



RELIGIOUS SYMBOLISM AND CONSUMER IDENTITY: A CASE OF ISLAMIC BANKING IN PAKISTAN

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Abstract

The study has explored the capability of religious symbolism as a potential marketing tool. Due to the significant research in this area, it has been determined that religion has an influence on consumer behavior and that influence is also dependent on religiosity. Thus, from these suggestions, it was not farfetched to consider religious affiliation to products and services as a potential marketing tool. This study utilized a mixed method approach using both quantitative and qualitative methods and analyzed the attitude of Muslims towards Islamic banking and the Myth of interest free banking that it offers. The study found that religious symbolism indeed has a role to play as a marketing tool. It was found that consumers are seeking religious affiliation and hence this corresponds to the idea that religious myths can be presented as a source of material to consumers pursuing their identity projects thus giving credibility to the influence of religion as a potential marketing tool. It was also found that consumers have developed a certain kind of 'brand retaliation' to the brand of Islamic banking and thus it was observed that religion like any other cultural force can fall prey to such a phenomenon.

Keywords

Religion, Religiosity, Consumer, Myth, Identity



1. Introduction

According to PEW research center, about 84 percent of world population is religious (Washington Times, 2012). This roughly equals to 5.8 billion people out of 7 billion having some kind of religious affiliation.

This comes as no surprise considering that religious beliefs have existed for thousands of years with Hinduism dating back as early as 6000 B.C.E (Klostermaier, 2014) and still holds a major chunk of

the religious population, about 15 percent according to PEW research center (Washington Times, 2012). The belief that we attribute our existence to a deity or deities and must follow their guidance to succeed in this world provides a different perspective as to how the world works. This mindset has dominated and shaped civilizations and still continues to do so. According to Mokhlis (2009), "Religion and its associated practices often plays a pivotal role in influencing many of the important life transitions that people experience" (Mokhlis, 2009, Pg.75) and it's not too hard to imagine why, as Ezzo *et.al.* (2004) point out that religion provides a certain kind of purpose and guides individuals to a certain understanding of life thus making it a central part of their personality and behavior, this idea is also resonated by Fam *et. al.* (2004) who suggest that religion "plays a significant part in sculpting social behavior" (Fam *et. al.*, 2004, Pg. 537). Thus it gives leverage to the idea that the choices that individuals make might just be influenced by their religious orientation and this notion is supported by Alam *et. al.* (2011) as they mention that people who adhere to their religious values than may also comply to the values that come with it which in turn dominate their decision-making capabilities. Hence the importance of religion in all aspects of an individual's lives cannot be underestimated. This principal could also be applied to the decision-making criteria of consumers with a religious background.

1.1 Islam and Riba

One of the most famous Islamic Law is the condemnation of *Riba*. The term refers to the interest that banks charge on loans and the return they offer on

fixed deposits (Chong *et. al.*, 2009). All Islamic schools of thought agree that Interest, usury or *Riba* is prohibited in Islam and thus goes against the principals of the religion. Although this practice today is only observed among Muslims, Christianity, Hinduism and Judaism also condemned interest centuries ago (Lewis, 2007). Scholars cite several reasons as to why interest is prohibited but the general idea that is portrayed is that usury allows for the exploitation of others. Thus conventional banking which promotes the use of interest is considered antithesis to Islamic law. Due to these differences, Islamic banking was formed. The basic idea behind the formation is the avoidance of *Riba*.

1.2 Islamic Banking in Pakistan

Islamic republic of Pakistan, which hosts the third largest Muslim population in the world (Pew Research center, 2015) established Islamic banking for the first time in 1980 (Khattak *et. al.*, 2010). Since then Islamic banks have existed side by side with conventional banks in the region. The competition between the two banking systems is considerable (Ahmad *et. al.*, 2010) and thus Islamic banks extensively depend on their affiliation with the religion of Islam to attract consumers towards their services. This idea of banks implementing religious affiliation in the promotion of their services brings about an important question; is religion a crucial tool when marketing products to consumers?

1.3 Problematization

To explore the validity of this question, one must analyze the relationship between religion and consumer decision making. As suggested before that religion might have influence over the decision-

making capacity of individuals, it might just be possible that when these individuals turn consumers, the influence of religion might just extend over to their decision-making process when it comes to buying products and services. This idea is backed by Mansori (2012) who propose that due to the influence of religion on an individual's lifestyle it might also impact the buying behavior of a consumer. Fam et. al. (2004) suggests that the impact that religion has on consumption usually amounts to the restrictions that are imposed and upheld by religious groups. Hence Muslims do not consume pork as their religious beliefs prevent them from making a consumption decision to consume pork and the same goes for Hindus who are not the priority consumers for the beef industry. These restrictions also extend beyond the realm of food and beverages, as demonstrated through the prohibition for Muslims to indulge in usury. One can argue that religion can have a significant impact on the consumption pattern thus making it worthy of examining in light of consumer behavior, but as Assadi (2003) notes that the "impact of religion on consumer behavior is dramatically absent in textbooks" (Assadi, 2003, pg. 4). This had left an open space to explore the realm of religion and consumption behavior. Due to the trivial status allotted to religion in consumer behavior, the small but significant movement by scholars to analyse the relationship between one's religion and their consumption behavior is quite new. Majority of the scholarly work has focused on measuring and examining religiosity which according to Alam *et.al.* (2011) refers to the degree of association that an individual has to their respective religion and has

been suggested to be a significant factor in consumption decisions as it can influence the buying behavior of consumers and their attitude towards the product and service (Alam *et.al* 2011) and how it tends to correlate with consumer behavior (Mansori, 2012). Although significant advances have been made to understand the intricacies of religion and consumption. The focus has been more one-sided with academics contemplating more on the impact that religious background has on consumer decision making. This study endeavors to suggest a new approach to understanding the importance of religion in consumer behavior and tries to add a different perspective in approaching this research area by examining religion in the hands of the marketer.

The study takes its cue from the idea presented by Arnould *et.al.* (2005) who suggest that consumers are working with "market generated material to forge a sense of self" (Arnould *et. al.*, 2005, Pg.871). This new understanding in consumer behavior suggests that the market has become a hub for providing consumers with material that they can use to form an identity that conforms to their sense of self. This allows for the possibility of using religious affiliation as a source of material to sell a product and the possibility that consumers could be attracted towards it more due to their religious background. Hence this presents a critical question; how significant religion is, as a source of material for a consumer in pursuit in forming their consumption identity. To do so, this paper will focus on the Islamic and conventional banking services being offered in Pakistan and examine the role that religion could play when marketing the banking services to consumers. The

idea behind this is that Islamic and conventional banking present a clear choice between products and services that are religiously affiliated and that which are not. This allows for a clear understanding on the consumer's side when conducting the research. Also the reason why Islam has been chosen as a medium to investigate this research gap is because as Siala *et.al.* (2004) suggest, Muslim's have more trust when religious affiliation occurs than those of other religious background. This phenomenon is also backed by Lindridge (2005) who suggest that due to emphasis on collectivism in the east, Muslims tend to have more confidence in products and services which supposedly promotes their religious values.

1.4 Aim

Religion as an influencing factor on consumer behavior has been investigated comprehensively by scholars in the last decade. Its impact on consumer decision making has been suggested to be significant and critical in the understanding of consumers with religious affiliation. But as mentioned before, the literature is absent when investigating the significance of religious mythmaking as a potential marketing tool. Thus, the aim of this study is to examine the potential of religious symbolism as a basis for promoting goods and services to consumers exhibiting characteristics of religiosity.

1.5 Research Question

Question 1: If and how much role does religion play for the consumer when presented with a choice between Conventional banking and Islamic banking?

Question 2: Do the varying levels of religiosity impact the choice being made?

2. Materials and Method

2.1 Research Approach

2.1(a) Philosophical Approach

To this study, a 'critical realist' approach is used as a philosophical approach. As Fleetwood *et. al.* (2004) suggests that "critical realist philosophy offers an alternative both to the spurious scientificity of positivism and to idealist and relativist reactions to positivism. (Fleetwood *et.al.*, 2004, Pg.6). The benefit of choosing such an approach is in the idea that it provides balance and may be able to "avoid the pitfalls of positivism on one side and idealism and relativism on the other" (Fleetwood *et.al.*, 2004, Pg.15). Thus as Maxwell (2012) points out that by adopting such an approach, one is able to comply with ontological realism while also welcoming some form of epistemological constructivism and relativism ideology. In simple terms, one is aware that there is some form of reality that exists but also the understanding that what we extract from it would be subjected our own perceptions and hence we cannot gain one correct explanation of the world.

2.2(b) Methodological Approach

Mixed method approach was utilized for the purposes of this study. As Hall (2012) goes on to describe mixed methods as to "the use of two or more methods in a research project yielding both qualitative and quantitative data" (Hall, 2012, Pg.1). Johnson *et. al.* (2004) suggests that the combination of both quantitative and qualitative allow researchers to extract the strengths of both the methods and reduce the drawbacks one can face when conducting research. Thus, in a way mixed method approach offers the 'best of both worlds' and that is why it has

been considered as a viable option for conducting the research at hand. It can easily be observed that the middle path followed by critical realism is followed by mixed method approach as well and thus the combination of both quantitative and qualitative method would suit this study best as it aligns with the philosophical approach adopted by this study. Concerning the topic at hand, as mentioned before this study intends to introduce a different perspective to the current investigation of religion in consumer behavior study and to do so one has to employ quantitative methods to establish a certain relationship and qualitative methods to gain a deeper understanding of that relationship. Concerning the first research question which deals with if and how religious affiliation can impact consumer behavior, the 'if' part is expected to be answered through the quantitative method and the 'how' is expected to be answered by qualitative methods. The second research question which deals with whether the impact is affected by varying religiosity is expected to be explained through quantitative methods.

2.2 Data Collection

For this study a Concurrent Triangulation Strategy (Creswell, 2013) was applied. In this strategy the quantitative and qualitative data is collected in one phase and is then compared for any disagreement or agreement (Creswell, 2013). To put this strategy into action, a survey was designed. A survey allows for the inclusion of both quantitative as closed ended questions and qualitative as open-ended questions. The reason why a questionnaire was chosen was to accommodate for the quantitative questions but also due to the sensitivity of the questions, the qualitative

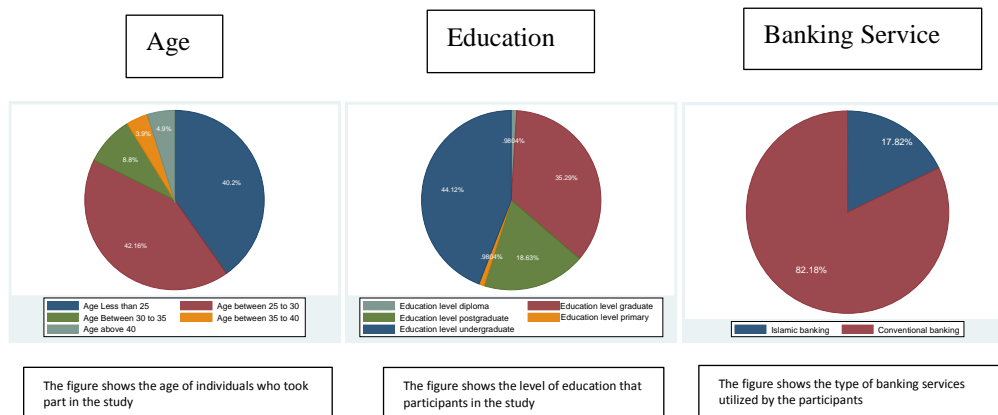
approach was translated into open ended questions to provide anonymity and to prevent any influence of the researcher as is in the case of conducting an interview. It was decided that the survey would be conducted online using 'Google Forms'. The reason why an electronic survey was chosen was because it provides anonymity as in the individual conducting the survey and the individual filling out the questionnaire do not interact and so the researcher does not exert any kind of influence on the answers (Duffy *et. al.*, 2005). Secondly as Mehta (1995) suggests, online surveys are much faster and less costly compared to the traditional mail survey method. Iieva *et. al.* (2002) suggests that online surveys allow for a considerable reduced time when it comes to the response rate. Another advantage of online survey as pointed out by Evan *et. al.* (2005) is the ease with which a large sample can be accessed, and their responses recorded which in turn is quite advantageous to this study.

2.2(a) Survey Design

The survey was divided into two parts, the first section dealt with quantitative questions which included personal information, banking choice between Islamic and conventional choice, factors representing banking experience and factors representing religiosity. To measure religiosity, an instrument suggested by Jana-Masari *et.al.* (2007) was used. The second part dealt with the qualitative questions which probed the deeper reasoning as to if and what compels consumers to demand religiously affiliated products and services. As Creswell (2013) suggests that in a Concurrent Triangulation Strategy (Creswell, 2013), emphasis can be given to either

quantitative or qualitative section and the other part could be supplementary or to both of them could be assigned an equal weightage. For the purpose of this study an equal weightage was considered to be more appropriate as quantitative and qualitative could

possibly produce poignant results. Around 100 individuals took part in the survey; the following figures show the breakdown in terms of age, education and banking service preferred by the participants.



3. Results

3.1 Quantitative

Several important relationships that were deemed important for this study were tested and their corresponding correlation was calculated. As described by Mukaka (2012) correlation “refer to an association, connection, or any form of relationship, link or correspondence” (Mukaka, 2012, Pg.69). Thus, it tends to explain the relationship between two variables, for this study the Pearson’s Correlation

Coefficient is used which would help us find out the strength and the direction of the relationship between the two variables in question.

3.1(a) Religiosity and Interest free banking

This measure was used to inquire whether an increase in religiosity lead to an increase in interest to acquire interest free banking. The results as shown in figure below pointed towards a positive relationship, which showed that as religiosity increased, so did demand for interest free banking.

Table 1: Positive correlation between religiosity index and the importance

	Religiosity Index	Interest Free Banking
Religiosity Index		
Interest Free Banking		0.366

As shown in the table 1, there is a positive correlation between religiosity index and the importance placed on interest-free banking. Not only this, The P-Value is 0.000608. The result is significant at $p < 0.05$. Thus, the correlation between religiosity and interest free banking is statistically significant.

3.1(b) Bank service choice and Interest free banking

This measure was chosen to determine whether those who preferred interest free banking, chose Islamic banking. According to the data as shown in figure

below, people who preferred to indulge in interest free banking chose to do so with Islamic banks as compared to conventional banks.

Table 2: Positive correlation between religiosity index and the importance

	Bank service choice	Interest Free Banking
Bank service choice	1	-
Interest Free Banking	0.3703	1

The correlation coefficient between banking service choice and importance placed on interest-free banking is positive. The P-Value is 0.000144. The result is significant at $p < 0.05$. From this we can infer that those who place higher stress on interest-free banking also chose Islamic banking over conventional banking.

3.1(c) Religiosity and Banking Service

The first relationship that was explored was whether religiosity of an individual had any bearing on the choice of banking service, Islamic or conventional.

The data as shown in figure below revealed that religiosity does not play a major part in the respondent's current choice of banking.

Table 3: Positive correlation between religiosity index and the importance

	Religiosity Index	Bank service choice
Religiosity Index	1	-
Bank service choice	0.0913	1

As can be seen in the table 3 above, the correlation between religiosity index and bank service chosen is very low, 0.0913.

Not only this, but the P-value is 0.405 which is not as significant as $p < 0.05$, meaning it is not statistically significant.

3.2 Qualitative

The qualitative data was acquired from the open-ended questions that formed the second part of the survey. Three questions were presented, and participants were asked to give their response

regarding these questions and were encouraged to express their opinion openly. Every question received different number of responses, and this is presented in the table below

Table 4: Questionnaire

Questions	Responses
<i>religious values play an important part when purchasing banking products and services? If so, why do you feel you need to preserve these values?"</i>	80
<i>"What is your opinion regarding Interest (Riba) free banking services offered by Islamic banks?"</i>	81
<i>"Do you feel conventional banks need to implement an interest (Riba) free policy? If so how would it benefit you as a customer?"</i>	77

To make sense of the responses and to classify them for an accurate analysis, the opinions expressed by the respondents was coded according to the themes that are commonly present in the responses as show in the table below. The classification allows for a better understanding and presents the themes and

trends more clearly. By analyzing the comments that are determined to be positive of religious affiliation in banking products, the findings suggest that respondents tend to uphold and *preserve religious values* when consuming banking products and services.

Coding scheme to categorize respondent's comments in regard to their attitude towards Islamic banking

a) Affiliation

Category Label Criteria

Preserving Values	Refers to the desire of the respondent to uphold religious values or place considerable importance on religious ideals
Code of life	Indicates the desire of the respondent to lead life according to the criteria set out by religious law
Feeling content	Points towards the satisfaction that the participant receives when using interest free banking
Appreciation	The acknowledgment and gratitude towards Islamic banks for providing services according to Islamic law
More Demand	When the respondent expresses the need for more Islamic banking services
Guilt-free	Refers to the respondent's view that if conventional banks would impose interest free policy they would feel much better about using their banking services as it would allow them to 'stay true' to their religious ideals
Expand service	The desire of the participants to increase their dealings with conventional banks if they impose an interest free policy
Muslim Only	The need expressed by respondents for an interest free policy in conventional banks but only for Muslims

b) Non-affiliation

Category Label Criteria

Separation	Refers to the respondent's opinion that religion has no relationship with business and should be kept separate
Nonessential	Religious values do not play a part when using banking products or services
Sufficient	The respondent does not require Islamic banking or an interest free policy as they are presently using a current account which does not give interest to the holder and that is sufficient for them.
Indifferent	The respondents are indifferent when it comes to whether the banking service, they use is interest free or not

c) Other

Category label Criteria

Doubtful	The respondents address the need to acquire interest free banking but do not consider current Islamic banks as trustworthy source for interest free banking
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Attitude towards Islamic banking

To make sense of the responses and to classify them for an accurate analysis, the opinions expressed by the respondents was coded according to the themes that are commonly present in the responses

4. Discussion

The idea behind this study was to explore the validity of religion as a marketing tool. The mixed method approach yielded both quantitative and qualitative

results. The quantitative findings suggest that the religiosity of the participants had no correlation with the banking service they are currently using. This goes on to suggest that even if a person is of a higher

religiosity, it is unlikely that they would choose Islamic banking over conventional banking. This puts the dent on the assumption made earlier that religiosity may play a part in determining the impact of religious affiliation. But another finding suggests that there is some correlation between religiosity and interest free banking. Meaning a higher degree of religiosity indicates more motivation seek out religious affiliated product, in this case interest free banking. This goes in line with the suggestion made by Alam *et.al.* (2011) that individuals with a higher religiosity will take Islamic principles as their guide when making consumption decisions. Thus, this reaffirms the assumption made in the second research question that religiosity may have some play in determining the significance of religion as a marketing tool as it can be assumed that an individual with higher level of religiosity would seek out religious affiliation more than an individual with less degree of affiliation. The quantitative data also suggests that those seeking interest free banking have a higher chance of selecting Islamic banking as compared to conventional banking. These points toward the success of Islamic banking in attracting consumers seeking religious affiliation. Looking at qualitative data, the themes of *Preserving value, Code of life, feeling content and guilt free* as shown in the figure below show how following religious traditions are essential to them for maintaining their identity as a Muslim. As Luedicke *et.al* (2010) points out those consumers follow myths of morality, and these myths form their consumer identities. Similarly, participants feel that they need to follow Islamic traditions in order to maintain their moral high

ground and by doing so these values can be suggested to form a considerable part of their consumer identity. Thus, the findings seem to confirm what McAlexander *et.al.* (2014) suggested that religion provides the necessary material for individuals to form an identity which has strong influence on the consumption decision. What it also goes on to suggest is that as Amin (2008) proposes that the affiliation with religious principals has significant implications for consumer behavior and thus as the findings points out that consuming interest free banking brings contentment to some participants and also satisfies their needs to maintain their religious identities. When asked the question regarding conventional banks adopting interest free policy, participants overwhelmingly welcomed the idea, and some expressed the hope of being relieved of dealing with interest-based banking. This finding goes on to suggest that even though some participants chose not to use Islamic banking they still demanded religious affiliation which gives considerable credibility to the idea that religious individuals seek religious affiliation in their consumption practices and in a way provides an answer to the first research question regarding the role of religion in banking practices. This finding also brings about the surprising scenario where consumers even though desiring religious affiliation still continue to use conventional banking services. This leads to an assumption that the myth being perpetrated by Islamic banks is fading away. The possibility exists and is also evidenced in the findings categorized under the theme of *doubt* that consumers do not find idea of interest free banking service provided by Islamic banking credible

anymore. This is close to what academics call brand resistance, Elliot *et.al.* (1998) suggests that due to constant exposure to a myth being played by a firm, consumers can face “symbolic overload” (Elliot *et.al.*, 1998, Pg.135) which in turn reduces the capacity to attract consumers towards them. Thus, it can be suggested that Islamic banks have over used the myth of providing interest free banking and might need to revamp or change strategy. The analysis also resulted in themes like *non-essential* and *indifferent*, where some participants did not consider religious values important when consuming banking services. In the quantitative data it was suggested that those with higher religiosity had more chances of seeking out interest free banking. This finding adds to the qualitative data that although religious individuals seek out religious affiliation in their consumption activities; religiosity is suggested to impacts that desire. Thus the second question of this study is answered with a definitive yes that religiosity has an impact on the influence of religiously affiliated

products. It should also be noticed that the correlation between religiosity and interest free banking was significant, but it was also weak. This due to findings from the qualitative analysis can be contributed to the distrust of the participants when it came to Islamic banking. This lack in faith is suggested to be the reason why even certain individuals with high religiosity do not seek interest free banking as its link with Islamic banks has led them to assume that interest free banking is just a fantasy. Same way it was also suggested that those seeking interest free banking have a higher chance of choosing Islamic banks, it should be noted that this does not apply for every participant due to their mistrust but only those who still have confidence in the bank’s abilities. And at last, it was determined that those with higher religiosity are not facing a higher chance of selecting Islamic banking over conventional banking and this is also suggested to be because of the resistance that the participants have developed against the myth being propagated by Islamic banks.

Qualitative comments from participants		
Category	%	Sample Comments
Affiliation		
Preserving Values	25	“Preserving values highlight one’s own culture and religion which is an important factor in distinguishing own culture and religion amongst many others. So yes, keeping in mind religious values while purchasing banking services is necessary”
Code of Life	18.75	“Religion is a complete code of life, it does not vary or change for different situations. So all of the teachings should be kept in consideration while banking as well”
Feeling content	2.5	“It feels good to know that whatever you're going for falls within the practices of Islam.”
Appreciation	14	“I think it's a very good thing, seeking banking services these days is a necessity, if it is offered within the rules of Islam many people who have no other choice but to pay interest would be saved from this guilt”
More Demand	9	“Should be made more accessible and known”

Guilt Free	19.48	“Yes they should implement Tina free policies, because when I pay interest deep down in my heart I feel the guilt that my money is no longer pure as haram money is a part of it. So it will give me internal satisfaction”
Expand Service	9	“If they offer interest free products then I would be inclined to avail other banking products offered by them. Such as loan/leasing”
Muslim Only	6	“ I think every customer must get what he desires. It would be good for Muslim to get interest free policy. But if one is non-Muslim then he/she can get Riba.”
Non-Affiliation		
Separation	3	“Business has no religion”
Nonessential	6	“ No I don't care of the religious values when purchasing banking products and services. I think they are irrelevant. And what matters most to me is their efficiency, honesty, confidentiality and reception”
Sufficient	2	“currently my requirement for banking is sufficient under conventional banking system”
Indifferent	15	“I think conventional banking is doing a great job already”
Other		
Doubt	51	“There is no guarantee that even Islamic banking is interest free. It says it is profit/loss based though it in Pakistan is actually still interest based.”

The coding scheme allowed for a reliable assessment of the responses and the table below depicts the percentage of participants whose response falls under the themes identified. The identified themes have been placed under three major classifications. First which is labeled ‘Affiliation’ consists of comments that are positive towards and seem to encourage religious affiliation, second has been labeled ‘non-affiliation’ to represent comments that are detrimental to the idea of religious affiliation with banking services and the third group labeled ‘Doubt’ refer to the group of comments that require affiliation but do not consider Islamic banking as a true source.

4. Conclusion

The study has successfully managed to answer the research questions; religion does play a significant role when it comes to consuming banking services and yes religiosity does impact that role. This study

has also given credibility to the idea that consumers do seek religious affiliation when working on their identity projects and that using religion as a marketing tool can be of some significance in attracting such consumers. It was also found that there was considerable amount of skepticism from the consumer side regarding the ability of Islamic banks to fulfill their consumption needs in terms of interest free banking. Thus, it provides a vital understanding into the idea of religious symbolism and how it should be approached by scholars and practitioners alike.

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