agree or disagree with a statement or series of statements. Most commonly, rating scales of four-, five-, six- or seven-point are used in the research studies. According to Dawes (2008), there is little difference between using a 5-point scale or the 7-point scale in terms of

mean values and variance; however, more scale response options may result in lower skewness. Therefore, this study used the 7-point scale.

The questionnaire (shown in Appendix 2) was in seven sections. The first was about shopping behaviour, the store visited, and the mode of transportation used, the second part about Islamic values, the third about store location, the fourth about customer service experience about customer service experience, the fifth about Islamic retail brand equity, and the sixth about store loyalty, and the seventh about the respondents' demography i.e. age, income, gender, occupation, and qualification.

Table 5. 3 Items used in the data collection

Islamic values (IV)	IV1 My religious faith is extremely important to me	Hasnah Hassan (2014)
	IV2 I pray daily	
	IV3 I look at my faith as a source of inspiration	
	IV4 I look at my faith as providing meaning and purpose in my life	
	IV5 My faith is an important part of who I am as a person	
	IV6 My relationship with God is extremely important to me	
	IV7 I enjoy being around others who share my faith	
	IV8 I look at my faith as a source of comfort	
	IV9 My faith impacts many of my decisions	
Store Loyalty (SL)	SL1 Likelihood to continue shopping in the store	Sirohi et al (1998)
	SL2 Likelihood to use the store for more of your grocery needs in the next twelve months	
	SL3 Likelihood to recommend the supermarket to a friend	
Store Location (SLC)	SLC1 You can get to the store quickly	Teller and Reutterer (2008)
	SLC2 You can get to the store easily	
	SLC3 You can get to the store without problems	
	SLC4 There are always enough free parking lots	
	SLC5 There are sufficient different parking possibilities	
	SLC6 The store is easily and quickly reached from the parking lots	
Customer Service Experience (CSE)	CSE1 Pleasurable	Bagdare and Jain (2013)
	CSE2 Satisfying	
	CSE3 Engaging	
	CSE4 Good	
	CSE5 Happy	
	CSE6 Exciting	
	CSE7 Refreshing	
	CSE9 Relaxing	

	CSE9 Delightful	
	CSE10 Unique	
	CSE11 Memorable	
	CSE12 Wonderful	
Islamic Retail Brand Equity (IRBE)	IRBE1 This retailer is a strong brand	Swoboda et al (2013)
	IRBE2 This retailer is an attractive brand	
	IRBE3 This retailer is a unique brand	
	IRBE 4 This retailer is compliant with Islamic values	Developed from qualitative study
	IRBE5 This retailer has a wide range of products from countries that are compliant with Islamic values	
	IRBE 6 This retailer has a positive brand image among people who share my Islamic faith	

5.6.1 Measurement Purification: Pilot Test

Prior to conducting the pilot test, the items generated in the qualitative study were subjected to an assessment of content and face validity, ensuring reliability and validity testing of scale items and referring to whether the test "looks valid" to examinees who take it (Anastasi, 1988) . The assessment was made by 5 academic experts in marketing; all holding a PhD degree. The experts agreed on the items being acceptable for construct measurement. Although the wording of some items was found inconsistent, this were later changed to ensure an appropriate interpretation by respondents. As Hinkin (1998) suggests, a clear link is needed between the items and the theoretical constructs being assessed, so much time and effort were invested to ensure the items were adequate.

In this stage, the data collection instrument for the pilot test was generated. The questionnaire had 36 items, and these items were taken from the existing literature and from the semi-structured participant interviews. According to (Hinkin, 1998), when the items that have undergone validity assessment as described above, it is vital that the sample is representative and the data are free from the common method bias, so it is advised to use more than one source to collect the data. The researcher therefore chose the respondents from various backgrounds. Characteristics. Malhotra and Birks (2003) also suggest that the background characteristics of the participants in the pilot test should exhibit close similarity with the participants in the main

data collection. There has been much debate regarding the sample size needed to appropriately conduct the tests (Hinkin, 1998). In most cases, a sample size of 150 observations should be sufficient for an accurate solution in exploratory factor analysis (Guadagnoli & Velicer, 1988), while a minimum sample size of 200 is recommended for confirmatory factor analysis (Hinkin, 1998; Hoelter, 1983). Hair et al. (2010) also suggest that the sample size should be between 90-100 observations for factor analysis, while Yu and Cooper (1983) found that the response rate is generally around 81.7 %. Therefore, in this study, the researcher's intention was to distribute 120 questionnaires for targeting respondents.

All respondents agreed to be contacted for completion of the questionnaire. The researcher used the snowballing technique to achieve the targeted response. The researcher distributed the questionnaires to respondents from different backgrounds in terms of age, gender, occupation, etc. Within two weeks, the researcher distributed 120 questionnaires.

With respect to scaling the items, several techniques are available, although according to Cook et al. (1984), the Likert scale is most commonly used in survey questionnaire research. Therefore, the respondents were asked to rate items on a 7-point scale from (Strongly disagree) to (Strongly agree). This scale was used as it provides better reliability (Churchill, 1979, Churchill and Peter 1984)). To avoid problems with wording and any ambiguity, the researcher used a professional Arabic to English translator , in particular relating to Islamic values (IV), to find an equivalent word that would be easily understood by respondents. After the questionnaires were distributed, and two weeks of data collection, 120 completed questionnaires were collected.

5.6.2 Sampling and sample profile

Sampling is broadly either probabilistic sampling or non-probabilistic sampling (Churchill, 1996). According to Dinscombe (2002, p. 12), probability sampling is usually superior because

"the resulting sample is likely to provide a representative segment of all", while the researcher can state "the accuracy and validity of the results of the survey by indicating the degree of error and / or bias that may be present in it by well-understood statistical methods" (Baker, 2002, p.106). In probability sampling, "each member of the population has a known and non-zero chance to be included in the sample." (Churchill, 1996, p.799). With non-probabilistic sampling (e.g. appropriate samples, judgment samples and quota sample) "there is no way to estimate the probability of inclusion of any population in the sample" (Churchill, 1996, p.799), but when probability sampling method cannot be used, non-probabilistic sampling is an option, although scalability of its statistical results is limited (Baker, 2002; Denscombe, 2002). In this research, convenience sampling was used.

In the pilot study, the data were collected from a sample of 120 participants. Table 5.4 shows that the overall sample was widely distributed. There was representation from the respondents in each category. None of the cells showed zero value. Most respondents shopped at Panda and AlOthaim. Most respondents used a car to travel to retail stores. Purchase frequency was widely distributed in the sample, from once a month to more than three times a month. The response was from the towns of Riyadh, Jeddah, Damam and others, although most people were from Riyadh. The age of most respondents was 26 to 55 years. Less than three percent of the sample was more than 55 years old. Gender was also evenly distributed in the sample, i.e. 46.7% males and 53.3% females. The respondents' income ranged from less than 3,000 to above 20,000 Saudi Riyals per month, with representation from all income groups, with most 12,000-20,000 per month. Several occupations were listed in the questionnaire, but over 63% of respondents were from one category (i.e. Public Servant). The pilot study sample had a rich mix of different education levels of respondents, ranging from high school to PhD.

Table 5.4 The sample profile in the pilot

Sample size required		100 - 120	
Sample Achieved		120	
		Frequency	Percent
Store Name	Panda	36	30%
	AlOthaim	36	30%
	Alsadhan	7	5.8%
	Al Tamimi	6	5%
	Other	35	29.2%
Travel Mode	Walk	4	3.3%
	Own car	97	80.8%
	My driver	17	14.2%
	Taxi	2	1.7%
Purchase Frequency	Once a month	34	28.3%
	Twice a month	37	30.8%
	Three times a month	19	15.8%
	More than three times a month	30	25.0%
Residence Town	Riyadh	57	47.5%
	Dammam	13	10.8%
	Jeddah	8	6.7%
	Other	42	35.0%
Age	26-35 years old	44	36.7%
	36-45 years old	40	33.3%
	46-55 years old	33	27.5%
	56-65 years old	2	1.7%
	65+ years old	1	.8%
Sex	Male	56	46.7%
	Female	64	53.3%
Marital Status	Single	24	20.0%
	Married	96	80.0%
Income (in Saudi Riyals)	Less than 3,000	14	11.7%
	3,000 to 5,000	5	4.2%
	5,001-8,000	19	15.8%
	8,001-12,000	23	19.2%
	12,001-20,000	49	40.8%
	Above 20,000	10	8.3%
Occupation	Public servant	76	63.3%
	Private sector employee	8	6.7%
	Entrepreneur	3	2.5%
	Professional (doctor, lawyer, …)	2	1.7%
	Unemployed	9	7.5%
	Retired	11	9.2%
	Housewife	7	5.8%
	Other	4	3.3%
Education	High school	26	21.7%
	BA/BSc	71	59.2%
	Post graduate degree	16	13.3%
	PhD	4	3.3%
	None of the above	3	2.5%

5.6.3 Data Profile and Exploratory Factor Analysis

To further purify the measures, a reliability analysis and exploratory factor analysis (EFA) were used (table 5.5). Factor analysis simply reduces a set of observed variables to a smaller set of variables, providing thus an evidence of construct validity (Guadagnoli & Vlicer, 1988; Hinkin, 1998). The following section represents the details of the pilot study and item purification process in line with Churchill's (1979) procedure for developing measures.

Table 5. 5 Reliability test results

Constructs	Cronbach's alpha α if deleted	Corrected item to total correlation
Islamic Values (α = 0.991)		
IV1	0.935	0.958
IV2	0.941	0.966
IV3	0.948	0.966
IV4	0.974	0.985
IV5	0.971	0.983
IV6	0.937	0.960
IV7	0.882	0.917
IV8	0.980	0.990
IV9	0.850	0.898
Store Location (α = 0.912)		
SLC1	0.653	0.717
SLC2	0.719	0.738
SLC3	0.756	0.812
SLC4	0.804	0.758
SLC5	0.757	0.741
SLC6	0.750	0.764
Customer service experience (α = 0. 972)		
CSE1	0.701	0.789
CSE2	0.529	0.559
CSE3	0.788	0.838
CSE4	0.784	0.857
CSE5	0.864	0.911
CSE6	0.901	0.927
CSE7	0.871	0.907
CSE8	0.905	0.927
CSE9	0.905	0.926
CSE10	0.852	0.894
CSE11	0.792	0.830
CSE12	0.784	0.835
Islamic Retail Brand Equity (α = 0.914)		
IRBE1	0.803	0.751
IRBE2	0.832	0.800
IRBE3	0.779	0.696
IRBE4	0.726	0.783
IRBE5	0.732	0.749
IRBE6	0.747	0.778
Store Loyalty (α = 0.919)		

SL1	0.819	0.856
SL2	0.789	0.856
SL3	0.776	0.799

Reliability analysis represents the accuracy of a measurement instrument and it is a necessary condition of validity (Hinkin, 1998; Kerlinger, 1986). There are various ways to calculate reliability, such as test-retest reliability or the commonly-used internal consistency reliability of Cronbach's alpha (Price & Mueller, 1986). While retest reliability has played a smaller role in contemporary research due to the "sparseness" or "superficiality" of retest reliability studies as pointed by Watson (2004), the internal consistency reliability which refers to the coherence of the components of scale is conceptually independent of retest reliability and the most commonly used partly due to the convenience of Cronbach's alpha (John & Soto, 2007). This is because whenever a multi-item scale is administered, alpha is not only easily calculated, but it is also sufficient to assess reliability (John & Soto, 2007). However, this does not suggest that it is the only sufficient condition for validity (APA, 1995; Hinkin, 1998). As mentioned above, there are many ways of calculating reliability, although internal consistency reliability is a particularly recommended measure in conjunction with factor analysis as suggested by Cortina (1993) and Hinkin (1998). So, in this study the researcher refers to internal consistency reliability using Alpha statistics and item to total correlation as suggested by Cronbach (1951) and DeVellis (1993).

In this section, the Cronbach's alpha was calculated for each scale item in the construct. If the alpha value is above .70, it indicates that there is a strong item covariance (Nunnally, 1978). Alpha values of more than .70 also suggests that the sampling domain has been adequately captured in the research (Churchill, 1979). According to Cortina (1993), the Cronbach's alpha statistics can be easily affected by the number of items in a construct, and it can be high despite low item intercorrelations and multidimensionality. Therefore, it can be argued that alpha value

of .70 should be a minimum for newly developed measures (Hinkin, 1998). As set by Hair (2006), Melewar (2001), and Nunnally (1978), the cut off criteria for the EFA are: 1) the values of item to total correlation greater than .35 and .70 or higher for coefficient alpha indicate that the items are reliable, while .50 indicates a high correlation of items selected. However, a coefficient alpha of 0.5 or 0.6 is satisfactory in the early stages of research (Nunnally, 1978). In the next sub-sections, the reliability statistics are presented for all constructs in the study.

Islamic Values (IV): The study found that the value of Cronbach's alpha (α) of Islamic values were 0.991, which is more than the minimum threshold of ($\alpha > 0.60$) as described by Nunnally (1978). The item to item correlations were above .35 or the acceptability level (values were from 0.850 to 0.980). Thus, the values indicate the internal consistency of the Islamic values (IV) construct.

Store Location (SLC): The Cronbach's alpha (α) of store location (SL) was found to be 0.912 above minimum threshold of ($\alpha > 0.60$) as described by Nunnally (1978). In addition, item-to-total-correlation values of store location (SLC) were greater than 0.35 (ranging from 0.653 to 0.854). Although (SLC1) value was slightly lower, it was above an acceptable level ($\alpha > 0.60$). Therefore, the results indicate that the items were internally consistent.

Customer service experience (CSE): The results have shown Cronbach's alpha to be at (0.972) and even though the Cronbach's alpha (α) of the construct was high, the item-to-total-correlation value of item (CSE2) was considerably lower at (0.529) compared to other items in the construct; nevertheless, it still indicates a satisfactory level of acceptability. The overall item-to-total-correlation values were above 0.35 (from 0.529 to 0.905).

Islamic Retail Brand Equity (IRBE): For this variable, the Cronbach's alpha was above minimum threshold of ($\alpha > 0.60$) as described by Nunnally (1978), while the item-to-total-

correlation values were greater than 0.35 (from 0.726 to 0.832). These results indicate the internal consistency of the construct.

Store Loyalty (SL): Finally, the Cronbach's alpha for store loyalty (SL) was 0.919, above the acceptable level ($\alpha > 0.60$) and the item-to-total-correlation values were greater than 0.35 (from 0.776 to 0.819), indicating the internal consistency of the construct.

As noted by Churchill (1979) and Hinkin (1998), the key goal of the researcher should be that all items belonging to a common domain should have similar average intercorrelations. If the items are found to have low correlations, this indicates that they are not drawn from the appropriate domain and are producing error and unreliability. However, the results showed that the items are justified. The item to total correlation and the Cronbach's alpha (α) of Islamic values (IV), store location (SLC), customer service experience (CSE), Islamic retail brand equity (IRBE), and store loyalty (SL) were above the acceptable level.

5.6.4 Exploratory Factor Analysis (EFA)

After reliability scale assessment, the researcher conducted the exploratory factor analysis (EFA) to examine the factorial structure of the scales. Exploratory Factor Analysis (EFA) is regarded as the appropriate tool in the absence of theory about the constructs being investigated or when new scales are being developed (Gerbing & Anderson, 1988; Hair et al., 2006; Rusuli et al., 2013; Schumacker & Lomax, 2004;). When the researcher conducts the exploratory factor analysis (EFA), the aim is to: a) attain constructs' validity and b) to ensure that only variables with high factor loadings are retained (Rusuli, Tasmin, Takala, & Norazlin, 2013).

According to Hinkin (1998) the number of factors to be retained depends on theory and quantitative results. So, in this stage, a measure of sampling adequacy tests was performed using EFA to ensure that the variables are sufficiently intercorrelated to produce representative factors (Rusuli et al., 2013). To perform the EFA, SPSS version 21 was used.

Kaiser-Meyer-Olkin to test the sample adequacy, where the factorability of the correlation matrix is assumed if the Bartlett's test of sphericity is statistically significant, having a p value less than 5%, and the values should be above minimum 0.50 (Hair et al., 2006; Rusuli, Tasmin, Takala, & Norazlin, 2013). Also, the correlations should not be too high (over 0.90) or below 0.30 (Field, 2009; Hair et al., 2010). Acceptable values are from 0.30 to 0.80 (Hair et, al, 2010; Field, 2009). To preserve as much variability as possible and also obtain the minimum number of factors, principal component analysis was used (Jolliffe & Cadima, 2016). There should be a strong theoretical justification to determine the number of factors to be retained (Hinkin, 1998). Therefore, as per the Kaiser criterion, eigenvalues of greater than 1 and a scree test of the percentage of variance (Cattell, 1966) can be used to fulfil the criteria of the theoretical distinctions. The number of factors that emerge on both Kaiser and scree criteria should equal the number of scales being developed (Hinkin, 1998); so indicating that the items have been carefully developed.

Afterwards, item loadings, percentages of variance extracted, etc. were evaluated. The next section summarises the scale purification process where each construct is explained.

Islamic Values (IV): For Islamic values (IV), the results have shown that the Kaiser-Mayer-Olkin (KMO) measure of sampling adequacy was above the minimum threshold of 0.50 (Kaiser, 1974). According to Hair et al. (2006), Rusuli et al. (2013), and Tabachnick and Fidell (2007), the Measure of Sampling Adequacy must exceed 0.50. The result of .946 indicates good partial correlation in the data. The p-values for Bartlett's test of Sphericity result were 0.000, which means very significant. The small value indicates that there is enough correlation between variables as stated by Hair et al. (2006) and Rusuli et al. (2013).

With respect to the correlation matrix, it was found that the values were within the acceptable correlation range (Field, 2009). In addition, all items have a loading value higher than 0.50 as shown in Table 5.6. Hair et al. (2006) and Rusuli et al. (2013) state that each individual variable

must have a value of 0.5 and above. So, these results indicate that they are highly interrelated with each other, which was generally in line with theory as mentioned above. The reliability test results showed that the corrected item-to-total correlation statistics of the items were above the minimum acceptable criteria of 0.35. In addition to this, the value of alpha (α) of the IVs is above the threshold level ($\alpha =0.99$). These statistics indicated that the measurement scales of the Islamic values (IV) construct were consistent with each other.

Store Location: The KMO measures of sampling adequacy for store location were above the minimum threshold (0.50) (Kaiser, 1974). The result of .811 indicates good partial correlation exhibited in the data and the p-values for Bartlett's test of Sphericity result were 0.000, which means very significant. Moreover, the correlation values in the R-matrix were above 0.8 (Field, 2009; Hair et al., 2010). The items of the store location construct loaded clearly to one factor, in line with theoretical justification, with an acceptable level (above 0.50). In addition, the Cronbach's alpha (α) of the construct was 0.902, above an acceptable level of 0.60 (Nunnally, 1978), and the corrected item-to-total correlation of each item was above the acceptable level of 0.35, indicating the internal consistency of the items in each factor.

Customer Service Experience (CSE): The results for customer service experience have shown that the KMO measure of sampling adequacy was .928 above the acceptability level, whereas the Bartlett's test of Sphericity was 0.000, which is very significant and indicates sufficient correlations among variables (Hair, et al. 2006; Rusuli, Tasmin, Takala, & Norazlin, 2013). The factor loadings for all the items were above 0.50. Finally, the Cronbach's alpha and the corrected item-to-total correlation of each item were above an acceptable level of 0.60 (Nunnally, 1978) and 0.35, indicating the internal consistency of the items.

Islamic Retail Brand Equity (IRBE): Similarly, as with the previous constructs, the KMO measure of sampling adequacy was above the acceptability level (.804), whereas the Bartlett's test of Sphericity was 0.000, which is very significant and means there are sufficient

correlations among variables (Hair, et al., 2006; Rusuli, Tasmin, Takala, & Norazlin, 2013). Moreover, the factor loadings for all the items were above 0.50. The reliability test results showed that the corrected item-to-total correlation statistics of the remaining items were above the threshold level of 0.35. In addition to this, the Cronbach's alpha (α) of the IRBE was greater than the acceptable level (α =0.907). Therefore, these results indicated that the measurement scales of the Islamic retail brand equity (IRBE) construct were consistent with each other.

Store Loyalty (SL): The results for store loyalty (SL) were above the level of acceptability (0.50) for KMO measure of sampling adequacy (.751), although as not as high as the other constructs' values. The Bartlett's test of Sphericity was p>0.000, meaning very significant. All the items of the store loyalty (SL) construct loaded clearly to one factor with an acceptable level (above 0.50). Finally, both the Cronbach's alpha (α) and the corrected item-to-total-correlation values were above the acceptability level, therefore indicating internal consistency of the items in each factor.

After the analyses, the results of item purification process (see Table 5.6), through the use of exploratory factor analysis (EFA), have shown that KMO measures of sampling adequacy are within the required range and as suitable for factor analysis (Hair et al., 2006). The highest KMO value is 0.946 (Islamic values), whereas the lowest KMO value is .751 (store loyalty). Thus, all factors are included in the main analysis. The p-values for Bartlett's tests of Sphericity showed good results with less than 0.05, thus indicating significant relationships among variables (Hair et al., 2006; Rusuli, Tasmin, Takala, & Norazlin, 2013; Tabachnick & Fidell, 2007). Finally, the value of loadings for all indicators are above 0.50 (good level), therefore ensuring that only variables with high factor loadings are retained as suggested by Rusuli, Tasmin, Takala, and Norazlin (2013).

Table 5. 6 The results based on the item purification process

| Construct | Remained Items | Mean | Standard Deviation | Reliability test | | EFA | |
				Corrected Item-Total Correlation	Cronbach's Alpha (α) if Item Deleted	Factor Loading	Measure of sampling adequacy
Islamic Values (IV)	IV1	6.17	1.91	.958	.990	.932	
	IV2	6.20	1.86	.966	.990	.930	
	IV3	6.21	1.79	.966	.990	.943	
	IV4	6.23	1.82	.985	.989	.949	
	IV5	6.23	1.84	.983	.989	.951	.946
	IV6	6.23	1.88	.960	.990	.922	
	IV7	5.93	1.90	.917	.991	.906	
	IV8	6.26	1.86	.990	.989	.951	
	IV9	6.04	2.01	.898	.992	.877	
Store Location (SLC)	SLC1	5.10	1.87	.717	.902	.619	
	SLC2	5.18	1.87	.738	.899	.569	
	SLC3	5.18	1.92	.812	.889	.729	.811
	SLC4	4.36	1.99	.758	.896	.841	
	SLC5	4.24	2.01	.741	.899	.806	
	SLC6	4.78	1.99	.764	.895	.769	
Customer Experience (CSE)	CSE1	4.48	1.55	.789	.971	.702	
	CSE2	4.45	1.59	.559	.976	.434	
	CSE3	4.27	1.43	.838	.970	.805	
	CSE4	4.47	1.46	.857	.969	.817	
	CSE5	4.29	1.55	.911	.968	.874	
	CSE6	4.10	1.48	.927	.967	.900	
	CSE7	4.26	1.55	.907	.968	.854	.928
	CSE8	4.11	1.53	.927	.967	.915	
	CSE9	4.11	1.53	.926	.967	.917	
	CSE10	4.13	1.64	.894	.968	.886	
	CSE11	3.90	1.57	.830	.970	.844	
	CSE12	4.10	1.59	.835	.970	.836	
Islamic Retail Brand Equity (IRBE)	IRBE1	4.38	1.59	.751	.900	.700	
	IRBE2	4.23	1.41	.800	.893	.721	
	IRBE3	4.26	1.42	.696	.907	.629	.804
	IRBE4	4.54	1.52	.783	.895	.511	
	IRBE5	4.38	1.60	.749	.900	.556	
	IRBE6	4.43	1.55	.778	.896	.534	
Store Loyalty (SL)	SL1	4.53	1.69	.856	.867	.732	
	SL2	4.46	1.65	.856	.867	.759	.751
	SL3	4.34	1.56	.799	.913	.708	

5.7 Main Study Approach

After the questionnaire for the main study was developed, the survey was conducted. The data

collected from the main study were used to estimate the statistics for the reliability and validity

of the constructs understudy and to test the hypotheses. This section explains the sampling procedure, data collection, and proposed data analysis for the study.

5.7.1 Sampling Procedure and Data Collection

Whenever it comes to data collection, one major question is whether to go for census or sample. In some cases, when the population is smaller, or researchers have no time or money constraints, census can be an option (Saunders et al., 2011). Owing to time and money constraints, sampling is the most feasible option. According to Saunders et al. (2011), sampling is preferred over census, because it is difficult to survey the whole population, because studying the entire population may be more time-consuming and expensive.

Once it is decided that the study will employ sampling, determining the sampling technique and the sample size is imperative. Since the sampling frame was not available for the whole Saudi population, using probability sampling was impossible. So, the study used a sample of Saudi retail consumers using snowball sampling, a non-probability-based sampling technique.

All Saudi residents were considered as the sample population for the main study. According to census data, Saudi Arabia has a population slightly above than 32 million. A sample of 1104 shoppers was drawn to conduct the study. Nevertheless, it is important to determine whether this sample size is sufficient for this kind of study. There are several ways to determine the right sample size.

One factor that influences the sample size is performing confirmatory factor analysis (CFA). According to Churchill (1979), it is important to perform CFA to measure reliability and validity of data; a minimum sample size for the CFA is recommended to be more than the number of covariances in the input data matrix (Hair et al., 2010). It is also suggested that the minimum sample size can be decided by using the Maximum Likelihood (ML) method; according to this method, a minimal sample should be between 100 and 400 (Hair et al., 2010).

Several studies suggest that sample size for performing multivariate data analysis should be at least five observations for each variable (see. e.g. Anderson & Gerbing, 1988; Hair et al., 2010). Hair et al. (2010) advised using 10 observations per parameter. Based upon the discussion above, it can be argued that a sample of approximately 300 (30 parameters) should be appropriate for this kind of study. Therefore, the effective sample of 1104 respondents is well above the advised size and suitable for the data analysis.

To collect data, an online survey tool developed by Google^{TM} was used. An on-line survey has advantages over paper-based surveys, being inexpensive and fast to distribute. The non-response error can be reduced by enabling forced responses, and data can be collected from remote locations (Shih & Fan, 2008). The link generated from the Google^{TM} was forwarded using social media, including Twitter, Facebook, and emails. The respondents were asked to forward the link to their friends. 1276 responses were generated. Some responses were incomplete, and after data cleaning a total 1104 responses were usable for further analysis.

5.7.2 Data Analysis Techniques

This sub-section presents the proposed data analysis used in this study. The data analysis started with descriptive statistics, to ensure that the sample had sufficient breadth and was representative. After the descriptive analysis, structured equation modelling (SEM) was used to validate the questionnaire, evaluate the structural model, and test the hypotheses. CFA was performed to test reliability and validity of the data collection instrument. An order measurement model was developed to test the convergent and discriminant validity of the constructs. After confirming the validity of the model, SEM was used to test the hypotheses.

According to Bryman and Bell (2015), survey may have issues with reliability and validity of results. To establish that the research is scientific, it is important to ensure the reliability and validity of the data.

The reliability refers to the extent to which data collection technique and analysis yields consistent results (Hair et al., 2010). Cronbach's alpha was used to confirm the internal consistency among the scale items measuring IVs, CSE, IRBE, SLC, and SL. According to Nunnally et al. (1967), the lower limit for Cronbach Alpha is 0.7. As per the criteria set by Hair et al. (2010), a scale is considered reliable if value of alpha is more than 0.7; however, 0.6 in exploratory research can be a reasonable compromise.

From the measurement perspective, it is important to ensure the construct validity. Validity is different from reliability and is more complex and broader. According to Saunders et al. (2011), validity means findings are really about what they appear to be about. In other words, it can be said that we are measuring what we intend to measure.

To test the hypotheses, SEM was used. SEM is described as "a family of statistical models that seek to explain the relationships among multiple variables" (Hair et al., 2010, p. 634). SEM is the most appropriate statistical modelling technique to be used because it helps to validate the measurement model as well as the structural model to test the hypotheses.

5.8 Ethical Considerations

Researchers may face ethical concerns. According to Saunders et al. (2011, p. 116) "ethics refers to the appropriateness of your behaviour in relation to the rights of those who become the subject of your work or are affected by it". Ethics may also be referred as normative standards or behaviour that guide moral choices to interact with other people in society. Research ethics may relate to issues about how the research topic is defined or communicated to stakeholders, especially respondents, how access to respondents is gained, how data is collected, tabulated or analysed data, and how research findings are written up in a moral and responsible way. As per the guidelines, it the responsibility of a researcher to design research in a responsible and ethical way.

It is the responsibility of the researcher to ensure that responses are kept anonymous and confidential. Respondents should be voluntarily involved in the study without any pressure.

The study was conducted in an online environment with little chance of physical danger. At the beginning of questionnaire, the participants were briefed about the study and an informed consent was sought to participate in the study. The questionnaire did not include any questions requiring respondents to disclose their identity. As no physical contact was involved, the data were collected in an anonymous setting and the privacy of the participants was ensured.

5.9 Summary

This chapter discussed the methodological issues of the study. The research uses positivist philosophy with a deductive approach. The study includes mixed methods, with semi-structured interviews to develop insight about the 'how' and 'why' questions, followed by a pilot study, the set-up and results of which were described. Following this, the quantitative survey was proposed to test the hypotheses. In this way, the present study ensures the post-positivist approach in research design.

A pilot study was conducted to refine the methodology and a sample of 120 respondents was drawn. The sample helped the researcher to understand the whole process and the constructs.

The rationale for using a 7-point Likert scale was given. After that the sampling was discussed with sampling technique and the appropriate sample size. Techniques used to show the validity of the approach were described, together with the results of their application. It was followed by discussion of the data collection technique and use of online survey, and how SEM was used to analyse the data. At the end, ethical issues related to the research were discussed.

Chapter 6: Data Analysis

6.1 Introduction

The chapter covers analysis of the respondent data. The first section provides the descriptive analysis of the demographic variables and the scale items and tests for normailty. The second and third cover the reliability and validity of the data respectively. In the fourth section goodness of fit measures are estimated. The fifth section covers measurement of bias. The sixth section explains how the structural model was run to test the hypotheses. The seventh section explains how mediation analysis was performed to find out the mediation effect. The eighth section summarises the results of hypotheses testing. The final section summarises the chapter.

6.2 Main Study

6.2.1 Descriptive Analysis of Demographic Variables

This section provides details of demographic variables; the frequencies and percentages of various demographic variables like store name, travel mode, purchase frequency, town of residence, age, sex, marital status, income, occupation, and education are given. The data are presented in Table 6.1.

The data set reveals that Panda is the most popular store to visit as 38.4% (424) of the respondents shop at Panda. 24.1% (266) shop at AlOthaim, 4.5% (50) at Alsadhan, 10.5% (116) at Al Tamimi, and 22.5% (248) do their shopping at the other stores.

Table 6.1 Demographic profile of the sample in the study

Sample size		1104	
		Frequency	Percent
Store Name	Panda	424	38.4%
	AlOthaim	266	24.1%
	Alsadhan	50	4.5%
	Al Tamimi	116	10.5%
	Any Other	248	22.5%
Travel Mode	Walk	15	1.4%
	Own car	756	68.5%
	My driver	289	26.2%

	Taxi	44	4.0%
Purchase Frequency	Once a month	372	33.7%
	Twice a month	302	27.4%
	Three times a month	182	16.5%
	More than three times a month	248	22.5%
Residence Town	Riyadh	695	63.0%
	Dammam	61	5.5%
	Jeddah	95	8.6%
	Other	253	22.9%
Age	26-35 Years old	191	17.3%
	36-45 Years old	321	29.1%
	46-55 Years old	375	34.0%
	56-65 Years old	185	16.8%
	65+ Years old	32	2.9%
Sex	Male	306	27.7%
	Female	798	72.3%
Marital Status	Single	323	29.3%
	Married	781	70.7%
Income (in Saudi Riyals)	Less than 3,000	208	18.8%
	3,000 to 5,000	117	10.6%
	5,001-8,000	165	14.9%
	8,001-12,000	270	24.5%
	12,001-20,000	257	23.3%
	Above 20,000	87	7.9%
Occupation	Public servant	526	47.6%
	Private sector employee	168	15.2%
	Entrepreneur	6	.5%
	Professional (e.g. doctor, lawyer)	32	2.9%
	Worker	122	11%
	Unemployed	117	10.6%
	Retired	70	6.3%
	Housewife	99	9.0%
	Other	83	7.5%
Education	High school	133	12.0%
	BA/BSc	698	63.2%
	Post graduate degree	173	15.7%
	PhD	59	5.3%
	None of the above	41	3.7%

The study also looked for what transportation mode respondents use to travel to their favourite store. It was found that 68.50% (756) use their own car to travel to the store, while 26.20% (289) use a driver to drive to the store, 4% (44) use a taxi service to travel to their favourite store, only 1.4% (15) of respondents reported that they go to the store on foot.

The study investigated the purchase frequency of respondents at their retail stores. The data showed that 33.70% (372) go to their favourite store once a month, while 27.40% (302) go to

their stores twice a month. 16.50% (182) of the respondents claimed that they go to the store three times a month. 22.50% (248) of the respondents go shopping over three times a month.

The study investigated the hometown of the respondents. Most respondents were from the capital city of the Saudi Arabia, i.e. 63.00% (695) Riyadh. 5.50% (61) were from Dammam, 8.60% (95) from the city of Jeddah, and 22.90% (253) from the other cities.

The study also investigated the age of the respondents in the sample. 17.30% (191) of the respondents were aged between 26 and 35, 29.10% (321) between 36 and 45, 34.00% (375) between 46 and 55, 16.80% (185) between 56 and 65, and only 2.90% (32) of the respondents were more than 65 years old.

The sample also revealed that 27.7% (306) of the sample respondents were males and 72.3% were females. 29.3% (323) of the sample were single and 70.7% were married.

The study also examined the respondents' incomes. 18.80% (208) of the respondents had an income less than 3,000 Saudi Riyals per month, while 10.60% (117) had an income between 3,000-5,000, 14.90% (165) between 5,001-8,000, 24.50% (270) between 8,001-12,000, 23.30% (257) between 12,001-20,000, and 7.90% (87) above 20,000 Saudi Riyals per month.

The study also investigated respondents' occupations. 47.60% (526) were working as public servants, 15.20% (168) as private sector employees, 0.50% (6) as entrepreneurs, 2.90% (32) as professionals (e.g. doctor, lawyer), 11% (122) as workers, and 10.60% (117) were unemployed. 6.30% (70) were retired, 9.00% (99) were housewives, and 7.50% (83) were working in occupations other than mentioned above.

Lastly, the study examined the respondents' education level . 12.00% (133) of the respondents had high school education, 63.20% (698) had a BA/BSc, 15.70% (173) had a postgraduate degree, 5.30% (59) had a PhD, and 3.70% (41) had none of the above.

6.2.2 Descriptive Statistics of Scale Items

This section exhibits the descriptive statistics of the measurement scales items used in the study. The tables provide item means, standards deviations, and the number of respondents. This helps to understand the degree of dispersion of the items in the sample.

Table 6.2: Descriptive statistics for IV

Items	Mean	Std. Deviation	N
IV1	6.5543	1.09922	1104
IV2	6.5643	1.18062	1104
IV3	6.3397	1.26807	1104
IV4	6.4746	1.19734	1104
IV5	6.5507	1.14860	1104
IV6	6.6875	1.03833	1104
IV7	5.9583	1.52051	1104
IV8	6.5435	1.12578	1104
IV9	6.2183	1.39302	1104

Note: N= Number of responses, IV= Islamic Values

Table 6.2 shows the descriptive statistics of each item of Islamic values. Item 7 is has the smallest mean compared to all other items of Islamic values but the largest standard deviation.

The Cronbach's alpha reliability results have acceptable reliability (coefficient alpha > 0.80); hence, the reliability of the SLC measurement scale supported as Cronbach's alpha value is larger than the threshold value (0.8).

Table 6.3: Descriptive statistics for SLC

Items	Mean	Std. Deviation	N
SLC1	5.2047	1.53760	1104
SLC2	5.2473	1.54869	1104
SLC3	5.1304	1.56608	1104
SLC4	4.3895	1.78604	1104
SLC5	4.2790	1.81813	1104
SLC6	4.7219	1.78835	1104

Note: N= Number of responses, SLC= Store Location

Table 6.3 shows the descriptive statistics of each items of SLC measurement scale. Item 5 of SLC has the smallest mean compared to all the other items of SLC but the largest standard deviation.

The Cronbach's alpha reliability results have acceptable reliability (coefficient alpha > 0.80); hence, the reliability of the measurement scale CSE construct supported as Cronbach's alpha value is larger than the threshold value (0.8).

Table 6.4 Descriptive statistics for CSE

Items	Mean	Std. Deviation	Number of responses
CSE1	4.7310	1.42351	1104
CSE2	4.6467	1.44724	1104
CSE3	4.3270	1.45870	1104
CSE4	4.5163	1.50782	1104
CSE5	4.3741	1.53901	1104
CSE6	4.2391	1.53853	1104
CSE7	4.4049	1.56225	1104
CSE8	4.2246	1.56523	1104
CSE9	4.1721	1.56957	1104
CSE10	4.1286	1.55868	1104
CSE11	3.7772	1.63240	1104
CSE12	4.0272	1.60495	1104

Note: CSE= Customer Service Experience

Table 6.4 shows the descriptive statistics of each item of the CSE measurement scale. Item 11 of CSE has the smallest mean compared to all other items of CSE but the largest standard deviation.

The Cronbach's alpha reliability results have acceptable reliability (coefficient alpha > 0.80); hence, the reliability of the measurement scale IRBE construct supported as Cronbach's alpha value is larger than the threshold value (0.8).

Table 6.5 Descriptive statistics for IRBE

Items	Mean	Standard Deviation	Number of responses
IRBE1	4.5580	1.65477	1104
IRBE2	4.2726	1.55612	1104
IRBE3	4.3388	1.54981	1104
IRBE4	4.4819	1.51500	1104
IRBE5	4.4638	1.51946	1104
IRBE6	4.5326	1.54615	1104

Note: N= Number of responses, IRBE= Islamic Retail Brand Equity

Table 6.5 shows the descriptive statistics of each item of the IRBE measurement scale. Item 2 of IRBE has the smallest mean value relative to all other items but the second largest standard deviation.

6.2.3 The Tests for the Normality of the Sample

Table 6.6 gives normality tests. According to Malhotra (2001), if skewness is between 1 and -1 the population distribution is considered normal. Kurtosis is another test for testing the normality. Kurtosis measures peakedness of frequency distribution.

Table 6.6 Tests for normality (Skewness and Kurtosis)

Constructs	Skewness	Std. Error	Kurtosis	Std. Error
Islamic Values	-.299	.074	1.957	.147
Store Location	-.426	.074	-.534	.147
Customer Service Experience	-.190	.074	-.542	.147
Islamic Retail Brand Equity	-.318	.074	-.367	.147
Store Loyalty	-.378	.074	-.512	.147

The Cronbach's alpha reliability results have acceptable reliability (coefficient alpha > 0.80); hence, the reliability of the measurement scale SLC construct supported as Cronbach's alpha value is larger than the threshold value (0.8).

Table 6.7 Descriptive statistics for SL

	Mean	Std. Deviation	Number of responses
SL1	4.6757	1.53411	1104
SL2	4.5978	1.54692	1104
SL3	4.4429	1.55539	1104

Table 6.7 shows the descriptive statistics for Store Loyalty. They have very similar means and standard deviations.

For all constructs, the Cronbach's alpha reliability values are greater than 0.8; so we can conclude that the constructs in this study are all reliable and consequently, there is no need to delete (remove) any of the item(s) from the actual construct.

6.3 Reliability analysis

Reliability (also called consistency and reproducibility) can be referred to as the degree to which the measurement scale produces consistency. In other words, reliability can also be defined as the degree to which "a measure, procedure, or instrument yields the same result on repeated trials" (Carmines & Zeller, 1979, p. 11). Therefore, it can be used to access the degrees of consistency among multiple measurements of the variable (Hair, Anderson, Tathman, & Black, 2013). To test the reliability for the whole sample in the final study, the same process was followed that was used in the pilot study.

The composite reliability (CR) determines the overall reliability of a set of scale items loading on a latent variable. Its value ranges between zero and one and if it is greater than 0.80, it reflects good reliability of the construct.

$$CR = \frac{(\sum_{n=1}^{n} \lambda)^2}{(\sum_{n=1}^{n} \lambda)^2 + \sum_{i=1}^{n} \delta_i},$$

Discriminant validity measures whether a variable in the study is completely distinct from the other variables i.e. whether it is theoretically unassociated with others (Churchill, 1979; Hair et al., 2013). Therefore, discriminant validity is assessed for all the constructs under study.

The coefficients of Cronbach's alpha reliability were computed as a measure of reliability of the measurement scales. A smaller alpha is indicative of poor performance of the sample of items in capturing the construct. The Cronbach's alpha reliability results have acceptable reliability (coefficient alpha > 0.957); hence, the reliability of the IV construct measurement scale is supported as Cronbach's alpha value is larger than the threshold value (0.8).

6.4 Validity Measurement

Table 6.8: Validity and reliability statistics

Variables	CR	AVE	MSV	MaxR(H)	IV	IRBE	CE	SL	SLC
IV	0.962	0.740	0.118	0.972	0.860				
IRBE	0.908	0.628	0.345	0.983	0.200	0.793			
CE	0.966	0.876	0.345	0.990	0.198	0.587	0.936		
SL	0.903	0.758	0.327	0.991	0.253	0.558	0.572	0.870	
SLC	0.865	0.575	0.118	0.992	0.344	0.323	0.209	0.341	0.759

Validity is defined as "the extent to which data collection methods accurately measure what they were intended to measure" (Saunders & Thornhill, 2003).

According to Fornell and Larcker (1981), the average variance extracted (AVE) should be greater than 0.5. The AVE for each of the factors is calculated manually for all the of the constructs using the formula suggested by Heir et al. (1995) as:

$$AVE = \frac{\sum_{i=1}^{n} \lambda_i^2}{\sum_{i=1}^{n} \lambda_i^2 + \sum_{i=1}^{n} \delta_i},$$

Where λ is the standardized factor loadings and δ is the indicator measurement error.

Table 6.8 lists all the composite reliabilities (CR) values of the constructs under study. All of the CR values are greater than 0.8, indicating adequate internal consistency. It means that all of the indicators are measuring the same concepts for which they are made.

The discriminant validity of all the constructs was evaluated by comparing the value of square root of AVE for each of the constructs with the correlation values shown in Table 6.8. Since the square root of value of AVE is larger than the highest correlation of the construct with any other constructs, it means that discriminant validity of the construct is established. Therefore, it is assumed that results obtained related to the hypotheses testing are valid and reliable.

Another statistic maximum shared variance (MSV) measures how far a variable can be explained by another variable for establishing discriminant validity MSV < AVE. From Table

6.8, it can be seen that all of the MSV values are smaller than AVE; hence, discriminant validity is established.

6.5 Model Fit Indices

In AMOS, with dozens of statistics, model fit measures are reported for the model specified by the researcher and for two additional models called "saturated model" and "independence model". The saturated model has no constraints on the population moments and guarantees to fit any set of data perfectly. The independence model is assumed to fit any set of data perfectly. The independence model assumes that observed variables are uncorrelated with each other.

Table 6.9 Model fit

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	104	2322.801	637	.000	3.646
Saturated model	741	.000	0		
Independence model	38	42323.666	703	.000	60.204

In Table 6.9, the non-parametric statistical test (NPAR) show that there are 104 distinct parameters being estimated for the default model, 741 for the saturated model and 38 for the independence model. There are 637 degrees of freedom for testing the default model and 703 degrees of freedom for the independence model. The CMIN (Chained Multilateral Index Number) measure used the maximum likelihood Chi-squared test to assess the fit of a model in CFA and modelling, while CMIN/DF is a test to assess the fit of a model in CFA and its values should be close to 1. In Table 6.9, the discrepancy divided by degrees of freedom (CMIN/DF) is =3.646. If the default model is correct then the probability of getting this discrepancy as large as 2322.801 is extremely low.

6.5.1 Baseline Comparisons

Table 6.10 Baseline comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.945	.939	.960	.955	.959
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

The Incremental Fit Index (IFI) is reported only when CMIN measure has a Chi-square distribution under the assumption that the fitted model is correct. If the fitted model is correct and CMIN is equal to its expected value (its degrees of freedom), then IFI = 1. It can be seen that IFI is close to 1; it means that the fitted model is correct.

The Normed Fit Index (NFI) and the Relative Fit Index (RFI) are reported in AMOS output only if the saturated model and also the baseline models were successfully fitted. The NFI shows where the fitted model lies on the interval that extends from the perfectly fitting saturated model to the very badly fitting baseline model. The value of NIF above 0.8 or 0.9 are recommended for claims of the model fit and 1.0 indicates a perfect fit of the model to the data. In Table 6.10, the NFI = .945 means that our fitted model is approximately the perfectly fitted model for the data. The RFI values lies from range of zero to 1 and A value close to 1 indicates a very good fit. Since RFI=0.939, it means that model fit is very good.

The Tucker-Lewis Index (TLI) and the Comparative Fit Index (CFI) of the specified model to the absolute fit of the independence model. The greater the discrepancy between the overall fit of the two models, the larger the values of these descriptive statistics.

Hu and Bentler (1999) suggest TLI value of 0.95 or higher. Since the value of TLI for our fitted model is higher than suggested (0.95), the model fits well. A value of CFI close to 1 indicates a very good fit of the model under study. It can be seen that the value of CFI is 0.959, which means a very good fit of the model.

6.5.2 Parsimony-Adjusted Measures

Table 6 11 Parsimony-adjusted measures

Model	PRATIO	PNFI	PCFI
Default model	.906	.856	.869
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

The parsimony ratio (PRATIO), shown in Table 6.11, is the number of constraints in the model being evaluated as a fraction of the number of constraints in the independence model. The PRATIO is used in computation of PNFI and PCFI. The PRATIO for default model is 0.906.

6.5.3 NCP

Table 6.12 NCP

Model	NCP	LO 90	HI 90
Default model	1685.801	1542.238	1836.887
Saturated model	.000	.000	.000
Independence model	41620.666	40949.860	42297.783

In AMOS output, NCP is reported only when CMIN has a Chi-square distribution under the assumption that the fitted model is correct. It is a measure of population discrepancy of model adequacy. The NCP statistics are shown in Table 6.12. The NCP value for the default model is about 1685.801. The value of population NCP for the default model lies between 1542.238 and 1836.887. With approximately 90% confidence, the population NCP value for the default model is between .000 and 4.214.

Table 6.13 RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.049	.047	.051	.780
Independence model	.232	.230	.234	.000

Hu and Bentler (1999) suggest the RMSEA value <0.06. Since the RMSEA value of our fitted model is below 0.06, the model fits well according to the descriptive measure of RMSEA. In Table 6.13, the lower and higher boundary of a 2-sided 90% CI for the population RMSEA lies

between 0.047 and 0.051. For the default model PCLOSE is 0.780 which means that the probability of getting a sample RMSEA as large as 0.049 is about 0.780.

Table 6.14 Standardized regression weights: (Group number 1 - Default model)

			Estimate
Distinctive	<---	Customer service experience	.949
Leisure	<---	Customer service experience	.978
Mood	<---	Customer service experience	.954
Joy	<---	Customer service experience	.859
IV3	<---	Islamic Values	.867
IV4	<---	Islamic Values	.932
IV5	<---	Islamic Values	.924
IV6	<---	Islamic Values	.918
SLC2	<---	Store Location	.928
SLC3	<---	Store Location	.864
SLC4	<---	Store Location	.532
SL1	<---	Store Loyalty	.922
SL2	<---	Store Loyalty	.881
SL3	<---	Store Loyalty	.804
IRBE1	<---	Islamic Retail Brand Equity	.827
IRBE2	<---	Islamic Retail Brand Equity	.945
IRBE	<---	Islamic Retail Brand Equity	.949
IRBE4	<---	Islamic Retail Brand Equity	.671
IRBE5	<---	Islamic Retail Brand Equity	.636
IV7	<---	Islamic Values	.653
SLC6	<---	Store Location	.536
IRBE6	<---	Islamic Retail Brand Equity	.661
CSE12	<---	Distinctive	.910
CSE11	<---	Distinctive	.854
CSE10	<---	Distinctive	.973
CSE9	<---	Leisure	.971
CSE8	<---	Leisure	.958
CSE7	<---	Leisure	.923
CSE6	<---	Mood	.925
CSE5	<---	Mood	.930
CSE4	<---	Mood	.874
CSE3	<---	Joy	.873
CSE2	<---	Joy	.637
CSE1	<---	Joy	.820
SLC1	<---	Store Location	.836
IV1	<---	Islamic Values	.885
IV2	<---	Islamic Values	.851
IV8	<---	Islamic Values	.916
IV9	<---	Islamic Values	.757

In Table 6.14 and Figure 6.1, standardized estimates allow us to evaluate the relative contributions of each predictor variable to each outcome variable. A 1-unit increase in predictor variable increases the outcome variable by value given in column estimate.

When SLC increases by 1, SLC1 will increase by 0.836, SLC2 by 0.928, SL3 by 0.864, SLC4 by 0.532, and SLC6 by 0.536.

When IV increases by 1, IV1 increases by 0.885, IV2 by 0.851, IV3 by 0.867, IV4 by 0.932, IV5 by 0.924, IV6 by 0.918, IV7 by 0.653, IV8 by 0.916, and SLC6 by 0.757.

When SL increases by 1, SL1 increases by 0.922, SL2 by 0.881, and SL3 by 0.804.

Customer service experience is sub-scaled to Joy, Mood, Leisure and Distinctive. When Joy increases by 1, CSE1 for Joy increases by 0.82, CSE2 by 0.637, and CSE3 by 0.873. When Mood increases by 1, CSE4 increases by 0.874, CSE5 by 0.93, and CSE6 by 0.925. When Leisure increases by 1, CSE7 increases by 0.923, CSE8 by 0.958, and CSE9 by 0.971. When Distinctive increases by 1, CSE10 increases by 0.910, CSE11 by 0.854, and CSE12 by 0.973.

It can be seen that if Joy is increased by 1 unit, customer service experience increases by 0.859, when Mood increases by 1 unit, customer service experience increases by 0.954, when Leisure increases by 1 unit, customer service experience increases by 0.978, and when Distinctive increases by 1 unit, customer service experience increases by 0.949 units.

The variable composite means from factor score were imputed by retaining the Common Latent Factor to address the issue of common method bias.
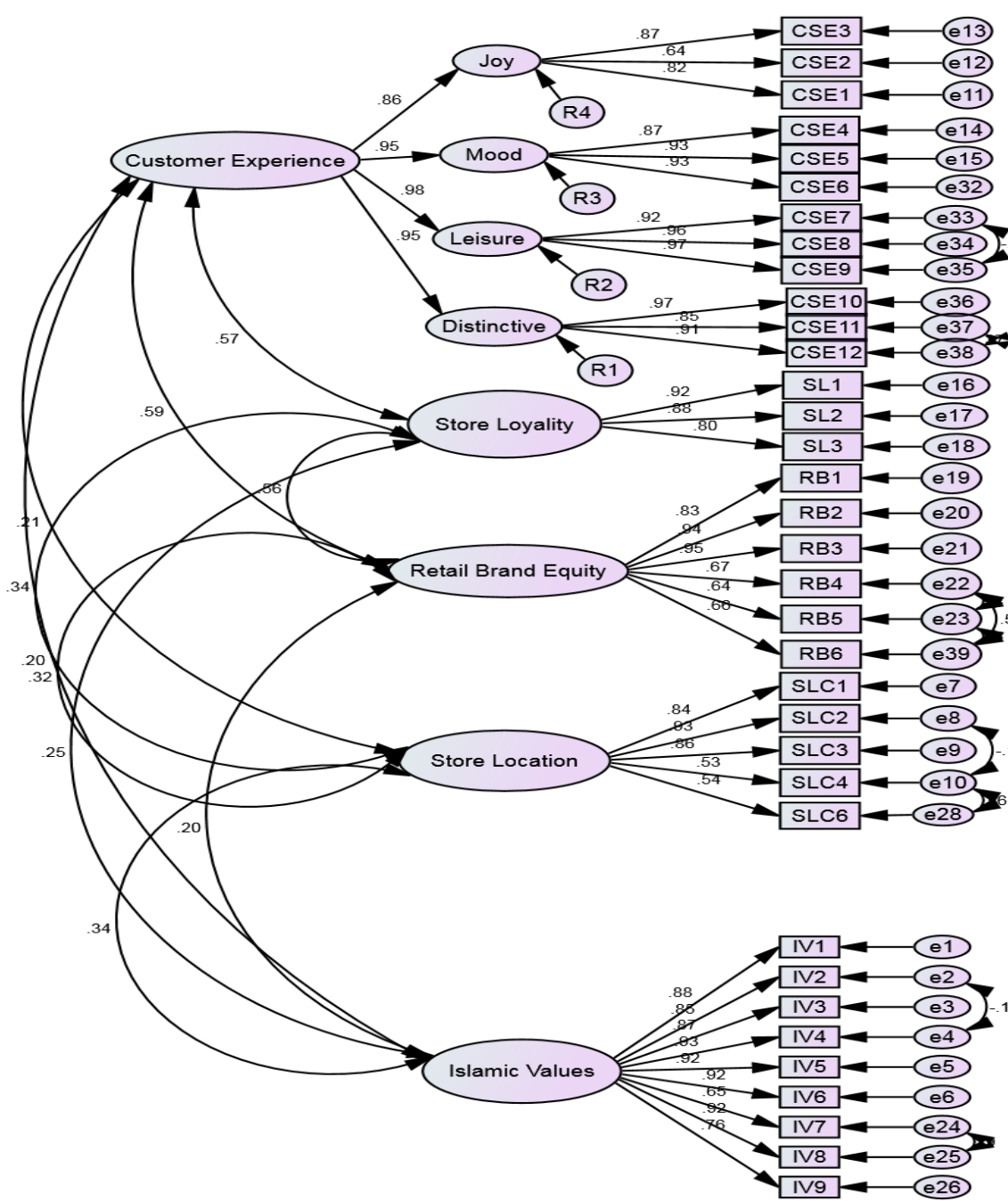
Figure 6.1 Measurement model

(Note, in this diagram, Islamic Retail Brand Equity is abbreviated as Retail Brand Equity and RB)

6.6 Measurement of common method bias

The Variable composite means from factor score were imputed by retaining the Common

Latent Factor (CLF)) to address the issue of common method bias.

A common latent factor was created in AMOS, all the regression weights constrained equal to q and the unstandardised results squared to get the regression weights with CLF. The model was run again without CLF. Estimates of both the models are shown in Table 6.15 along with the difference between the estimates with and without CLF. All items with the difference between with and without CLF were marked. The red highlighted items in the last column are affected by common bias method. It was found that the customer service experience is significantly affected by the CLF. Therefore, while running the structural model, the estimates with CLF were imputed to get the unbiased results (Richardson, Simmering, & Sturman, 2009).

Table 6.15 Standardized regression weights with & without Common Latent Factor (CLF)

Standardized Regression Weights: (CLF)			Estimate	Standardized Regression Weights: (without CLF)			Estimate	delta
F7	<--	F11	0.791	F7	<---	F11	0.949	0.158
F8	<--	F11	0.945	F8	<---	F11	0.978	0.033
F9	<--	F11	0.566	F9	<---	F11	0.954	0.388
F10	<--	F11	-0.02	F10	<---	F11	0.859	0.879
IV3	<--	F1	0.846	IV3	<---	F1	0.867	0.021
IV4	<--	F1	0.908	IV4	<---	F1	0.932	0.024
IV5	<--	F1	0.906	IV5	<---	F1	0.924	0.018
IV6	<--	F1	0.896	IV6	<---	F1	0.918	0.022
SLC2	<--	F2	0.908	SLC2	<---	F2	0.928	0.02
SLC3	<--	F2	0.844	SLC3	<---	F2	0.864	0.02
SLC4	<--	F2	0.492	SLC4	<---	F2	0.532	0.04
SL1	<--	F4	0.766	SL1	<---	F4	0.922	0.156
SL2	<--	F4	0.775	SL2	<---	F4	0.881	0.106
SL3	<--	F4	0.584	SL3	<---	F4	0.804	0.22
RB1	<--	F5	0.717	RB1	<---	F5	0.827	0.11
RB2	<--	F5	0.787	RB2	<---	F5	0.945	0.158
RB3	<--	F5	0.768	RB3	<---	F5	0.949	0.181
RB4	<--	F5	0.519	RB4	<---	F5	0.671	0.152
RB5	<--	F5	0.448	RB5	<---	F5	0.636	0.188
IV7	<--	F1	0.62	IV7	<---	F1	0.653	0.033
SLC6	<--	F2	0.498	SLC6	<---	F2	0.536	0.038
RB6	<--	F5	0.469	RB6	<---	F5	0.661	0.192
CSE12	<--	F7	0.457	CSE12	<---	F7	0.91	0.453
CSE11	<--	F7	0.459	CSE11	<---	F7	0.854	0.395
CSE10	<--	F7	0.489	CSE10	<---	F7	0.973	0.484

CSE9	<--	F8	0.469	CSE9	<---	F8	0.971	0.502
CSE8	<--	F8	0.4	CSE8	<---	F8	0.958	0.558
CSE7	<--	F8	0.279	CSE7	<---	F8	0.923	0.644
CSE6	<--	F9	0.294	CSE6	<---	F9	0.925	0.631
CSE5	<--	F9	0.074	CSE5	<---	F9	0.93	0.856
CSE4	<--	F9	-0.16	CSE4	<---	F9	0.874	1.034
CSE2	<---	F10	0.405	CSE2	<---	F10	0.637	0.232
CSE1	<---	F10	0.371	CSE1	<---	F10	0.82	0.449
SLC1	<---	F2	0.816	SLC1	<---	F2	0.836	0.02
IV1	<---	F1	0.864	IV1	<---	F1	0.885	0.021
IV2	<---	F1	0.834	IV2	<---	F1	0.851	0.017
IV8	<---	F1	0.888	IV8	<---	F1	0.916	0.028
IV9	<---	F1	0.732	IV9	<---	F1	0.757	0.025
CSE3	<---	F10	0.304	CSE3	<---	F10	0.873	0.569

(Note, in this table, Islamic Retail Brand Equity is abbreviated as Retail Brand Equity and RB)

6.7 Structural Equational Modelling and Hypothesis Testing

In Table 6.16, when IV increases by 1, CSE goes up by 0.29. The regression weights estimate 0.29 has a standard error (SE) close to 0.42. The regression weight is 6.920 SE above zero, while the regression weight for IV the predictor of CSE is significantly different from zero at 0.0001 level of significance. When CSE increases by 1, IRBE goes up by 0.580. The regression weights estimate 0.580 has an SE close to 0.024. The regression weight is 24.374 SE more than zero, while the regression weight for CE, the antecedent of IRBE, is statistically different from zero at 0.001 level of significance.

Table 6.16 Regression weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
CSE	<---	IV	.290	.042	6.920	***	
IRBE	<---	CSE	.580	.024	24.374	***	
IRBE	<---	IV	.122	.034	3.590	***	
SLC	<---	IV	.467	.036	12.888	***	
SL	<---	IV	.103	.034	3.048	.002**	
SL	<---	SLC	.172	.026	6.747	***	
SL	<---	CSE	.373	.027	13.585	***	
SL	<---	IRBE	.300	.028	10.731	***	

P<0.001***, P<0.01**, P<0.05*

When IV increases by 1, IRBE will go up by 0.122. The regression weights estimate 0.122 has an SE approximately closer to 0.034. The regression weight is 3.590 SE more than zero, while the regression weight for IV, the antecedent of IRBE, is statistically different from zero at 0.001 level of significance.

When IV increases by 1, SLC will go up by 0.467. The regression weights estimate 0.467 has an SE about 0.036. The regression weight is 12.888 and the SE is more than zero, while regression weight for IV, the antecedent of SLC, is statistically different from zero at 0.001 level of significance.

When IV increases by 1, SL will go up by 0.103. The regression weights estimate 0.103 has an SE of about 0.034. The regression weight is 3.048, and the SE is above zero, while regression weight for IV, the antecedent of SL, is statistically different from zero at 0.001 level of significance.

When SLC increases by 1, SL will go up by 0.172. The regression weights estimate 0.172 has an SE of about 0.026. The regression weight estimate is 6.747, and the SE is above zero, while regression weight for SLC, the antecedent of SL, is statistically different from zero at 0.001 level of significance.

When CSE increases by 1, SL will go up by 0.373. The regression weights estimate 0.373 has an SE of about 0.027. The regression weight estimate is 13.585 SE more than zero, while regression weight for CSE, the antecedent of SL, is statistically different from zero at 0.001 level of significance.

When IRBE increases by 1, SL will go up by 0.300. The regression weights estimate 0.300 has an SE of about 0.028. The regression weight estimate is 10.731 SE more than zero, while

regression weight for IRBE, the antecedent of SL, is statistically different from zero at 0.001 level of significance.

6.7.1 Standardized Regression Weights

Table 6.17 Standardized regression weights

			Unstandardised Regression weights	Standard Error	Standardized Regression Weights
CSE	<---	IV	.272	.037	.204
IRBE	<---	CE	.585	.025	.591
IRBE	<---	IV	.297	.037	.087
SLC	<---	IV	.375	.036	.362
SL	<---	IV	.329	.039	.074
SL	<---	SLC	.311	.030	.161
SL	<---	CSE	.608	.027	.382
SL	<---	IRBE	.597	.027	.302

Figure 6.2 The structural model for hypotheses testing

In this diagram Customer service experience is labelled CUSTOM-EXP and Islamic Retail Brand Equity is labelled as RBE.

From Table 6.17 it is observed that when IV increases by 1, CSE increases by 0.204, IRBE by 0.087, SLC by 0.362, and SL by 0.074. When CSE increases by 1, IRBE increases by 0.591 and SL by 0.382. When SLC increases by 1, SL increases by 0.161 and when IRBE increases by 1, SL increases by 0.302.

6.8 Mediation Analysis

With the help of data, a post hoc mediation analysis was run to estimate the direct and indirect effects of IV, CSE, and IRBE and also CSE, IRBE, and SL. Two separate models were run and

the data are presented in the Table 6.18. Here is important to note that there were no hypotheses framed; the data and model had merits to run a mediation analysis.

From Table 6.18 below, the indirect (mediated) effect of IV on IRBE is about 0.169 and it is statistically significant. That is, due to indirect (mediator) effect of IV on IRBE, when IV goes up by 1, IRBE goes up by 0.169. This is in addition to any direct (unmediated) effect that IV may have on IRBE. The indirect (mediated) effect of IV on SL is about 0.276 and it is statistically significant. That is, due to indirect (mediator) effect of IV on SL, when IV goes up by 1, SL goes up by 0.276. This is in addition to any direct (unmediated) effect that IV may have on SL.

Table 6.18 Mediation analysis

	IV	CSE
IRBE	.169(***)	.000
SL	.276(***)	.174(***)

***P<0.001, **P<0.01, *P<0.05

Similarly, the indirect (mediated) effect of CSE on SL is about 0.174 and it is statistically significant. That is, due to indirect (mediator) effect of CSE on SL, when IV goes up by 1, SL goes up by 0.174. This is in addition to any direct (unmediated) effect that IV may have on IRBE. The mediating effect of CSE on IRBE is not significant.

6.9 Summary of the Hypotheses Testing

Table 6.19 exhibits a brief summary of the hypotheses tested in the study. The table provides hypotheses, the estimates, and p-value generated from the data and the verdict whether hypotheses were supported by the data or not. The data show that all hypotheses were supported.

Table 6.19 Summary of hypotheses testing

No	Hypothesis	Estimates and p value	Verdict
H1	Islamic values influence store loyalty in Saudi Arabia, as measured by commitment to buy and recommendation of the store	0.103; .002	Supported
H2	Retail store location relative to the customer positively influences their loyalty to the store	0.172; .000	Supported
H3	Positive customer service experience positively influences store loyalty	0.373; .000	Supported
H4	Customer service experience is influenced by Islamic values	0.290; .000	Supported
H5	Retail brand equity influences retail store loyalty positively	0.300; .000	Supported
H6	Stores following Islamic values have greater brand equity	0.122; .000	Supported
H7	Retail store location is important if the customer's experience of the retailer is positive	0.172; .000	Supported
H8	Good customer service experience positively influences Islamic retail brand equity.	0.580; .000	Supported
H9	The extent to which customer loyalty is influenced by whether a store follows Islamic values is mediated by store location.	0.467; .000	Supported

6.10 Summary

The chapter provides analysis of the data to test the hypotheses. The chapter provides the descriptive analysis of the demographic variables and the scale items. It covers how the reliability and validity of the data was checked and how using SEM, goodness of fitness measures were estimated, how the measurement model was run to see if the proposed model was fit for testing the hypotheses. This showed that the model was fit for further analysis. The structural model was then run to test the hypotheses and mediation analysis was performed to find out the mediation effect. The hypotheses testing was then summarised.

Chapter 7 Discussion

7.1 Introduction

This chapter provides a detailed account of discussion on the results obtained from the data analysis. The results for each of the hypotheses are compared with the existing evidence in the literature. The first section gives overall insight into the results from the data analysis. The second section discusses the hypotheses test. The third section discusses the role of retail store location in developing retail store loyalty. The fourth section explains the influence of customer service experience on the retail store loyalty. The fifth section discusses the influence of Islamic values on customer service experience. The sixth section explains the influence of Islamic retail brand equity on retail store loyalty. The seventh section discusses Islamic values and their influence on Islamic retail brand equity. The eighth section explains the influence of retail location on the customer service experience. The ninth section discusses the role of customer service experience in determining Islamic retail brand equity. The tenth section covers the influence of retail store location on the adherence to the Islamic values. In the final section a summary of the chapter is presented.

7.2 Chapter Overview

As discussed in the first chapter, the research question of this thesis can be divided into four sub-questions as follows: first, to investigate the role of Islamic values (IVs) on developing Islamic retail brand equity (IRBE) for the retail stores and store loyalty (SL) in the retail sector of Saudi Arabia. The data collected for the study has shown that IVs significantly influence IRBE and SL in the Saudi retail sector. So, it can be argued that the adherence to IVs positively contributes to the retail sector. Secondly, the study explores whether consumer behaviour in Saudi Arabia changes significantly or appears to be inconsistent with IVs on the part of the retailer who is exposed to the public. The empirical evidence has suggested that those retailers

who exhibit greater obedience to the IVs receive greater patronage from the shoppers. Thirdly, the study aims to see how Saudi consumers rank the importance of adherence to Islamic values in deciding their loyalty to a retail store brand. Do they give priority to this factor relative to other aspects such as product quality? The data has suggested that shoppers give relative greater importance to the IVs observance by the store, even more than quality. Fourthly, the study on hand investigates whether portraying an Islamic image in stores affects consumer perceptions and lead to higher store loyalty. The evidence suggests that portraying IVs creates a positive image in the eyes of Saudi shoppers in the Saudi Arabia.

To address the research questions, the study took a mixed-method (qualitative and quantitative) approach. In the first phase of the study, in-depth interviews were conducted from 20 Saudi persons. The purpose of the interviews was to develop insights into the perspective of participants. It has been argued that the qualitative approach adds peoples' perspectives and helps in better understanding of a phenomenon (Vaismoradi, Turunen, & Bondas, 2013).

This study seeks to understand how people's experiences develop the SL and IRBE in a country where the laws heavily emphasise following the IVs. Qualitative research may be the best approach because of its flexibility (Liamputtong, & Ezzy, 2005). Quantitative measures have their inbuilt limitation of their context rigidity; therefore, when studying religion, culture, or values, qualitative research allows incorporation of different views from people belonging to different cultures (Denzin & Lincoln, 2000; Shank, 2002).

After conducting the interviews and exploring the opinions of the people about the role of IVs in developing IRBE and SL, the concepts of interest were extracted from the existing literature in order to develop measurement scales (Churchill, 1979). These measurement scales were tested initially with the help of a pilot study conducted on a sample of 120 participants. The

pilot study was used to test the goodness of the fit of the model, and the reliability and validity of the constructs and the items that ultimately helped to purify the scale items.

In the main study, the questionnaire was used as a survey instrument. Instead of paper questionnaires, the study used an online survey technique. The instrument consisted of closed-ended structured questionnaires. The researcher visited several stores in the Saudi Arabia and asked shoppers to provide their email addresses. After obtaining their addresses, the questionnaire link was sent to their email address. After obtaining the data, the data analysis file was created. After that, the data cleaning process was preformed to exclude the incomplete questionnaires.

To ensure the reliability and validity of data, confirmatory factor analysis was performed. A measurement model was created to test the goodness of the fit. A structural model was developed for the hypotheses testing.

7.3 Discussion of the Hypotheses Tests

The study objectives were divided in nine hypotheses, exploring the relationship between five variables, including Islamic values (IVs) as a major antecedent, customer service experience (CSE), Islamic retail brand equity (IRBE), store location (SLC), and store loyalty (SL). The main objective of the study was to look for the influence of IVs on the IRBE and SL. Past studies have also shown that two other factors, SLC and CSE, influence SL and IRBE.

Based upon the past literature, the constructs of IVs, CSE, and SLC were investigated as antecedents of the IRBE and SL. To ensure the uni-dimensionality (convergent validity) and the discriminant validity, the exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) were performed and the data showed that all constructs were valid and they were consistent with the theoretical suggestion.

In the following discussion, the results from the structural equation are presented and compared with the past studies to see whether the results obtained in this study are consistent with the past researches. Excerpts for qualitative findings are presented to provide more details.

It was hypothesised in hypothesis H1 that there is a significant influence of Islamic values on store loyalty in the Saudi retail sector, as measured by commitment to buying and recommending the store. There is a significant evidence that adherence to Islamic values by retailers greatly influences store loyalty. The beta estimates for this relationship is 0.103 and the p-value is smaller than 0.005. So, it can be inferred that if a retailer follows the Islamic value system in the store, Saudi shoppers have a greater tendency to patronise the store.

The empirical evidence collected for the study is in line with the existing evidence. The studies in past have emphasised the importance of adherence to the Islamic values while doing business with Muslim consumers (Ahmad & Kadir, 2013; Gayatri, 2010). Similarly, Fauzi et al. (2016) identified that in evaluating a retail store, Muslim consumers put great emphasis on adherence to the Islamic values.

Chaudhuri and Holbrook (2001) found that when a person visits a particular retail store and exhibits loyalty towards it, his or her decision may be an outcome of evaluation of the store brand based upon certain criteria, for example, quality, convenience or the service offered by the outlet. Customers may even develop an emotional tie with the staff. Therefore, customers may be more prone to express loyalty. Another factor may be the level of trust a customer has about the brand. Adherence to the IVs by the retail store provides both cognitive and emotional reasons for the shoppers to develop a long-term relationship with the retail brand.

Payne, Frow, and Eggert (2017) and Sheehan and Bruni-Bossio (2015) argue that the Customer Value Preposition (CVP) plays a critical role in communicating how an organization aims to

provide value to the its customers. This study found that if a retail store can communicate its strategy of following IVs, it will create greater store patronage.

The qualitative data of this study suggest that retail stores should exercise complete obedience to Islamic values while developing their business strategy. Since mixing genders is forbidden by the religious code, retailers should abstain from using male salespersons to serve female consumers. Moreover, women should be given a private place to shop, where they can be away from men's gaze. Similarly, retailers should offer *Halal* products, so that the consumers should follow and practice their religious beliefs while shopping. For example, respondent 12 in the interview expressed:

"… Commitment to Halal products and Islamic values, such as closing stores during prayer time and providing private places for women."

Similarly, a female respondent, describing how she sees "compliance to the Islamic values", responded;

"What came to my mind was: protecting privacy- special services for women- the product's legitimacy- low prices- integrity- and applying Islamic teachings. For example, women's waiting rooms- places for children- corridors for elderly and people with special needs."

7.4 Retail Store Location and Store Loyalty

The hypothesis H2 proposes that retail store location positively influences customers' loyalty to the store, i.e. easy access to the retail store positively influences loyalty of customers. The evidence suggests that a convenient location significantly influences store loyalty. The beta estimate for this relationship is 0.172 and the p-value is smaller than 0.005. So, it can be inferred that shoppers exhibit greater store loyalty to stores in the right location for customers. The semi-structured interviews with shoppers helped develop the insight into location issues.

Retail store location has always been an important issue for the retail marketers. Reilly (1931) proposed a law of retail gravitation, estimating the distance a shopper is ready to travel to a particular store, based on the idea that customers will travel further to larger retail centres given their higher attraction. Several studies provide empirical evidence on this issue. Nandi (2016) found that locations play a vital role in retail patronage. Arrigo (2015) argues that location itself adds to the brand image, with the brand image of an area enhancing retail brand image, so retail brands anchored in the right place attain better brand image and greater brand loyalty.

The results are in line with the existing evidence available in the literature. Location used to be considered an important antecedent of the store choice in past (see Bell et al., 1998; Finn & Louviere, 1990; Häubel & Popkowski-Leszczyc, 2000). However, over time, location becomes less relevant due to faster transport and other reasons (e.g. Bell, 1998; Swoboda, Berg, Klein, & Foscht, 2013). However, with reference to Saudi Arabia, SLC is found to be an important determinant of store loyalty.

In Saudi Arabia, due to its particular culture, physical and psychological distance of the store still matters for consumers (Al Otaibi & Yasmeen, 2014). Travel time is important for the consumers in the Saudi Arabia. Respondent 6 replies to the importance of location:

> "Closeness is one crucial factor deciding the continuity of buying from that store because it will not take time or effort while driving. For the far stores, I suggest the delivery service to make it easier for both the store and the costumer."

Studies have shown that the physical location is becoming less relevant to consumers in the West, where purchases can take place through many channels, not only physical stores. However, in Saudi Arabia, physical stores are still important, as consumers perceive greater risk in buying online. Answering the question about buying online, Respondent 4 stated that:

"It has a little effect because the trust is absent. Internet shopping is something new to us and it has no safeguards or credibility. Besides, the percentage of manipulation is high."

7.5 Customer service experience and Retail Store Loyalty

It was hypothesised (H3) that shoppers' customer service experience significantly influences store loyalty in the Saudi retail sector. There was a significant evidence that CSE has a significant positive influence on the retail store loyalty. The beta estimates for this relationship is 0.373 and the p-value is smaller than 0.001. So, it can be inferred that if Saudi Arabia customers have a positive service experience with the store, they have a greater tendency to exhibit their loyalty to it. Semi-structured interviews with the shoppers helped to develop an insight into the CSE.

The results are in line with existing evidence. For instance, it has been argued that the customer service experience is of great significance while buying a product or service (Grundey, 2008). So, retailers must try to create a pleasant experience for their customers (Srivastava & Kaul, 2016). Brun et al. (2017) argue that loyalty is influenced by cognitive, affective, sensory, behavioural, and social experience, and while developing the retail strategy, retailers should not ignore the effect of the overall customer experience in generating brand loyalty.

Customers evaluate the retail experience. Once they receive a positive experience; it induces and maintains stronger retail store loyalty, where customers build a long-term relationship with the retail brand and are willing to recommend it to their friends (Rose et al., 2012; Sivadas & Baker-Prewitt, 2000).

7.6 Islamic Values and Customer Service Experience

The hypothesis H4 proposes that if retail stores follow IVs, it positively enhances the CSE of the shoppers. Therefore, it is proposed that those retail stores who exhibit greater IVs in the store create a better experience for customers. The evidence suggests that an audience wedded

to IVs significantly influences the CSE in the Saudi retail environment. The beta estimates for this relationship is 0.290 and the p-value is smaller than 0.001. So, it can be inferred that adherence to the IVs greatly influences CSE. To further explore the relationship between CSE and IVs, semi-structured interviews with shoppers helped to develop insight into the CSE. For example, when asked about the role of IVs in creating a positive customer service experience, customers in the Saudi Arabia emphasised strongly IV adherence as a part of customer service experience.

Retail customer service experience is more than just an ambient character (Chebat & Dubé, 2000; Gilboa, Vilnai-Yavetz, & Chebat, 2016) or the friendliness, promptness, knowledge, courtesy, efficiency, and appearance of the staff (Simmers &Keith, 2015). According to Brun et al. (2017), the service experience is enhanced when the retail brand adds affective, sensory, behavioural, and social dimensions to the overall experience. For Saudi shoppers, adherence to the IVs is important in all the dimensions mentioned above. For example, store staff's Islamic clothing is a sensory experience, women serving women may be considered as behavioural experience, providing family space and separate counters for the families may be considered as a social experience. So, obedience to Islamic values by store brands adds enhances Saudi shoppers' store loyalty.

For example, respondent 7 explained that:

> "Yes, Saudi costumers are very keen to keep purchasing from a certain brand shop as it signals that the store has all the characteristics of an Islamic shop that adhere to the values of the goods or services."

7.7 Islamic Retail Brand Equity and Store Loyalty

The hypothesis H5 suggests that the Islamic retail brand equity positively influences retail store loyalty in the Saudi retail sector. There is a significant evidence that IRBE has a significant

positive influence on the SL. The beta estimates for this relationship is 0.300 and the p-value is smaller than 0.001. Therefore, it can be inferred that if the retail store has a greater IRBE, the shoppers in the Saudi Arabia have a greater tendency to exhibit the loyalty with the store.

The evidence is in line with the existing literature; the studies have found that greater retail brand equity leads to greater loyalty (Swoboda, Weindel, & Hälsig, 2016). Similarly, in another study, Swoboda, Berg, Shramm-Klein, and Foscht (2013) found that a strong and positive brand equity leads consumers to better integration with the stores or other product brands; therefore, the customers tend to exhibit greater patronage to the store brands.

This study used a six-item measure of IRBE. Initially, a three-item scale developed by Swoboda et al. (2013) was proposed. As a result of in-depth interviews, three more items were added. These were related to compliance of religion and faith (Appendix 2) and went through rigorous tests of reliability and validity before hypotheses testing. Semi-structured interviews with shoppers helped develop insights into the influence of IRBE on SL.

7.8 Islamic Values and Islamic Retail Brand Equity

The hypothesis H6 suggests that the stores following Islamic values positively influence brand equity in the Saudi retail sector. There is a significant evidence that IVs has a significant positive influence on IRBE. The beta estimates for this relationship is 0.122 and the p-value is smaller than 0.001. So, it can be inferred that if the retail store shows obedience to the Islamic values, it leads to greater Islamic retail brand equity for Saudi retail stores. The evidence found in the data confirms past studies (see Akhtar & Zaheer, 2014; Jafari & Sandikci, 2015). It was found in past that while selecting a brand, consumers who follow Islam as a religion put the emphasis on whether the brand complies with Islamic values (Busnaina & Woodall, 2010). As strong brand associations are located at the cognitive and emotional level of consumers in the

form of feelings, images, or beliefs (Keller, 2010), it is necessary to observe and test these brand associations from various cultural perspectives; including that of Saudi Arabia.

7.9 Retail Store Location and Customer Service Experience

Convenient location for the retail business is an important part of the retail strategy (Ghosh & Craig, 1983; Merino & Ramirez-Nafarrate, 2016). Shoppers tend to reduce the travel cost while making their retail choices (Leszczyc, Sinha, & Sahgal, 2004). One of the components of the travel cost includes the fuel consumption. However, the Saudi market is exceptional, as petrol prices, though soaring recently, are still very low (less than half and in some cases less than one third of developed market prices) (Global Petrol Prices, 2018), so this might lead to location being less important.

It was hypothesised (H7) that retail store location is important if the customer's experience of the retailer's service is positive. The beta estimates for this relationship is 0.172 and the p-value is smaller than 0.001. So, it can be inferred that customers will tend to patronise a store if it is in a convenient location for shoppers and if the store delivers a good customer service experience. The findings support H7.

7.10 Customer Service Experience and Islamic Retail Brand Equity

Hypothesis H8 suggests that an acceptable customer service experience positively influences Saudi Islamic retail brand equity. There is a significant evidence that CSE has a significant positive influence on the IRBE. The beta estimates for this relationship is 0.580 and the p-value is smaller than 0.001. Therefore, it can be inferred that if the CSE increases, it will positively influence the IRBE. The results are in line with the existing evidence (e.g. see Brakus, et al., 2009; Gentile et al., 2007; Susanty & Kenyy, 2015). For example, it is not enough for restaurants and cafés to have good food and a well-though-out menu; on the top of it, they should offer a great customer service experience, including the ambiance, comfort, WiFi, etc.

(Susanty & Kenyy, 2015). In Saudi Arabia, shoppers are often with their families and children, so stores should also take into account the needs of the family, infants, and children while improving the retail experience (Al Otaibi & Yasmeen, 2014). This may also contribute to the importance of location.

The in-depth interviews also helped developing this insight into CSE. In one interview it was noted that in their perceptions of CSE, people attribute importance to the IVs followed by the store, as the shoppers who visit the stores with family do not want their family pass through some inappropriate experience. So, they expect the store to promise a good CSE that exhibits adherence to IVs. One respondent reflected that:

> "By implementing Islamic values, customer service will be more credible and trusted with Muslim and Saudi people."

7.11 Retail Store Location and Islamic Values

It was hypothesised (H9) that retail stores following Islamic values influence the retail store location in Saudi Arabia. Store location has a significant positive influence on the adherence to IVs. The beta estimates for this relationship is 0.467 and the p-value is smaller than 0.001. So, it can be inferred that if the store is located conveniently, the tendency to adhere to Islamic values will increase. The results are partially in line with the evidence, since in the Western countries, location or the distance from the house is an important determinant of retail store choice for the shoppers (see Swoboda, Berg, Schramm-Klein, & Foscht, 2013).

The evidence found in the study is somewhat in line with the existing literature. Which suggests that location is an important part of the retail strategy (see e.g. Arrigo, 2015; Merino & Ramirez-Nafarrate, 2016; Nandi, 2016). However, the results show that Saudi shoppers give more importance to IVs than to convenience of location. This data verifies the studies conducted in the past about countries like Saudi Arabia, such as that conducted by Swoboda,

Berg, Schramm-Klein, and Foscht (2013), which found that Saudi stores are strongly influenced by Islamic values. The society is patriarchal in nature, so male members of the family tend to perform the role of buying groceries, (Al Otaibi & Yasmeen, 2014), while women were not allowed to drive until recently, reinforcing this tendency, so, location was less important for the customers as compared to adherence to Islamic values (Fauzi, et al., 2016).

7.12 Summary

The chapter provides details about the discussion on the hypotheses testing in the main study. For the discussion purpose both quantitative data and qualitative data were used. It was found that all the hypotheses were supported. The results showed that Retail store loyalty is significantly influenced by the adherence to IVs, as well as retail store location, Islamic retail brand equity, and customer service experience. It was also found that the customer service experience in Saudi retail stores is greatly influenced by the adherence to IVs and retail store location. Moreover, the study found that Islamic retail brand equity is a function of adherence to IVs and the customer service experience of shoppers.

The next chapter provides a conclusion of the study, as well as the contributions (academic and managerial), limitations, future research opportunities, and ethical issues involved in conducting this study.

Chapter 8 Conclusion, Contribution, and Limitations

8.1 Chapter Introduction

This study investigated the influence of Islamic values on Islamic retail brand equity and retail store experience in creating retail store loyalty in the Saudi market place. The study also examined the influence of retail store location on store loyalty. The results have shown that the Saudi shoppers' adherence to Islamic values is an important factor when they select a store. The data revealed that stores that follow Islamic values in their store strategy create greater brand equity and a better customer service experience. Specifically, a culturally specific Islamic retail brand equity is created for devout Muslim customers by stores that follow Islamic values. Location is also an important factor in creating the loyalty, particularly when reinforced by customer service experience.

The present study has contributed to the field of retailing and provides alternative theoretical and empirical evidence and fills the research gap for Saudi shopping experience in terms of the brand equity antecedents of retail store loyalty, particularly those relating to Islamic values. Although the study is conducted in a non-Western setting; it may increase the external validity of the constructs used, in all situations where culturally-specific factors strongly influence consumer behaviour. A mixed method approach was used in the study, involving a qualitative approach (i.e. in-depth interviews) to develop a deeper insight into the issue, and a quantitative approach (i.e. online survey) to test hypotheses.

As per the findings presented in chapters six and seven, the data provided overall support for the proposed model. It was found that Islamic values adherence plays an important role in the retail strategy in the Saudi Arabia. Islamic Values positively influence Islamic brand equity and retail customer service experience. In addition, it was found that the with greater brand equity and better customer service experience, it is expected that the customers will exhibit

greater store loyalty. While the location of the store influences the retail loyalty, it is significantly influenced by the customer service experience as well as adherence to the IVs.

This chapter concludes the discussion generated from the data analysis and findings from both the qualitative and quantitative research. It identifies the research contributions (in three areas: theoretical, managerial, and policy) and limitations and potential directions for further research.

8.2 Key Findings of the Study

There are several findings in this research study. This research focuses on retail store loyalty in the Saudi retail environment. The study found that Saudi shoppers intend to patronise stores that exhibit stronger adherence to Islamic Values. Retail shopping is a family experience and the Saudi society follows a code of religious values, where chastity and gender segregation are of great importance. Therefore, Saudi shoppers show greater loyalty to a store that follows the Islamic code of values. Particularly, the data have exhibited that those shoppers who have a greater sense of religion give more importance to similar values followed by the retailers.

In addition to this, the data also revealed that other non-religious factors like store location, Islamic retail brand equity, and customer service experience are also important in determining the retail store loyalty. It was beyond the scope of research to evaluate the relative influence of these factors on brand loyalty. However, based upon the data, it can be inferred that customer service experience is the most important determinant of store loyalty, followed by Islamic retail brand equity and retail location. Therefore, it can be inferred that, though religious values play a vital role in deterring the retail store loyalty, other factors like customer service experience, Islamic retail brand equity, and location also play a vital role in developing the loyalty for the Saudi shoppers in the Saudi retail environment.

The study incorporated a mixed method approach to answer the research questions. In-depth interviews were conducted to develop an insight into the role of IVs in the retail store loyalty.

The interviews also helped to further extend the measurement scale for IRBE. Three items were added in the measurement scale of IRBE; increasing the total number of items for IRBE measurement from three to six.

8.3 Academic, Managerial, and Policy Implications

This sub-section provides an insight into the contributions of the study. Initially, it provides an account of the theoretical and academic contributions. This study adds to the brand theory and the academic literature on this issue. Secondly, this sub-section sheds light on using this study for developing retail brand strategies. Lastly, it presents policy implications for retail organizations already working in the Saudi Arabia or planning to enter the Saudi market.

8.3.1 Theoretical Contributions

This study adds to the theory in two different ways. Firstly, it helps develop an insight into the role of IVs in making the retail choices among Saudi customers. Secondly, it tests various retail branding concepts in the Saudi (Non-Western) market.

The qualitative study showed that branding, specifically retail branding, literature often ignores the role of religion in customers' brand choices. The data produced through the in-depth interviews suggest that there is a need to explore Islamic values in the marketing literature and to include it as a part of consumer behaviour models, as verified by the other studies (e.g. Busnaina and Woodall, 2010). However, the applicability of these models may be limited to the Western context. For example, one widely quoted model uses the retail service quality scale (RSQS) which summarises a number of factors contributing towards greater retail service quality but does not examine the religious beliefs of shoppers. Dabholkar et al. (1996), Retail organisations tend to be more secular in their strategies, but shoppers may give importance to their own religious beliefs, especially in Saudi Arabia where most of the population are Muslim and strictly follow a religious and ethical code in all walks of life including shopping.

One important part of Islam's religious code is prohibiting free mixing of genders. Borges, Chebat, and Babin (2010) argue that shopping is a family experience, where all or most of the members of family go together for shopping. At the same time Saudi Arabia is a collectivist society, so shoppers may have a greater tendency to shop with the family. So, due to the prohibition of gender mixing, Saudi shoppers put great emphasis on the IVs while shopping. The evidence from this study, based on discussions with respondents, is that Islamic values act as a "filter" between the variables discussed and consumer's purchasing decisions in such a way that the effect of some factors such as strong brand image or country of origin can be minimised if they conflict with Islamic values (Busnaina & Woodall, 2010).

To conduct the interviews, a research framework was developed to explore the role of Islamic Values in developing retail store loyalty for consumers. Based upon the data produced through the in-depth interviews, the study established that IVs adherence is vital for creating a valuable retail experience as well as Islamic retail brand equity.

This study contributes to branding theory by introducing religious appeal to branding models generally and retail brand models specifically. According to Keller, Parameswaran, and Jacob (2011), brand positioning is a crucial requirement for successful branding. Brand positioning is defining appropriate brand knowledge about the points of differences and points of parity between different brands (Keller et al., 2011). In the Saudi retail environment, this study proposes that retailer must demonstrate adherence to IVs in developing points of difference. Traditionally, points of difference were quality, image, experience, and variety (Maehle, Otnes, & Supphellen, 2011). But there is little work on the role of religious values in creating distinctive brand positioning.

This study used a quantitative technique (via a closed-ended online questionnaire) to test this study's model for developing and maintaining retail store loyalty. This study contributes to the

literature of branding by providing empirical evidence that retail branding models that work in the West may not be directly applicable in non-Western countries like Saudi Arabia, and offers to look beyond the non-religious or religious factors like quality, image, product variety, and assortment. Though marketing literature covers religion, it is not given importance beyond the role of religion in the cultural consumption. There has been tendency to use "Materialism" as an antonym to the religiosity. In a path breaking study, Richins and Dawson (1992) used this concept and validated a scale for materialism. In another study, Cleveland et al. (2009) explain that the materialism and religiosity are two theoretically different concepts and opposite to each other. So, it is argued that more religious people tend not to want to own the material goods. In terms of retail environment of Saudi Arabia, this is not so, as the main issue is Islamic values in the retail environment. For these consumers, the protection of family privacy is more important than any other thing.

The finding of this study can also be generalised beyond the country of this study, i.e. Saudi Arabia. The results of the study can be generalised specifically to the Gulf Cooperation Council (GCC) countries who have greater cultural proximity with Saudi Arabia (At-Twaijri & Al-Muhaiza, 1996), and generally to the Muslim population majority countries (Mehanna, 2003). The GCC consists of Muslim majority countries – Saudi Arabia, United Arab Emirates, Bahrain, Kuwait, Oman, Qatar, and Yemen. These countries share religious and cultural traditions with Saudi Arabia, although gender segregation is not enforced in all walks of life. However, it can be argued that the results of the study are applicable to the other GCC countries, as well as to other Muslim countries such Bangladesh, Pakistan, Egypt, Indonesia and Malaysia.

The findings of the study are not limited to retail store loyalty. The findings have some implications for the other industries that involves the interface with consumers' family, for example, entertainment, food and leisure, and travel and tourism. For example, Shakiry (as

cited in Duman, 2012) argues that the Muslims while travelling for pleasure may consider IVs, and defines Islamic Tourism as all forms of tourism except those that go against Islamic values. Zamani-Farahani and Henderson (2010) argue for paying attention to religious values in leisure. Where food is considered, a large majority of Muslims pay attention to Halal, an Islamic way of food preparation.

8.3.2 Managerial Implications

This study provides valuable information for the retailing industry in identifying strategies which would satisfy consumer needs in the large and growing Saudi Arabian market that is defined by Islamic values. Clearly, careful research needs to be conducted to fully understand this market, which can be considered as a "lifestyle market" due to an immense influence of Islamic values on the daily lives of consumers (Temporal, 2011).

Brands need acceptability by consumers and as evidence from the findings shows, having trust in brands that their products are in line with Islamic values can have an impact on consumer's loyalty to the store and subsequently on Islamic retail brand equity. A positive brand image should come as a priority for companies if they want to be accepted in this market. There are two aspects to this. The first is that Saudi consumers tend to be very risk-averse (Euromonitor, 2016; Temporal, 2011) and tend not to buy products from countries with which they have a negative association; thus, companies should focus on how to avoid negative perceptions which may tarnish their brand image by doing more research on consumers in the Saudi Arabian market. Secondly, they need to learn how to improve a brand's influence on consumers' purchasing decisions so that is acceptable to the Saudi market. To gain consumer preference for their products and achieve strong retail brand equity, managers and retailers should tailor their strategies accordingly and include Islamic values.

8.3.3 Policy Implications

This study suggests that retail store loyalty and retail customer service experience can be built through adherence to Islamic values by store management. The information from this study could help governments or the state organisations to develop or adopt policies related to adherence to IVs. Using these policies, government can direct retail organizations to take appropriate measures to protect family privacy. This can be done, for example, by making it mandatory for the retail organisations provide an environment that is family-friendly, where women and families can visit and shop without any hesitation.

8.4 Limitations and Suggestions

The present study explored the influence of Islamic values on Islamic retail brand equity and store loyalty, and as with many exploratory studies, certain limitations that should be addressed. The researcher collected data from only two major hypermarkets and in one city, Riyadh. Therefore, this study is limited in terms of scope. Including more data would allow for further conclusions. In addition, the focus of the study was hypermarkets only. The data collected from the study explored how consumer's retail purchasing decisions are influenced by Islamic values; however, it would be interesting to conduct a research to include different service categories.

All variables have been shown to have a relation with Islamic values; it can be concluded from the evidence obtained from interview transcripts that some aspects of Islamic retail brand equity and store loyalty appear to have a stronger relationship with Islamic values, such as the country of origin, trust, and brand image. These should be researched further by the academics in terms of the extent of influence. Bearing in mind that marketing literature recognises that current research is limited as to which store attributes contribute to store loyalty, there is a need for more research, which could include religious values and any country's values.

Another limitation of the study was related to quantitative data collection. Since the researcher did not have access to a complete sampling frame, the study used a combination of convenience and snowball sampling techniques. These techniques are classified as non-probability sampling techniques. Respondents were selected based upon accessibility and proximity to the researcher. It is beneficial to use probability sampling (see e.g. Bryman & Bell, 2015; Saunders et al., 2011), to reduce bias and sampling error.

Priority should be given to inclusion of Islamic values in consumer behaviour models because of its influence on consumer behaviour and purchasing decisions (Busnaina & Woodall, 2010). Other variables effect on store loyalty should be further researched, in particular the relationships between the different factors that affect loyalty to the store (Miranda, 2005).

8.5 Summary

The present study aimed at exploring the influence of Islamic values on Islamic retail brand equity and store loyalty and subsequently its influence on consumer purchasing decision. Four research questions were presented in the study. With reference to RQ1, the results showed that store loyalty and Islamic retail brand equity are significantly influenced by Islamic values and that retailers with strict Islamic values achieve stronger loyalty to stores and brand equity. In RQ2 findings revealed that consumer behaviour also changes positively if the retailer shows that they have adopted Islamic values, while the purchasing decision may be affected negatively if the retailer demonstrates inconsistency in any way with Islamic values. The purpose of RQ3 was to find out what the predominant factors are that influence consumer loyalty to a brand. The findings showed that consumers give priority to all aspects of store loyalty and brand equity which are in line with Islamic values, i.e. customer service experience, product, brand image, or country of origin. With respect to RQ4, the findings indicate that portraying an Islamic image has a positive effect on store loyalty but does not necessarily lead

to higher store loyalty. As the purpose of the present study was to explore mainly the influence of Islamic values, the focus of which is store loyalty and Islamic retail brand equity, the results have revealed new categories such as trust, country of origin, Islamic retail brand equity and brand image. These were highlighted by the respondents as important determinants of store loyalty from an Islamic point of view. Regarding future research, priority should be given to research concerning the impact of Islamic values, as they have shown to influence both store loyalty and Islamic retail brand equity.

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Appendix 1

Interview Guide

Interview Questions for Customers (Qualitative Research)

INTRODUCTION

Assalamu Alaikum.

I would like to thank you for your time and for allowing me to conduct an interview with you about my dissertation research.

My name is Mansour Alsubaihi and I am currently a Doctoral student at Middlesex University Business School in London, UK. I obtained my Masters' Degree in Project Management from the University of De Montfort in Leicester, UK and I am currently conducting a research in Saudi Arabian retail market with regard to the influence of Islamic values on retail brand equity and store loyalty.

As the nature of my research is exploratory, the main analysis will be conducted through the use of semi-structured interviews. In this interview, a set of questions will act as a guide for me as a researcher. While I will work to ensure that the key questions are answered by every person interviewed, the format of the semi-structured interview will also allow me to encourage additional questions as appropriate.

This interview will help me to investigate the influence of Islamic values on retail brand equity and store loyalty from a Saudi Arabian perspective and help the retail industry to maximize their profits through a well-planned retail strategy. The results will hopefully provide a deeper insight into the Saudi consumer behaviour which is relevant to the retailing industry. Moreover,

the outcome of this study can serve as a useful reference and help the academics in understanding the perceptions of consumers in the vast Saudi Arabian market.

At the start of the interview several elements of demographic questions will be asked and collected from the participants. In addition to the questions that are generally used (such as gender, age, and occupation), participants will also be asked to describe their marital and family status.

Opening Questions

Could you please briefly state your title and introduce yourself.

DEMOGRAPHICS

1. Gender

2. Age

3. Occupation

4. Education

5. Marital Status

6. Family Size

7. Family Status: (a) Nuclear   (b) Extended family

STORE LOCATION

1. Which factors do you believe influence Saudi consumers the most when they are selecting a particular store over another?

2. How important is the vicinity to home to Saudi consumers when they are shopping? (i.e. vicinity to home, convenience, price, service, etc.) In your opinion, what could be the reason for that?

3. As online shopping is becoming popular with consumers worldwide, how has this impacted Saudi consumers?

STORE LOYALTY

4. According to many researchers, repeated purchases or commitment to rebuy the brand is the core of store loyalty. Do you agree with this statement and how do you increase their loyalty at this store? Prompt: Do you find loyalty cards and rewards to be important for Saudi consumers?

5. In what ways is Saudi consumers' loyalty to store impacted by Islamic values? Please name at least three factors that are in your opinion relevant enough to influence their loyalty to a particular store?

6. How much do you think this store brand has achieved in bonding consumers to this store, considering their purchasing decision may be influenced by Islamic values?

ISLAMIC VALUES

7. When you think about "compliance with Islamic values", what words come to your mind? Prompt: How is this store compliant with Islamic values? Please give examples (recruitment of female/ sale assistants; prayer rooms, etc.)

8. How strong is the influence of Islamic values on purchasing decision for Saudi consumers? Please give an example involving your store.

9. Can you describe to me how this store brand has adapted to show its understanding of Islamic values?

CUSTOMER SERVICE EXPERIENCE

10. How much is the customer service experience here influenced by Islamic values?

11. How would you describe consumers in Saudi Arabia who follow Islamic values compared to their Western counterparts about the kind of services they expect from a store?

12. According to you, what are the main drivers of positive customer service experience considering Saudi Arabian consumers?

RETAIL BRAND EQUITY

13. The results of a survey suggest that local big retailers such as Al Azizia Panda United, Al Bandar Trading, Fawaz Abdulaziz Al Hokair, etc. have managed to secure leading positions in the market thanks to high-quality brands. What other factors are relevant to consumers in Saudi Arabia in order to achieve greater loyalty towards the brand?

14. What do local brands for example offer that international brands do not? Please name at least three factors?

15. How important do you think is the brand's country of origin for the product/item? Prompt: Do you think that consumers in Saudi Arabia would switch their loyalty from one brand to another brand if it is not aligned with Islamic values?

16. Do you have any other comments, questions, or concerns?

Thank you for taking the time to answer the interview questions.

أسئلة مقابلة للعملاء (البحث النوعي)

المقدمة

السلام عليكم

أود أن أشكرك على وقتك وعلى إتاحة الفرصة لي لإجراء مقابلة معك حول أطروحة البحث.

أجري حاليا بحثاً في سوق التجزئة السعودي فيما يتعلق بتأثير القيم الإسلامية على أسهم العلامات التجارية في سوق التجزئة وولاء المستهلك لها. وبما أن طبيعة بحثي هي استطلاعية، فإنه سيتم إجراء التحليل الرئيسي عن طريق اجراء المقابلات الشبه منظمة.

سوف يتم اعداد مجموعة من الأسئلة في هذه المقابلة بمثابة دليل بالنسبة لي كباحث. بينما سأعمل على ضمان الرد على الأسئلة الأساسية لكل شخص تمت مقابلته مما يسمح لي أيضا بصياغة نسق المقابلة الشبه منظمة بطرح أسئلة إضافية حسب الاقتضاء.

تساعد هذه المقابلة في تحقيق تأثير القيم الإسلامية على أسهم العلامات التجارية في سوق التجزئة من المنظور السعودي، كما تساعد أيضاً قطاع تجارة التجزئة لتحقيق أقصى قدر من الأرباح عن طريق استراتيجية تجزئة مخطط لها جيدا. وبالتالي توفر النتائج رؤية أكثر تعمقا في سلوك المستهلك السعودي التي هي ذات صلة بقطاع تجارة التجزئة. وعلاوة على ذلك، يمكن لنتائج هذه الدراسة أن تكون بمثابة مرجع مفيد ويساعد الأكاديميين في فهم تصورات المستهلكين في السوق السعودية الواسعة.

في بداية المقابلة سوف يتم سؤال المشاركين عدة أنواع من الأسئلة الديموغرافية (الشخصية). بالإضافة إلى الأسئلة التي تستخدم عادة مثل (الجنس والعمر والمهنة)، كما سيطلب من المشاركين وصف حالتهم الزوجية والأسرية

أسئلة افتتاحية:

يرجى التعريف بنفسك وتحديد سبب المشاركة بشكل مختصر.

(الديموغرافية): البيانات الشخصية

١. الجنس

٢. العمر

٣. الوظيفة

٤. التعليم

٥. الحالة الاجتماعية

٦. عدد افراد الأسرة

٧. حالة الأسرة: (أ) أسرة الصغيرة (ب) أسرة ممتدة

موقع المتجر

١. في اعتقادك ما هي العوامل الأكثر تأثيرا على المستهلكين السعوديين والتي تؤدي لاختيارهم متجرا معينا دون الآخر

٢. ما مدى أهمية قرب موقع المنزل بالنسبة للمستهلكين السعوديين عند التسوق؟ (بمعنى : مدى القرب للمنزل، ومدى ملائمته ومستوى السعر ومستوى الخدمة وغيرها) ما السبب وراء ذلك في رأيك؟

٣. بما ان التسوق عبر الإنترنت أصبح شعبياً لدى المستهلكين في جميع أنحاء العالم، فما هو أثره على المستهلكين السعوديين؟

ولاء المستهلك للعلامة التجارية (الولاء التجاري)

٤. وفقا لكثير من الباحثين فإن المشتريات المتكررة أو الالتزام بالشراء مجدداً لمنتجات العلامة التجارية يعد جوهر الولاء للمتجر (السوق) هل توافق على هذا المقولة وكيف يمكنك زيادة ولائهم لهذا المتجر؟ وهل تجد بطاقات الولاء والمكافآت مهمة بالنسبة للمستهلك السعودي؟

٥. الى أي مدى يتأثر ولاء المستهلك السعودي للمتجر(السوق) بالقيم الإسلامية؟ يرجى ذكر ثلاثة عوامل على الأقل والتي هي في رأيك ذات صلة وثيقة للتأثير على ولائهم لمتجر معين؟

٦. في ظنك لاي مدى وصل تحقيق متجر العلامة التجارية في ربط المستهلكين به ، آخذا بعين الاعتبار أن قرار شرائهم قد يتأثر بالقيم الإسلامية؟

القيم الإسلامية

٧. عندما تفكر في "الالتزام بالقيم الإسلامية" ما هي الكلمات التي تخطر على بالك؟ وكيف يتوافق هذا المتجر مع القيم الإسلامية؟ يرجى إعطاء أمثلة (توظيف بائعات من الإناث وتوفير غرف للصلاة وغيرها)

٨. ما مدى قوة تأثير القيم الإسلامية على قرار الشراء بالنسبة للمستهلكين السعوديين؟ يرجى إعطاء مثال ينطبق على متجرك؟

٩. هل تستطيع وصف كيف تمنت العلامة التجارية في إظهار فهمها للقيم الإسلامية؟

تجربة خدمة العملاء

١٠. ما مدى تأثر تطبيق تجربة خدمة العملاء للقيم الإسلامية؟

١١. كيف تصف المستهلكين في المملكة العربية السعودية الذين يتبعون القيم الإسلامية بالمقارنة مع نظرائهم الغربيين حول هذا النوع من الخدمات التي يتوقعونها من المتجر؟

١٢ . من وجهة نظرك , ما هي الدوافع الرئيسية لتجربة عميل ناجحة آخذ بعين الاعتبار المستهلكين في المملكة العربية السعودية ؟

أسهم العلامات التجارية في سوق التجزئة

١٣ . تشير نتائج استطلاع أن تجار التجزئة الكبيرة المحلية مثل العزيزية وبنده المتحدة والبندر للتجارة وشركة فواز عبد العزيز الحكير الخ قد تمكنوا من الحصول على المكانة الرائدة في السوق وذلك بفضل العلامات التجارية ذات الجودة العالية، ولكي نحقق أكبر قدر من الولاء تجاه العلامة التجارية ما هي العوامل الأخرى المرتبطة بالمستهلكين في المملكة العربية السعودية ؟

١٤ . ما الذي قدمته الماركات المحلية مقارنة بما لم تقدمه الماركات العالمية؟ يرجى ذكر ثلاثة عوامل على الأقل؟

١٥ . ما رأيك بمدى أهمية العلامة التجارية للمنتج أو السلعة المحلية؟ وهل تعتقد أن المستهلكين في المملكة العربية السعودية سوف ينقلون ولائهم من علامة تجارية إلى أخرى في حين لم يتم اتباع القيم الإسلامية؟

١٦ . هل لديك أي تعليقات أو أسئلة أو اقتراحات أخرى؟

شكرا على وقتك للإجابة على اسئلة المقابلة

Appendix 2

Questionnaire

Title: The influence of Islamic Values on Retail Brand Equity and Store Loyalty: A Saudi Arabian Perspective

INTRODUCTION

Assalamu Alaikum.

My name is Mansour Alsubaihi and I am currently a Doctoral student at Middlesex University Business School in London, UK. I am currently conducting a research in Saudi Arabian retail market with regard to the influence of Islamic values on retail brand equity and store loyalty. The purpose of this study is to explore the extent of the influence of Islamic values on retail brand equity and store loyalty from a Saudi Arabian perspective and hopefully provide a deeper insight into the Saudi consumer behaviour which is relevant to the retailing industry. Therefore, I invite you to participate in an online survey questionnaire. Any information that you provide will be kept anonymous and purely for the purpose of this academic research. Your help is highly appreciated and essential to complete this study. It is entirely your decision to participate in this study and you may withdraw at any stage as you may wish.

Confidentiality

Any information given in this study will remain confidential and used purely for academic research.

The questionnaire will take approximately 12 minutes of your time to fill out.

Thank you very much for your cooperation.

Section A - SHOPPING BEHAVIOR

Please choose one answer for each of the following questions.

Q1. In which store do you usually shop your groceries and other household goods? *(Please choose one option)*

Panda ☐ 1   AlOthaim ☐ 2   Alsadhan ☐ 3   Al Tamimi ☐ 4 None of these ☐ 5

Q2. How do you travel to this particular store? *(Please choose one option.)*

Walk ☐ 1   Your own car ☐ 2   Your driver ☐ 3   Taxi or Uber ☐ 4

Q3. How frequently do you do your main grocery shopping? *(Please choose one option.)*

Once a month ☐ 1 Twice a month ☐ 2   Three times a month ☐ 3   More than three times a

month☐ 4

Using the rating scale below, please indicate the extent to which you agree with each of the following statements

Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree Nor Agree	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5	6	7

Section B - Islamic Values

The following statements refer to Islamic values. Please indicate the extent to which you agree or disagree with the statements below by choosing one of the boxes below:

		1	2	3	4	5	6	7
IV1	My religious faith is extremely important to me.	☐	☐	☐	☐	☐	☐	☐
IV2	I pray five times a day.	☐	☐	☐	☐	☐	☐	☐
IV3	I look at my faith as a source of inspiration.	☐	☐	☐	☐	☐	☐	☐
IV4	I look at my faith is providing meaning and purpose in my life.	☐	☐	☐	☐	☐	☐	☐
IV5	My faith is an important part of who I am as a person.	☐	☐	☐	☐	☐	☐	☐
IV6	My relationship with God is extremely important to me.	☐	☐	☐	☐	☐	☐	☐
IV7	I enjoy being around others who share my faith who share my faith.	☐	☐	☐	☐	☐	☐	☐
IV8	I look at my faith as a source of comfort.	☐	☐	☐	☐	☐	☐	☐
IV9	My faith impacts many of my decisions	☐	☐	☐	☐	☐	☐	☐

Section C - Store Location

The following statements refer to the location of your regular store. Please indicate the extent to which you agree or disagree with the statements below by choosing one of the boxes below:

Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree Nor Agree	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5	6	7

		1	2	3	4	5	6	7
SLC1	I can get to the store quickly.	☐	☐	☐	☐	☐	☐	☐
SLC2	I can get to the store easily.	☐	☐	☐	☐	☐	☐	☐
SLC3	I can get to the store without problems.	☐	☐	☐	☐	☐	☐	☐
SLC4	There are always enough free parking lots.	☐	☐	☐	☐	☐	☐	☐
SLC5	There are sufficient different parking possibilities	☐	☐	☐	☐	☐	☐	☐
SLC6	The store is easily and quickly reached from the parking lots	☐	☐	☐	☐	☐	☐	☐

Section D – Customer service Experience

The following statements refer to shopping experience at your regular store. Please indicate the

Extent to which you agree or disagree with the statements below by choosing one of the boxes

below:

Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree Nor Agree	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5	6	7

		1	2	3	4	5	6	7
CSE1	Shopping in this store is a pleasurable experience.	☐	☐	☐	☐	☐	☐	☐
CSE2	Shopping in this store is a satisfying experience.	☐	☐	☐	☐	☐	☐	☐
CSE3	Shopping in this store is an engaging experience.	☐	☐	☐	☐	☐	☐	☐
CSE4	I feel good when I shop in this store.	☐	☐	☐	☐	☐	☐	☐
CSE5	I feel happy when I am shop in this store.	☐	☐	☐	☐	☐	☐	☐
CSE6	I feel excited when I am shop in this store.	☐	☐	☐	☐	☐	☐	☐
CSE7	I feel more relaxed when I shop in this store.	☐	☐	☐	☐	☐	☐	☐
CSE8	Shopping in this store is refreshing.	☐	☐	☐	☐	☐	☐	☐
CSE9	Shopping in this store is delightful.	☐	☐	☐	☐	☐	☐	☐
CSE10	Shopping in this store is a unique experience.	☐	☐	☐	☐	☐	☐	☐
CSE11	Shopping in this store is memorable experience.	☐	☐	☐	☐	☐	☐	☐
CSE12	Shopping in this store in a wonderful experience.	☐	☐	☐	☐	☐	☐	☐

Section E – Islamic Retailer Brand Equity

The following statements refer to retailer (store) brand equity of your regular store. Please indicate the extent to which you agree or disagree with the statements below by choosing one of the boxes below:

Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree Nor Agree	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5	6	7

		1	2	3	4	5	6	7
IRBE1	This retailer is a strong brand.	☐	☐	☐	☐	☐	☐	☐
IRBE2	This retailer is an attractive brand.	☐	☐	☐	☐	☐	☐	☐
IRBE3	This retailer is a unique brand.	☐	☐	☐	☐	☐	☐	☐
IRBE4	This retailer is compliant with Islamic values.	☐	☐	☐	☐	☐	☐	☐
IRBE5	This retailer has a wide range of products from countries that are compliant with Islamic values.	☐	☐	☐	☐	☐	☐	☐
IRBE6	This retailer has a positive brand image among people who share my faith.	☐	☐	☐	☐	☐	☐	☐

Section F - Store Loyalty

The following statements refer to store loyalty towards your regular store. Please indicate the extent to which you agree or disagree with the statements below by choosing one of the boxes below:

Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree Nor Agree	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5	6	7

		1	2	3	4	5	6	7
SL1	I will most likely continue shopping in this store.	☐	☐	☐	☐	☐	☐	☐
SL2	I will most likely use the store for more of my grocery need in the next twelve months.	☐	☐	☐	☐	☐	☐	☐
SL3	I will most likely recommend this store to a friend.	☐	☐	☐	☐	☐	☐	☐

Please select the appropriate boxes.

1. **Residence**

Riyadh ☐1	Dammam ☐2	Jeddah ☐3	Other ☐4 (Abha, Al-Qassim, Hayel, etc.)

2. **Age**

18-25 ☐1	26-35 ☐2	36-45 ☐3
46-55 ☐4	56-65 ☐5	65+ ☐6

3. **Gender**

Male ☐1	Female ☐2

4. **Marital status**

Single ☐1	Married ☐2

5. **Monthly Income (in RS)**

Less 3000RS ☐1	3000-5000RS ☐2	5001-8000RS ☐3
8001-12000RS ☐4	12001-20000RS ☐5	Above 20000RS ☐6

6. Occupation

Public servant ☐1	Private sector employee ☐2	Entrepreneur ☐3
Professional (i.e. doctor or lawyer) ☐4	Craftsman ☐5	Worker ☐6
Unemployed ☐7	Retired ☐8	Housewife ☐9
Other ☐10		

7. Education

High School ☐1	BA ☐2	Postgraduate Degree ☐3
PhD ☐ 4	None of the above ☐5	

End of the Questionnaire

Thank you very much for your co-operation

العنوان: تأثير القيم الإسلامية على الأسهم التجارية و محلات البيع بالتجزئة: من المنظور العربي السعودي

مقدمة:

السلام عليكم، إسمي / منصور الصبيحي، و انا حالياً طالب بالدراسات العليا في درجة الدكتوراه بجامعة ميدل سيكس بلندن، المملكة المتحدة، و أنا حالياً أنفذ بحث في سوق تجارة التجزئة بالمملكة العربية السعودية فيما يتعلق بتأثير القيم الإسلامية على الأسهم التجارية و محلات البيع بالتجزئة.

الهدف من هذه الدراسة هو اكتشاف مدي تأثير القيم الإسلامية على الأسهم التجارية و محلات البيع بالتجزئة من المنظور العربي السعودي و اتمني تقديم نظرة عميقة على سلوكيات المستهلك السعودي فيما يتعلق بصناعة البيع بالتجزئة.

و لذلك، أنا أدعوكم للمشاركة في هذا الاستبيان عبر الإنترنت. أي معلومات تقدم من خلالك سوف تكون سرية و تكون على وجه التحديد لغرض هذا البحث الأكاديمي فقط. أنا أقدر تماماً مساعدتكم و مشاركتكم في اتمام هذه الدراسة.

و في هذا الصدد، يكون القرار لكم بالكامل فيما يتعلق بالمشاركة في هذه الدراسة من عدمه و يمكن لك الانسحاب في أي مرحلة من الدراسة كما تشاء.

السرية:

أي معلومات تقدم في هذه الدراسة سوف تكون و سوف تظل سرية و تستخدم فقط في نطاق البحث الأكاديمي.

الاستبيان سوف يأخذ ١٢ دقيقة من وقتك فقط لإتمامه

أشكركم كثيراً على تعاونكم

القسم أ سلوكيات التسوق

يرجي اختيار إجابة واحدة لكل من الأسئلة التالية:

س١: في أي من المتاجر انت عادةً تقوم بشراء أغراضك و السلع المنزلية الأخرى الخاصة بك؟

(يرجي اختيار أحد الاجابات التالية فقط)

ليس من ذلك □ التميمي □٥ السدحان □٤ العثيم □٣ بنده □٢ ١□

س٢: كيف تذهب الي هذا المتجر بالتحديد (يرجي اختيار احد الاختيارات التالية)

تاكسي □ سائقك □٤ بسيارتك الخاصة □٣ سيراً على الأقدام □٢ ١□

س٣ـ كم عدد المرات التي تقوم فيها بالتسوق لشراء الأغراض الأساسية؟ (يرجي اختيار احد الاختيارات التالية)

اكثر من ثلاثة مرات بالشهر □ ثلاثة مرات بالشهر □٤ مرتان بالشهر □٣ مرة واحدة بالشهر □٢ ١□

باستخدام مقياس التصنيف أدناه، يرجي توضيح المدي الذي اليه انت تتوافق مع كل من البيانات التالية:

أوافق بشدة	أوافق	أوافق بعض الشيء	محايد	لا أوافق بعض الشيء	لا أوافق	لا أوافق بشدة
٧	٦	٥	٤	٣	٢	١

أوافق بشدة	أوافق	أوافق بعض الشيء	محايد	لا أوافق بعض الشيء	لا أوافق	لا أوافق بشدة
٧	٦	٥	٤	٣	٢	١

القسم ب القيم الاسلامية

البيانات التالية تشير الي القيم الإسلامية. يرجي الإشارة الي المدي الذي اليه انت تتفق أو لا تتفق مع البيانات أدناه، عن

طريق اختيار احد المربعات أدناه:

IV1	ايماني الديني شيء هام جداً بالنسبة لي
IV2	انا أصلي الفرائض الخمسة كل يوم
IV3	انا أعتبر أن إيماني هو مصدر الهامي
IV4	أنا أعتبر أن إيماني يقدم لي المعني و الهدف من حياتي
IV5	إيماني يعتبر جزء هام جداً من كوني إنسان
IV6	علاقتي بالله هامة جداً بالنسبة لي
IV7	انا استمتع بأن أكون حول الأخرين مع من يتشاركون معي في ديني
IV8	انا أعتبر أن إيماني هو مصدر راحتي
IV9	إيماني يؤثر على كثير من قراراتي

	القسم ج موقع المتجر

انا استطيع الوصول الي متجري بشكل سريع	SLC1
انا استطيع الوصول الي متجري بسهولة	SLC2
انا استطيع الوصول الي متجري بدون معوقات	SLC3
دائماً يوجد اماكن خالية لوقوف السيارة	SLC4
توجد هناك امكانات وقوف مختلفة كافية للسيارة	SLC5
يمكن لي الوصول الي المتجر بسهولة و سرعة من موقف السيارات	SLC6

	القسم د خبرة الزبائن

التسوق في هذا المتجر يعتبر بمثابة تجربة ممتعة	CSE1
التسوق في هذا المتجر يعتبر بمثابة تجربة مرضية	CSE2
التسوق في هذا المتجر يعتبر بمثابة تجربة جذابة	CSE3
انا أشعر بالارتياح عندما اتسوق في هذا المتجر	CSE4
انا أشعر بالسعادة عندما اتسوق في هذا المتجر	CSE5

انا أشعر بالحماس عندما اتسوق في هذا المتجر	CSE6	
انا أشعر بكثير من الراحة عندما اتسوق في هذا المتجر	CSE7	
التسوق في هذا المتجر منعش	CSE8	
التسوق في هذا المتجر مبهج	CSSE9	
التسوق في هذا المتجر تجربة متميزة	CSE10	
التسوق في هذا المتجر تجربة لا تنسي	CSSE11	
التسوق في هذا المتجر تجربة رائعة	CSE12	

القسم هـ العلامة التجارية

تاجر التجزئة هذا علامة تجارية قوية	IRBE1	
تاجر التجزئة هذا علامة تجارية جذابة	IRBE2	
تاجر التجزئة هذا علامة تجارية متميزة	IRBE3	
تاجر التجزئة هذا يمتثل مع القيم الإسلامية	IRBE4	
تاجر التجزئة هذا يمتلك نطاق واسع من المنتجات المصنعة في الدول التي تمتثل مع القيم الإسلامية	IRBE5	
تاجر التجزئة هذا له صورة علامة تجارية إيجابية بين لناس الذين يشتركون في ديني	IRBE6	

SL1	انا سوف أستمر على الأرجح في التسوق في هذا المتجر
SL2	انا سوف استخدم على الأرجح هذا المتجر في الحصول على احتياجاتي من السلع للاثني عشر شهراً القادمة
SL3	انا على الأرجح سوف أوصي أصدقائي بالتسوق في هذا المتجر

القسم ز المعلومات الشخصية

محل الإقامة:

اخرى كالباحه والقصيم وحائل☐4	جدة☐3	الدمام☐2	الرياض☐1

العمر:

65 اكثر من ☐6	65 الى 56 من ☐5	55 الى 46 من ☐4	45 الى 36 من ☐3	35 الى 26 من ☐2	25 الى 18 من ☐1

الجنس:

انثى☐2	ذكر☐1

الحالة الاجتماعية:

متزوج ☐2		أعزب ☐1

الدخل الشهري:

8000 الى 5001 من ☐٣	5000 الى 3001 من ☐٢	3000 اقل من ☐١
20000 اكثر من ☐٦	20000 الى 12001 من ☐٥	12000 الى 8001 من ☐٤

الوظيفة :

متعهد ☐3	موظف قطاع خاص ☐2	موظف حكومي ☐1
عامل ☐6	حرفي ☐5	مهني (مثل، طبيب، محامي) ☐4
ربة منزل ☐9	متقاعد ☐8	لا أعمل ☐7
		اخرى ☐10

التعليم:

شهادة عليا☐3	بكالوريوس ☐2	مدرسة ثانوية ☐1
	ليس من ما ذكر أعلاه ☐5	دكتوراه☐4

نهاية الاستبيان

أشكر لكم تعاونكم

Appendix3

Saturation

This appendix illustrates saturation by showing the similarity of the answers in relation to concept of services and trust.

Question Which factors do you believe influence Saudi consumers the most when they are selecting a particular store over another?

Interviewee 13 answer "The employees' manners, the ability to attract customers, special SERVICES, the availability of different products that suit me and my children, Parking lot, reasonable prices, delivery SERVICES. I believe that these factors share the same level of importance to me."

Interviewee 2 answer "Provides all supplies that needed by family under one roof, such as detergents and food etc. In addition, the vicinity to home, providing Automatic Teller Machine, offers, good SERVICES and discounts."

Interviewee 11 answer "Time- vicinity to home - seriousness- SERVICES such as the prayer room. These are an important factors and to me they are priorities."

Interviewee 18 answer "I believe that the most important factors are:

1.	The novelty and diversity of products

2.	The products should be adequate and continual.

3.	Reasonable prices.

4.	Professional level of employees' SERVICES.

5.   The availability of health and safety requirements in the store.

6.   The full enforcement of Saudisation.

7.   Applying Delivery SERVICE.

8.   The Store should have a play area for children and a suitable place for people with special needs.

I believe that these factors share an equal importance for the store."

Question As online shopping is becoming popular with consumers worldwide, how has this impacted Saudi consumers?

Interviewee 12 answer "In my opinion, I think that Saudi consumers are less concerned about online shopping for many reasons which including:

- The weakness of the shopping online culture, especially in food products.

- Lack of TRUST in shopping online.

- Consumers prefer seeing the products by themselves."

Interviewee 8 answer "In my perspective, I think that they are shopping less online.

Because of the lack of TRUST, insecurity and consumers prefer seeing the products by themselves."

Interviewee 15 answer "Sometimes, I prefer buying products via TRUSTed websites in the internet. I believe society is still afraid of trying internet shopping because they are afraid that these websites are fake."

Interviewee 17 answer "It has a little effect because the TRUST is absent. Internet shopping is something new to us and it has no safeguards or credibility. Besides, the percentage of manipulation is high."

Interviewee 2 answer "In my perspective, I think that they are shopping less online. Because of the lack of TRUST and insecurity."

Appendix 4

English-language and Arabic language version of one full interview transcript

(**Bold** letters indicate the researcher's questions).

DEMOGRAPHICS

1. Gender: Female.

2. Age: 43.

3. Occupation: Employee in Health Ministry.

4. Education: advisory.

5. Marital Status: Married.

6. Family Size: 6.

7. Family Status: (a) Nuclear (b) Extended family: Extended family.

STORE LOCATION

1. Which factors do you believe influence Saudi consumers the most when they are selecting a particular store over another?

The employees' manners/ The ability to attract customers/ Special services/ The availability of different products that suit me and my children/ Parking lot/ reasonable prices/ delivery services. I believe that these factors share the same level of importance to me.

2. How important is the vicinity to home to Saudi consumers when they are shopping? (i.e. vicinity to home, convenience, price, service, etc.) In your opinion, what could be the reason for that?

I care less about the closeness and price issue, as long as it's reasonable. I care about the service level, the employees' integrity, and the implementation of Islamic values.

3. As online shopping is becoming popular with consumers worldwide, how has this impacted Saudi consumers?

Sometimes, I prefer buying products via trusted websites in the internet. I believe society is still afraid of trying internet shopping because they are afraid that these websites are fake.

STORE LOYALTY

4. According to many researchers, repeated purchases or commitment to rebuy the brand is the core of store loyalty. Do you agree with this statement and how do you increase their loyalty at this store? Prompt: Do you find loyalty cards and rewards to be important for Saudi consumers?

Yes, I agree. Increasing the loyalty is the responsibility of the Brand itself. It should think of how to acquire the customer's decisions and convictions, present the most trusted service, and support the customer.

5. In what ways is Saudi consumers' loyalty to store impacted by Islamic values? Please name at least three factors that are in your opinion relevant enough to influence their loyalty to a particular store?

Loyalty will be the result of a group of factors presented by the brand to the customer. These important factors include: loyalty should be renewable, always present services, and establish a database for customers to contact them.

6. How much do you think this store brand has achieved in bonding consumers to this store, considering their purchasing decision may be influenced by Islamic values? Prompt: How many percent of consumers do you consider as being loyal?

I do preserve the Islamic values when buying, as these values are important and cannot be waived as the legitimacy of products. I think the percentage is 50%.

ISLAMIC VALUES

7. When you think about "compliance with Islamic values" what words come to your mind? Prompt: How is this store compliant with Islamic values? Please give examples (recruitment of female/ sale assistants; prayer rooms etc.)

Justice/ Honesty/ legitimacy/ Stop manipulation/ Consider the economic situation of some of the families. The agreement comes from insuring real services like: recruiting women as it could limit unemployment and it will give the female customers the chance to shop comfortably/ providing places for children that have purposeful activities/ providing wheelchairs for elderly/ providing health care services for people with diseases as diabetes or those who smoke/ and provide health campaigns.

8. How strong is the influence of Islamic values on purchasing decision for Saudi consumers? Please give an example involving your store?

Very important to the country privacy. For example, I am a frequent customer of Banda supermarket because it is a trusted market which took many awards, has many values, and recruit many Saudi employees.

9. Can you describe me how has this store brand adapted to show its understanding of Islamic values?

Yes, I can, because I have the sufficient purchasing culture. As for the comparison between local and global stores, yes, it achieved that and I see Banda supermarket as a great example of that. For the improvement methods, as long as the store preserves the Islamic values, it will succeed immediately. The profitability shouldn't be favored over these values.

CUSTOMER SERVICE EXPERIENCE

10. How much is the customer service experience here influenced by Islamic values?

Absolutely, customer service applied the Islamic values as the good behavior, cooperation, transparency, and support the needy.

11. How would you describe consumers in Saudi Arabia who follow Islamic values compared to their Western counterparts about the kind of services they expect from a store?

The Saudi consumer should ask the brands to follow and preserve the Islamic values. He also has the responsibility of supporting the local stores too so can the store give him his best treatment.

12. According to you, what are the main drivers of positive customer experience considering Saudi Arabian consumers?

Successful customer experience need to be protected by the brand. It should keep the high quality of service, renew their ideas, help educate the society, and train the worker. This will lead to a successful customer experience.

RETAIL BRAND EQUITY

13. The results of a survey suggest that local big retailers such as Al Azizia Panda United, Al Bandar Trading, Fawaz Abdulaziz Al Hokair, etc. have managed to secure leading positions in the market thanks to high-quality brands. What other factors are relevant to consumers in Saudi Arabia in order to achieve greater loyalty towards the brand?

As for other factors that are related to the Saudi consumers, I think they are: support the brand by suggesting ideas for improvement.

14. What do local brands for example offer that international brands do not? Please name at least three factors?

It presented local products/ it gave me solutions to limit unemployment/ it gave me services that are suitable to all the age groups/ it showed me how they implement the Islamic values so I can trust them.

15. How important do you think is the brand's country of origin for the product/item? Prompt: Do you think that consumers in Saudi Arabia would switch their loyalty from one brand to another brand if it is not aligned with Islamic values?

It is really important that the product has a logo. It is true if the brand broke any value or law, everyone will boycott them. Especially with social media these days, news can spread quickly.

16. Do you have any other comments, questions or concerns?

I have some questions, why can't the big known brands support the patients from all the age groups by organizing events inside hospitals to make them happy? I also wonder why they cannot support the health and nutrition searches and provide health brochures for the customers.

(الديموغرافية): البيانات الشخصية

١. الجنس : أنثى

٢. العمر : ٤٣ سنه.

٣. الوظيفة : موظفة بوزارة الصحة

٤. التعليم : استشاري

٥. الحالة الاجتماعية : متزوجة

٦. عدد افراد الأسرة : ٦ أفراد

٧. حالة الأسرة: (أ) أسرة الصغيرة (ب) أسرة ممتدة : أسرة ممتدة

موقع المتجر

١. في اعتقادك ما هي العوامل الأكثر تأثيرا على المستهلكين السعوديين والتي تؤدي لاختيارهم متجرا معينا دون الآخر؟

طريقة تعامل الموظفين/ القدرة على جذب الزبائن /توفر مختلف المنتوجات التي تناسبني و تناسب الأبناء/ مكان لركن السيارات/اثمنة معقولة/ خدمات توصيل.

٢. ما مدى أهمية قرب موقع المنزل بالنسبة للمستهلكين السعوديين عند التسوق؟ (بمعنى : مدى القرب للمنزل، ومدى ملائمته ومستوى السعر ومستوى الخدمة وغيرها) ما السبب وراء ذلك في رأيك؟

اعتبر ان كل العوامل المذكوره أعلاه تتقاسم نفس درجة الأهمية بالنسبة لي . قد أعير اهتماما اقل لمسالة قرب المحل و الاثمنة طالما ذلك في حدود المعقول. كذلك أعير اهتماما لمستوى الخدمات المقدمة و نزاهة الموظفين مع تطبيق المبادئ الإسلامية.

٣. بما ان التسوق عبر الإنترنت أصبح شعبياً لدى المستهلكين في جميع أنحاء العالم، فما هو أثره على المستهلكين السعوديين؟

احيانا أفضل التسوق عن طريق مواقع إلكترونية موثوقة. اعتقد ان اغلب المتسوقين لا يحبذون فكرة التسوق عبر الانترنت لتخوفهم من ان تكون مواقع التسوق الإلكترونية مزيفة.

ولاء المستهلك للعلامة التجارية (الولاء التجاري)

٤. وفقا لكثير من الباحثين فإن المشتريات المتكررة أو الالتزام بالشراء مجدداً لمنتجات العلامة التجارية يعد جوهر الولاء للمتجر (السوق) هل توافق على هذا المقولة وكيف يمكنك زيادة ولائهم لهذا المتجر؟ وهل تجد بطاقات الولاء والمكافآت مهمة بالنسبة للمستهلك السعودي؟

اتفق مع ان رفع مستوى الولاء هو مسؤولية العلامة التجارية نفسها ، عليها التفكير في كيفية الحصول على قناعة الزبون و ثقته من خلال تحسين جودة المنتج، تحسين خدمات البيع و ما بعد البيع

٥. الى أي مدى يتأثر ولاء المستهلك السعودي للمتجر(السوق) بالقيم الإسلامية؟ يرجى ذكر ثلاثة عوامل على الأقل والتي هي في رأيك ذات صلة وثيقة للتأثير على ولائهم لمتجر معين؟

الولاء هو نتيجة مجموعة من العوامل يقوم بتقديمها صاحب المنتج للزبون و من ضمن هذه العوامل: على هذا الولاء ان يكون قابلا للتجديد مع تقديم دائم للخدمات، و توفير قاعدة بيانات تمكن الزبون من الاتصال دائما في إطار خدمات ما بعد البيع.

٦. في ظنك لاي مدى وصل تحقيق متجر العلامة التجارية في ربط المستهلكين به ، آخذا بعين الاعتبار أن قرار شرائهم قد يتأثر بالقيم الإسلامية؟

اراعي المبادىء الإسلامية اثناء الشراء بحكم انها غير قابلة للتجاهل عندما يتعلق الامر بشرعية المنتج، اعتقد ان النسبة هي ٥٠ ٪.

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القيم الإسلامية

٧. عندما تفكر في "الالتزام بالقيم الإسلامية" ما هي الكلمات التي تخطر على بالك؟ وكيف يتوافق هذا المتجر مع القيم الإسلامية؟ يرجى إعطاء أمثلة (توظيف بائعات من الإناث وتوفير غرف للصلاة وغيرها)؟

العدل/النزاهة/الشرعية/ التوقف عن التلاعب/ مراعاة الظروف الاقتصادية للعديد من الأسر / تقديم خدمات حقيقية و تشغيل يد عاملة نسوية على اعتبار انه عدا عن مساهمته في تقليص البطالة، سيمكن النساء المتسوقات من التسوق براحة اكثر ، توفير أماكن خاصة بالأطفال ذات أنشطة هادفة. توفير كراسي متحركة للأشخاص المحدودي الحركة و الكبار اثناء التسوق، كذلك خدمات صحيه للأفراد الذين يعانون من أمراض كالسكري او مثلا للمدخنين من خلال حملات توعية.

٨. ما مدى قوة تأثير القيم الإسلامية على قرار الشراء بالنسبة للمستهلكين السعوديين؟ يرجى إعطاء مثال ينطبق على متجرك؟

ذلك مهم جدا لخصوصية البلد. مثلا انا زبونة دائمة لمحلات بنده لانهم موثوقين كما حصلوا على جوائز عدة، لديهم مميزات عدة و يقومون بتشغيل العديد من المواطنين السعوديين.

٩. هل تستطيع وصف كيف تمنت العلامة التجارية في إظهار فهمها للقيم الإسلامية؟

نعم أستطيع لانه لدي ثقافة الشراء الكافية . اما في ما يتعلق بالمحلات المحلية مقارنة مع المحلات العالمية فارى انها حققت ذلك و نستطيع ان ناخذ محلات بنده كمثال ناجح على ذلك. بالنسبة لأساليب التحسين، فطالما هناك محافظة على المبادىء الإسلامية بإمكانهم النجاح في ذلك بسرعة، من الضروري ان لا يتم التضحية بهذه المبادىء من اجل الربح.

تجربة خدمة العملاء

١٠. ما مدى تأثير تطبيق تجربة خدمة العملاء للقيم الإسلامية؟

تماما! خدمة الزبون تقوم بتطبيق المبادىء الإسلامية من خلال السلوك الحسن، التعاون، النزاهة و مساعدة المحتاج.

١١. كيف تصف المستهلكين في المملكة العربية السعودية الذين يتبعون القيم الإسلامية بالمقارنة مع نظرائهم الغربيين حول هذا النوع من الخدمات التي يتوقعونها من المتجر؟

على المستهلك السعودي ان يطالب العلامات التجارية و صناع المنتجات بمراعاة المبادىء الإسلامية و الحفاظ عليها في تصنيع منتجاتهم كما عليه كذلك مسؤولية دعم المحلات المحلية للحصول على أفضل خدمة.

١٢. من وجهة نظرك , ما هي الدوافع الرئيسية لتجربة عميل ناجحة آخذ بعين الاعتبار المستهلكين في المملكة العربية السعودية ؟

يظل على صناع المنتج او العلامة التجارية مسؤولية الحفاظ على تجربة الاستهلاك الناجحة من خلال الحفاظ على جودة المنتَج، تجديد افكارهم، توعية المستهلك بمنتوجهم و تدريب العامل، كل هذا سيقود الى تجربة استهلاكية ناجحة.

أسهم العلامات التجارية في سوق التجزئة

١٣. تشير نتائج استطلاع أن تجار التجزئة الكبيرة المحلية مثل العزيزية وبنده المتحدة والبندر للتجارة وشركة فواز عبد العزيز الحكير الخ قد تمكنوا من الحصول على المكانة الرائدة في السوق وذلك بفضل العلامات التجارية ذات الجودة العالية، ولكي نحقق أكبر قدر من الولاء تجاه العلامة التجارية ما هي العوامل الأخرى المرتبطة بالمستهلكين في المملكة العربية السعودية ؟

كما هو الامر بالنسبة لعوامل اخرى متعلقة بالمستهلك السعودي ، دعم المنتج من خلال اقتراح افكار جديدة لتحسينه حتى تساهم في رفع قيمته و نسبة استهلاكه.

١٤. ما الذي قدمته الماركات المحلية مقارنة بما لم تقدمه الماركات العالمية؟ يرجى ذكر ثلاثة عوامل على الأقل؟

قدمت لي منتوجات محلية/ أعطتني حلولا للحد من البطالة/ وفَّرت لي خدمات تناسب كل الاعمار / أظهرت لي كيف تراعي ديانتي الاسلامية في صنع منتجاتها حتى تكتسب ثَقتي.

١٥. ما رأيك بمدى أهمية العلامة التجارية للمنتج أو السلعة المحلية؟ وهل تعتقد أن المستهلكين في المملكة العربية السعودية سوف ينقلون ولائهم من علامة تجارية إلى أخرى في حين لم يتم اتباع القيم الإسلامية؟

من الضروري جدا ان يكون لكل علامة تجارية شعار، طبعا اذا قام المُصَنِّع بما يخالف اي مبدأ او قانون سوف تكون هناك مقاطعة للمنتج خصوصا و انه بحكم كوننا في زمن مواقع التواصل الاجتماعي يتم تداول الاخبار بسرعة كبيرة.

١٦. هل لديك أي تعليقات أو أسئلة أو اقتراحات أخرى؟

لدي بضعة أسئلة، لماذا لا تقوم العلامات التجارية العالمية بتنظيم فعاليات داخل المستشفيات من اجل المرضى من مختلف الاعمار لإسعادهم أيضا أتساءل لم لا يدعمون أبحاثا في المجال الصحي و يقودون حملات توعية بالحميات المناسبة لدى المستهلك.

شكرا على وقتك للإجابة على اسئلة المقابلة