

THE IMPACT OF CUSTOMER EQUITY, RELIGIOUS
COMMITMENT, STAYING REASONS ON SWITCHING
BEHAVIOUR AMONGST MILLENNIAL MUSLIM
CONSUMERS IN LAHORE AND KUALA LUMPUR

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ACADEMY OF ISLAMIC STUDIES

UNIVERSITY OF MALAYA

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MUNAZZA SAEED

**THESIS SUBMITTED IN FULFILMENT OF THE REQUIREMENTS
FOR THE DEGREE OF DOCTOR OF PHILOSOPHY**

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ABSTRACT

The phenomenon of brand switching behaviour is a constant challenge for organizations in today's competitive and dynamic business environment not only to retain existing consumers but to attract new consumers as well. The theory of planned behaviour and theory of migration were utilized to develop the framework for this study. The impact of following constructs: customer equity, religious commitment, staying reasons, and switching intention, were examined on brand switching behaviour. This study has four research objectives. First, to examine the differences of customer equity, religious commitment, and staying reasons between Lahore and Kuala Lumpur; second, to investigate the effect of customer equity, religious commitment, staying reasons, and switching intention on brand switching behaviour of Muslim consumers; third, to determine the role of switching intention as mediator; and finally, moderating effect of country and gender on brand switching behaviour of Muslim consumers. Fieldwork for this study was carried out on Muslim consumers in Lahore (Pakistan) and Kuala Lumpur (Malaysia). Globally, the Muslim population is growing rapidly and it is projected that it will be nearly twice of the non-Muslim population in the future. Collectively, Muslim consumer has purchasing power and power to speak about brands but they have diverse background with differences in the conformity to religious requirements. The research data was collected by means of quantitative probability sampling (survey questionnaire) and qualitative (interviews). Using survey questionnaire, 706 valid responses were analysed through SPSS and structural equational modelling (SEM) in AMOS. The main quantitative techniques used in SPSS, include exploratory factor analysis and t-test, whereas, quantitative techniques used in AMOS include path analysis, mediation, and multi-group moderation. Qualitative data were analyzed by thematic analysis in Atlas.ti. The results reveal that there were significant differences of customer equity, religious commitment, and staying reason between respondents in Lahore and Kuala Lumpur.

Regardless of the difference exist between Pakistani and Malaysian respondents, interestingly, customer equity and staying reasons were effecting the brand switching behaviour whereas, religious commitment was not influencing the brand switching behaviour in both cities. Putting together, although religious commitment does not have much influence on brand switching behaviour of Muslim consumers but staying reasons and customer equity were significantly effecting the brand switching behaviour. Moreover, switching intention mediated the relationships among customer equity, staying reasons, and brand switching behaviour, except religious commitment. Country was a significant moderator, whereas, gender was not playing a significant role on brand switching behaviour, which initiates a new debate about the role of gender.

ABSTRAK

Fenomena tingkah laku peralihan jenama adalah cabaran berterusan bagi organisasi dalam persekitaran perniagaan yang berdaya saing dan dinamik hari ini bukan sahaja untuk mengekalkan pengguna sedia ada tetapi untuk menarik pengguna baru juga. Teori Tingkah Laku yang Dirancang (Theory of Planned Behaviour) dan Teori Penghijrahan (Theory of Migration) telah digunakan untuk membangunkan rangka kerja kajian ini. Kesan pembentukan berikut: ekuiti pelanggan, komitmen keagamaan, sebab tetap, dan niat beralih, diperiksa pada tingkah laku peralihan jenama. Kajian ini mempunyai empat objektif penyelidikan. Pertama, untuk mengkaji perbezaan ekuiti pelanggan, komitmen keagamaan, dan tinggal di antara Lahore dan Kuala Lumpur; Kedua, untuk menyelidiki kesan ekuitas pelanggan, komitmen keagamaan, alasan tetap, dan beralih ke arah tingkah laku beralih merek pengguna Islam; Ketiga, untuk menentukan peranan beralih niat sebagai pengantara; dan akhirnya menyederhanakan kesan negara dan jantina pada tingkah laku beralih jenama pengguna Islam. Kajian lapangan untuk kajian ini dilakukan terhadap pengguna Islam di Lahore (Pakistan) dan Kuala Lumpur (Malaysia). Secara global, penduduk Islam berkembang pesat dan diunjurkan bahawa ia akan hampir dua kali daripada penduduk bukan Islam pada masa akan datang. Secara kolektif, pengguna Muslim mempunyai kuasa dan kuasa beli untuk bercakap mengenai jenama tetapi mereka mempunyai latar belakang yang berbeza dengan perbezaan kesesuaian dengan keperluan agama. Data penyelidikan dikumpulkan melalui kuantitatif (soal selidik kaji selidik) dan kualitatif (wawancara). Menggunakan soal selidik tinjauan, 706 respon yang sah dianalisis melalui SPSS dan pemodelan persamaan struktur (SEM) dalam AMOS. Teknik kuantitatif utama yang digunakan dalam SPSS, termasuk Analisis Faktor Penyelajahan (Exploratory Factor Analysis) dan Ujian T (T-Test) sedangkan, teknik kuantitatif yang digunakan dalam AMOS termasuk analisis jalan (path analysis), pengantaraan (mediation), dan kesederhanaan multi-kumpulan (multi group moderation). Data

kualitatif dianalisis dengan analisis tematik di Atlas.ti. Hasilnya mendedahkan bahawa terdapat perbezaan yang signifikan dalam ekuiti pelanggan, komitmen agama, dan alasan yang tetap antara responden di Lahore dan Kuala Lumpur. Tidak kira apa perbezaannya antara responden Pakistan dan Malaysia, menariknya, ekuiti pelanggan dan sebab-sebab yang kekal telah mempengaruhi tingkah laku beralih jenama sedangkan komitmen agama tidak mempengaruhi tingkah laku beralih jenama di kedua-dua bandar. Meletakkan bersama, meskipun komitmen keagamaan tidak mempunyai banyak pengaruh pada tingkah laku peralihan jenama pengguna Islam tetapi alasan tetap dan ekuitas pelanggan telah secara signifikan mempengaruhi tingkah laku beralih merek. Lebih-lebih lagi, matlamat beralih menengahkan hubungan di kalangan ekuiti pelanggan, sebab kekal, dan tingkah laku beralih jenama, kecuali komitmen agama. Negara adalah penyokong yang penting, sedangkan jantina tidak memainkan peranan penting pada tingkah laku beralih jenama, yang memulakan perbincangan baru mengenai peranan jantina.

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DEDICATION

This work is dedicated to my beloved parents and to all those who martyred (Shuhada) in the ruthless terrorist attacks in Pakistan (May Allah grant them eternal rest ameen).

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TABLE OF CONTENTS

Abstract	iii
Abstrak	v
Acknowledgements	vii
Table of Contents	ix
List of Figures	xvi
List of Tables.....	xvii
List of Abbreviations.....	xix
List of Appendices	xxi
CHAPTER 1: INTRODUCTION.....	1
1.1 Background of the Study.....	1
1.2 Problem Statement	5
1.3 Research Gap	7
1.4 Research Objectives	11
1.5 Scope of Study	11
1.6 Significance of Study	13
1.6.1 Knowledge Contribution	14
1.6.2 Methodological Contribution.....	14
1.6.3 Managerial Contribution.....	15
1.7 Structure of Thesis	15
1.8 Chapter Summary.....	16
CHAPTER 2: LITERATURE REVIEW.....	17
2.1 Introduction.....	17
2.2 Brand Switching Behaviour	17
2.2.1 The Importance of Switching Behaviour.....	19
2.2.2 Motives of Brand Switching Behaviour	22
2.2.3 Existing Models and Theories of Brand Switching Behaviour	28

2.2.3.1 Product Importance Model-Based Switching Model	30
2.2.3.2 A Model of Consumers' Service Switching Behaviour	31
2.2.3.3 Theory of Planned Behaviour.....	32
2.2.3.4 Catalytic Switching Model/SPAT	35
2.2.3.5 The Switching Process in Retail Banking	36
2.2.3.6 Consumer Commitment Model	38
2.2.3.7 Push-Pull-Mooring (PPM) Theory.....	39
2.2.3.8 General System Theory (GST).....	44
2.2.3.9 Agency Theory	45
2.2.3.10 Prospect Theory.....	46
2.3 Customer Equity	47
2.3.1 Importance of Customer Equity.....	50
2.3.2 Dimensions of Customer Equity.....	51
2.3.2.1 Awareness.....	52
2.3.2.2 Brand Image or Association	53
2.3.2.3 Perceived Quality	55
2.3.3 Relationship between Customer Equity and Brand Switching Behaviour ...	55
2.4 Religion.....	58
2.4.1 Religion and Marketing	60
2.4.2 Religious Commitment.....	63
2.4.3 Relationship between Religious Commitment and Brand Switching Behaviour	63
2.5 Staying Reasons	66
2.5.1 Importance of Staying Reasons	67
2.5.2 Dimensions of Staying Reasons	67
2.5.2.1 Switching Barriers	68
2.5.2.2 Affirmatory Factors	70
2.5.3 Relationship between Staying Reasons and Brand Switching Behaviour....	71
2.6 Relationship between Switching Intention and Brand Switching Behaviour	73

2.7 Moderating Effect of Country and Gender	75
2.8 Conceptual Framework	77
2.9 Summary	82
CHAPTER 3: METHODOLOGY	84
3.1 Ethical Considerations	84
3.2 Research Design.....	85
3.2.1 Mixed Method Research.....	85
3.2.2 The Research Philosophy	89
3.3 Quantitative Study.....	89
3.3.1 Development of Questionnaire	90
3.3.2 Measurement of Constructs	91
3.3.2.1 Customer Equity.....	91
3.3.2.2 Religious Commitment.....	93
3.3.2.3 Staying Reasons.....	94
3.3.2.4 Switching Intention	95
3.3.2.5 Brand Switching Behaviour	96
3.3.3 Reflective Versus Formative Model.....	97
3.3.4 Type of Questionnaire and Scale.....	98
3.3.5 Unit of Analysis	98
3.3.6 Pre-Test.....	99
3.3.7 Pilot Testing.....	99
3.3.8 Sampling Process.....	101
3.3.8.1 Target Population	101
3.3.8.2 Sample Size	102
3.3.8.3 Sampling Technique.....	103
3.3.9 Analysing Quantitative Data.....	104
3.3.9.1 Preliminary Analysis	105
3.3.9.2 Exploratory Factor Analysis (EFA).....	106

3.3.9.3 Independent T-Test.....	107
3.3.9.4 Structural Equation Modelling (SEM)	108
3.3.9.5 Measurement Model and Confirmatory Factor Analysis	108
3.3.9.6 Structural Model.....	109
3.3.9.7 Mediation.....	109
3.3.9.8 Multi - Group Moderation	110
3.4 Qualitative Study.....	110
3.4.1 The Interview.....	110
3.4.2 Participant Selection	111
3.4.3 Data Preparation and Analysis.....	112
3.4.4 Thematic Method of Coding.....	112
3.4.4.1 Familiarizing with Data	113
3.4.4.2 Generating Initial Codes.....	113
3.4.4.3 Searching for Themes.....	113
3.4.4.4 Reviewing Themes	114
3.4.4.5 Defining and Naming Themes.....	114
3.4.4.6 Producing the Report.....	114
3.4.4.7 ATLAS.ti for Organizing and Manging the Data.....	114
3.5 Validity and Reliability	115
3.5.1 Triangulation of Methods	115
3.5.2 Triangulation of Data Source.....	116
3.5.3 Content Validity of Questionnaires and Initial Codes.....	116
3.5.4 Cronbach Alpha	116
3.6 Chapter Summary.....	117
CHAPTER 4: ANALYSIS AND RESULTS.....	118
4.1 Introduction.....	118
4.2 Quantitative Analysis	118
4.2.1 Data Screening.....	118

4.2.1.1	Missing Data.....	119
4.2.1.2	Outlier.....	119
4.2.1.3	Normality.....	119
4.2.1.4	Multicollinearity.....	120
4.2.1.5	Demographics of Respondents.....	122
4.2.1.6	Exploratory Factor Analysis (EFA).....	123
4.2.2	T-Test in SPSS.....	129
4.2.2.1	Awareness of American brands in Lahore and Kuala Lumpur .	129
4.2.2.2	Perceived Quality of American Brands in Lahore and Kuala Lumpur	131
4.2.2.3	Image of American Brands in Lahore and Kuala Lumpur	132
4.2.2.4	Religious Commitment of Millennial Muslim Consumers in Lahore and Kuala Lumpur	133
4.2.2.5	Staying Reasons of American Brands in Lahore and Kuala Lumpur	134
4.2.2.6	Switching Intention of American Brand in Lahore and Kuala Lumpur	136
4.2.3	Structural Equation Modelling	137
4.2.3.1	Measurement Model.....	137
4.2.3.2	Validity and Reliability Assessment of Overall Model.....	140
4.2.3.3	Structure Model.....	142
4.2.3.4	Mediation Test.....	144
4.2.3.5	Mediation Effect Using Bootstrap Approach.....	146
4.2.3.6	Multi-Group Moderation	147
4.2.4	Findings of Quantitative Analysis	148
4.3	Qualitative Analysis	151
4.3.1	Differences of Customer Equity, Religious Commitment, and Staying Reasons between Lahore and Kuala Lumpur	153
4.3.2	Differences of Customer Equity in Lahore and Kuala Lumpur	153
4.3.2.1	Awareness of American Brands in Lahore and Kuala Lumpur	154

4.3.2.2 Perceived Quality of American Brands in Lahore and Kuala Lumpur	155
4.3.2.3 Brand Image of American Brands in Lahore and Kuala Lumpur	157
4.3.3 Differences of Religious Commitment in Lahore and Kuala Lumpur	158
4.3.4 Staying Reasons	160
4.3.4.1 Differences of Switching Barriers in Lahore and Kuala Lumpur	160
4.3.4.2 Differences of Affirmatory Factors in Lahore and Kuala Lumpur	162
4.3.5 Difference of Switching Intention in Lahore and Kuala Lumpur	163
4.3.6 Effects of Customer Equity, Religious Commitment, Staying Reasons, and Switching Intention on Brand Switching Behaviour of Muslim Consumers in Lahore and Kuala Lumpur	165
4.4 Comparison of Quantitative and Qualitative Findings	168
4.5 Chapter Summary	169
CHAPTER 5: DISCUSSION AND CONCLUSION.....	170
5.1 Introduction	170
5.2 Summary of Results	170
5.3 Discussion of Results	171
5.3.1 Differences of Customer Equity, Religious Commitment, and Staying Reasons in Lahore and Kuala Lumpur	171
5.3.2 Role of Customer Equity, Religious Commitment, Staying Reasons, and Switching Intention on Brand Switching Behaviour	178
5.3.3 Role of Switching Intention as Mediator	181
5.3.4 Role of Country and Gender on Brand Switching Behaviour	183
5.4 Research Contributions	184
5.4.1 Theoretical Implications	184
5.4.2 Methodological Implications	186
5.4.3 Knowledge Contribution	186
5.4.4 Practical Implications	188

5.5 Research Limitations.....	189
5.6 Recommendations for Future Research	191
5.7 Summary	192
References	193

University of Malaya

LIST OF FIGURES

Figure 2.1: Source: (Bogue, 1977).....	43
Figure 2.2: Conceptual Framework.....	80
Figure 3.1: Research Flow	88
Figure 3.2: Multistage Sampling.....	104
Figure 4.1: Scree Plot.....	126
Figure 4.2: Measurement Model after Modification.....	138
Figure 4.3: Measurement Model After Modification.....	140
Figure 4.4: Partial Mediation Model.....	145

University of Malaya

LIST OF TABLES

Table 2.1: Definitions of Brand Switching Behaviour.....	17
Table 2.2: Theoretical Models	29
Table 2.3: Definitions of Customer Equity	49
Table 2.4: Definitions of Religion	58
Table 3.1: Summary of Research.....	87
Table 3.2: Measurement Scale of Customer Equity.....	92
Table 3.3: Measurement Scale of Religious Commitment	94
Table 3.4: Measurement Scale of Staying Reasons	95
Table 3.5: Measurement Scale of Intention	96
Table 3.6: Measurement Scale of Brand Switching Behaviour	97
Table 3.7: Demographics of Pilot Testing	99
Table 3.8: Reliability Statistics	100
Table 3.9: Reliability Statistics for Constructs	101
Table 4.1: Skewness and Kurtosis at the Item Level	120
Table 4.2: Multicollinearity Diagnostics	121
Table 4.3: Demographic Details of Respondents.....	123
Table 4.4: KMO and Bartlett's Test	125
Table 4.5: Total Variance Explained	125
Table 4.6: Rotated Component Matrix.....	127
Table 4.7: Reliability Coefficient for the Constructs	129
Table 4.8: Group Statistics of Awareness	130
Table 4.9: Independent Samples Test of Awareness	130
Table 4.10: Group Statistics	131
Table 4.11: Independent Samples Test of Perceived Quality	131
Table 4.12: Group Statistics of Brand Image.....	132
Table 4.13: Independent Samples Test of Brand Image	132
Table 4.14: Group Statistics of Religious Commitment	133

Table 4.15: Independent Samples Test of Religious Commitment	133
Table 4.16: Group Statistics of Switching barriers	134
Table 4.17: Independent Samples Test of Switching Barriers	134
Table 4.18: Group Statistics of Affirmatory Factors	135
Table 4.19: Independent Samples Test of Affirmatory Factors	135
Table 4.20: Group Statistics of Switching Intention	136
Table 4.21: Independent Samples Test of Switching Intention	136
Table 4.22: Fit indices	138
Table 4.23: After modification	139
Table 4.24: Validity and Reliability of Overall Model	142
Table 4.25: Structural Equation Model Goodness-of-Fit of Overall Model	143
Table 4.26: Results of Hypotheses Testing on Overall Model	143
Table 4.27: Partial Mediation Model Fit	144
Table 4.28: Role of Intention as Mediator	146
Table 4.29: Mediation Using Bootstrapping	146
Table 4.30: Moderating effect of Country and Gender	147
Table 4.31: Variations Across Cities	148
Table 4.32: Summary of Results	150
Table 4.33: Thematic Analysis	152
Table 4.34: Awareness Findings	155
Table 4.35: Percived Quality Findings	156
Table 4.36: Brand Image Findings	158
Table 4.37: Religious Commitment Findings	160
Table 4.38: Switching Barriers Findings	162
Table 4.39: Affirmatory Factors Findings	163
Table 4.40: Findings on Switching Intention	164
Table 4.41: Findings of Brand Switching Behaviour	166
Table 4.42: Quanititave vs Qualitative Findings	168

LIST OF ABBREVIATIONS

P1:4; 12:12	:	This is an example of coding for interview transcripts using ATLAS.ti. The first alphabet 'P' refers to Primary Document and followed by the number of primary document. The number 4 represents the number of code in the document 1 while first 12 stands for the number of paragraph where the quotation starts and second 12 shows the paragraph where the quotation ends.
(17:26-27)	:	This is an example of references from The Holy Quran. This first number 17 represents the Surah number and second and third number represents the verses number.
AGFI	:	Adjusted Goodness of Fit
ASV	:	Average Shared Variance
AVE	:	Average Variance Extracted
CE	:	Customer Equity
CE.A	:	Customer Equity Awareness
CE.BI	:	Customer Equity Brand Image
CE.Q	:	Customer Equity Perceived Quality
CFA	:	Confirmatory Factor Analysis
CFI	:	Comparative Fit Index
CR	:	Composite Reliability
CR	:	t-value
DF	:	Degree of Freedom
EFA	:	Exploratory Factor Analysis
GFI	:	Goodness of Fit
IFI	:	Incremental Fit Index
KMO	:	Kaiser-Meyer-Olkin
MSV	:	Maximum Shared Variance
P	:	Significance Level

RC	:	Religious Commitment
RMSEA	:	Root Mean Square Error of Approximation
S.E.	:	Standard Error
SB	:	Switching Behaviour
SI	:	Switching Intention
Sig	:	Significance
SR	:	Staying Reasons
SR.AF	:	Staying Reasons Affirmatory Factors
SR.SB	:	Staying Reason Switching Barriers
SRMR	:	Standardised Root Mean Residual.
Std.	:	Standard
T	:	t-test
VIF	:	variance Inflation Factor
X ²	:	Chi Square
x ² /df	:	Normed Chi-square

LIST OF APPENDICES

Appendix A: Questionnaire	222
Appendix B: Interview Questions.....	228
Appendix C: Codded Interview.....	230
Appendix D: List of Papers Presented in Conferences and Publications.....	234

University of Malaya

CHAPTER 1: INTRODUCTION

This chapter introduces the structure and content of the thesis. The issue of consumer behaviour is highlighted and in particular, the brand switching behaviour of Muslim consumers is discussed. The chapter commences with the background of the study followed by an overview of Muslim consumers in Lahore, Pakistan and Kuala Lumpur, Malaysia. The research problem is consequently defined which is followed by research questions and research objectives. The significance of study is then, presented and the chapter finishes by outlining the organization of the whole thesis.

1.1 Background of the Study

One of the major hallmarks of twenty first century business environment, is the phenomenal growth of market globalization. It is the new discourse for all business researchers specifically consumer behaviour researchers across the world. It brings human into a new world where there are no international borders. Globalization is inexorable integration of markets, nation states, and technologies in a way that enables individuals, corporations and nation states to reach around the world further, faster, cheaper and deeper than ever before (Griffin & Pustay, 2012). Transportation of people and goods across the world has never been fast and cost effective as it is today (Pinho & Martins, 2010). The ranges of different brands with different national origins are now available in many countries throughout the world. Consequently, a greater interest in examining the consumer behaviour is initiated. The reasons for purchasing or not purchasing certain branded products are also an interesting issue in consumer behaviour research.

The world can be divided on different bases into continents and countries, but in actual, globalization diminishes these divisions. Conversely, the division of this world on the bases of religion is getting stricter day by day. There are many external elements that

influence consumer behaviour such as the political situation, economic situation, and culture of the market. These elements are related to the target market. In addition to the external elements of the target market, awareness of brands, product price, quality, brand image, and advertisements also affect the consumer behaviour. These elements have to be taken into consideration while examining the consumer behaviour.

Cultural elements have direct effect on the consumer behaviour. There are eight categories within the cultural framework, namely, language, religion, values and attitudes, education, social organizations, technology and material culture, law and politics and aesthetics (Terpstra & Sarathy, 2000). Religion is a fundamental element of culture and social behaviour, and each society has its own religious practices. Generally, the impact of religion on consumer behaviour relates to the restriction of certain foods and beverages, for example, Jews and Muslims do not eat pork, Hindus do not eat beef, and drinking alcohol is forbidden by Islam and Christianity, especially Protestantism. Marketing literature frequently contains references to major religious commitment and practices and their effects on consumer behaviour. Prominent examples are the importance of fasting and feasting to patterns of food purchases, commitment in taboos on clothing styles and activities of women, practices of personal hygienic related to purchases of toiletries and cosmetics, and their influence on housing and entertainment patterns (Markin, 1974; Luqmami *et al.*, 1980; Mokhlis, 2006). Islam is a religion that guides Muslims in every aspect of life, not just in specific acts of worship. For instance, in the *Quranic* verse, *Al Isra'*:26- 27, “Allah commands Muslims not to consume or spend extravagantly, but to spend in a way of Allah” (17:26-27). Some other guidance which have been provided for by Islam are how and what to trade, how to interact with others and what can be consumed. Eating and drinking are strictly followed according to the Islamic rules in the everyday life of the Muslim

society. But these norms, however, vary between different religious faiths and degree of observation.

However, the impact of Islam on Muslim consumer behaviour is immensely strong. Islam defines the ideals of life. It is not limited to only in case of halal and non halal issue. One of the major example of influence of Islam on Muslim consumer behaviour is boycotting against companies or countries; for example, the boycotting campaign against USA and UK products or service providers in Arab countries due to and after the Iraq war (Abou Aish *et al.*, 2005). There are many examples of certain events that show the impact of Islam on Muslim consumer behaviour. For example, when Dutch legislator Greer Wilder produced a *Fitna* film, which was claimed to have insulted Islam and Muslims; the Muslims all over the world were urged to boycott Dutch products in protest (Saeed & Azmi, 2016).

Similarly, when the Danish newspaper Jyllends-Posten published 12 cartoons of Prophet Muhammad SAW on September 2005, Muslims all over the world conducted demonstrations and were urged to boycott Danish goods in protest (Browne, 2006; Mustafa, 2015). Muslim countries stepped up political and economic pressure on Denmark after the publications of cartoons (Triandafyllidou, 2009). During the boycott, Europe's second largest dairy company named "Arla Foods" claimed that supermarkets in Muslim countries had removed their products because consumers did not want to buy those products (Maamoun & Aggarwal, 2011). Danish companies bore loss of 1.36 million per day and these companies dropped their stock price and values (Muhamad & Mizerski, 2013).

After the attack by U.S on Iraq and Afghanistan, there was a negative response towards U.S branded products in Muslim countries like Iran, Pakistan, Saudi Arabia, Jordan , and Morocco where the sales of American brands fell to 70%, 68 %, 64 %, 62 %, and 51%

respectively (Chiozza, 2004; Ahmed *et al.*, 2013). The survey found that, the number of respondents manifesting a low opinion towards U.S products is increasing and reached at worrying level in Indonesia, Jordan, Lebanon, Pakistan, Turkey and Palestine (Chiozza, 2004; Ahmed *et al.*, 2013).

The Malaysian Muslims switched from Star Bucks and McDonald because of their support for Israel and the wars in Iraq and Afghanistan (Abd-Razak *et al.*, 2012). Egyptian Muslim consumers stopped buying fast food from McDonald because it was found that it gave donations to Israel and consequently, its sales dropped by 20 percent (Djerdjerian, 2011). Indonesian Muslims stopped buying Coca-Cola, Pepsi Cola, McDonald and KFC in order to show support for Muslims in Iraq, Afghanistan and Palestine (Shah & Anuar (2010).

The above mentioned Muslim consumers behaviour showed that despite of growing globalization, religion (Islam) is the most influencing factor on Muslim consumer behaviour. Muslim consumers assumed religion while making their decisions. In contrast to this perspective, business organizations established marketing asset in the form of customer equity (Aaker & Equity, 1991). This equity continuously added the value to the brands. This value added led the business organizations towards brand extension and retained existing customers. Customer equity is developed by the organizations to obtain competitive edge. Customer equity depends on how much the consumers are aware about the brand, perceived quality of the brands, and image of brand in the mind of consumer. Thus, the weak consumer equity could initiate the brand switching behaviour among Muslim consumers.

In line with growing acceptance of influence of religion and customer equity on consumer brand switching behaviour, there are reasons that could stop the consumer from switching behaviour. Literature has shown that before switching, consumer needs to consider

staying reasons (Colgate & Lang, 2001). In case when consumers feel the staying reasons are high, they might not take decision to switch brands. There are two types of staying reasons in literature against switching behaviour such as switching barriers and affirmatory factors. Despite the effect of customer equity, and religious commitment on switching behaviour, the staying reasons need to be studied as well in order to minimize and control the effect of these reasons. Thus, customer equity, religious commitment, and staying reasons affected Muslim consumers switching behaviour.

1.2 Problem Statement

There is a great potential for cross-cultural studies in the field of consumer behaviour specifically within the context of Muslim consumers that share the same religion but different cultures like Malaysia and Pakistan. In recent years, academic and business researchers' interest on Muslim consumer behaviour has increased considerably. This interest is led by important reasons (Sandıkçı & Rice, 2011). Firstly, due to growing number of Muslim entrepreneurs who creatively merge religious values and capitalist objectives, the middle class Muslim consumer interest in modern consumption has been increasing. Secondly, Muslim scholars are more active on social media now as compared to past. Thirdly, Islamic social movements have created political, social and economic pressure on business markets. Fourthly, the post nine eleven forces have influenced the international economy and relations of Muslims with others. Moreover, a new term "the futurist" is being used for Muslim consumers. Fifthly, Muslim consumers are termed as futurists, futurist are crucial to businesses as they are influential on businesses, have considerable spending power, associated to Islam and willing to speak loudly and proudly about their Islamic identity. Finally, Muslim consumers as being global segment estimated at 1.8 billion is a big segment of current business market. Muslim consumers need to treat as mainstream consumers with mainstream needs. Main stream consumers

are those with a strong attachment to the brand and deliver more revenue to the business as compared to the average consumer in the market share (Capgemini, 2015).

Companies lose more consumers as compared to ten years ago. In a survey of loyalty, 46% of consumers said they are more likely to switch brands than they were 10 years ago (Carter, 2016). In 2013, 66% consumers switched brands that were against their identity (Carter, 2016). It is also found that Muslim consumers manifest a negative response towards American brands in Iran, Pakistan, Saudi Arabia, Jordan, and Morocco after Iraq and Afghanistan war (Chiozza, 2004; Ahmed *et al.*, 2013). There could be several reasons behind the brand switching behaviour in Muslim countries. Vogel conclude that customer equity is a major predictor of future sales of an organization (Vogel *et al.*, 2007). Consumers assess a brand due to its customer equity in the market; for example, consumer's awareness of the brand; perceived quality of the brand; and the image of the brand in the market. If consumer awareness is lacking about the brands, the perceived quality of brand is low, and the image of brand is negative or anti-Islamic for Muslim consumers. It hurts the customer equity of the brand in the market and causes the brand switching behaviour. There is an initial assumption by consumer researchers who uphold that the religious influences on consumption are indirect and have no place in consumer behaviour theories (Hirschman, 1983). Consumers communicate their religious identities to others and express the intensity of their beliefs through consumption choices (Mathras *et al.*, 2016; Coşgel & Minkler, 2004). Thus, there might be a link between consumer brand switching behaviour and religion among Muslim consumers. At the same time, companies use the strategy of staying reasons to reduce the brand switching behaviour (Colgate *et al.*, 2007). The brand switching behaviour of Muslim consumers can influence by many things but customer equity, religious commitment, and staying reasons could be essential factors in case of American brands. Thus, there is a need to develop a holistic model which not only examine the impact of customer equity of American brands but

also the impact of religious along with possible staying reasons of American brands on brand switching behaviour of millennial Muslim consumers.

1.3 Research Gap

This section discussed the research gaps of each constructs separately. Customer equity research has focused on a single country that is USA with some exceptions (Hsieh, 2004; Buil *et al.*, 2013). Those few studies that have explored customer equity simultaneously in different countries have examined the American and Asian markets (Yoo & Donthu, 2001; Broyles *et al.*, 2010). Applications of the customer equity measures to cross-national are limited. Despite the considerable interest in the concept of customer equity and its measurement, there have been few attempts at its cross-national validation. To the best of our knowledge, only the works of Yoo and Donthu (2001, 2002), Buil *et al.* (2008), and Çifci *et al.* (2016) to date have explored the cross-cultural validation of the customer equity scale. Therefore, this study broadens the scope by testing the proposed model of brand switching behaviour using data from a sample of consumers in two Asian countries: Pakistan and Malaysia.

In consumer behaviour research, the study of religion has largely focused on the topic of segmentation, dividing the market into segments based on religious affiliation or level of religiosity and serving those segments differently (Minton, 2013; Ahmad *et al.*, 2011; Alserhan, 2010). However, the differences among consumer of same religion are scattered and have yet to be systematized, and much more remains to be discovered and explained. Therefore, the purpose to incorporate the construct of religious commitments is twofold. First is to examine the influence of religion on Muslim consumer brand switching behaviour within the context of American brands. Second is to fill the identified gap in consumer behaviour research by comparing the Muslim consumers from two different geographical locations.

A little research investigates the reasons why consumers prefer to stay with the brands after considering brand switching decision. Ganesh, Arnold, and Reynolds (2000) introduced the idea of “stayers,” although they look at stayers in the context of customers who have never moved from their banking institution. Whereas, Colgate et al. (2007) addresses stayers in the context of customers who have decided to stay after recent consideration of switching, regardless of their past switching habits. Stayers in the study of Colgate are from two different cultures with their own local brands. This study take a stance to examine a group of consumers that has never been researched before. This group is considered to be made up of “millennial Muslim”—those consumers who have (recently) seriously considered switching from American brands. Despite the importance of Muslim consumer behaviour currently, there is no cross cultural research in Muslim countries regarding staying reasons of American brands so far. Nevertheless, to estimate the impact of staying reasons is compounded when the research is cross cultural in nature. This construct is incorporated to examine the millennial Muslim consumers from two different cultures but with fixed brands in order to extend the Ganesh et al. and Colgate et al. research.

The idea of Islamic marketing and branding was introduced by Temporal (2011) and Alserhan (2010). Literature on Muslim consumer behaviour has been categorized into two approaches. The first approach is based on managerial perspective and considers Muslim consumers as a distinct segment and compare them with other religions (Hirschman, 1981; Wilkes *et al.*, 1986; McDaniel & Burnett, 1990; Delener, 1994; Burroughs & Rindfleisch, 2002; Esso & Dibb, 2004; Mokhlis, 2006; El-Bassiouny, 2014). This approach is useful to understand how religion acts as a base on which humans build their behaviour and values (Esso and Dibb, 2004) and in the consumption of world context, how religious obligations prescribe and proscribe from products/services, such as food, cosmetics, and pharmaceuticals (Potluri *et al.*, 2017; Kassim *et al.*, 2016; Mullen

et al., 2000; Jamal, 2003; Essoo & Dibb, 2004). The second approach is based on socio cultural perspective (Sandıkcı & Ger, 2010; Hirschman *et al.*, 2011; Karababa & Ger, 2011; Izberk-Bilgin, 2012; Jafari & Su'erdem, 2012; Jafari, 2012; Sobh *et al.*, 2012). In this approach, scholars focus on understanding how Islam is experienced and practiced in daily life of individual's in particular socio-cultural contexts.

Muslim consumer behaviours that are discussed in literature are as follow: 1) purchase behaviour of individuals, or groups in the context of diverse/homogeneous Muslim societies (Shah *et al.*, 2011; Hamdan *et al.*, 2012) Muslim consumer behaviour in case product is dubious or not halal (Bediako *et al.*, 2013); 3) new and existing product adoption behaviour of Muslim consumer (Lai, 2003; Rehman, & Shabbier, 2010; Baig & Baig, 2012); 4) post purchase behaviour of Muslim consumers (Kishada & Wahab, 2013); 5) Offensiveness/aggressiveness of Muslim consumers on different marketing activities (Halimi *et al.*, 2017; Muhammad & Mizerski, 2010; Al-Hyari *et al.*, 2012); 6) luxury products (Kassim *et al.*, 2016); 7) buying behaviour (Karami *et al.*, 2017); 8) boycotting behaviour (Dekhil *et al.*, 2017; Sari *et al.*, 2017).

Despite the contribution in Muslim consumers behaviour research, Islam is considered as segmentation variable in previous literature, and used to separate consumers of one religion from another and perceive that Muslims are practicing Islam today exactly like it was fourteen centuries ago. This approach has ignored the historical development of Islam in the context of socio-cultural settings. This is because cultural variations have impact on consumer behaviour (Shweder 1991; Manstead, 1996). It also impacts if the consumers belong to the same religion but have different cultures. Religious constructs on consumption are not independent or static but they are shaped by the received knowledge and socio-cultural environment, and therefore; considered as a predictor of consumer behaviour (Johnson *et al.*, 2001; Worthington *et al.*, 2003; Sandicki & Ger,

2010; Jafari, 2012). Thus, there is a need to study Muslim consumers from two different cultures.

The phenomenon of brand switching behaviour has remained an area of interest to marketing researchers (Bass, 1974) but it has not been studied within the context of Muslim consumers. Thus, the current study is an attempt to fill the gap identified in consumer behaviour research on religion generally and brand switching aspect of Muslim consumers specifically within the context of customer equity, religious commitment, and staying reasons.

Therefore, the following research questions have been formulated to guide the empirical investigation of this study.

RQ1: What and how are the significant differences of customer equity, religious commitment, staying reasons, and switching intention between Lahore and Kuala Lumpur?

RQ2: What and how are the effects of customer equity, religious commitment, staying reasons, and switching intention on brand switching behaviour among millennial Muslim consumers in Lahore and Kuala Lumpur?

RQ3: Does the switching intention mediate the relationships among customer equity, religious commitment, staying reasons, and brand switching behaviour.

RQ4: Do the country and gender moderate the relationship between switching intention and brand switching behaviour?

1.4 Research Objectives

Understanding of why consumers switch American brands in different geographical locations is a mounting challenge of business organizations in the current increasingly competitive time. Therefore, research objectives of this study are as follows:

1. To identify and explore the significant differences of customer equity, religious commitment, staying reasons, and switching intention between Lahore and Kuala Lumpur
2. To determine and explore the impact of customer equity, religious commitment, staying reasons, and switching intention on brand switching behaviour among millennial Muslim consumers in Lahore and Kuala Lumpur.
3. To examine the mediating role of switching intention on the relationships among customer equity, religious commitment, staying reasons, and brand switching behaviour.
4. To investigate the moderating effects of country and gender on the relationship between switching intention and brand switching behaviour.

1.5 Scope of Study

The global Muslim community stands at almost 1.8 billion people, and 52% of the Muslim community is below the age of 24 years, pointing to the enormous cultural influence that will be wielded by Muslims in the years to come. Young Muslims are already starting to stamp their influence on the consumption habits of the wider global Muslim community, known as the Ummah. It is believed that they are the voice of the future that global marketers cannot afford to ignore. Thus, this study focuses on millennial generation (The consumers that are born between the 1980 to 1997) of Muslim

consumers. This age group is selected on the bases of research rules; under the age of 18 years is not considered adult. Moreover, this age group is also selected on the bases of educational system of both countries Pakistan and Malaysia. The postgraduate students usually fall in this age group. But the maximum age is limited because the focus is on generation of millennial Muslim consumers.

This research focuses on American brands because of the involvement of America against Muslims (Iraq and Afghanistan). These wars reduce the sale of American brands in Muslim countries. After the attack by U.S. on Iraq and Afghanistan, there was a negative response towards U.S. branded products in Muslim countries like Iran, Pakistan, Saudi Arabia, Jordan, and Morocco where the sales of American brands fell to 70%, 68 %, 64 %, 62 %, and 51% respectively (Chiozza, 2004; Ahmed *et al.*, 2013). Moreover, the brand switching behaviour of American brand is increasing and reached at worrying level in Indonesia, Jordan, Lebanon, Pakistan, Turkey and Palestine (Chiozza, 2004). This study is considering all the brands including products and services that have originated from America.

Four key Muslim markets are Pakistan, Malaysia, Egypt, and Saudi Arabia. Pakistan is a single religion practising country that is Islam. Pakistan has a population of over 180 million and predominantly 95% to 98% Muslim. Pakistan's population comprises of 60% youth out of 180 million population. In contrast to Pakistan, Malaysia is a multi-religious country with majority of Muslims. It is a country with approximately 29 million people, with about 60.4% Muslim population. Furthermore, Malaysia and Pakistan both have different cultures. Lahore is selected from Pakistan. It is situated in the northwest of Pakistan. It is the capital city of the province of Punjab and is the main centre for cultural activities in both the Punjab region and Pakistan as a whole. Its population in 1998 stood at just under 6.5 million which in 2013 was just over 7 million with a current growth rate of over 2% only. It has expanded to almost double of its size in the last 14 years but

Lahore remains the 42nd most heavily populated city in the world. In Lahore, University of Central Punjab was selected for data collection. Kuala Lumpur is selected from Malaysia. There are certain reasons behind selecting Kuala Lumpur. It is a capital city and most developed region in Peninsular Malaysia, having up-to-date and modern amenities, and infrastructure compared to other parts of the country. Therefore, the new ideas are diffused to other parts of the country from Kuala Lumpur. Demographically, the distribution of ethnic group is different in Kuala Lumpur, the characteristics of ethnic group in Kuala Lumpur closely resemble the national population of the whole country.

Although consumer brand switching behaviours are heavily influenced by many things, this study exclusively discusses the impact of customer equity, religious commitment of Muslim consumers, staying reasons, and intention on brand switching behaviour. The role of customer equity is lacking in comparative studies but those studies that have explored customer equity simultaneously in different countries have examined the American and Asian markets (Yoo & Donthu, 2002; Broyles *et al.*, 2010). Thus, this study broadens the scope by testing the proposed model using data from a sample of consumers in two Asian countries. Researchers have not yet fully acknowledged the role of religious commitment in consumer research (Essoo & Dibb, 2004). Thus, researchers are concerned with forging the link between religious commitment and brand switching behaviour of consumers. Moreover, the role of staying reasons is mandatory while examining the brand switching behaviour of Muslim consumers.

1.6 Significance of Study

This study contributes in three dimensions: knowledge contribution in existing research, methodological contribution, and managerial contribution.

1.6.1 Knowledge Contribution

This research seeks to expand the body of knowledge in consumer behaviour research by exploring the brand switching behaviour of Muslim consumers. Yet previous studies have only attempted to understand brand switching based on western ideologies and principles (Nakata & Huang, 2005) without considering the religious commitment specifically in Islamic commitments. Existing literature on brand switching behaviour appear to be rather limited to price, promotions, satisfaction, quality, innovativeness, variety seeking, and loyalty to name a few. But this study contributes switching behaviour literature by posing a comprehensive framework that incorporates independent variable, dependant variable, mediating variable, and moderating variable in a single model. It studies the role of customer equity, religious commitment of Muslim consumers in line with staying reasons and intention on brand switching behaviour with a moderating effect of country and gender. Thus, the benefits that will be yielded from this study will not only provide guidelines to business researchers, but will also enhance the current understanding of Muslim consumers.

1.6.2 Methodological Contribution

Methodological contribution is comprised of two parts. Firstly, this study explores the phenomena of brand switching behaviour of Muslim consumer both quantitatively and qualitatively. Secondly, in quantitative method, the adoption of structural equation modelling (SEM) to examine the brand switching behaviour. To date, an integrated model using SEM has not been used in comparative studies to determine the effect of customer equity, religious commitment, staying reasons, and intention on brand switching behaviour of Muslim consumer. Thus, the use of mix method and SEM is a contribution for this research. Moreover, the customer switching models, the models developed by Morgan and Dev (1994), Keaveney (1995), Roos (1999), Bansal and Taylor (1999),

Colgate and Hedge (2001), Bansal *et al.* (2004), Bansal *et al.* (2005), Njite *et al.* (2008), Aish *et al.* (2008), and Marshall *et al.* (2011) were used only quantitative method. The use of qualitative insight gives an in depth understanding of the brand switching behaviour with in context of Lahore (Pakistan) and Kuala Lumpur (Malaysia).

1.6.3 Managerial Contribution

This study will also help the firms to understand switching behaviour of millennial Muslim consumer in Lahore and Kuala Lumpur. Gayatri *et al.* (2005) found that Muslim consumers are more conscious about which brands and products to prefer. Siddiqi (1992) suggested that a Muslim consumer tries hard not to go against Islamic norms but behaves as good as possible in accordance to Islamic teaching. Thus, the findings of this study will serve those firms who have Muslim consumers or desire to target them, and want to align their strategic marketing with Islam.

1.7 Structure of Thesis

It is useful to provide a brief outline on the organisation of the chapters. A five chapter thesis format was employed in this study. The current chapter introduced the background of the study and the major theme to be investigated within the context under examination.

Chapter two presents an intensive review of literature relevant to brand switching behaviour, customer equity, religious commitment, staying reasons, and switching intention. It also provides the theoretical base for this thesis. Finally, a model that serves as the base of this thesis is presented.

Chapter three outlines a detailed, step-by-step procedural examination of the methodology employed in obtaining the required information for this empirical study.

The discussion will be divided into five major sections as follows: choice of research

approach, method of data collection, research instrument, sampling process, the conduct of fieldwork survey and ethical considerations.

Chapter four presents the results from the analysis of data which are interpreted, both statistically and inferentially. The findings are explained by responding to each hypothesis and research questions developed in the preceding chapters.

In chapter five, the researcher concludes the writing of this thesis by summarising the earlier discussions and empirical findings, and eventually, highlighting the salient implications of this study. The limitations experienced by the researcher in conducting the study are discussed. Possible avenues for future research wrap up the thesis.

1.8 Chapter Summary

This chapter discussed the background of study related to religion (Islam), customer equity, and staying reasons in relation to the brand switching behaviour of Muslim consumers. It further presented the role of all three variables on brand switching behaviour of Muslim consumers in Lahore and Kuala Lumpur. In addition to explain the role of Islam on Muslim consumers brand switching behaviour, and how Muslim consumers' behaviour varies in Lahore and Kuala Lumpur. This study is limited to millennial generation because it is mentioned in the literature that young consumers are more inclined towards switching behaviour. The effect of negative behavioural intention specifically switching intention on actual brand switching behaviour is also discussed. Chapter one concludes with the last section on the organization of the thesis and an outline of the five chapters of this thesis.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature related to the proposed model used in this study. This review presents the evolution of consumer behaviour field in order to provide a background for discussing the constructs of interest. The following sections are then devoted to discussing the constructs forming the proposed model, which includes customer equity, religious commitment, staying reasons, switching intention, and brand switching behaviour. A summary of chapter is presented in the last section.

2.2 Brand Switching Behaviour

Brand switching behaviour as an aspect of consumer behaviour has a great importance in the field of marketing. Here are the definitions of brand switching behaviour, used by researchers in previous studies as shown in the table 2.1.

Table 2.1: Definitions of Brand Switching Behaviour

Sr.No.	Source	Definition
1.	(Hirschman, 1970; Stewart, 1998)	Defection or customer exit.
2.	(Mittal, 1995; Putrevu & Lord, 1994)	The tendency of a consumer to purchase brands different from the previous ones he or she has bought
3.	(Bolton & Bronkhorst, 1995; Boote, 1998)	The decision that a customer makes to stop purchasing a particular service or patronising the service firm completely.
4.	(Sathish <i>et al.</i> , 2011)	The process of being loyal to one service and switching to another service, due to dissatisfaction or any other problems.
5.	(Uturestantix <i>et al.</i> , 2012)	A purchasing pattern that is indicated by the change or shift from one brand to another brand.

From the above definitions, the operationalized definition of brand switching behaviour in this study is, a process of choosing to switch from one product or brand to other product or brand, based on previous experience, intrinsic and extrinsic motivational factors. The issue of brand switching is of crucial importance to marketing research and practice, as

the benefits related to customer retention in comparison with attracting new customers are very high (Berry & Parasuraman, 1991; Shukla, 2004). Understanding the switching behaviour should work as filtering processes to retain the customers, hence, extending the length of the relationship with the customers, and trying to learn about their behaviour to strengthen the relationship (Buerger & Ulrich, 1986; Chan & Ma, 1990).

The analysis of prior literature shows that by searching the root causes of customer brand switching behaviour and response to that reason in order to solve that problem can win the customers back and re-establish the relationship between customer and company (Reichheld, 1996). The initial starting point for preventing switching or reducing its occurrence probability is to understand the problems that lead towards brand switching. There are two main types of the problems that customers might experience in their relationships with firms. These are manifest and judgmental problems (Andreasen & Best, 1977). It is empirically confirmed that this classification is useful in explaining a customer's switching behaviour (Levesque & McDougall, 1996).

Manifest problems are perceived by the customers to be an issue that is likely to be resolved effectively if complained about. Manifest problems might be solved if reported by customer to the management. In contrast to manifest problems, judgmental problems are perceived as issues, which are characterised by a degree of uncertainty. The customer and the firm have different opinions about it, for example, most probably, it will not be resolved even if the customer complains about it to the management. Due to difficulty of complaining, consumers may be more likely to switch brand silently. The complaints, which customers will raise to the management, are the manifest problems where they are expecting solutions, while for the second type, they probably will not report it and might work as a hidden motive in pushing customers in the switching direction (Colgate & Hedge, 2001).

2.2.1 The Importance of Switching Behaviour

Why is the phenomenon of brand switching behaviour important to study? Here, are some reasons on the rationale of brand switching behaviour from the previous literature. Firstly, consumers are adventurous. Brand switching occurs due to decline in brand loyalty and growing acceptance of other brands, which increases the consumer's willingness to try alternative brands (Shukla, 2009). Consumers try alternative brands because they have positive relationship with innovativeness and want to try new things that are introduced in the markets. Consumers are not afraid of taking risks or of trying new or unusual products and services. In contrast to this, they are eager to find out about new products and services. In addition, consumers take the initiative in trying them, and seek variety. This perspective has been labelled as the true or direct brand-switching behaviour, which is intrinsically driven by inherently satisfying rewards of changing or variety-seeking behaviour (McAlister & Pessemier, 1982; Van Trijp *et al.*, 1996). Brand switching may also result from altered commitments about brands owing to external causes such as advertising (Deighton *et al.*, 1994) or other sales promotion (Grover & Srinivasan, 1992). This second perspective has been labelled as derived brand switching behaviour and it is due to extrinsic motives (McAlister & Pessemier, 1982; Van Trijp *et al.*, 1996).

Secondly, the influence of media leads consumers towards switching. Contemporarily, customers have become more mobile and better informed than ever before. They are increasingly able to get precisely what they want, when they want it, and at the price they want. The consumer in this era is in target of massive media attacks effectively planned, and enlightened with glamour as per the emotions, needs, wants and demands of the consumers. Considering the technological advancements and its easy access to every individual, customers are becoming intolerant and they can dissolve the relationship as soon as any problem arises.

Thirdly, currently, business organizations are operating in a highly competitive marketplace. The basic function of marketing is to attract and retain consumers. However, a critical issue for the continued success of a firm is depending on its capability to retain its current customers and make them loyal to its brands (Dekimpe *et al*, 1997). Thus, businesses and top marketing executives must understand what differentiate their companies or their products from others and must understand the needs of the consumers in their markets. If they are able to understand their product and consumers' need, then, it is very easy for them to develop a strategic plan (Ramshitha & Manikandan, 2013) for their survival in a competitive market.

Fourthly, businesses are directly and significantly affected in a marketing environment when a negative word of mouth occurs due to service or product failure (Bansal & Voyer, 2000). In a market dominated by consumer products, service failure must be solved quickly and efficiently, otherwise; loss of customers ensues, and legal disputes may arise. Therefore, identifying methods to reduce the negative impact caused by service failure is imperative. In general, the influence of the negative impact caused by inappropriate service failure management is higher than that is caused by satisfactory word of mouth. It is preferable to effectively address and solve the unsatisfactory emotions of clients than to be perfunctory (Lin, 2012).

Fifthly, in a highly competitive business environment, sustaining the existing customer base is central for strategic survival. Brand switchers have a higher market potential (Schiffman & Kanuk, 2000) for competitor firms. At the same time, some marketers target their efforts on the brand switchers (Nagar, 2009). Therefore, it is critical for the survival of a company to retain its current customers, and to make them loyal to the brand.

Sixthly, customer switching behaviour can be seen as serious risk to the wealth and profitability of the firm. Consumer departure is a setback for the firm in terms of its

present and future earnings. Because losing customers does not only lead to opportunity costs because of reduced sales, but it also leads to an increased need for attracting new consumers to replace the ones it has lost (advertising, promotion, initial discounts) which is five to six times more expensive than customer retention (Athanasopoulos, 2000). Thus, retaining the current consumer base is much more attractive and viable than searching for new consumers (Sathish *et al.*, 2011). Therefore, it is important for the companies to develop an understanding of what factors of the customer's choice are influenced by. It is claimed that customer switching behaviour damages market share and profitability of firms but this is not explored in the marketing literature (Keaveney, 1995). Profitability and market share are negatively affected by customer switching. Recently, the brand switching decision phenomenon has led to a decreased level of companies' income (Uturestantix *et al.*, 2012).

Lastly, the phenomenon of brand switching is crucial for customer relationship management. At present, marketers are motivated to address the customer switching behaviour in order to ensure long-term relationships with their customers. Alnaimi, Richard Jones and Perkins (2011) studied that maintaining a long-term relationship with a customer is one of the fundamental factors determining the value that the customer provides to the organisation. Thus, a serious threat to achieving a long-term relationship is the customer's switching behaviour. The study also revealed that customers' switching behaviour (switchers and stayers) is a vital construct to understand the relationship development process between customers and the organisations. Companies worldwide lose half their customers every five years. But most of the managers fail to address the issue of brand switching behaviour. They are making a mistake, because a climbing switching rate is a sign that a business is in trouble. By analysing the causes of switching, managers can learn how to stem the decline and build a successful enterprise.

2.2.2 Motives of Brand Switching Behaviour

There are different factors that are involved in brand switching behaviour of a consumer. Satisfied customers normally will continue to buy, while dissatisfied customers surely will stop buying the product. Thus, they will try to seek a replacement towards product that can meet their needs and desires. Satisfaction of a consumer depends on different factors.

The brand-switching behaviour can be caused by intrinsic and extrinsic factors (Kwon & Jain, 2009). Intrinsic factor is a factor coming from within the consumer, namely the desire to try new brands. Meanwhile, the extrinsic factors are factors that come from outside, such as the offering free samples at discounted rates or a cheaper price. Variety seeking is an intrinsic factor that strongly influences the brand switching behaviour but there are other factors as well that cause consumers' brand switching, such as strategy-making, situational and normative factors, dissatisfaction with the previous brand, and problem-solving strategies (Hoyer & Ridgway, 1984). On the other hand, literature has identified some factors that are extrinsically involved in the brand-switching decision. These factors are pricing policy, inconvenience, the failure of core services, lack of response of employees in addressing the failure of provided services to consumers, competitors offer more attractive services, and ethical issues (Keaveney, 1995).

In addition to above, a consumer's decision to switch around several brands may be influenced by the factors such as style; product quality (Garvin, 1988); brand name (Aaker, 1996); store environment, promotions (Evans *et al.*, 1996) price (Crosby & Stephens, 1987; Dabholkar & Walls, 1999; Gerrard & Cunningham, 2004; Naumann *et al.*, 2010); and service quality (Mittal & Lassar, 1996). Empirical evidences show that apart from poor quality services, other factors that cause customers' brand switching indeed exist. Service failure, and poor complaint handling (Crosby & Stephens, 1987;

Dabholkar & Walls, 1999; Gerrard & Cunningham, 2004; Naumann *et al.*, 2010) also cause consumer switching behaviour.

Moreover, product features emerged as the most influential factor in the decision to switch to a new technology. It represents new capabilities and applications to advance a wide range of research activities and provide accurate diagnoses. Research collaboration is ranked second, and product service (which is essential for continuous and reliable performance of the technology) is ranked third. Price and product bundling have less impact on the switching decision (Al-Kwafi & McNaughton, 2013).

Naumann *et al.* (2010) classified the causes of customers' switching into push and pull factors. Basing their arguments on existing literature, they further assert poor value delivery by the supplier, service failure, unmet or disconfirmed expectations, poor complaint handling, or high perceived prices as the push factors to try another brand, while potential service improvement, reputation, image, experience of the alternative provider, and low price were categorized under the pull factors that motivate the consumer to stay on the same brand. In ranking, however, research findings indicate that pull factors had a much stronger influence than push factors on repurchase intent (Bansal *et al.*, 2005; Naumann *et al.*, 2010).

Therefore, extrinsically switching behaviour is triggered by high level influence of marketers' marketing mix offerings such as product, place, promotion, and distributional strategies of marketers (Abarajithan & Ragel, 2011). Abarajithan and Ragel conclude that switching customers explore variety seeking behaviour as they are unable to be loyal to specific brand. They are heavily attracted by availability in different quantities, packaging of the product, and the availability of varieties in specific brand. Moreover, consumers are highly concentrated on brand name, taste, and quality of the product that they purchase.

Variables that might influence switching include perceived costs of switching (Ping 1993), value and attitude towards switching (Bansal & Taylor, 1999), quality and satisfaction (Dabholkar & Walls, 1999; Levesque & McDougall 1996), alternative attractiveness (Jones *et al.*, 2000), trust (Chaudhuri & Holbrook, 2001), commitment (Hennig-Thurau *et al.*, 2002), social influences, and the propensity for variety seeking (Bansal & Taylor, 2002).

Shukla (2004) addresses the effect of product usage, satisfaction derived out, and the brand switching behaviour in several product categories in the Indian marketplace. A fair amount of work has been done in the area of customer satisfaction and loyalty and many customer satisfaction indexes are available in the market using different variables and characteristics in the literature. Shukla attempts to understand the brand switching behaviour of the customers and its relation not with just satisfaction derived out of the product but also connects to the usage pattern of the customers and product involvement.

Five categories (vehicles, television, soap, hair oil, and ice cream), involving varying levels of involvement were chosen. Cluster analysis was used to understand the grouping of the characteristics across the categories and their effect on brand switching behaviour in correlation with satisfaction and involvement level. It was observed that product usage and related level of satisfaction fail to explain the brand switching behaviour. Product involvement was found to have moderate impact on readiness to switch. The study emphasises that marketers will have to keep a constant eye to understand the usage pattern associated with their products and the satisfaction derived out of it and how customers involve themselves with the product to lessen the brand switching behaviour among their customers (Shukla, 2004).

Shukla (2009) argues that consumer culture in recent times has evolved into one of the most powerful ingredients shaping individuals and societies. Although the behavioural

intentions and purchase decisions related models continue to dominate research and managerial practice, a deeper look indicates that most studies do not take the complete picture in account and study parts of the above mentioned phenomena. Furthermore, consumers operate in a dynamic and ever-changing environment in which it demands a re-examination of their behavioural intentions and purchase decision influence from time to time. Shukla (2009) aims to focus on these issues. Using the context of the young adults market, this study looks into how contextual factors like loyalty and switching impact consumer purchase intentions. The study involved both qualitative and quantitative research methodology. The findings suggest that contextual factors have the strongest influence on purchase decisions. Furthermore, contextual factors influence the brand loyalty and switching behaviour. The findings provide important insights with regards to the factors on which practitioners should focus to better tailor their content and approaches. The study supplies unique learning to managers and researchers alike, through conceptualising and subsequently; empirically verifying the issue of purchase decision, brand loyalty and switching with regards to contextual factors (Shukla, 2009).

Michaelidou and Dibb (2009) explore the impact of internal factors such as variety-seeking drive, loyalty, involvement, perceived risk, pleasure and similarity perceptions on brand-switching propensity in clothing purchases using multiple regression. The model derived shows that five internal factors including involvement, perceived risk, loyalty and variety-seeking drive have an impact on brand switching propensity. The findings highlight that highly involved and loyal consumers are likely to show brand-switching propensities in their clothing purchases, thus, buying from a repertoire of brands and stores. These findings imply that retailers should ensure that their clothing brands or stores are among those in the multi- brand repertoire of the consumer (Michaelidou and Dibb, 2009). But, there is limitation of this study. Respondents switch

brands because of the importance of clothing. They are more conscious about their looks. If the importance of clothing is less to consumer, then the result might be changed.

Nagar (2009) explore the effect of consumer sales promotions on loyal and non-loyal consumers in two fast moving consumer goods washing powders and shampoos. Sales promotions are generally looked as tools that undermine the brand; yet a tool that is necessarily meant to speed up sales. Consumer sales promotion takes up a large share of the total marketing expenditure despite which it remains an area that still attracts attention as an essential component of the promotion mix meant to increase short term sales. Therefore, it is not surprising that most of the marketers resort to sales promotions to attract the competitor's market share. Nagar reports the results of the effects of consumer sales promotions on 427 consumers. Consumers were classified into two categories by their degree of loyalty towards the brand: brand loyal consumers and non-loyal consumers (also known as brand switchers). The study found that consumer sales promotions had more influence on the brand switchers as compared to the loyal consumers. Also, among the various forms of consumer sales promotions and gifts had more influence on the brand switching behaviour of consumers. Further, it was found that economic status was not a defining factor affecting consumer's brand loyalty. But there is a limitation of the study that is income and age have no relationship with loyalty. The researcher used same variables for both categories but consumers were more conscious towards hair products as compared to washing powder.

Utarestantix *et al.* (2012) examine the effect of consumer dissatisfaction, the need to seek variations, and sales promotions on brand switching decision. There is insignificant relationship between consumer dissatisfaction and brand switching behaviour, sales promotion stimulates the brand switching behaviour (Utarestantix *et al.*, 2012). The

findings of this study related to consumer dissatisfaction and consumer brand switching behaviour are consistent with Shukla (2004).

Clemes *et al.* (2010) stated that there is intense competition and increasing globalisation in financial markets. The bank managements must develop customer-oriented strategies in order to compete successfully in the competitive retail banking environment. The longer a bank can retain a customer, the greater revenue and cost savings from that customer. Chinese customers now have greater choices between domestic and foreign banks. This study aimed to identify and analyse the factors that influenced bank customers' switching behaviour in the Chinese retail banking industry. The data for this analysis was obtained using a convenience sample of 421 bank customers in Jiaozuo City, Henan Province, China. The decision to switch banks is hypothesised to be a function of price, reputation, service quality, effective advertising competition, involuntary switching, distance, switching costs, and demographic characteristics. Factor analysis and logistic regression were used to analyse the data and identify and rank the factors that impact on the bank switching behaviour of customers. The research findings reveal that price, reputation, service quality, effective advertising, involuntary switching, distance, and switching costs impact on customers' bank switching behaviour. The findings also reveal that the young and high-income groups are more likely to switch banks. This research assists marketers and practitioners to develop and implement service marketing strategies to decrease customer defection rates, and in turn, increase bank profits. Furthermore, this research provides useful information for future researchers investigating customer switching behaviour in the retail banking industry (Clemes *et al.*, 2010).

The previous discussion indicates diversity of the switching motives. Although the issue of switching was investigated mainly by marketing researchers, most of the research on the motives behind switching emphasized the negative actions from the current service

provider and the positive marketing actions from the competitors, but ignored the religious affiliation and cultural values in determining the brand switching behaviour, which implicitly meant that marketing researchers assumed that marketing was mainly reactive rather than proactive.

2.2.3 Existing Models and Theories of Brand Switching Behaviour

As delineated at the outset of this thesis, the purpose of this study is to examine the brand switching behaviour of Muslim consumers. In this section, previous models and theories on the consumers' brand switching behaviour have been discussed. The purpose of this section is to review the already used models in brand switching behaviour literature in order to provide the base for conceptual framework of this study. Theories enable researchers to understand, explain and predict marketing phenomenon for the purpose of impacting marketing strategy and practice. Many attempts have been made in brand switching literature to present theories on consumer switching behaviour in different context. However, in more recent times, more theories have been developed in the consumer switching behaviour literature. Thus, the purpose of this section is to review and provide the theoretical foundation for this study in order to propose a model for the measurement of brand switching behaviour of millennial Muslim consumers.

Table 2.2 represents chronologically the main theories that have been developed in an attempt to conceptualise consumer switching behaviour from different industry contexts and their variables. It leads towards the proposed conceptual framework for brand switching behaviour of millennial Muslim consumers in two Muslim cities which are Lahore from Pakistan and Kuala Lumpur from Malaysia.

Table 2.2: Theoretical Models

Source	Model/Theory	Variable/Elements	Context
(Morgan & Dev, 1994)	Product Importance Model-Based Switching Model	Context, Control, Customer	Hospitality Industry of U.S
(Keaveney, 1995)	A Model of Consumer's Service Switching Behaviour	Price, Inconvenience, Core Service Failure, Service Encounter Failure, Competition, Ethical Problems, Involuntary Switching.	Different Services in North America
(Bansal & Taylor, 1999)	Theory of Planned Behaviour	Service Quality, Perceived Relevance, Satisfaction, Attitude Towards Switching, Subjective Norms, Perceived Switching Cost.	No industry
(Roos, 1999)	A Catalytic Switching Model/SPAT	Triggers, Switching Path, Switching Determinants.	Telecom Industry of U.S
(Colgate & Hedge, 2001)	The Switching Process Model	Core Service Failure, Pricing, Denied Services	Retail Bank in Australia and New Zealand
(Bansal, Irving, & Taylor, 2004)	Three Component Model of Consumer Commitment to Service Provider	Affective Commitment, Continuance Commitment and Normative Commitment.	Auto-repair and hairstyling services in Canada
(Njite, Kim, & Kim, 2008)	General System Theory of Consumer Switching	Consumer, Regulatory subsystem, Feedback Loop, External environment, Internal resources.	Hospitality Industry
(Bansal, Taylor, & James, 2005)	Push Pull Mooring Theory	Push factors; Low service, Quality, Satisfaction, Value, Trust, Commitment and High Price. Pull Factors; Alternative Attractiveness. Mooring Factors; Unfavourable attitude Towards Switching, Unfavourable Subjective Norms, High Switching Cost, Infrequent Prior Switching Behaviour and low Varsity Seeking	Auto-repair and hairstyling services in Canada
(Aish, Kortam, & Hassan, 2008)	Agency Theory of Consumer Switching	Information Asymmetry, Moral Hazard, Diverse Risk Attitudes	Advertising Agent relationship in Egypt
(Marshall, Huan, Xu, & Nam, 2011)	Prospect Theory of Consumer Switching	Psychological and Economic Switching Costs, Repeat Purchase Intention	Financial market in eastern and western world
(Nimako, 2012)	A Synthesized Model of Consumer Switching (SMCS)	Push Pull Mooring factors, Government policy	Telecom Industry Ghana

According to the above table, the theoretical models reviewed so far, all theoretical models in the extant literature focus specifically on the phenomenon of consumer switching behaviour in specific industry context of developed countries, without

considering consumer's religion. Thus, there is a dearth of theoretical models in Muslim consumer brand switching behaviour. Hence, for a phenomenon to be well understood, a variety of theories are needed to provide a variety of frameworks for examining that phenomenon within specific contexts (Nimako, 2012). In the words of (Goldscheider, 1971) "without adequate theories, it is not clear what guidelines would be involved to determine the types of migration (consumer-switching), social and economic data to be collected or how such information would contribute to the cumulative undertaking of (consumer switching) process migration" (p. 274).

It becomes critically important to extend our understanding of consumer switching behaviour of Muslims in developing country context because: Theoretical grounding for the study of the consumer-switching phenomenon is required if the objective of systematic investigation is to be accomplished (Bansal & Taylor, 1999).

2.2.3.1 Product Importance Model-Based Switching Model

Product importance model-based switching model presented a consumer switching model for the hospitality industry that specifically examined the lodging sector (Morgan & Dev, 1994). This model extended the three broad factors, context, control, and consumer, which are presented in their Product Importance Model. Product Importance Model is founded on the tenet that consumers consider different products to vary in importance (Bloch & Richins, 1983).

The importance varies for any given product, over a given group of consumers (Howard & Sheth, 1969). These models describe product importance as the extent to which a consumer links a product to the salient endurance or situation specific goals. The implication is that products can be perceived as instrumental or enduring. Product

importance is considered instrumental when their importance is temporary and fades away once the purpose of owning it is achieved (Bloch & Richins, 1983).

The implication is that consumers will switch their product or service provider easily after using products or services with an instrumental importance. For example, the importance of a restaurant or hotel selected for a honeymoon fades once the function is over. Also, instrumental importance is displayed when a consumer selects something special on an anniversary celebration due to the influence of the occasion.

In the analysis of their results, Morgan & Dev (1994) found that under Context destination variable played the greatest role in consumer switching. Under Control, these authors found that special deals such as price discounting were most important factors. Finally, they found that, under the category of consumer, family was a major influencer on service providers switching.

2.2.3.2 A Model of Consumers' Service Switching Behaviour

The consumers' service switching behaviour model uses related studies from the disciplines of marketing and psychology to develop a model of service switching. Using the critical incident method for 45 different service businesses, there are eight main factors dominating such decision (subdivided into twenty-four different item). These are:

1. Pricing, (high prices, price increase, unfair prices and deceptive pricing)
2. Inconvenience, (location, waiting hours, wait for appointment and wait for services)
3. Core service failure, (service mistake, billing error, and service catastrophe)
4. Service encounter failure, (uncaring, impolite, unresponsive and unknowledgeable)
5. Response to service failure, (negative response, no response and reluctant response)
6. Competition, (found better service)
7. Ethical problem, (cheat, hard sell, unsafe and conflict of interest)
8. Involuntary switching, (customer moved and provider closed).

Results suggest that two variables, service performance (i.e., core service failure, service encounter failure, response to service failure, and ethical problems) and costs of switching (i.e., price, inconvenience, and competition) are key determinants of switching behaviour. This is consistent with other indirectly related research (Andreasen, 1985; Crosby & Stephens, 1987; Reichheld & Sasser, 1990; Lubin, 1992). Because prior research suggests that service quality or satisfaction and switching costs are important determinants of switching, and also because it is believed that service quality should be conceptualized as a “general” attitude (Cronin & Taylor, 1992), it seems appropriate to look toward attitude behaviour models that incorporate perceived costs and concern themselves with voluntary switching to see if we can find a theoretical underpinning to the switching phenomena.

Keaveney (1995) qualitative and quantitative work were based on researching more than one type of customers-service industries in USA, which raise the importance of studying this behaviour in business-to-business context and in other countries. Additionally, Keaveney in her framework overlooked a very important and mounting motive for switching, especially in international marketing context, which is boycotting participation against companies or countries (micro or macro), for example, the boycotting campaign against USA and UK products or service providers in Arab countries due to and after the Iraq war [war on terrorism] (Abou Aish *et al*, 2005). It should be noted that Keaveney’s model triggers a new research trend in the switching literature (Bansal & Taylor, 1999).

2.2.3.3 Theory of Planned Behaviour

Bansal and Taylor (1999) examined consumer-switching from a different perspective. Unlike Keaveney (1995), who carried out an exploratory study utilizing the grounded theory techniques, these authors extended the attitude model to the study of the relationship between general attitudes and consumer behaviour. The main objective of this study was to develop a unifying model of consumer-switching. Their “Service

Provider Switching Model'' (SPSM) used constructs suggested in the prior marketing research and applied the Theory of Planned Behaviour (TPB) of Ajzen (1991) as an integrating point for the constructs that have been proposed as influencing consumer-switching.

The theory of planned behaviour (TPB) is an expectancy-value model that has been used to provide a framework for the analysis of behavioural normative and control commitments that impact consumer action (Ajzen, 1989; Ajzen, 1991). Specifically, the theory has been used to examine the influence of intentions on behaviour (Ajzen, 1991). The model has been applied to several phenomena in the social sciences, including successfully predicting behaviour ranging from shoplifting (Tonglet, 2002) to attending a language rights rally (Louis *et al.*, 2004).

The TPB asserts that behaviour is determined by intentions to engage in that particular behaviour and Perceived Behavioural Control (PBC). Thus, intentions and PBC directly predict behaviour. The central factor in the TPB is the intention to perform a given behaviour (Ajzen, 1991). Intentions capture the motivational factors that influence behaviour and indicate how hard people will work to achieve a given behaviour. Intentions are held to be determined by attitudes toward the behaviour (favourable or unfavourable), subjective norms (perception of social pressures to perform or not to perform the behaviour), and PBC (the perceived difficulty or ease of performing the behaviour).

In their SPSM, Bansal and Taylor (1999) conceptualized switching behaviour and switching intentions as dependent variables. The following variables were listed as independent variables in the SPSM model: Service Quality, Satisfaction, Perceived Control, Perceived Switching Costs, Subjective Norms, and Attitude toward Switching. The authors found that, while service quality and satisfaction played an important role in

switching, attitude was the most influential determinant of switching. In addition, switching costs were also found to be an important and significant factor. There are some weakness in the SPSM model, such as, in SPSM model, authors only consider the switching cost. However, switching barriers are also important factor in controlling the switching behaviour (Colgate *et al.*, 2007). The results of this model is limited to service industry of developed countries. While it is well understood that there is a high level of importance accorded the role Western cultures have played in building consumer behaviour models, it would seem there is little manifest interest in validating their explanatory powers in markedly different cultures. This is unfortunate because the few cross-cultural studies in service marketing have shown how Western models may require regional modification (Mattila, 1999a; Mattila 1999b; Winsted, 1997).

The theory of planned behaviour is an extension of the theory of reasoned action (Fishbein & Ajzen, 1975). The theory of reasoned action states that the immediate antecedent of behaviour is the behavioural intention (Madden *et al.*, 1992). The intention to perform the specific behaviour is affected by the commitments that performing this specific behaviour will lead to a certain outcome (Madden *et al.*, 1992). These commitments are affected by the attitude towards the behaviour and subjective norms (Madden *et al.*, 1992).

The theory of planned behaviour was proposed by Ajzen (1985) as a response to criticism against how the theory of reasoned actions failed to include behaviours which people have incomplete control of. Therefore, the concept of perceived behavioural control was added to the new model. Consequently, the theory of planned behaviour consists of a framework showing how norms, attitudes and perceived behaviour control influence planned and realized behaviour (Ajzen, 1991).

According to (Ajzen, 1991), the attitude towards the behaviour concerns the degree to which an individual possess a generally favourable or unfavourable evaluation of the

specific behaviour in question. Commitments about a specific behaviour are formed by associating it with certain attributes; that are either valued positively or negatively. The outcome of this assessment will be the formation of an attitude towards the behaviour.

The factor subjective norms relates to whether or not an individual is under strong social pressure. If the social pressure is strong, the individual may need approval from important social peers to perform the given behaviour (Ajzen, 1991).

Lastly, perceived behavioural control refers to whether the individual perceives to have sufficient control to perform the behaviour. Additionally, perceived behavioural control relates to having confidence in performing the specific behaviour successfully; if the individual believes to be unable to perform the behaviour, the perceived behavioural control will be low (Ajzen, 1991).

All these three factors are positively related to behavioural intention, whereas intention is positively related to performing the specific behaviour. Furthermore, attitudes toward the behaviour, subjective norms and perceived behavioural control are dependent of each other, but rather affect each other to some extent (Ajzen, 1991).

2.2.3.4 Catalytic Switching Model/SPAT

Roos (1999) proposed a model for describing the consumer switching process indicating the various stages involved in the consumer switching process. According to the author, the model purposefully provides a methodology for analysing relationships using switching behaviour as a reference point. The Switching Path Analysis (SPAT) covers the ending of the former relationship and the beginning of a new one. The model suggests that three main elements that are involved in the switching process are triggers, switching path and switching determinants. They maintain that the triggers are what cause a consumer to start thinking about their need for switching (Roos, 1999). This in turn puts

the consumer on a switching path, and what the consumer expresses on their path as reasons for switching is referred to as switching determinants. The model emphasizes the fact that the results of the switching process can be either that consumer totally or partially switches.

Later, (Roos *et al*, 2004) introduced the concept of configuration into the switching path model. According to the authors, configuration represents the energy that determines the kind of changes in the consumer switching behaviour, whether the consumer will switch the service provider totally or switch partially from using some of the services of the service provider or switch internally reflecting a behavioural change in pattern of usage, especially in non-competitor settings. The energy of the configurations of factors may be the combination of Situational, Influential and Reactional triggers. Situational triggers involve certain factors in the consumers' own life such as demographic changes or changes in work situations that result in switching considerations. Influential triggers are factors related to competitive situation that can cause consumers to consider switching. Reactional triggers refer to critical incidents in the interactions between customers and service providers that may cause consumers in the switching path (considering switching) to finally switch. According to the authors, reactional triggers seem to carry more energy in the switch process. Significantly, these studies provide theoretical insight into the relative importance of various triggers and determinants in facilitating the consumers' decision to switch.

2.2.3.5 The Switching Process in Retail Banking

Colgate and Hedge (2001) proposed a model of consumer switching behaviour in the retail banking industry (Figure 3) using a sample of 694 respondents in Australia and New Zealand banking industries. Based on existing literature in the consumer complaining behaviour literature, the authors argue that the consumer switching process in retail banks

usually starts with a dissatisfaction or problem situation in the service provider-consumer relationship to which the consumer may either make complaint or not make complaint. The authors maintain that consumers are more likely to complain where the problem is more of a manifest kind that presents clear evidence that a problem exists such as billing errors and service mistakes. On the other hand, consumers are more likely to avoid complaining where the problem is one of the judgements that are characterized by the degree of uncertainty and perceptions involved such as inconvenience of location and pricing problems. They maintain that consumers who experience judgemental problems are more likely to avoid making formal complaints; rather they quit and switch to other service providers. Through a cross-sectional survey using self-administered structure questionnaire, and the use of quantitative techniques in their analysis, the authors found that three categories of problems generally influenced consumers switching behaviour. These were: core service failure, pricing problems and denied services. In addition, consumers' evaluation of service recovery was also identified as an important factor influencing switching decisions. Again, "pricing problems" was the most important factor influencing switching decision, contradicting a bit of the findings of (Keaveney, 1995) that core service failure was the most important determinant of consumer switching. It also found that although majority of the defecting consumers voiced their complaints, they were silent about their pricing problems.

The study contributed to extant literature on consumer switching by introducing the influence of consumer complaint behaviour as a determinant of CSB. Their study was limited in many respects. First, it was related to only the retail banking industry which made it narrow in providing explanation for all factors affecting consumer switching in other industries like the mobile telecom settings. Again, it focused more on the transactional issues that caused service switching. Above all, it examined only one side of consumer switching, thus, the switched from the current brand dimension, from where

they are switching (switched brand) but did not examine the issues in the switched to (alternative brand) dimensions.

2.2.3.6 Consumer Commitment Model

Bansal et al., (2004) attempted to provide a framework for understanding consumer switching from a relational perspective instead of transactional perspective. Their purpose was to address the role of consumer commitment on consumer switching intentions. In this model, the consumer was equated to an employee and the service provider was equated to an employer. The authors addressed the multi-dimensionality of the commitment construct which, though was central to the relationship in marketing paradigm, had been loosely defined. The authors drew on (Myere & Harcosytich, 2001) the concept of commitment in organisational behaviour literature by developing “A three-Component- Model of Customer Commitment to Service Providers”. They conceptualized commitment as three dimensional (affective, normative, and continuance commitment). The Meyer and Herscovitch framework is appealing in building and understanding consumer switching since commitment is central to the relationship paradigm (Wetzels *et al.*, 2000).

According to Myere and Harcosytich commitment “is a force that binds an individual to a course of action of relevance to one or more targets. As such, commitment is distinguishable from exchange based on forms of motivation and from target relevant attitudes and can influence behaviour even in the absence of intrinsic motivation or positive attitudes” (Myere & Harcosytich, 2001, p. 301). In organizational behaviour, commitment is treated as a psychological force that has positive effects on the organisation. Employees who exhibit commitment to an organisation are likely to show positive outcomes that are reflected in the length of time a person stays with the organization, the endurance with which an individual stays with the organization or is

prepared to endure hardship with an organisation, works longer, protects company assets, shares commitments and goals, is a happy employee, and invests freely in achieving the desired outcome (Conner & Paterson, 1982).

In a similar way, Bansal *et al.*, (2004) contended that, when the commitment theory is examined in the light of consumer switching, commitment should be perceived as the positive psychological motivation that will provoke an enduring relationship between the consumer and the service provider. The authors find empirical support to the fact that consumer commitment to a service provider can be conceptualised as a three-fold construct. Consumers may stay because they want to (affective commitment) or ought to (continuance commitment) or have to (normative commitment). The authors proposed the inclusion of all the three types of commitment in future studies to better understand the consumers' willingness to stay or switch from a service provider. Some of the limitations of this model are that it is limited to the auto-repair industry. Again, though it improves the existing uni-dimensionality of commitment in the marketing literature to a multi-dimensionality, it focuses on only one side of the concept of switching, where the consumers switch from one service provider and there is no issue to develop a new relationship with another service provider.

2.2.3.7 Push-Pull-Mooring (PPM) Theory

In an attempt to understand consumer switching behaviour better, Bansal *et al.* (2005) presented a framework for unifying the process of consumer-switching. In this study, the authors chose to utilize existent models of switching from non-marketing literature. One theory in human geography provided a correspondence between consumer switching (moving from one service provider to another) and human migration (flow of people from one locale to another).

According to Bansal *et al.* (2005), utilizing the adapted human migration models for examining consumer switching was appropriate and reflected the work of Clark *et al.*, (1996) who had already indicated the similarity between consumer-switching and human migration: Just as individuals shop for goods, potential migrants compare the attributes of alternative locations and express those preferences by moving to the location that best satisfies them (Clark *et al.*, 1996).

Bansal *et al.* (2005) identified the issue of linearity that was displayed by existent models of consumer switching and indicated the need for a more elaborate framework that would minimize the risk of developing strategies that either overemphasize or understate the significance of certain variables as pointed out by Cronin *et al.*, (2000). These authors elected to use the Push-Pull-Mooring (PPM) model of migration suggested by Lee (1966) and Moon (1995) and modified by Bogue (1977).

This theory holds that negative factors existent at the origin push people away, while positive factors at the destination pull people in. These push and pull factors do not work independently but in conjunction with the mooring factors. The mooring factors are equivalent to the moderating variables, and act to either encourage migration or to deter the potential migrants from leaving their home or origin. Mooring factors in migration literature were identified as personal and social factors that impacted migration decisions as well as migration intentions and actions (Moon, 1995).

In presenting this framework, these authors not only defined and clarified the similarity among several terms in migration and switching, but they also utilized the Push-Pull-Mooring (PPM) to identify moderating relationships among the drivers of service provider switching. The model was further used to suggest new predictors of switching. The authors segmented migrants/switchers into refugees (consumers forced to switch), nomads (consumers that keep moving from one service provider to another), return

migrants, and people with multi-residence, referred to as polygamous buyers. The model also examined the cultural implications of both switched from and switched to service providers. The results of this model is limited to service industry of developed countries. While it is well understood that there is a high level of importance accorded the role Western cultures have played in building consumer behaviour models, it would seem there is little manifest interest in validating their explanatory powers in markedly different cultures. This is unfortunate because the few cross-cultural studies in service marketing have shown how Western models may require regional modification (Mattila, 1999a; Mattila 1999b; Winsted, 1997).

The Push-Pull-Mooring (PPM) theory of migration was first developed by Lee (1966) as Push-Pull model and later extended by (Bogue, 1977) to include mooring dimension. There are push pull and mooring factors that could mainly influence the intention of migration.

Push factors has been theoretically defined as the motivational factors to leave an origin (Stimson an Minnery, 1998), and are assumed to have a negative influence. Push factors are generally perceptions of place variables characteristics of the place of origin that influence the migration decision (Lee, 1966; Bogue, 1977). There is a conceptual similarity between the construct of push factors from the migration literature and many evaluative drivers of switching intentions, such as satisfaction, quality, value, trust, commitment and price perceptions (Bansal *et al.*, 2005). Relating this to the consumer switching behaviour literature, customers are pushed to switch because of religious affiliation; they do not experience anything that goes beyond the religion. Therefore, push effect is better understood theoretically as a combination of indicators or factors that give rise to or cause consumers to switch behaviour.

Pull factors are positive factors drawing prospective migrants to the destination and attributes of distant places that make them appealing (Dorigo & Tobler, 1983). According to the push-pull paradigm, positive or attractive factors at the destination pull the migrant to this destination. Pull factors have been described as factors at the destination that attract people to move away to the destination (Bansal *et al.*, 2005). Positive factors can cause the effect of customer attraction to another brand. These positive factors are not themselves attraction, they can cause attraction. Therefore, pull effect is better understood theoretically as a combination of indicators or factors that give rise to or cause consumers to switch a competitor product.

Analytically, mooring factors are understood to be situational or contextual constraints (Lee, 1966) that are usually personal and social factors which can operate to constraint or moderate the effect of push and pull factors (Bansal *et al.*, 2005). Mooring factors may be positive or negative factors that influence migration intention and behaviour directly or indirectly. According to Bansal *et al.* (2005), variables from the brand switching literature that fit this conceptualization of mooring effects include switching costs, subjective norms (social influences), attitudes toward switching, past behaviour and variety-seeking tendencies. Therefore, mooring effect is better understood theoretically as a combination of indicators that influence switching behaviour and intention,

The basic assumption of this theory is that negative factors at the origin push people away, while positive factors at the destination pull people toward them. These push and pull factors do not work in isolation but interdependently with the mooring factors. The mooring factors are equivalent to the moderating variables, and act to either encourage migration or to deter the potential migrants from leaving their home or origin. Though mooring factors in migration literature were identified as personal and social factors that impact migration decisions as well as migration intentions and actions, it could be

extended to include any variable that has the potential of encouraging or deterring the process of migration as can be seen in Figure 2.1.

Colgate and Hedge (2001) proposed a model of consumer switching behaviour in the retail banking industry using a sample of 694 respondents in Australia and New Zealand banking industries. Based on existing literature in the consumer complaining behaviour literature, the authors argue that the consumer switching process in retail banks usually starts with a dissatisfaction or problem situation in the service provider-consumer relationship to which the consumer may either make complaint or not make complaint.

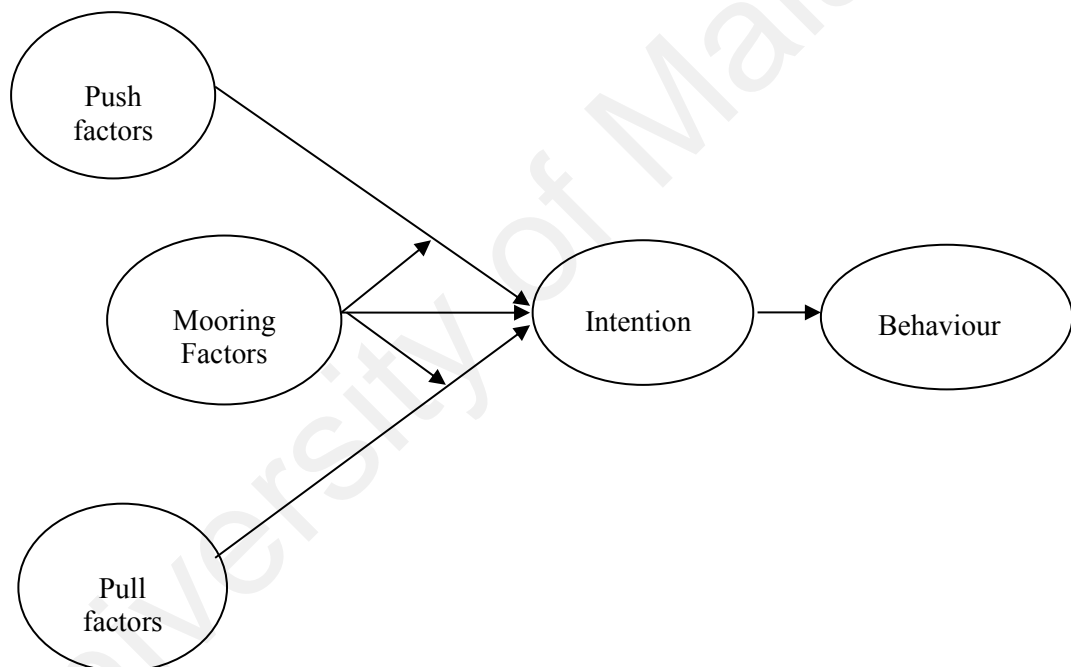


Figure 2.1: Source: (Bogue, 1977)

The authors maintain that consumers are more likely to complain where the problem is more of a manifest kind that present clear evidence that a problem exists such as billing errors and service mistakes. On the other hand, consumers are more likely to avoid complaining where the problem is one of judgements that is characterized by the degree of uncertainty and perceptions involved such as inconvenience of location and pricing problems. They maintain that consumers who experience judgemental problems are more

likely to avoid making formal complaint; rather they quit and switch to other service providers.

Through a cross-sectional survey using self-administered structure questionnaire, and the use of quantitative techniques in their analysis, the authors found that three categories of problems generally influenced consumers switching behaviour. These were: core service failure, pricing problems and denied services.

In addition, consumers' evaluation of service recovery was also identified as an important factor influencing switching decisions. Again, "pricing problem" was the most important factor influencing switching decision, contradicting a bit of the findings of Keaveney (1995) that core service failure was the most important determinant of consumer switching. It also found that although majority of the defecting consumers voiced their complaints, they were silent about their pricing problems. The study contributed to extant literature on consumer switching by introducing the influence of consumer complaint behaviour as a determinant of CSB. Their study was limited in many aspects. It was related to only the retail banking industry which made it narrow in providing explanation for all factors affecting consumer switching in other industries like the mobile telecom settings.

2.2.3.8 General System Theory (GST)

According to Taylor and James (2005), most other models have viewed the consumer switching process as uni-linear, or simply as a cause-effect type of relationship and are restrictive and do not reflect, in reality, all of the components of a given phenomenon. The researchers maintain that the consumer service supplier relationship can be viewed as a system in which a change in the nature of one component affects every other component (Ackof, 1981). This is perfectly captured by The General Systems Theory

(GST). Based on the GST, the authors propose an alternative framework of consumer switching for the hospitality industry, thus, the GST to examine dimensions of consumer switching phenomenon that are deeply interrelated. The authors traced the conceptualization and philosophical roots to the General Systems Theory (GST) to the German philosopher Hegel (1770–1831) and the biologist Bertalanffy (1955). In applying the GST to consumer switching, the authors identified the following elements as the basic elements of the Switching System: the consumer, the regulatory subsystem, feedback loop, the external environment, and internal resources of a firm.

2.2.3.9 Agency Theory

Aish *et al.* (2008) attempted to propose a framework for understanding consumer switching based on the agency theory. Their purpose was to use the agency theory to emphasize switching cost and introduce new categorization of such costs, and to address the relationship between switching and untapped issues such as information utilities, risk attitudes of buyers and marketers, and moral hazards, and to address the cross-cultural, cross-context and cross-industry empirical testing and verification of several controversies of switching behaviour.

Agency theory holds that an agency relationship exists when one or more individuals hire others, called agents in order to delegate responsibilities to them. This relationship thrives on the assumption that those agents are able to perform those duties and responsibilities to the best of their expertise in a particular area of specialization. The rights and responsibilities of the principal and the agents are spelt out clearly in the contractual relationship. The terms and conditions governing the relationship regarding the chosen compensation arrangement for agents, information system for monitoring, allocation of ownership rights are clearly outlined (Baiman, 1990). In their conceptual paper, Aish *et al.* (2008) conceptualized the switching behaviour decision situation phases as analogous

to agency relationship. In their perspective, the process of switching behaviour includes need recognition, information search and processing, evaluation of motives for/barrier to switching. The switching action and post-switching evaluations are mainly the genuine responsibility of the brand switcher. The brand switcher is equated to the principal and the service provider is equated to the agent. The consumer (principal) and two agents competing to introduce their services to the principal where one of them is the present brand (actual agent) aiming to retain the principal, and the other is the new brand (potential agent aiming to attract the principal).

Each of these agents could motivate or discourage the switching decision (Aish *et al.* 2008). This agency situation is expected to involve three agency costs, each of which is acting as a barrier or motive for switching. These are information asymmetry, moral hazard and discrepancy in risk attitude.

2.2.3.10 Prospect Theory

Prospect theory was developed by Kahneman and Tversky in 1979. It is concerned with behaviour of decision makers who face a choice between two alternatives. Decisions subject to risk are deemed to signify a choice between alternative actions, which are associated with particular probabilities (prospects) or gambles. The model was later elaborated and modified by Goldberg and von Nitzsch (2001).

In the switching literature, prospect theory is also used to develop a proposed theoretical framework (Marshall *et al.*, 2011). Their theoretical model utilised the Prospect theory to explain the attitude of consumers toward the risk of switching from one service provider to the other. The prospect theory (Kahneman & Tversky, 1979) has been found as a replacement of the expected utility theory as the model of choice (Plous, 1993) in

explaining people's aversion to risk, which has been a topic of interest to sociologists, economists and business psychologists.

Prospect theory states that an individual in a loss situation is more likely to make a risky financial decision than when they are in a gain frame. The theory maintains that a person's tendency to make a more or less risk-averse decision actually varies in accordance with the frame in which they find themselves at the time of making that decision; where there is a tendency to risk aversion in a gain frame and toward risk acceptance in a loss frame.

Prospect theory is applicable to the switching behaviour context in that, if a customer has a strong relationship with a service provider they are in a positive frame; so prospect theory predicts that risk aversion will be displayed when considering switching, even if using that new service provider offers a significant advantage (Marshall *et al.* 2011). This outcome occurs because switching firm involves a certain amount of risk, as there are unknown factors to consider. In the opposite situation, where a customer is within a relationship with a service provider and that firm increases, say their price, the customer's frame becomes a loss situation. Thus, prospect theory predicts that switching is more likely to occur as there should be a more positive attitude to risk displayed in this frame.

2.3 Customer Equity

The emergence of international brands competing in diverse geographical markets has given rise to the issue of how brands should be managed in a global landscape. It is critical to measure the performance of marketing activities for managing and developing brands. However, to ensure a successful strategy in building and managing strong brands globally, an understanding of brand equity in different markets is essential (Yoo & Donthu, 2002). Therefore, marketing performance can be measured through this intangible asset. The term "brand equity" emerged in the, 1980s and there has been a growing interest in the subject among marketing academicians and practitioners (Cobb-

Walgren *et al.*, 1995). But assessing brand equity in global market has become a complex task (Hsieh, 2004), because every consumer perceives brands and organizations differently. The importance of brand equity for the business world is the fact that there is currently a significant number of consulting firms (Interbrand, WPP, Young & Rubicam and Research International), each with their own proprietary methods for measuring brand equity (Haigh 1999). Brand equity is researched thoroughly in previous literature but it is very broad. To the best of our knowledge, only the works of Yoo and Donthu (2001, 2002), Buil *et al.* (2008), and Çifci *et al.* (2016) to date have explored the cross-cultural validation of the customer equity scale. Therefore, researchers identify it as a significant topic for future research (Keller & Lehman, 2006).

Brand equity is not only a key marketing asset (Ambler, 2003; Davis, 2000), but a core concept of business, specifically it is concerned with brand management and is viewed from different perspectives (Simon & Sullivan, 1993; Park & Srinivasan, 1994; Lassar *et al.*, 1995; Aaker, 1996; Motameni & Shahrokhi, 1998; Yoo & Donthu, 2001; Keller, 2003). Strong customer equity can develop a unique and welcomed relationship differentiating the bonds between the firm and its stakeholders (consumers) (Hunt & Morgan, 1995; Capron & Hulland, 1999) and nurturing long term buying behaviour. In contrast to the above, it can hurt the relationship between business and consumers that lead to stop the buying behaviour of consumers. There are three main aspects of brand equity which are the financial perspective, the customer-based perspective, and the combined perspective (Keller, 1993). Financial perspective such as sales and profit provides only partial indicators due to their historical orientation and typically, short term horizon (Mizik & Jacobson, 2008). In contrast to financial perspective, customer base perspective provides a richer understanding of customer value (Srivastava *et al.*, 1998). The focus of this study is on the customer-based perspective. Customer base brand equity serves three important roles. Firstly, it acts as a magnet to attract new customers to the

firm. Secondly, it serves as a reminder to the customers about the organization's products and services. Lastly, it is customer's emotional tie to the organization (Lemon *et al.*, 2001).

Reviewing the current literature on brand equity shows that customer equity approach originated in direct marketing, service quality, relationship marketing, psychology, and information economics. But individually, none of these areas provide a complete definition of customer equity. Winters (1991) states, "if you ask ten people to define customer equity, you are likely to get ten (maybe 11) different answers as to what it means" (p.70). Since then, many studies have been published on customer equity but Winters' statement is even more relevant today than it was in 1991. The following table illustrates the diversity of existing definitions and concept of customer equity.

Table 2.3: Definitions of Customer Equity

Sources	Definition
(Leuthesser, 1988)	The set of associations and behaviours on the part of the brand's consumers, channel members, and parent corporation that permits the brand to earn greater volume or greater margins than it would without the brand name and that gives the brand a strong, sustainable, and differentiated advantage over competitors.
(Aaker, 1991)	The value consumers associate with a brand, as reflected in the dimensions of brand awareness, brand associations, perceived quality, brand loyalty and other proprietary brand asset.
(Swait <i>et al.</i> , 1993)	The consumer's implicit valuation of the brand in a market with differentiated brands relative to a market with no brand differentiation. Brands act as a signal or cue regarding the nature of product and service quality and reliability and image/status.
(Kamakura & Russell, 1993; Lassar <i>et al.</i> , 1995)	Customer-based brand equity occurs when the consumer is familiar with the brand and holds some favourable, strong, and unique brand associations in the memory.
(Keller, 1993)	The differential effect of brand knowledge on consumer response to the marketing of the brand. Brand knowledge is the full set of brand associations linked to the brand in long-term consumer memory
(Lassar <i>et al.</i> , 1995)	The consumers' perception of the overall superiority of a product carrying that brand name when compared to other brands. Five perceptual dimension of brand equity include performance, social image, value, trustworthiness and attachment.
(Aaker, 1996)	Customer equity is: Loyalty, perceived comparative quality, perceived brand leadership, perceived brand value, brand personality, consumers' perception of organization, perceived differentiation to competing brands, brand awareness, market position, prices and distribution coverage.

Various researches define customer equity and different dimensions of customer equity can be linked to a brand. However, the common denominator in all models is the utilization of one or more dimension of the Aaker model (Keller, 1993; Motameni & Shahrokhi, 1998; Yoo & Donthu, 2001; Kim *et al.*, 2003; Bendixen *et al.*, 2004). Thus, the operationalized definition of customer equity in this study is defined as an asset of three dimensions that are brand awareness, perceived quality, and brand image.

2.3.1 Importance of Customer Equity

Business organization can enjoy certain benefits. These benefits are truly associated with strong customer equity (So *et al.*, 2016; Chae *et al.*, 2016). Strong customer equity enables business organizations to achieve certain advantages. Firstly, customer equity is considered as primary capital for business industries. It gives a value which is incrementally added in a product (Farquhar *et al.*, 1991). This value gives long term profits to the firm. Secondly, business can gain competitive advantage through successful brands (Farquhar, 1989). The competitive advantage of firms that have brands with high equity includes the opportunity for successful extensions, resilience against competitors' promotional pressures, and creation of barriers to competitive entry. Thirdly, it is the driving force for incremental financial gains to the firm. Moreover, positive customer equity "can lead to greater revenue, lower cost, and higher profit; it has direct implications for the firm's ability to command higher prices, a customer's willingness to seek out new distribution channels, the effectiveness of marketing communications, and the success of brand extensions and licensing opportunities" (Keller, 1993, p. 8). These benefits of strong customer equity are enjoyed by the business organizations. In contrast to those advantages, brands are on the serious threats from their competitors. Therefore, it is important to understand how customer equity influences attitudes and consumer behaviour (Hoeffler & Keller, 2003; Keller, 2016).

2.3.2 Dimensions of Customer Equity

Customer equity is not only a multidimensional concept but a complex phenomenon as well (Wang, 2016). But when customer equity is correctly measured, it is the appropriate metric for evaluating the long-term impact of marketing decisions (Simon & Sullivan, 1993). The source of customer equity is customer perceptions which critically explains the status of businesses in the markets (Keller, 1993). Surprisingly, the analysis of literature brought different dimensions by different researchers under one concept of customer equity. In spite of the increasing importance of the customer equity concept, an instrument to measure this asset has been lacking.

Exploring an extensive review of previous studies, it is found that there are some studies that conceptualize the customer base brand equity. Aaker (1991, 1996) conceptualized it into five dimensions: perceived quality, brand loyalty, brand awareness, brand association, and other proprietary brand assets such as patents, trademarks, and channel relationships. Among these five brand equity dimensions, the first four represent customers' evaluations and reactions to the brand that can be readily understood by consumers (Barwise, 1993; Yoo & Donthu, 2001). These dimensions have been broadly accepted and employed by many researchers (Keller, 1993; Motameni & Shahrokhi, 1998; Low & Lamb, 2000; Prasad & Dev, 2000; Yoo et al., 2000; Yoo & Donthu, 2001; Kim et al., 2003; Kim & Kim, 2004; Atilgan et al., 2005; Pappu et al., 2005; Lee & Back, 2010; Hyun & Kim, 2011). Blackston (1992) abstracted customer equity through brand relationship, trust and customer satisfaction with the brand. Keller (1993) intellectualized brand awareness and brand association. Sharp (1996) decomposes customer equity into brand awareness, brand image, and relationship with customers. Berry (2000) conceptualized measurement of customer equity through brand awareness and brand meaning. Burmann et al. (2009) conceptualized customer equity through brand benefit clarity, perceived brand quality, brand benefit uniqueness, brand sympathy, and brand

trust. These dimensions have been widely conceptualized and adopted to measure customer-based brand equity in previous studies.

The above mentioned dimensions can be divided into two categories (Cobb-Welgren et al., 1995; Yoo & Donthu, 2001). First category is perceptual which includes brand awareness, brand association, and perceived quality and the second is about behavioural components. Behavioural components include brand loyalty and willingness to pay high price. Any dimension related to the perception of customer is under perceptual category and on the other hand, any behavioural dimension falls under the second category. Therefore, the concept of customer equity is a combination of two concepts; perceptual and behavioural.

2.3.2.1 Awareness

The first dimension of brand equity is brand awareness and it is identified in almost all brand equity models (Aaker 1991, Keller 1992, Agarwal & Rao 1996; Krishnan 1996, Bong Na *et al.*, 1999; Mackay, 2001). It is a key determinant of brand equity (Aaker, 1996; Mackay, 2001; Yoo & Donthu, 2001; Washburn & Plank, 2002; Keller, 2003; Pappu *et al.*, 2005). Awareness can affect customers' perceptions, which leads to different brand choice and even loyalty (Aaker, 1996). It can be defined as "the customers' ability to recall and recognize the brand as reflected by their ability to identify the brand under different conditions and to link the brand name, logo, symbol, and so forth to certain associations in memory" Keller (2003, p.76). Brand awareness is a prerequisite for brand equity since consumers must be aware that the brand exists. However, when consumers are aware of the main brands in the market, brand awareness is secondary (Mackay, 2001). Brand awareness is not only recognition and recall but it is brand dominance, brand knowledge and brand opinion (Aaker, 1996). Recognition can be important only for new brands (Aaker, 1996). But for well-known brands recall and

top-of-mind are more sensitive and meaningful. Brand knowledge and brand opinion can be used in part to enhance the measurement of brand recall. Aaker (1996) conceptualizes that brand awareness must precede brand associations. It is where a consumer must first be aware of the brand in order to develop a set of associations (Washburn & Plank, 2002). A brand with strong brand recall (unaided awareness) and top of mind can affect customers' perceptions, which lead to different customer choice inside a product category (Aaker, 1996; Kimpakorn & Tocquer, 2010).

2.3.2.2 Brand Image or Association

A brand image is the most accepted aspect of customer equity (Aaker, 1992). It represents the basis for purchase decision and brand loyalty (Aaker, 1991). It consists of all brand-related thoughts, feelings, perceptions, experiences, commitments, attitudes, and anything linked in memory to a brand (Kotler & Keller, 2006). Other researchers (Biel 1992; Farquhar & Herr 1993; Brown & Dacin 1997; Chen, 2001) identify different types of association that contribute to the customer equity. Chen (2001) categorized two types of brand associations: product associations and organizational associations.

Product associations include functional attribute associations and non-functional associations (Chen, 2001). Functional attributes are the tangible features of a product (de Chernatony & McWilliam, 1989; Keller, 1993; Hankinson & Cowking, 1993). Whereas, while evaluating a brand, consumers link the performance of the functional attributes to the brand (Pitta & Katsanis, 1995; Lassar *et al.*, 1995). If a brand does not perform the functions for which it is designed, the brand will have low level of customer equity. Performance is defined as a consumer's judgment about a brand's fault-free and long-lasting physical operation and flawlessness in the product's physical construction (Lassar *et al.*, 1995). Non-functional attributes include symbolic attributes (Aaker 1991, Keller 1993, Farquhar & Herr, 1993; Park *et al.*, 1986) which are the intangible features that

meet consumers' needs for social approval, personal expression or self-esteem (de Chernatony & McWilliam 1989; Keller, 1993; Hankinson & Cowking, 1993; Pitta & Katsanis, 1995). Consumers link social image of a brand, trustworthiness, perceived value, differentiation and country of origin to a brand.

Lassar *et al.* (1995) limit the reference of the image dimension to the social dimension, calling it social image as it contributes more to customer equity. Social image is defined as the consumer's perception of the esteem in which the consumer's social group holds the brand. Value appeared in several customer equity models (Martin & Brown, 1990; Feldwick, 1996; Lassar *et al.*, 1995). Lassar *et al.* (1995) define perceived value as the perceived brand utility relative to its costs, assessed by the consumer and based on simultaneous considerations of what is received and what is given up to receive it. Consumer choice of a brand depends on a perceived balance between the price of a product and all its utilities (Lassar *et al.*, 1995). A consumer is willing to pay premium prices due to the higher customer equity.

Country of origin is also contributing in the image of brand. Thakor (1996) argue that the country of origin of the brand must also be considered. He defines brand origin as "the place, region or country to which the brand is perceived to belong by its customers" (p. 27). Country of origin is known to lead to associations in the minds of consumers (Aaker, 1991; Keller, 1993). The country of origin of a product is an extrinsic cue (Thorelli *et al.*, 1989), which, similar to brand name, is known to influence consumers' perceptions. Country of origin refers to the country of origin of a firm or a product (Ozsomer & Cavusgil, 1991).

2.3.2.3 Perceived Quality

Perceived quality is viewed as a dimension of customer equity (Aaker 1991; Kamakura *et al.*, 1991; Martin & Brown, 1990; Feldwick, 1996) rather than as a part of the overall brand association (Keller, 1992). Perceived quality is the customer's judgment about a product's overall excellence or superiority that is different from objective quality (Zeithaml, 1988). Objective quality refers to the technical, measurable and verifiable nature of products or services, processes and quality controls. High objective quality does not necessarily contribute to customer equity (Anselmsson *et al.*, 2007). Since it is impossible for consumers to make complete and correct judgments of the objective quality, they use quality attributes that they associate with quality (Olson & Jacoby, 1972; Zeithaml, 1988; Ophuis & Trijp, 1995; Richardson *et al.*, 1994). Perceived quality is hence, formed to judge the overall quality of a product/service. Boulding *et al.* (1993) argue that quality is directly influenced by perceptions. Consumers use the quality attributes to 'infer' quality of an unfamiliar product. It is, therefore, important to understand the relevant quality attributes with regards to brand equity. Zeithaml (1988) and Steenkamp (1997) classify the concept of perceived quality in two groups of factors that are intrinsic attributes and extrinsic attributes. The intrinsic attributes are related to the physical aspects of a product (for example colour, flavour, form and appearance); on the other hand, extrinsic attributes are related to the product, but not in the physical part of this one (e.g. brand name, stamp of quality, price, store, packaging and production information (Bernue *et al.*, 2003). It is difficult to generalize attributes as they are specific to product categories (Olson & Jacoby, 1972; Anselmsson *et al.*, 2007).

2.3.3 Relationship between Customer Equity and Brand Switching Behaviour

Literature examining brands from an international perspective are limited (Wong and Merrilees, 2007; Zhang *et al.*, 2016). Specifically, the role of customer equity in

international marketing has not been explored in detail (Pappu *et al.*, 2006; Whitelock & Fastoso, 2007; Broyles *et al.*, 2010). Surprisingly, in the literature rooted in the cognitive psychology paradigm, few studies to date have explored customer equity simultaneously in different countries. Most of the studies were conducted in USA whereas few studies conducted in Spain, Turkey, and Australia (Washburn & Plank, 2002; De Chernatory *et al.*, 2004; Ailawadi *et al.*, 2003; Netemeyer *et al.*, 2004; Pappu *et al.*, 2005; Christodoulides *et al.*, 2006; Buil *et al.*, 2008; Shankar *et al.*, 2008), but, there is only one study conducted across countries (Yoo & Donthu, 2001). However, to ensure a successful strategy in building strong brands globally, an understanding of customer equity in different markets is needed (Yoo & Donthu, 2002). Customer equity is a marketing asset developed by the organization in order to retain and capture consumers. Customer equity is not the same for all consumers, and dimensions of customer equity like awareness, perceived quality, and brand image are also not the same for all consumers. It varies across different cultures and situations, it may mean different to every consumer (Akar, 1996). Consequently, it is argued that customer equity of American brands is not the same in Lahore and Kuala Lumpur. These two countries are entirely different. Thus, the following hypotheses has been developed:

H1: There is a significant difference between customer equity of American brands in Lahore and Kuala Lumpur

H1a: There is a significant difference between awareness of American brands in Lahore and Kuala Lumpur

H1b: There is a significant difference between perceived quality of American brand in Lahore and Kuala Lumpur

H1c: There is a significant difference between brand image of American brands in Lahore and Kuala Lumpur

Customer equity drivers influence the future sales of the firm (Hassan, 2007). Strong customer equity makes a company credible that leads to customer repurchase decision. At the same time, inconsistent and weak marketing asset will hurt the company's reputation. Research shows that, the role of customer equity is more significant when competing firms are perceived as identical on performance, price and availability. At that time, brand image which is one aspect of customer equity can be treated as an outcome of experience and reputation of that brand (Andreassen & Linestad, 1998). This argument is also supported by De Ruyter and Wetzels (2000), on the basis of customer equity the credibility of the brand is checked. However, customer equity has also been identified as a factor that influences brand switching behaviour in the sense of reputation of a firm. Thus, the following hypothesis has been developed:

H2: Customer equity positively influences the brand switching behaviour of millennial Muslim consumers

Actual behaviour is a consequence of customer equity (Kim *et al.*, 2003). Every behaviour is followed by its intention (TPB). Therefore, this study has become an urgent and challenging task in Asian countries. Assessing customer equity in global markets has become a complex task (Hsieh, 2004). Customer equity has an effect on intention to perform a specific behaviour. Thus, this study looks at relationships between customer equity, switching intentions and switching behaviour of Muslim consumers using a sample of Malaysian and Pakistani Muslims. Switching intention is a construct based on theory of planned behaviour. It is a prior stage from brand switching behaviour. It is argued that the switching intention mediates the relationship between customer equity, religious commitment, and staying reasons with brand switching behaviour. In addition to this, according to theory of planned behaviour, behaviour is followed by the intention towards that specific behaviour (Ajzen, 1985). Therefore, in this study, the following hypothesis has been developed:

H3: Intention mediates the relationship between customer equity and brand switching behaviour of millennial Muslim consumers

2.4 Religion

The search for a generally accepted definition faces enormous difficulties in the case of religion (Clarke & Byrne, 1993). There are three historical designations of the term: a supernatural power to which individuals must respond; a feeling present in the individual who conceives such a power; and the ritual acts carried out in respect of that power (Wulff, 1997). Such designations have defied social scientific consensus and thus, it is hard to make any generalisation [concerning religion] that is universally valid (Peterson, 2001). Consequently, different definitions of religion are often used in the literature. Here are some definitions from the literature:

Table 2.4: Definitions of Religion

Sr.No.	Source	Definitions
1)	(McDaniel & Burnett, 1990)	“A beliefs in God accompanied by a commitment to follow principles believed to be set forth by God” McDaniel and Burnett. (p. 110).
2)	(Terpstra & David, 1991)	“A socially shared set of beliefs, ideas and actions that relate to a reality that cannot be verified empirically yet is believed to affect the course of natural and human events”. (p. 73).
3)	(Koenig <i>et al.</i> , 2000)	“An organised system of beliefs, practices, rituals and symbols designed (a) to facilitate closeness to the sacred or transcendent (God, higher power or ultimate truth/reality), and (b) to foster an understanding of one’s relation and responsibility to others in living together in a community”. (p. 18)
4)	(Johnson, 2001)	“A social arrangement designed to provide a shared, collective way of dealing with the unknown and un-knowable aspects of human life, with the mysteries of life, death and the different dilemmas that arise in the process of making moral decisions”. (p. 259)
5)	(Arnold <i>et al.</i> , 2004)	“A cultural subsystem that refers to a unified system of beliefs and practices relative to a sacred ultimate reality or deity”. (p. 517-518)
6)	(Sheth & Mittal, 2004)	“A system of beliefs about the supernatural and spiritual world, about God, and about how humans, as God’s creatures, are supposed to behave on this earth”. (p. 65)

A review of these definitions reveals that there is inconsistency among the definitions of religion. Wilkes et al suggest that the religious construct “must be defined for each research setting” (Wilkes *et al.*, 1986 p. 48). Thus, for the purpose of this study, researcher

proposed a definition of religion based on two definitions from the literature by McDaniel & Burnett (1990). Therefore, Islam can be defined as belief in Allah accompanied by a commitment to follow principles believed to be set forth by God that is regulated by culture. This definition is sufficient for the purpose of this study. It considers the degree to which one employs his/her religious commitment as a basis for how to act and live. Individuals with high levels of commitment to their religious beliefs or high involvement in a religious group are more likely to consider their religion in individual decision-making. Islam is easy to understand and to practices, as it is mentioned in the Sahih Al-Bukhari "The deen is ease" (pp. 102, book 2, Vol. 1, No. 39). The basics of Islam are simple to understand and practical to implement, a religion that can be practiced by anyone regardless of his or her intellectual or physical capabilities. It is simplicity of the Islam that make it universally appealing and it is one of the many reasons that many people around the world from different backgrounds convert to Islam. Allah make it is easy for people by sending his messengers as it is also mentioned in Quran "*Allah has guided people to the purpose of life—worshipping Him and seeking His pleasure—by sending His messengers, books and other means. But we have to want to please God to receive this guidance*" (Quran 5:15-16). Prophet Muhammad is the last messenger and guidance for all mankind and a complete guidance in every aspect of life. "It is narrated on the authority of 'Aa'ishah that she said the Messenger of Allah would remember Allah at all times" (Sahih Al-Muslim: 826). The follower of Sunnah may also be more likely to make sacrifices on behalf of the religious community, providing volunteer services or social supports to others, but the intensity of commitment varies in different cultures as this is a study of two different countries having different cultures but same religion (Islam). It is also mentioned in Holy Quran that righteous people will have rewards hereafter "Whoever works righteousness, whether male or female, while he (or she) is a true believer, verily, to him We will give a good life (in this world) with respect, and We

shall pay them certainly a reward in proportion to the best of what they used to do" (16:97).

2.4.1 Religion and Marketing

The topic of religion in marketing has received little attention in previous years from marketing scholars. Religion is taken as by-product of marketing's outgrowth as a social science at a time. Three decades ago, only two articles were available on marketing and religion (Lovelock & Weinberg, 1978). Since 1980s, there is an increased trend in marketing literature that has been found about religion (Mathras et al., 2016; Cutler, 1991; Cutler & Winans, 1999).

There are three possible reasons to explain why religion has not been adequately examined in the consumer behaviour literature (Hirschman, 1983). The first possible reason, consumer behaviour researchers are unaware of the relationship between religion and consumption patterns. The second reason is that this topic is too sensitive to be submitted for investigation. Finally, she claims that religion is everywhere in our life and therefore, may have been overlooked by researchers as an obvious variable for investigation in the field. Islam is a complete code of life for all Muslims and it is compulsory and obvious to follow the teachings of Islam. The statement of Hirschman also in line with the Quran as it is mentioned that *"Truly, my prayer, my sacrifice, my living and my dying are for Allah, the Lord of the worlds. No partner has He: this am I commanded, and I am the first of those who submit to His Will"* (Quran 6:162). Although, Hirschman made this assertion three decades ago but it is still true today. To date, few studies have investigated religion as a predictor of consumption patterns even though there have been calls for such research in the literature.

However, marketing literature has focused on religion as a commodity that can be marketed and effects of religion on consumer behaviour. Within this approach, religion is conceptualised as a consumer subculture. A subculture is a group of people who are sharing some traits in common with the surrounding culture, but may be differentiated by their commitments, symbols and/or material artefact (Schiffman & Kanuk 2000). Members of a subculture are identifiable as members of the general culture, but additionally, possess certain characteristics by which they may be classified into a distinct category. Religion as cultural element has two dimensions; consumption in particular religious settings (D'Alisera, 2001; Zaidman & Lowengart, 2001; Zaidman, 2003) & religious influences. Religious influences have two dimensions: religious affiliations (Esso & Dibb, 2004; Siala, O'Keefe & Hone, 2004; Waller *et al.*, 2002; Sheth & Mittal, 2004) and religiosity (Esso & Dibb, 2004). There has been considerable research on marketing and religion. But, studies establishing the link between religion as cultural element and aspects of consumer behaviour are lacking. This is the result of an initial assumption by consumer researchers who uphold that the religious influences on consumption are indirect and have no place in consumer behaviour theories (Hirschman, 1983).

Religion is one of the fundamental elements of social behaviour and has been studied previously from different, contrasting theoretical perspectives. Karl Marx (1886) perceived religion as a tool used by the ruling class to subjugate the proletariat, whereas, Max Weber (1904) saw religion as a system of social values that stimulated economic growth and industrial development. Pargament and Hahn (1986) indicate that religion helps people understand and cope with life events by offering guidance, support and hope.

Some studies focusing on the relationship between religion and behaviour have confirmed that religion strongly influences an individual's emotional experience, thinking, behaviour, and psychological well-being (Witter *et al.*, 1985; Pollner, 1989; Chamberlain

& Zika, 1992; McDaniel & Burnett, 1990). McDaniel and Burnett (1990) conclude that religious commitment tend to be causally related to different attitudes and/or behaviour among individuals in a population. According to Peterson and Roy (1985), religion provides a source of meaning and purpose for people; it makes life understandable and interpretable. Religion fosters established practices and provides a series of tools and techniques for social behaviour (Hawkins *et al.*, 1980; Schiffman & Kanuk, 1991). In addition the Quran is also mentioned about the role of Islam in lives of people for example, it is mentioned that *“O you who believe! Stand out firmly for Allah, as witnesses to fair dealing, and let not the hatred of others to you make you swerve to wrong and depart from justice. Be just: and fear Allah. For Allah is well-acquainted with all that you do”* (Quran 5:8).

A similar view is offered by Spilka *et al.* (1985), who see religion as providing a frame of reference to help individuals understand, predict and control events and maintain self-esteem. McMurry (1978), meanwhile, considers religion and family as reactive institutions that exert conservative influences on the individual. For Gorsuch and Smith (1983), religion ensure how individuals interpret problems, while religious commitment and practices help them to select solutions. Greeley (1963) suggested three different models to describe the relationship between religion and behaviour. In the first model, religion influences the members of the religious group, who then influence the organisation of the social system in accordance with their religious values. The second model assumes that the social system creates “need dispositions” in the participants, which, in turn, leads to certain kinds of religious activity and commitment. The third model sees religion as a correlator or predictor of behaviour. Lenski (1961) holds that a religious group operates as a network of informal relations and communications, which then facilitates the development and transmission of norms. Thus, religion has a strong

influence on the lives of people that ultimately leads towards certain behaviour of a person which is religiously acceptable.

2.4.2 Religious Commitment

Role of religion is acknowledged by researchers in sociology (Lenski, 1961; Anderson, 1970; Greeley, 1977) and in psychology (Allport, 1950; Patai, 1977; Pargament & Hahn 1986), but they have not yet fully acknowledged its role in consumer research (Esso & Dibb, 2010). So, researchers are concerned with forging the link between religious variables and behaviour of consumers. Religion is considered as a socio-economic segmentation variable like gender and race. In general, studies have viewed religion from two perspectives: (1) religious affiliation and (2) religious commitment. Religious affiliation is the religious identification of the individuals about the religion they are practising. Whereas, religious commitment, has been measured through the degree to which an individual holds religious commitment behaviourally. Religious commitment is considered as important element that need to be researched in case of consumers who belong to same religion. Thus, the present study is focusing on the religious commitment of Muslim consumers.

2.4.3 Relationship between Religious Commitment and Brand Switching Behaviour

The following discussion of the literature in this area is presented in relation to these two perspectives: religious affiliation and religious commitment with brand switching behaviour. In the consumer behaviour paradigm, religious affiliation is ascribed status and religious commitment is the adherence of an individual to a particular religious group. It is suggested that one is born into a religious tradition and through the action of its institutional influences develops a religious identity or affiliation. Religious affiliations, therefore, can be depicted as “cognitive systems” of the society. A cognitive system is a

set of commitments, values, expectations and behaviours that are shared by members of a group (Berger, 1961; Gurvitch, 1971; Merton, 1973). This perspective suggests that members of a particular religion may possess common cognitive systems, which may influence that group's behaviour (Hirschman, 1983). This is where the believers of the same religious affiliation are viewed as sharing a common cognitive system of commitments, values, expectations and behaviours (Hirschman, 1983). In fact, even within the same ethnic group, religious subculture stands as a sacred value that differentiates people's attitudes and behaviours.

Moreover, it is found that cultural variations have impact on consumer behaviour (Shweder 1991; Manstead, 1996). Religious commitment is not a static concept but it varies among individuals. It also impacts if the consumers belong to the same religion but have different cultures. Religious constructs on consumption are not independent or static but they are shaped by the received knowledge and socio-cultural environment, and therefore, considered as a predictor of consumer behaviour (Johnson *et al.*, 2001; Worthington *et al.*, 2003; Sandicki & Ger, 2010; Jafari, 2012). Religious affiliation is the belongingness of an individual to a certain religion, but the commitment to follow the religious beliefs is different for every individual (Hirschman, 1983). Consequently, it is argued that the religious commitment is different in both countries represented by Lahore (Pakistan) and Kuala Lumpur (Malaysia). They are sharing only religious affiliation as Muslims but the culture of Lahore and Kuala Lumpur is entirely different. Both are Muslim states but Pakistan is a single religion country while Malaysia is a multi-religious country. Thus, the following hypothesis has been developed to see the difference of religious commitment of millennial Muslim consumers who are living in two different cultures:

H4: There is a significant difference between Religious Commitment of millennial Muslim consumers in Lahore and Kuala Lumpur

Religious commitment affects consumer behaviour principally by influencing the consumer's personality structure, his or her commitments, values and behavioural tendencies (Sheth & Mittal, 2004). These personality structures, in turn, affect consumers' marketplace behaviours. Religious commitment may influence various aspects of the chosen behaviour of its members by the rules and taboos it inspires. Obvious examples are the importance of fasting and feasting to patterns of food purchases, commitment in taboos on clothing styles and activities of women, practices of personal hygiene related to purchases of toiletries and cosmetics and influences on housing and entertainment patterns (Jain, 1996; Jeannet & Hennessey, 1998; Schutte & Ciarlante, 1998; Schiffman & Kanuk, 2000; Terpstra & Sarathy, 2000; Solomon, 2002; Arnould *et al.*, 2004).

For these reasons, it is argued that religious commitment has deeply influenced consumer behaviour. Consumers are not only affected by physical attributes and functional values of brands but are also effected by non-functional values (Belk, 1990). The relationships between consumers and their brands may get disrupted or dissolved because of non-functional attributes such as environmental, partner-oriented, or dyadic/ relational stresses (Fournier, 1998).

Consequently, it is argued that religious commitment play an important role in brand switching behaviour. Religious commitment of Muslim consumers has an influence on retail patronage behaviour (Mokhlis, 2006). However, religious commitment affect consumer behaviours as mentioned previously. Hence, there is a relationship between religious commitment and brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. Religion is widely accepted as predictor of consumer behaviour. This argument is supported by Zimbardo and Ruch (1979), LaBarbera (1987) and Foxall and Goldsmith (1994) that religion influence goals, motivations, decisions, satisfaction and behaviours. The link between religious commitment and behaviour can

be found in activities of consumers. For example, if a firm involves in anything that hurts Muslim consumers' religious commitment, it leads them towards brand switching intention. Thus, the following hypothesis has been developed:

H5: Religious commitment positively influence the brand switching behaviour of millennial Muslim consumers

Religious commitment is in line with the subjective norms of the theory of planned behaviour. According to theory of planned behaviour, intention mediates the relationship between subjective norms and actual behaviour. Thus, switching intention of millennial Muslim mediates the relationship between religious commitment and brand switching behaviour. Therefore, the following hypothesis has been developed.

H6: Intention Mediates the Relationship between Religious Commitment and Brand Switching Behaviour of Millennial Muslim Consumers

2.5 Staying Reasons

The set of factors that persuade customers to stay is often termed switching barrier, switching costs (Burnham *et al.*, 2003), and staying reasons (Colgate *et al.*, 2007). However, there is much confusion between these three terms. The term switching costs is defined as the psychological, physical, and economic costs a customer faces when switching (Jackson, 1985). In contrast to switching cost, switching barrier is more general and defined as: "any factor that makes it difficult or costly for customers to switch" (Tesfom & Birch, 2010). Hence, switching costs is just one form of switching barriers. Consequently, the higher the perceived switching barriers are, the less likely it is that consumers will switch. The term switching cost and switching barriers are used by authors to describe a variety of different dimensions (Colagte *et al.*, 2007). However, the terms switching costs and switching barriers do not seem completely adequate in capturing the

idea to all reasons of why customers choose to stay after a serious consideration to leave (Colagte *et al.*, 2007). Switching cost and switching barriers both have negative connotations (barrier and cost), yet it is likely that customers will stay because of positive reasons as well as negative ones (Colagte *et al.*, 2007). Moreover, switching barriers and switching costs are not related to customer satisfaction (Burnham *et al.*, 2003). It is also found that staying factors are not only the negative factors like switching barriers and switching cost but these are also positive factors (Bendapudi & Berry, 1997). On the basis of the idea that staying reasons are both negative and positive, therefore, two dimensions which are switching barriers and affirmatory factors have been introduced (Colgate *et al.*, 2007). Therefore, this study is not only examining the negative factors but the positive ones too. Thus, staying reasons best capture all positive and negative reasons that influence a customer to stay with their service provider after considering switching to an alternative. Hence, the operationalized definition of staying reasons in this study is: all the negative and positive reasons that can reduce the brand switching behaviour are termed as staying reasons.

2.5.1 Importance of Staying Reasons

Prior research also shows that younger customers and older customers respond differently to staying reasons. It is showed that younger people can easily switch and reason behind this is the lack of attractive alternative. In order to be able to attract new customers, it is vital to understand why customers choose to stay after thinking about switching (Colgate *et al.* (2007).

2.5.2 Dimensions of Staying Reasons

In prior research, staying reasons are divided into two main dimensions (Colgate *et al.*, 2007). The first dimension is switching barriers and second dimension is affirmatory

factors. Switching barriers are interpreted as negative reasons to stay on a brand, whereas, affirmatory factors are the positive reasons to stay on a brand (Ghazali, 2016). However, each dimension has different categories of staying reasons. There are four major categories of switching barriers that can affect the switching behaviour (Colgate & Lang, 2001). These barriers are; relational investment, switching costs, availability of alternatives and service recovery. These categories are further developed and they include both positive and negative reasons for staying and include four switching barriers which are time and effort, alternatives, emotional bonds, and switching costs. Whereas the other dimension has three staying reasons that are termed as affirmatory factors. It includes confidence, social bonds, and service recovery. (Colgate *et al.*, 2007).

2.5.2.1 Switching Barriers

Four switching barriers can affect consumer brand switching behaviour. These are explained below.

Time and effort: switching barrier related to time and effort can be explained as consumers' motivational level or willingness to put time into either looking for a new service provider, to establish new emotional bonds, or to put effort into learning about a new service provider (Giovanis *et al.*, 2016; Colgate *et al.*, 2007). It is argued that time and effort are highly related to the concept of customer inertia. An inert customer is described to have lack of motivation to search for alternatives, since it is too much bothering to go through the decision-making process; therefore, the current purchase pattern is repeated as less effort is required (White & Yanamandram, 2007).

Attractiveness of alternatives: Alternatives comprise situations where the customer believes that the alternatives to the current brand are too similar and fears that the alternatives are worse (Colgate *et al.*, 2007; Kim, 2016). If low competition exists or there

is little perceived difference among the available alternatives of service providers, there is a chance that the customer chooses to stay with the same brand, even though being unsatisfied (Sharma & Patterson, 2000). Alternatives' availability, for example, perceived appropriateness of alternatives is identified as a key factor in sustaining the relationship with the service provider that prevents switching (Szmigin & Bourne 1998; Bejou & Palmer, 1998).

Relational investment: Two other switching factors are related to the sense of relational investment with the current brand which are emotional bonds and social bonds (Colgate *et al.*, 2007). Emotional bonds concern situations where the customer is afraid of switching due to the fear to hurt the feelings of the current brand, embarrassment of leaving, or having a sense of loyalty towards the current service organization (Colgate *et al.*, 2007).

Switching costs: The concept of switching costs as described by Colgate *et al.* (2007), involves situations where the customer feels locked in by the current service provider for various reasons. For example, that friends and family use current service provider, high financial costs of switching and specialized knowledge of the incumbent service provider (Colgate *et al.*, 2007). In the case of high switching costs, customers may not choose to switch due to the sensation of being trapped by the current provider (Colgate *et al.*, 2007).

High switching costs have shown to have a negative impact on switching intention in previous research, meaning that the higher the switching costs are, the lower the switching intention will be (Bansal & Taylor, 1999). Switching cost can form a lock-in effect on consumers (Bendapudi & Berry, 1997) and the sources of the effect are likely to be risk cost, evaluation cost, learning cost, setup cost, benefit loss cost, monetary loss cost, personal relationship loss cost or brand relationship loss cost, which all can maintain the relationship between consumers and current brand. Switching cost is the important factor to "restrain" customers' switching behaviour (Burnham *et al.*, 2003). When customers

perceive high switching cost, they are less likely to have switching behaviour. Based on the above, many studies have suggested that since switching cost can restrain customers' switching behaviour, it will be able to reduce the probability of customers' switching behaviour and increase their repurchase intention. For consumers, when they perceive high cost to stop current relationship with current brand, their repurchase intention will certainly be increased and intention to switch toward other brands will be certainly decreased.

2.5.2.2 Affirmatory Factors

Affirmatory factors are those factors that minimize the switching because of emotional attachment, trust, confidence, and well-handled complaints (Gronhaug & Gilly 1991; Morgan & Hunt, 1994; Colgate *et al.*, 2007; White & Yanamandram, 2007). Complaints that are solved by firms and brands, amend and restore the losses experienced by the customer. It indicates that successful service recovery might result in customers being more satisfied than previously to the problem (Smith & Bolton, 1998; Tax *et al.*, 1998).

Confidence: In terms of confidence, the importance of confidence depends on the consumers and its relative importance may vary from one country to another country. The research shows that confidence is very important factor to consumers from New Zealand and it was a less important factor in the Chinese consumers (Colagte *et al.*, 2007). However, confidence is given by the brands to the consumers. If a brand in Eastern culture fails to deliver the promised performance may result in a loss of face (Patterson & Smith, 2001). Furthermore, the emphasis on harmony discourages negative emotions, such as dissatisfaction, so that service failure is often attributed to external forces, such as fate or luck, rather than the provider (Schutte & Ciarlante, 1998). Thus, confidence plays an important role in affirmatory factors in order to provide staying reasons to the consumers.

Social bonds are relational benefits connected to the current brand that may prevent service switching, for example: knowing the staff, being recognized by the staff, being understood by the staff, or perceiving the staff as friendly (Colgate *et al.*, 2007). They will hence use the term relational investment, instead of using the two terms separately, since we would argue that the two concepts are similar, considering that both relate to being relationally invested with the service provider in form of social bond or emotional bonds (Colgate *et al.*, 2007).

Service recovery or problem solved: Colgate *et al.*'s (2007) showed that some of the factors that influence customers to stay with their service provider are related to the switching motivations of Keaveney (1995). Successful service recovery may lead to the decision of staying with service provider, instead of Keaveney's (1995) findings that disappointing service recovery may lead to the switching of service provider.

2.5.3 Relationship between Staying Reasons and Brand Switching Behaviour

Staying reasons, why customers choose to stay after a serious consideration to leave. Based on this definition, it is argued that staying reasons are important factors to take into consideration when examining switching behaviour. It has been discussed previously that there are two types of staying reasons that influence a person to stay on the same brand which are switching barriers and affirmatory factors.

The studies on the factors that reduce the brand switching behaviour is limited. The work available is more conceptual based rather than empirical (Bendapudi & Berry, 1997), and more on service industries (Jones *et al.*, 2000; Burnham *et al.*, 2003). The work available on staying reasons that empirically tested the staying reasons on two different cultures (China and New Zealand) has identified that staying reasons vary across cultures (Colgate *et al.*, 2007). But, this study is using the organizations from the same countries (China

and New Zealand). It is argued that organizations in both countries target consumers according to the culture and it limits the results only to the consumers belong to that country. In the light of identified gaps in literature, there is a need to provide the understanding of staying reasons of two different cultures of Lahore and Kuala Lumpur on the brands originated from America and the effect of staying reasons on brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. Thus, the following hypotheses have been developed for this study.

H7: There is a significant difference between staying reasons of American of American brands in Lahore and Kuala Lumpur

H7a: There is a significant difference between switching barrier of American brands in Lahore and Kuala Lumpur

H7b: There is a significant difference between affirmatory factors of American brands in Lahore and Kuala Lumpur

Sometimes, consumer chooses to stay after a serious consideration to leave the current brand (Colgate *at al.*, 2007), therefore, it is argued that staying reasons are important factors to take into consideration when examining switching behaviour. Related literature suggests that consumer may decide to switch the relationship based on positive and negative factors (Colgate *at al.*, 2007). They may be attracted by, alternatives, better offerings, and positive characteristics of competitors that influence consumer switching behaviour (Sharma & Patterson, 2000; Jones *et al.*, 2000). In contrast to above, if competitors' offerings are not attractive, the switching intention might discourage the actual switching behaviour. Moreover, due to affirmatory factors, consumers may decide to stay on the same brand. Therefore, staying reasons influence the brand switching behaviour. Thus, the following hypothesis has been developed.

H8: Staying reasons negatively influence the brand switching behaviour of millennial Muslim consumers

The construct of staying reasons is much in accordance with the concept of perceived behavioural control and its relation to behavioural intention, from the theory of planned behaviour, where low perceived behavioural control leads to low behavioural intention as (Ajzen, 1991). It is defined as person's perception of the ease or difficulty of performing the behaviour of interest. It can be different in different situations and for different behaviours. In this study, perceived behavioural control used as staying reasons that can interrupt the switching behaviour that is going to happen because of either religious commitment or customer equity of American brands. Thus, the following hypothesis has been developed.

H9: Switching intention mediates the relationship between staying reasons and brand switching behaviour of millennial Muslim consumers

2.6 Relationship between Switching Intention and Brand Switching Behaviour

It is generally agreed that behavioural intention is the last cognitive stage prior to behaviour (Bonfield, 1974; Oliver, 1980). This study explores the switching intention as mediating variable. The interest in switching behaviour grew during 1990s. Since then, business researchers have given attention to the switching behaviour. The study of Keaveny (1995) as a major contribution in understanding the switching behaviour. This study uses the theory of planned behaviour to explain the switching behaviour. The key application of this theory is to predict behavioural intention that leads towards the actual behaviour. There are three general constructs of the theory of planned behaviour; attitude, subjective norms and perceived behavioural control that can predict the intention. The switching intention in this study is consistent with theory of planned behaviour. Switching intention is being used in literature to predict the switching behaviour frequently.

Subsequently building from prior studies of switching literature, Keaveny (1995) and Bansal and Taylor (1999), these studies used theory of planned behaviour and Bansal, Taylor and James (2005) used theory of migration. Their findings show that switching intention has a very close relationship with actual switching decision. These results are consistent with the prior research (Reichheld & Sasser, 1990; Cronion & Taylor, 1992; Anderson & Sullivan, 1993; Zeithaml *et al.*, 1996; Chakravarty *et al.*, 2003). Previous literature explores the switching intention as an outcome of satisfaction, service quality, and perceived relevance. However, Kim *et al.* mentions that actual behavioural intention is a consequence of customer equity (Kim *et al.*, 2003). However, the switching intention can be different among different consumers, therefore; the following hypothesis has been developed.

H10: There is a significant difference between switching intention of millennial Muslim consumers in Lahore and Kuala Lumpur

Consequences of intention can be categorized into two groups: favourable and unfavourable behaviour (Zeithaml, 1996). Favourable intentions are repeated purchases and word of mouth recommendation. Unfavourable recommendations are saying negative things, switching to another company, complaining and doing less business with the company. Theory of planned behaviour factors present individual's intention as a critical factor to perform a particular behaviour. The brand switching behaviour can predict from intention by applying the theory of planned behaviour and push pull mooring theory (Nimako *et al.*, 2014; Nimkao & Nitem 2013; Nimkao, 2012; Bansal *et al.*, 2005; Bansal *et al.*, 2004; Bansal & Taylor, 1999). Thus, the following hypothesis has been developed:

H11: Switching intention positively influences the brand switching behaviour of Muslim consumers

2.7 Moderating Effect of Country and Gender

The use of moderating variable in consumer behaviour research are contextual factors, for example, country, age, gender, education, and income. Contextual factors have significant impact on brand switching behaviour (Shukla, 2009). The brand switching literature is limited in terms of contextual factors. Country and gender both are important factors in consumer research especially in brand switching behaviour.

Consumer behaviour is directly affected by cultural factors, as well as through consequences of culture (Manrai & Manrai, 2011). People in different countries think, feel, and act differently (Hofstede *et al.*, 2010). Such patterns of thinking, feeling and acting are learnt during an individual's lifetime (Hofstede *et al.*, 2010). However, there is lack of research regarding the comparison of Muslim consumer's behaviour in two different countries. In case of Muslim consumer behaviour, four key Muslim markets are Pakistan, Malaysia, Egypt, and Saudi Arabia. But, Pakistan and Malaysia are two emerging Muslim markets. Pakistan is a single religion practising country that is Islam. Pakistan has a population of over 180 million and predominantly 95% to 98% Muslim. Pakistan's population comprises of 60% youth out of 180 million population. In contrast to Pakistan, Malaysia is a multi-religious country with majority of Muslims. It is a country with approximately 29 million people, with about 60.4% Muslim population. In addition, Malaysia and Pakistan although share same religion but both have different cultures. The culture of Malaysia is composed of different ethnic races but in Pakistan all are Muslim and a uniform culture. Lahore is selected from Pakistan. Lahore is a city situated in the northwest of Pakistan. It is the capital city of the province of Punjab and is the main centre for cultural activities in both the Punjab region and Pakistan as a whole. Its population in 1998 stood at just under 6.5 million which in 2013 was just over 7 million with a current growth rate of over 2% only. It has expanded to almost double of its size in the last 14 years but Lahore remains the 42nd most heavily populated city in the world. Kuala

Lumpur is selected from Malaysia. There are certain reasons behind selecting Kuala Lumpur. It is a capital city and most developed region in Peninsular Malaysia, having up-to-date and modern amenities, and infrastructure compared to other parts of the country. The new ideas are diffused to other parts of the country from Kuala Lumpur. Demographically, the distribution of ethnic group is different in Kuala Lumpur, hence; the characteristics of ethnic group in Kuala Lumpur closely resemble the national population of the whole country.

Therefore, due to the difference of culture in both the countries the effect of customer equity of American brands, religious commitment of Muslim in Lahore and Kuala Lumpur, staying reasons on American brands, and switching intention on brand switching behaviour of millennial Muslim consumers could be different in Lahore and Kuala Lumpur. Thus, this study will explore the moderating effect of country on the brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. On the basis of above discussion, the following hypothesis has been developed:

H12: Country moderates the model of brand switching behaviour of millennial Muslim consumers

The second moderating variable is gender. The literature suggests that men and women have differences in socialization (Bem, 1974) that may exhibit different patterns of judgments and behaviours (Zhang *et al.*, 2014). It is found that females are more likely to include outsiders into their in-group when they make donation decisions (Winterich *et al.*, 2009). Moreover, it is found that females are more likely than males to use experiential processing when they engage in shopping information processing (Wheeler & Berger, 2007). Agency-communion theory suggests that females are characterized by communal goals, whereas males are characterized by agentic goals (Bakan, 1966). Communal goals evoke a concern for others and are primarily associated with a concern

for the care, welfare, and nurturing of people. In contrast, agentic goals, associated with males, evoke a greater concern for self and are primarily associated with control, focus on the self, self-assertion, competitiveness, and achievement (Bakan, 1966; Broverman *et al.*, 1972; Bem, 1974). Acitelli & Young (1996, P. 161) state that “women are socialized to place greater importance on relationships” and are more likely to focus on others during social interactions. In contrast, men have a greater self-focus. Therefore, females are likely to have a higher relative concern for others, males should have a higher relative concern for self. However, there is a gap in the literature regarding the difference in behaviour of the Muslim males and females. Thus, in this study, gender of millennial Muslim consumers incorporated as moderating variable. On the basis of the above discussion the following hypothesis has been developed.

H13: Gender moderates the model of brand switching behaviour of millennial Muslim consumers.

2.8 Conceptual Framework

The interrelationships of past theoretical and empirical efforts enable the researcher to propose a conceptual model of brand switching behaviour, as shown in Figure 2.2. The purposed model of this study is based on the theory of planned behaviour and theory of migration. The following sets of constructs were incorporated into the model due to their prevalence in the literature and their use in describing the millennial Muslim consumers brand switching behaviour: customer equity (awareness, perceived quality, and brand image), religious commitment, staying reasons (switching barriers and affirmatory factors), switching intention, and brand switching behaviour towards American brands. The conceptual model of this study is based on the theory of planned behaviour and theory of migration.

The proposed conceptual framework of this study for exploring the brand switching behaviour of Muslim consumer is based on four variables adopted from theory of planned behaviour: brand switching behaviour as dependent variable, customer equity as behavioural beliefs, religious commitment as normative beliefs, and staying reasons as control beliefs or perceived behavioural control. These are independent variables. Switching intention is a mediating variable whereas country is a moderating variable. Customer equity has influenced on the decision making (Akar, 1996). Therefore, this construct has great potential when it comes to the decision of brand switching.

The religion (Islam) strongly influences an individual's emotional experience, thinking, behaviour, and psychological well-being (Witter, Stock, Okun, & Haring, 1985; Pollner, 1989; McDaniel & Burnett, 1990; Chamberlain & Zika, 1992). It concludes that religious commitment tend to be causally related to different attitudes and/or behaviour among individuals in a population (McDaniel & Burnett, 1990). Therefore, religious commitment is a construct that could influence consumer switching behaviour directly and through mediator of switching intention as well. The proposed model included staying reasons as a perceived behavioural control construct to the brand switching behaviour. Brand switching literature frequently used staying reasons that supported consumer against switching decisions (Colgate *et al.*, 2007). Therefore, it is included in the proposed model to check the influence of staying reason along with religious commitment and customer equity on millennial Muslim consumers in case of American brand.

The conceptual framework includes switching intention adopted from the theory of planned behaviour in conceptualising the antecedents and mediator between independent and dependent variables. Intention can predict the future action. Intention is a basic unit in the network plan when a person conducts cognitive action which is future oriented. Intention as an expectation is the most commonly used idea and popular in consumer

behaviour research (Rook, 1987). This refers to the individual assessment regarding the subjective possibilities that will determine his/her future behaviour. In relation to this research, there is need to consider the impact of switching intention as mediator between customer equity, religious commitment, staying reasons, and brand switching behaviour of Muslim consumers.

It is found in literature and theory of migration that both individual and moderating factors must be considered in order to explain consumer choices (Engel *et al.*, 1969). Contextual variables may account for considerably more variance than actor-related variables (Ward and Robertson, 1973). Moreover, Lavidge cautioned that many buyer behaviours may be enacted only under specific conditions and necessitate situational investigations of intra-individual variability (Lavidge, 1966). It is also found that contextual factors are positively correlated with consumer buying behaviour (Alam *et al.*, 2011). However, contextual variables in research on consumer behaviour have gone largely unheeded (Belk, 1975). In the theory of migration, mooring factors are the contextual factors. Contextual factors or mooring factors recognize that each individual's decision depends on his or her own personal and social context (Lee, 1996; Moon, 1995). Thus, this study is using the country and gender as contextual variables. Figure 2.2 is the conceptual framework of this study.

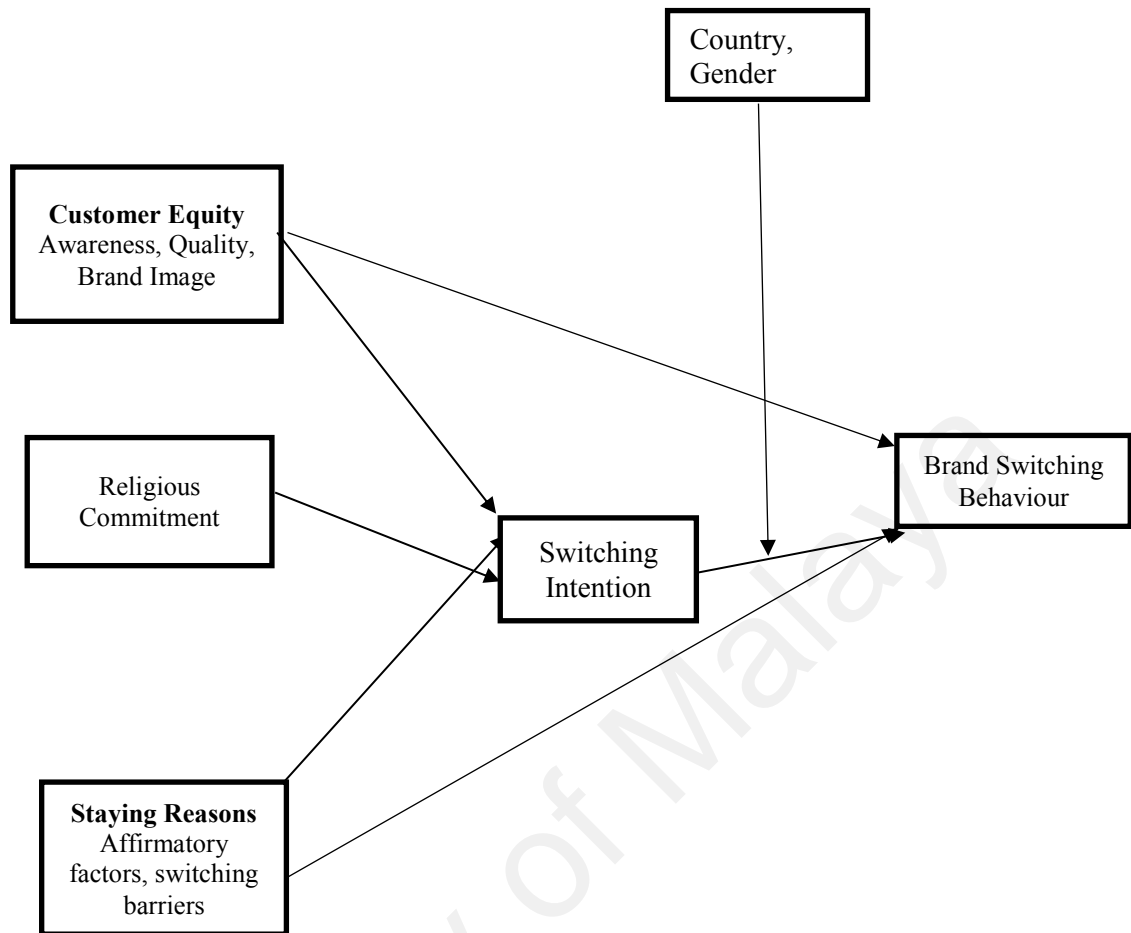


Figure 2.2: Conceptual Framework

Based on the review of literature and theory of planned behaviour, the following hypotheses have been developed.

H1: There is a significant difference between customer equity of Pakistani and Malaysian Millennial consumers

H1a: There is a significant difference between awareness of American brands in Lahore and Kuala Lumpur

H1b: There is a significant difference between perceived quality of American brand in Lahore and Kuala Lumpur

H1c: There is a significant difference between brand image of American brands in Lahore and Kuala Lumpur

H2: Customer equity positively influence the brand switching behaviour of Muslim Millennial consumers

H3: Switching intention mediates the relationship between customer equity and brand switching behaviour of Muslim Millennial consumers

H4: There is a significant difference between religious commitment of millennial Muslim consumers in Lahore and Kuala Lumpur

H5: Religious commitment positively influence the brand switching behaviour of Muslim Millennial consumers

H6: Switching intention mediates the relationship between religious commitment and brand switching behaviour of Muslim Millennial consumers

H7: There is a significant difference between staying reasons of American brands in Lahore and Kuala Lumpur

H7a: There is a significant difference between switching barrier of American brands in Lahore and Kuala Lumpur

H7b: There is a significant difference between affirmatory factors of American brands in Lahore and Kuala Lumpur

H8: Staying reasons negatively influence the brand switching behaviour of Muslim Millennial consumers

H9: Switching intention mediates the relationship between staying reasons and brand switching behaviour of Muslim Millennial consumers

H10: Switching intention positively influence the brand switching behaviour of Millennial Muslim consumers

H11: Country moderates the brand switching behaviour of Muslim Millennial consumers

H12: Gender moderates the brand switching behaviour of Muslim Millennial Consumers.

2.9 Summary

This chapter provides an overview of consumer brand switching behaviour, customer equity, religious commitment, staying reasons, and switching intention. In the first section, a clear conceptualization of brand switching behaviour is given. There are many reasons that have been identified in the literature behind consumer brand switching behaviour. It is crucial to understand due to financial threat, competitiveness, and market share. On the other hand, Muslim consumers are the emerging attractive markets for the business firms. Muslim consumers are committing switching behaviour frequently. There are many aspects of Muslim consumer's behaviour and they have been discussed in the literature. There is a gap of literature about Muslim consumer switching behaviour. Moreover, theoretical development on switching behaviour is also available. But this development is limited to industrial context and western consumer's context. Thus, there is a need to understand it from Muslim consumer's perspective as well.

Customer equity is a marketing asset of a business firm. Customer equity can be measured through brand awareness, perceived quality, and brand Image. It has been identified in the literature that four aspects have a strong influence on the consumer brand switching behaviour. Customer equity is perceived as it has been playing a role of behavioural commitments in developing the intention to switch a brand. It is a marketing asset that adds value to a brand or business continuously. This value is used for brand extension to retain customers, and to target new customers. In line with this, if the customer equity is

damaged, it causes a switching behaviour. The literature on customer equity has showed that there is no consensus on the measurement scale of customer equity. Moreover, the scales that are developed are only tested in one culture and one country except one study that is conducted by Yoo and Dounth in (2001). They concluded that the scale is not valid across countries. Thus, this study is taking customer equity as behavioural commitment behind Muslim consumer switching behaviour in Lahore and Kuala Lumpur.

The theory of planned behaviour originates from the psychology but it has been often used in the marketing to understand or predict a consumer behaviour. This theory states that intention has an influence on a certain behaviour to perform. There are certain factors behind this intention that play a vital role in performing a behaviour. The theory of planned behaviour divided these factors into three type of commitments; behavioural commitments, normative commitments, and control commitments. Behavioural commitment is denoted as the attitude of consumer that is used to predict an intention which leads towards a specific behaviour. This study is using customer equity of American brands that makes an attitude of Muslim consumers. Normative commitments are specifically related to subjective norms and this study is using the religious commitment as normative commitments. Finally, control commitments that are named as perceived behavioural control in the theory of planned behaviour and this study is using the staying reasons as control commitments which try to reduce the brand switching behaviour. Thus, this study is applying the framework of theory planned behaviour and theory of migration.

CHAPTER 3: METHODOLOGY

This chapter provides an overview of the methodology undertaken in order to answer the research objectives, research questions, and hypotheses developed in chapter one and chapter two respectively. It outlines the methods used for data collection and analysis that leads towards the result of this study.

3.1 Ethical Considerations

This section outlines the ethical aspects that are taken into consideration while conducting this study. Ethical considerations are based on three commitments. Ethics is a matter of principled sensitivity to the rights of others (Cohen & Manion 1994). The first ethical commitment is the most fundamental which relates to the need to receive the consent of all respondents and in return the disclosure of information. In the first step, researcher supplied full information about the nature and character of the study to the respondents and offered respondents the opportunity to indicate their willingness to participate in the research project.

The second ethical commitment is the privacy and confidentiality of respondents and responses. The confidentiality is assured and the respondents are protected from misrepresentation and exploitation (Zikmund, 2000; de Vaus, 2002) and the data collected is only used for research purpose (Sekaran, 1992). The third ethical commitment is to be honest at all times with respondents. Honesty and integrity are essential for the development of rapport with responses, and rapport is in turn essential for the development of cordiality which characterises effective responses (Cohen & Manion 1994; Mason, 2002).

The last ethical commitment is that the researcher's commitment to professionalism in the practice of research. Thus, the outcome of this study is expected to truly contribute to the current body of knowledge and the practice of marketing.

3.2 Research Design

The research design is the most important and fundamental step in designing the research methodology of this study. It develops the structure of investigation of research questions and organisation of the study (Easterby-Smith *et al.*, 2008). The types of research design mainly depends on the purpose of the study, data collection and researcher participation (Blomberg *et al.*, 2008). However, the purpose of the study is considered as the main factor while selecting research design and it includes three types (Chisnall, 2001). The first one is exploratory design, which helps to discover the real nature of the problem. The second is the descriptive design which mainly concerned with describing specific phenomena. The third type is the causal design which explains causal relationships between variables (Chisnall, 2001; Saunders *et al.*, 2012). Researchers can combine two or more designs according to the need of study.

The current study investigates the brand switching behaviour which needs to study both quantitatively and qualitatively. Therefore, for this purpose, the research design comprises of mixed methods. Each method provides the answers to the research questions.

3.2.1 Mixed Method Research

There are three types of research methods which are quantitative, qualitative and mixed method. In qualitative, the researcher obtains detailed information from the respondents' perspectives, and describes their experiences, feelings, attitudes, preferences, perceptions and positions (Patton, 1990; Yin, 1994; Churchill, 1995; Bryman, 2006; Silverman,

2006). Whereas, “A quantitative study, consistent with the quantitative paradigm, is an inquiry into social or human problem, based on testing a theory composed of variables, measured with numbers, and analysed with statistical procedures, in order to determine whether the predictive generalisations of the theory hold true” (Creswell, 1994, p. 2). It operationalises the concepts deduced from theory and literature and examines the relationships among the variables by using numeric data (Baker & Foy, 2008; Saunders *et al.*, 2012).

Mixed methods research is an emerging research approach in social sciences that involves combining both qualitative and quantitative data to study problems. In mixed method, researcher collects and analyses qualitative and quantitative data (open ended, close ended) in response to research questions. It is not only about combining or integrating qualitative and quantitative data but using a specific type of mixed methods design. In business and management research, the use of mixed method research is beneficial (Creswell, 2009).

There are three types of mixed method design in research. These are sequential, parallel and transformative (Creswell, 2009). Sequential types of mixed method refer towards the usage of one method after another. Parallel is the usage of both methods simultaneously. Transformative design is a theoretical lens, used to provide a framework for topics of interest, methods of collecting data and outcomes or anticipated changes. The current study aims to explore the brand switching behaviour of millennial Muslim consumers towards American brands in two cities that are Lahore and Kuala Lumpur by using mixed method parallel design. First, quantitative data is collected and analysed. After quantitative data analysis, qualitative data is collected and analysed. The purpose of doing quantitative first is identify the differences in the respondents of both cities. Qualitative method is an in-depth study (Creswell, 2003), therefore, after find out that the difference exist between two cities qualitative method is used to explore the point of

differences between both cities. Table 3.1 describes the research objectives, research questions, and suitable qualitative and quantitative data analysis techniques that are required to meet the objectives of this study, whereas, figure 3.1 represents the overall flow of research for this study.

Table 3.1: Summary of Research

Sr. No.	Research Questions	Research Objectives	Quantitative	Qualitative
1.	What and how are the significant differences of customer equity, religious commitment, staying reasons, and switching in Lahore and Kuala Lumpur	To identify and explore the significant difference of customer equity, religious commitment, staying reasons, and switching intention in Lahore and Kuala Lumpur	Independent T-test using SPSS software	Thematic Analysis using Atlas.ti
2.	What and how are the effects of customer equity, religious commitment, staying reasons, and switching intention on brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur	To determine and explore the effect of customer equity, religious commitment, and staying reasons on switching intention and brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur	Path Analysis using Amos	Thematic Analysis using Atlas.ti
3.	Does the switching intention play the role of switching intention as mediator among customer equity, religious commitment, staying reasons, and brand switching behaviour?	To examine the role of switching intention as mediator among customer equity, religious commitment, and staying reasons.	Mediation Test in Amos	Nil
4.	Do the country and gender moderate the brand switching behaviour of Muslim consumers?	To investigate the effect of country and gender on Muslim consumer brand switching behaviour.	Moderation in Amos	Nil

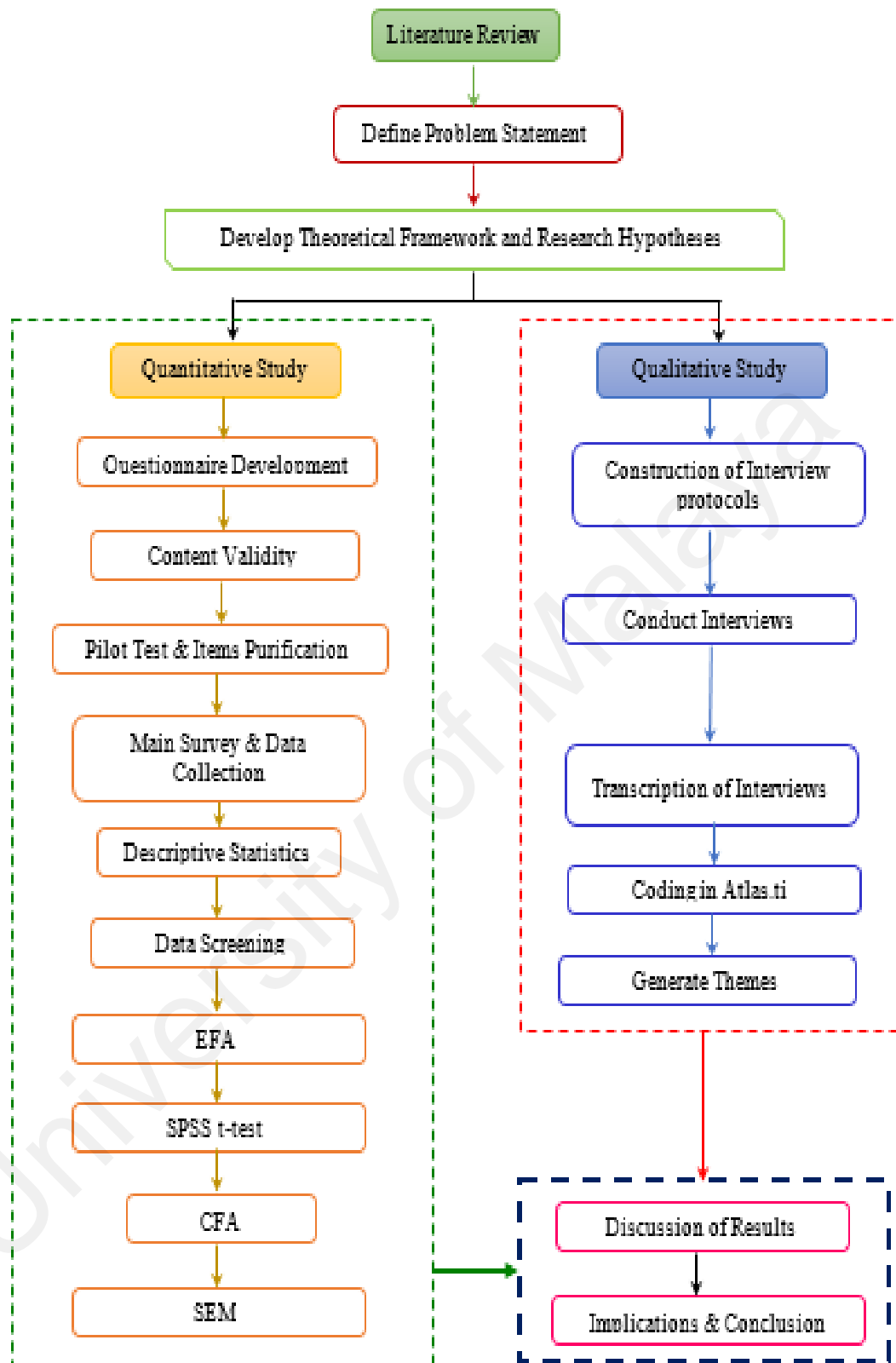


Figure 3.1: Research Flow

3.2.2 The Research Philosophy

The appropriate research paradigm is an important part of research method. The importance of philosophical lens can be explained by three different reasons. Firstly, the philosophical lens can help the researcher not only to understand the overall components but the procedures of research to be undertaken. Secondly, it can help the researcher to select the appropriate research design in solving research problem. Thirdly, knowledge of research philosophy can help the researcher to identify and create designs that may be beyond his or her experience.

There are four philosophical approaches used in social sciences which are post-positivism, advocacy/participatory, social constructivism and pragmatism (Creswell, 2013). One philosophy is not better than another, but different ways of "...telling a story about society or the social world..." (Denzin & Lincoln 1998, p. 10). The post-positivism best suits quantitative research. Advocacy/participatory is more towards politics, empowerment and issue oriented. Social constructivism is related to qualitative research. The above three approaches are beyond the scope of this study. Thus, pragmatism is the most suitable approach for this study. In pragmatism, knowledge claims arise out of actions, situations, and consequences rather than antecedent conditions. Instead of methods being important, the problem is most important, and researchers use all approaches to understand the problem.

3.3 Quantitative Study

Experiment, observation, and survey are the methods to collect primary data (Baker, 2000). Experiments are suitable for causal research (Keppel, 1991). The observation method is used to produce numerical data. Surveys are regarded as being inherently quantitative and have origins in the positivistic tradition. Surveys are useful and better source of data collection in social sciences and specifically in marketing as compared to

observation and experiments (Babbie, 1992; Burton, 2000; Baker, 2001; de Vaus, 2001). The survey method is not time consuming (Baker, 2001) and have more generalisations. It does not require control over behavioural actions and mainly focuses on contemporary events (Yin, 1994).

Surveys can be descriptive and explanatory (Burns, 2000). The descriptive surveys estimate the nature of existing conditions, attributes or the parameters of the population. Whereas, the explanatory surveys establish cause and effect relationships but without experimental manipulation. The questionnaire is the common technique for surveys, as it is suitable for descriptive and analytical research (Saunders *et al.*, 2012). The surveys provide information about; people's physical condition, behaviour, social and economic circumstances and their attitudes and opinions (McCrossan, 1991).

3.3.1 Development of Questionnaire

The function of a research instrument is to fulfil research objectives (Churchill, 1995). The design of questionnaire is an important facet of the research process because it directly affects the quality of the data collected (Sommer & Sommer 1991; de Vaus 2001). However, there is no widely accepted theory of questionnaire design, it is an art rather than a science (Churchill, 1995).

In order to develop a questionnaire, a researcher first evaluates the available measures developed in previous research studies (De Vaus, 2002). Sometimes, items from previous scales may need upgradation in order to fit a particular context or a particular sample. The use of well-established and already tested indicators from literature can be helpful in building a cumulative body of knowledge rather than each researcher carrying out their own idiosyncratic research with idiosyncratic measures (De Vaus, 2002). "Replications and extensions of existing scales help guard against the perpetuation of erroneous and

questionable results, as well as assessing the generalisability of findings from marketing studies” (Mitchell & Bates, 1998 p. 200). Therefore, the researcher decided to include the most relevant items that subjectively fit the research context. The use of too many items in the questionnaire has affected the response rate. Thus, the questionnaire used in this study is developed from previous studies.

3.3.2 Measurement of Constructs

This section specifies the domain of constructs with exact definition, meaning, and measurement. Measurement items in this study are adapted from previous research studies. However, modifications are done in order to update the items according to the research context. The discussion of the constructs is based on the sequence that is presented in the conceptual framework. The following sub-sections discuss the measurement of the constructs; customer equity, religious commitment, staying reasons, switching intention, and brand switching behaviour of millennial Muslim consumers.

3.3.2.1 Customer Equity

Customer equity is a set of assets and liabilities that are linked to a brand, its name and symbol that add to or subtract from the value provided by firm and customers (Aaker, 1991). Brand assets and liabilities contribute to its equity, it may differ from one context to another context. Customer equity has been frequently suggested to represent multidimensional biased or enhanced choice behaviour and willingness of the consumer to pay premium prices (Aaker, 1992; Keller, 1993). But in this study, customer equity is studied as a determinant of brand switching behaviour.

Customer based brand equity can lead to higher profits and lower cost (Kellar, 1993). At the same time, if customers move to another brand, it hurts the equity of a brand that leads towards heavy losses to the organizations. Customer equity can be measured through two

dimensions which are overall customer equity and multi-dimensional customer equity (Yoo & Donthu, 1997). Later, this scale is further modified by Washburn and Plank (2002). Thus, customer equity of American brands is measured by three dimensions modified by Washburn and Plank (2002).

Table 3.2 is represents the measurement scale of customer equity. Customer equity is measured through awareness, perceived quality, and brand image of American brands. Furthermore, awareness is measured through five items that are adapted from Washburn and Plank (2002). Perceived quality is measured through five items adapted from Aaker (1991), Lassar *et al.* (1995), Sweeney and Soutar (2001), Washburn and Plank (2002). Brand image is measured through eight items that are adapted from O’Cass and Grace (2004) and Bravo et al (2010).

Table 3.2: Measurement Scale of Customer Equity

Construct/Dimensions	Adapted Statements	Sources
Brand Awareness	I know all American brands	(Washburn, and Plank, 2002).)
	I can recognize American brands among other competing brands	-
	I’m aware of all American brands	-
	Some characteristics of American brands come to my mind quickly	-
	I can quickly recall the symbol and logo of American brands	-
Perceived quality	The quality of American brands is high	-
	The functionality of American brands is high	-
	The reliability of American brands is high	-
	American brands provide consistent quality products	(Aaker, 1991; Sweeney & Soutar, 2001)
	American brands perform better than other competing brands	(Lassar <i>et al.</i> , 1995)
Brand Image	American brands aim much effort to the benefit of the Muslim community	(Bravo <i>et al.</i> , 2010)
	American brands are highly concerned for the environment.	-

Table 3.2: Continoue

Construct/Dimensions	Adapted Statements	Sources
	American brands are committed to the Muslim society.	-
	American brands are honest	-
	American brands always fulfil its promises	-
	American brands are friendly to the consumers	-
	American brands make a good impression on Muslims	-
	The country of origin of brand is important to me.	(O’Cass & Grace, 2004)

3.3.2.2 Religious Commitment

In psychological research, many instruments were developed in order to measure different perspectives of religion. Hill and Hood (1999) compiled 125 measures on different perspectives of religion. It is very difficult to choose a scale to measure the religious commitment since the most of the existing scales were designed from a Christian perspective. However, this study is based on millennial Muslim consumers. It is necessary to choose a measurement scale from the perspective of Muslim consumers. Commitment Inventory (RCI-10) has been identified as the most appropriate measure of religious commitment for the purposes of this study. This scale measures commitment of a consumer to a religious value system, irrespective of the content of commitments in that faith and has been validated across different samples (Worthington *et al.*, 2003). It avoids sectarian language and used the terms such as “my faith” and “my religious group” and is appropriate for use across most faiths. Thus, this study adapts items from the scale of Worthington *et al.* (2003). Table 3.3 represents the measurement scale of religious commitment for this study.

Table 3.3: Measurement Scale of Religious Commitment

Constructs/Dimensions	Adapted Statements	Source
Religious Commitment	Islam is especially important to me because it answers many questions about the meaning of life	(Worthington <i>et al.</i> , 2003)
	I often read books and magazines about Islam	
	I spend time trying to grow in understanding of Islam	
	My religious commitment lie behind my whole approach to life	
	I make financial contributions to my religious organisation	
	I enjoy spending time with others of my religious affiliation	
	Religious commitment influence all my dealings in life	
	It is important to me to spend periods of time in private religious thought and prayer	
	I enjoy taking part in activities of my religious organisation	
	I keep well informed about my local religious group and have some influence in its decisions	

3.3.2.3 Staying Reasons

The scale for staying reasons is developed from the scale of reasons to stay by Colgate *et al* (2007). He classified staying reasons into two dimensions which are switching barriers and affirmatory factors. The first dimension, switching barriers, includes time and efforts which are required for changing the brands; evaluation of alternatives; emotional bonds between consumers and brands; and switching cost that is incurred by consumers. These possible barriers in brand switching prohibit consumers from leaving the current brand. The second dimension, affirmatory factors, affirm the consumer that staying with their current brand is the right thing to do. It includes confidence, social bond, and service recovery. This broad categorization illuminates that the reasons to stay with a brand can be positive as well as negative. Previously this scale is tested on two countries China and New Zealand, however, they consider the local brands for both countries. This study is contributing the literature by testing the adapted scale Lahore and Kuala Lumpur but the brands are fixed (American brands). Table 3.4 represents the items of staying reasons. Staying reasons are measured through twenty three items that represent two dimensions

of switching barriers and affirmatory factors. This scale was adapted from Colgate *et al.* (2007).

Table 3.4: Measurement Scale of Staying Reasons

Construct/Dimension	Adapted Statements	Source
Switching Barrier	Looking for a new brand takes too much time and effort.	(Colgate <i>et al.</i> , 2007).
	Switching from one brand to another takes too much time and effort.	
	Learning about the new brand takes too much time and effort.	
	Too much effort involved in establishing a new relationship with another brand.	
	I am concerned that the new brand may be worse than my current one.	
	I do not think that the alternatives that exist are any better.	
	Staying with my current brand may benefit me in the future.	
	I have not switched because I have a history with my current brand.	
	I am concerned about the possible problems caused by moving to another brand.	
	A complaint I had was handled well.	
	A problem I had was handled well.	
	There has not been a bad enough incident to make me switch.	
	I have decided not to switch because my current brand improved their offerings.	
	Other family members or friends also use my current brand.	
Affirmatory Factors	I am familiar with my current brand.	
	I am satisfied with my current brand.	
	I feel a sense of loyalty to my current brand.	
	I trust my current brand.	
	The staff at my current brand is friendly and caring.	
	The staff at my current brand understands me.	
	I am recognized by the staff at my current brand.	
	I would be too embarrassed to tell my current brand that I was going to switch	
	I am afraid that I would hurt my current brand's staff feelings if I switched.	

3.3.2.4 Switching Intention

Switching intention is a prior stage of actual brand switching behaviour. Relationship dissolution is measured in this stage, when consumers consider switching a brand but yet do not switch the current brand (Duck, 1982). In this stage, researcher cannot be sure that

the consumer is actually dissolving the relationship in the near future or not. But this approach does allow to undertake a cross-sectional analysis, and it is in line with previous research (Ping, 1993, 1995; Hocutt, 1998; Mittal and Lassar, 1998; Jones *et al.*, 2000; Hellier *et al.*, 2003). Table 3.5 represents the measurement scale of intention. Intention is measured through seven items. These are adapted from Ping (1995), Bensal *et al.* (2005), and Nimkao *et al.* (2014).

Table 3.5: Measurement Scale of Intention

Construct/ Dimension	Adapted Statements	Source
Intention	I will think about ending the business relationship with my brand.	(Ping,1995)
	I am looking for a replacement of current brand.	(Bensal <i>et al.</i> , 2005)
	I am <i>not</i> likely to continue the business relationship with current brand.	(Ping,1995)
	I will probably consider a replacement of current brand in the near future.	Nimkao <i>et al.</i> , 2014)
	I am looking at replacement of brand.	(Ping,1995)
	I will probably stop doing business with current brand in the near future.	(Bensal <i>et al.</i> , 2005)
	I have the intention of switching to use a Muslim friendly brand in future	Nimkao <i>et al.</i> , 2014)

3.3.2.5 Brand Switching Behaviour

The measurement statements for brand switching behaviour have been developed for this study. Table 3.6 represents the measurement scale. It includes nine self-administered statements. These are statements about the likeliness of trying new brands and how often they switch brands, and the post switching behaviour towards previous brands. Nine statements have been developed about switching from American to local and other international brands. Measurement scale of brand switching behaviour is self-developed according to the need of this study and questions are developed according to the suggestion of an expert in marketing generally and brand switching behaviour specifically. They suggested the following questions in the table 3.6.

Table 3.6: Measurement Scale of Brand Switching Behaviour

Construct/Dimension	Self-Administered Statements
Brand Switching Behaviour	I like new brands.
	I try new brands very often.
	I never came back to switched brands.
	Whenever I change a brand it is for long time.
	I have changed from American brands to other brands in last 12 months
	I stopped using American brands and started using local brands in my country.
	I have boycotted the use of American manufactured products/service recently
	I have replaced the use of American brands to other international brands in the last two years
	I have switched from American brands to other brands

3.3.3 Reflective Versus Formative Model

Models can be reflective or formative. In a reflective model, the latent construct exists (in an absolute sense) independent of the measures (Rossiter, 2002; Borsboom *et al.*, 2004). Typical examples of reflective scenarios include measures of attitudes and personality that are measured by eliciting responses to indicators. Practically all scales in business and related methodological texts on scale development use a reflective approach to measurement (Spector, 1992; Bearden & Netmeyer, 1999; Netmeyer *et al.*, 2003). Nearly 95 percent of the constructs measured with multiple items use a reflective structure without consideration of an alternative formulation.

In contrast to reflective model, the construct in formative model is dependent upon a constructivist, operationalist or instrumentalist interpretation by the scholar (Borsboom *et al.*, 2003). For example, the human development index (HDI) does not exist as an independent entity. Rather, it is a composite measure of human development that includes: health, education and income (UNDP, 2006). Any change in one or more of these components is likely to cause a change in a country's HDI score. Thus, based on the above discussion, it is found that the constructs of this study (customer equity, religious commitment, staying reasons, switching intention, and brand switching

behaviour) are reflective constructs. Therefore, this study utilizes the reflective measurement model in order to examine the brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur.

3.3.4 Type of Questionnaire and Scale

There are different types of questionnaires in the literature, self-administrated questionnaires, personal interviews, and telephone interviews (Churchill, 1995; Blomberg *et al.*, 2008). However, the telephone and personal interviews are costly (Blomberg *et al.*, 2008; Saunders *et al.*, 2012). Whereas, self-administrated questionnaires are low cost (Blomberg *et al.*, 2008). Thus, this study uses self-administrated questionnaires.

Thurstone scale, Likert scale, Semantic differential scale and Guttman scale are used in marketing research (Chisnall, 2001). Aaker (1997) suggests the use of the Likert scale in customer equity research. The number of Likert scale points vary from four to seven (Saunders *et al.*, 2012). The current study used the five point likert scale because it give respondents the chance of to be neutral (See Appendix, A).

3.3.5 Unit of Analysis

The most important thing in a research study is unit of analysis. In this study, the unit of analysis is Muslim consumers from two different cities: Lahore and Kuala Lumpur. This study explores the brand switching behaviour of consumers. The literature review shows that young consumers are more willing to switch brands instead of older consumers (Shukla, 2009). Thus, this study focuses on millennial generation (The consumers that are born between the 1980 to 1997) of Muslim consumers. This age group is selected on the basis of research rules; whereby under the age of 18 years is not considered adult.

3.3.6 Pre-Test

The purpose of pre-test in this study is to ensure the content validity and face validity of the questionnaire. The content validity is assigned to experts, in order to ensure the comprehensiveness of measuring instrument, quality of the survey (Hardesty and Bearden, 2004; Saunders *et al.*, 2012). A panel of four marketing experts, two from Pakistan and two from Malaysia, were asked to judge the content validity. Questionnaire was revised according to the comments.

3.3.7 Pilot Testing

The purposes of conducting the pilot test, before starting main data collection, is to purify the questionnaire (Churchill, 1979; Saunders *et al.*, 2012). The sample size of the pilot test for this study was 66. The threshold of respondents for pilot testing is between 10 to 100 in case of normal sample size, but for large sample size the threshold for pilot testing is 200 (Saunders *et al.*, 2012). The reliability is assessed by measuring Cronbach's alpha. Cronbach's alpha assesses the consistency of the whole scale (Hair *et al.*, 2010). The value of Cronbach's alpha 0.7 or above is considered good (Kline, 2005; Hair *et al.*, 2010). However, the value of alpha at 0.5 or 0.6 is also acceptable (Nunnally, 1978; Churchill, 1979). Table 3.7 is about the demographics of the respondents of the pilot testing.

Table 3.7: Demographics of Pilot Testing

Characteristics	Category	Frequency	Percentage
Age	18-25	40	63.5
	25-30	23	36.5
Gender	Male	31	49.2
	Female	32	50.8

Table 3.7: Continued

Characteristics	Category	Frequency	Percentage
Marital Status	Single	50	79.4
	Married	13	20.6
Country	Lahore	32	50.8
	Kuala Lumpur	31	49.2
Income	2000-4000/1000-2000	20	31.7
	4000-6000/2000-3000	4	6.3
	0	39	61.9
Education Level	Undergraduate	37	58.7
	Post graduate	26	41.3

The valid responses were 63, and the remaining respondents were discarded due to missing data. The age of respondents between 18 to 30 years, with 63.5% ranging from 18 to 25 years and 36.5% ranging from 25 to 30 years. The pilot study sample profile has 49.2% males and 50.8% females. In terms of marital status, the percentage of single and married respondents were 79.4% to 20.6% respectively. Pakistani respondents were 50.8% and Malaysians were 49.2%. In addition, most of the students did not have income as 61.9% representing 0 level of income. The undergraduate students were 58.7% and post graduate students were 41.3%. The table 3.8 represents the value of Alpha for all items together. Total number of items were 67 in both countries. The Cronbach's Alpha for Lahore is 0.85 and for Kuala Lumpur is .94.

Table 3.8: Reliability Statistics

City	Cronbach's Alpha	No. of Items
Lahore	.848	67
Kuala Lumpur	.939	67

In the second step, the value of Cronbach's Alpha is done separately for all constructs. The customer equity has three dimensions. All items under these three dimensions were having Cronbach's Alpha value .89. The religious commitment had 10 items and the value

of Cronbach's Alpha was .60. All items measuring the staying reasons under two dimensions namely; switching barrier and affirmatory factors meet the threshold value of Cronbach's Alpha which was .90. Similarly, the Cronbach's Alpha value of switching intention items and switching behaviour were .84 and .86 respectively. Table 3.9 represents the results of reliability statistics.

Table 3.9: Reliability Statistics for Constructs

Constructs	Cronbach's Alpha	No. of Items
Customer Equity	.89	17
Religious Commitment	.60	10
Staying Reasons	.90	24
Switching Intention	.84	7
Brand Switching Behaviour	.86	9

3.3.8 Sampling Process

Sampling process represents a step by step approach that is used to select certain elements from the whole population. The purpose of selecting certain elements from the entire population is to save time, costs, and other human resources (Forza, 2002). In this study, the sampling process is done in four steps which are (1) defining the target population, (2) determining the sample size, (3) sampling procedure and (4) sources of sampling errors.

3.3.8.1 Target Population

The first step in selecting the sample for this study was to identify the population from which the sample is to be selected. According to Fink "A sample is a portion or a subset of a larger group called a population. The population is the universe to be sampled. A good sample is a miniature version of the population - just like it, only smaller" (Fink, 1995, p. 1). This is a comparative study between Lahore and Kuala Lumpur. Lahore was selected for sampling purpose from Pakistan. Lahore is a city situated in the northwest of Pakistan. It is the capital city of the province of Punjab and is the main centre for cultural

activities in both the Punjab region and Pakistan as a whole. Its population in 1998 stood at just under 6.5 million which in 2013 was just over 7 million with a current growth rate of over 2% only. It has expanded to almost double of its size in the last 14 years but Lahore remains the 42nd most heavily populated city in the world. In Lahore, University of Central Punjab was selected for data collection.

Kuala Lumpur was selected from Malaysia for sampling. There were certain reasons behind selecting Kuala Lumpur. It is a capital city and most developed region in Peninsular Malaysia, having up-to-date and modern amenities, and infrastructure compared to other parts of the country. Therefore, the new ideas are diffused to other parts of the country from Kuala Lumpur. Demographically, the distribution of ethnic group is different in Kuala Lumpur, hence, the characteristics of ethnic group in Kuala Lumpur closely resemble the national population of the whole country.

The respondent age starts from 18 years. This age group was selected because of the restriction of the Ethical Research Committee that the respondents' age should be above or equal to 18 years old. Respondents below the age of 18 are not considered adults. So, in case if the research targets children or specific young respondents, in such cases approval from the committee is required. Secondly, it found in the previous literature that young people are inclined towards brand switching behaviour as compared to older consumers (Shukla, 2009).

3.3.8.2 Sample Size

The determination of sample size is complex and it depends on the margin of error, degree of certainty, size of population, and the statistical techniques (Saunders *et al.*, 2012). Large samples represent population, but they are expensive, difficult to obtain and affect results (Saunders *et al.*, 2012). The sample size for SEM depends on five factors (Hair *et*

al., 2010). First, is the normality of the data? Second, is the estimation technique of maximum likelihood estimation (MLE) suggests a sample size, starts from 200 respondents. Third, complex models require larger samples. Fourth, missing data reduces the sample size, therefore; it should be considered before determining sample size. Fifth, for average error variance of indicators, large sample sizes are required for smaller communalities less than 0.5 (Hair *et al.*, 2010). For complicated model, a sample size of minimum 300 is considered acceptable (Hair *et al.*, 2010). Thus, the current study considered 300 sample size and the researcher targeted sample size of minimum 300 valid responses from each country.

3.3.8.3 Sampling Technique

There are two main types of sampling techniques. The first one is probability sampling and second is non-probability sampling. In probability sampling, each element in population has an equal chance to be selected, while the non-probability sampling means that probability of selecting an element cannot be estimated (Churchill, 1995). The probability sample can be further divided into four types which are simple random sample, systematic sample, stratified random sampling, and multistage cluster sampling. The non-probability sampling includes the convenience sampling, quota sampling and snowball sampling (Bryman and Bell, 2011).

The current study has two large populations. It is difficult to choose the appropriate sample size from large populations (Churchill, 1995). Therefore, the current study is depended on probability cluster sampling. Cluster sampling can be applied through multistage sampling. It is used to divide the larger populations into clusters. Multistage sampling is easier to implement and can create a more representative sample of population than a single sampling technique (Churchill, 1995). Figure 3.2 represents multistage sampling.

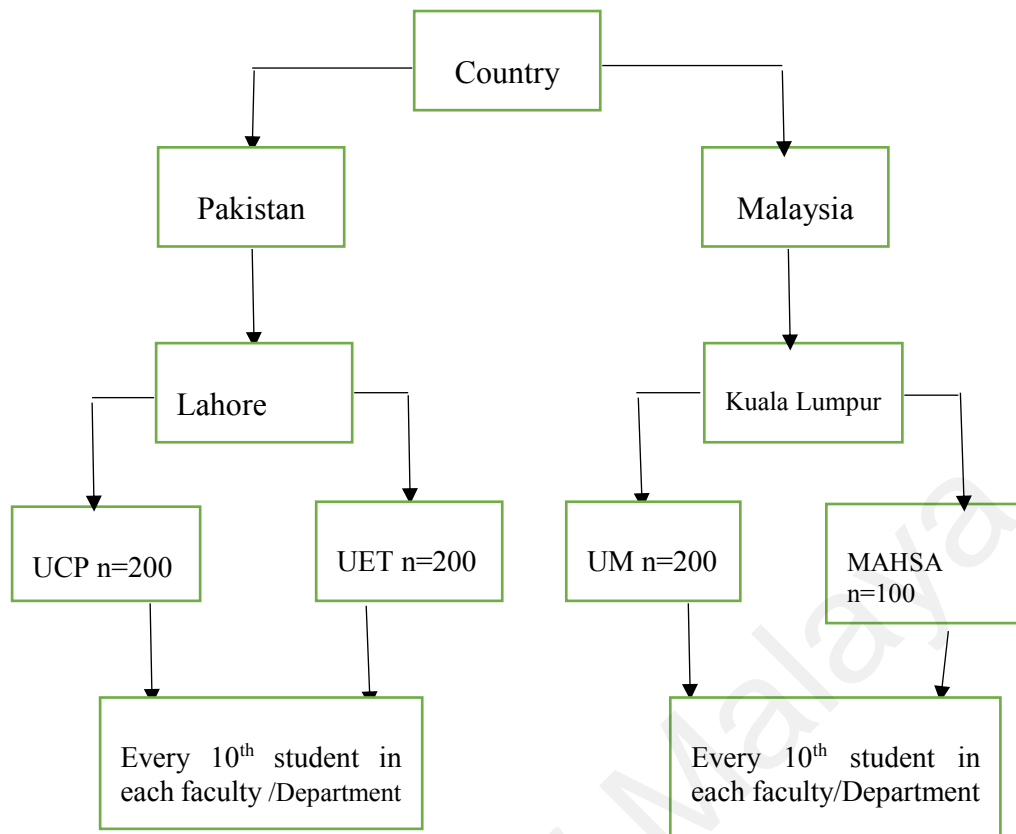


Figure 3.2: Multistage Sampling

The researcher chooses a sample in two or more stages. It is appropriate when population is very large and it is difficult to identify the sample size (Creswell, 2012). At the first stage, University of Malaya and MAHSA University are selected from Malaysia. Furthermore, the University of Central Punjab and UET are selected from Lahore Pakistan. At the second stage, universities are divided into faculties. In each faculty, there are different departments. In the third stage, data is collected from each department through simple random sampling: every 10th student is selected as a participant.

3.3.9 Analysing Quantitative Data

The quantitative data analysis is conducted in two steps. In the first step, data is screened by identifying missing data and outliers using SPSS v.22. Descriptive statistics are used to provide an overview about the sample of both countries. After descriptive statistics, exploratory factor analysis is done in SPSS. In order to check the hypotheses, the t-test is

conducted. In the second step, measurement and structural models are developed to test the remaining hypotheses in AMOS v. 21.

3.3.9.1 Preliminary Analysis

The data analysis started with preliminary analysis. Firstly, data was screened by checking and correcting errors (Pallant, 2010). Data screening started by checking the accuracy of entering the data and looking for the out-of-range values (Tabachnick & Fidell, 2007; Pallant, 2010). The next step is to check missing data and outliers. There are four steps for checking missing data and applying a remedy which are: (1) to determine the type of missing data; (2) to assess the extent of missing data; (3) to diagnose the randomness of missing data; and (4) to apply the remedy (Hair *et al.*, 2010). The problem is less serious and any possible way of remedy can be applied, if it is below 10% for each case (Hair *et al.*, 2010), or under 5% (Tabachnick & Fidell, 2007).

After checking the missing data, the next step is to identify the outliers. Outliers are defined as observations that have unique combination of characteristics from the other observations (Hair *et al.*, 2010). There are four reasons for the occurrence of outliers which are incorrect data entry, inspected missing values, and the case is not a member of the population, or a member but uses extreme values different from the normal distribution (Tabachnick & Fidell, 2006). Univariate outliers are detected by converting data values to standard scores, while the multivariate outliers are addressed by Mahalanobis (Hair *et al.*, 2010).

After checking the missing values and outliers, the next step is to fulfil the assumptions of multivariate data analysis techniques. These are normality, homoscedasticity, and multicollinearity (Hair *et al.*, 2010). Normality refers to the extent of normal distribution of the data (Hair *et al.*, 2010). The normality of data can be measured by two components

which are skewness and kurtosis. Skewness refers to the symmetry of distribution and kurtosis refers to the peak of the distribution (Tabachnick & Fidell, 2006). A distribution can be a normal distribution if distribution has zero skewness and kurtosis. However, it is also acceptable within the range of -2.58 and +2.58.

Homoscedasticity refers to “the variability in scores for one continuous variable is roughly the same at all values of another continuous variable” (Tabachnick and Fidell, 2006, p.85). Levene’s test is used to assess the homoscedasticity of variables. The failure to achieve homoscedasticity results in heteroscedasticity, caused by non-normality of any of the variables (Tabachnick & Fidell, 2006).

Multicollinearity refers to the high correlation between variables exceeding 0.9 (Tabachnick & Fidell, 2006), or 0.85 (Kline, 2005). Multicollinearity can confound the predictive ability of regression model, estimation of regression coefficient and statistical tests (Hair *et al*, 2010). It is assessed by tolerance and variance of inflation (VIF) (Tabachnick & Fidell, 2006; Hair *et al*, 2010).

3.3.9.2 Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis is used to reduce data and classify variables into a set of factors by identifying the underlying structure among variables (Hair *et al*, 2010; Pallant, 2010). The purpose to conduct EFA at early stages of data analysis is to summarise the data and group the variables together into a set of factors. The EFA is conducted in three steps which are suitability of data, factor extraction, and factor rotation.

The suitability of data is determined by the sample size and the strength of the relationships between items (Pallant, 2010). There are different approaches in the literature regarding the suitability of the data. The sample size of minimum 300 is good for factor analysis (Tabachnick & Fidell, 2006). The other approach is based on the ratio

between participants and items which is at least 10:1 between the participants and items (Pallant, 2010). While literature also suggests another approach, according to that approach, only five cases for each item are required (Hair *et al.*, 2010; Pallant, 2010). The factorability of data is measured by two statistical measures which are Bartlett's test of sphericity and Kaiser-Meyer-Olkin (KMO) (Pallant, 2010).

The second step in EFA is the factor extraction. It is used to determine the number of factors that describe the structure of the variables in the analysis (Hair *et al.*, 2010). There are two methods of factor extraction which are principal component analysis and common factor analysis. The principal component analysis "considers the total variance and derives factors that contain small proportions of unique variance and in some instances error variance" (Hair *et al.*, 2010, p.107). Whereas, the common analysis "assuming that both the unique and error variance are not interested in defining the structure of the variables" (Hair *et al.*, 2010, p.107). The current study conducts the principal component analysis. It is most commonly used and appropriate for data reduction (Pallant, 2010; Hair *et al.*, 2010). The number of extracted factors is determined by eigenvalue and scree test (Pallant, 2010).

The third step in conducting EFA is factor rotation. There are two main approaches in literature regarding factor rotation which are orthogonal and oblique rotation. Varimax rotation is the commonly-used approach of orthogonal rotation (Pallant, 2010; Hair *et al.*, 2010). Therefore, the current study employs Varimax rotation.

3.3.9.3 Independent T-Test

Independent t-test is used to compare means of both cities: Lahore and Kuala Lumpur. It is particularly useful when research question requires the comparisons of the variables. Levene's test is used to compare the means.

3.3.9.4 Structural Equation Modelling (SEM)

Structural Equation Modelling (SEM) is a multivariate technique that combines the aspects of factor analysis and regression to examine the interrelationships among constructs (Hair *et al.*, 2010). SEM can measure the multiple interrelated dependent relationships and the impact of independent variables on dependent variables (Hair *et al.*, 2010). In defining the model, SEM tests the theory and the hypotheses (Tabachnick & Fidell, 2006). Therefore, it can investigate the relationships between the customer equity, religious commitment, and staying reasons as independent variables and brand switching behaviour as dependent variable. Then, it measures the impact of switching intention as an independent factor on brand switching behaviour, and switching intention as mediator among customer equity, religious commitment and staying reasons. This study uses the AMOS software v.21 to perform the SEM. SEM has two stages. The first stage is based on measurement model and second stage is based on structural model. Measurement model was developed for the validity and reliability of the model. Once the reliability and validity of the measurement model is achieved, the measurement model is converted into the structural model to test the hypotheses of this study.

3.3.9.5 Measurement Model and Confirmatory Factor Analysis

The purpose of measurement model is to establish the validity and reliability of the model. The measurement model validity depends on achieving acceptable levels of goodness of fit and assessment of construct validity (Hair *et al.*, 2010). The goodness of fit indices has three groups: absolute fit indices, incremental measures, and parsimony measures (Hair *et al.*, 2010). Absolute fit indices are a direct measure of the fit between the specified model and observed data (Hair *et al.*, 2010). Incremental fit indices assess the estimated model by comparing it with a null model, an alternative baseline model (Hair *et al.*, 2010).

Parsimony fit indices are the ratio between the degrees of freedom of a model to the total degrees of freedom of the used model (Hair *et al.*, 2010).

Once the model fit is achieved, the next step is to establish the construct validity. Construct validity is assessed by convergent validity, and discriminant validity (Hair *et al.*, 2010). The convergent validity is assessed by factor loading, average variance extracted and composite reliability. Discriminant validity is assessed by average shared variance and maximum shared variance. Discriminant validity is the extent that constructs are distinct and the measures of each construct are not correlated to other construct measures (Hair *et al.*, 2003). The thresholds for these values are as follows (Hair, *et al* 2010):

$CR > 0.7$, $AVE > 0.5$, $MSV < AVE$, $ASV < AVE$

*CR=Composite Reliability, AVE= Average Variance Extracted, MSV= Maximum Shared Variance, ASV= Average Shared Variance.

3.3.9.6 Structural Model

Once the measurement model validity is achieved, then measurement model is converted to an advanced level of model which is structural model by assigning the relationships between constructs based on theory to test the hypotheses. (Hair *et al.*, 2010).

3.3.9.7 Mediation

Two types of mediation are partial mediation and full mediation. There exist three links among dependent, independent, and mediator variables (Barron & Kenny, 1986). The first link is between independent and dependent variables. The second link is between independent and mediator variables. The third link is between mediator and dependent variables. The relationship between independent and dependent variables is only through

mediator and there is no relationship between independent and dependent without mediator variable that is called full mediation or complete mediation (Baron & Kenny, 1986; Hair *et al.*, 2010). In partial mediation, the independent variable has both direct and indirect effect on dependent variable. However, the direct effect is not mediated (Baron & Kenny, 1986; Hair *et al.*, 2010).

3.3.9.8 Multi - Group Moderation

The role of country and gender are analysed by multi group moderation in Amos. The purpose of multi-group moderation in this study is to do a comparison of both countries and to elucidate the difference of both populations and gender towards brand switching behaviour.

3.4 Qualitative Study

In qualitative study, data is collected through interviews, observations and document analysis. In interviews, data is collected by asking interviewees about their experiences, opinions, feelings and knowledge. The data collected from observations includes description of people's activities, actions and interactions. The data collected from document analysis includes excerpts from program records, official publications and reports (Patton, 1990).

3.4.1 The Interview

The interview is a type of qualitative method which is used to collect data in order to achieve the objectives of the study. In interviews, researchers communicate with the interviewee to validate the proposed research model. There are three types of interviews: (1) structured interviews; (2) semi-structured interviews; and (3) unstructured interviews (Merriam, 2009). The questions in structured interviews are predefined and the

interviewer follows the questions strictly while the unstructured interviews have no predetermined list of questions and the researcher goes in-depth with the interviewee, allowing him/her to talk freely (Saunders *et al.*, 2012). Semi structured interview is the most used type in qualitative research (Merriam, 2009). The purpose of semi structured interviews is to encourage the participant to speak about the phenomena by asking some questions related to the problem (Packer, 2011). The researcher or interviewer uses a prepared list of questions in semi-structured interviews. However, it is not fixed and interviewer can change the order of the questions, omit, and add questions, based on the nature of the interview (Merriam, 2009).

Therefore, this study used semi structured interviews for data collection to get an in-depth insight and understanding of Muslim consumers switching behaviour across two cultures. The types of questions in interview were the experience and behaviour questions, opinion and value questions (Merriam, 2009). Behaviour questions helped the interviewer to best explore the brand switching behaviour. Opinion and value questions helped to identify the role of different commitments on brand switching behaviour. Initially, interview questions were about customer equity of American brands, religious commitment, and staying reasons (Please see Appendix, B). Throughout the interview process, the flexibility in the questions is maintained. Probing questions were used where they are required. Two quality tape recorders were used to minimize the obstacles during interview sessions. Moreover, the researcher prepared the notes during interview sessions. Then, the recorded interviews were transcribed for further analysis.

3.4.2 Participant Selection

The success of qualitative research mainly depends on the participants. There are numerous methods for selection of participants, but purposive sampling is the best method for interviews (Creswell, 2012). To understand the brand switching behaviour of

Muslim consumers across different cultures, purposive sampling was used for participant selection. As this is the comparative study between Lahore and Kuala Lumpur, the focus of the study is millennial generation (born 1980-1997) as young consumers are inclined towards switching behaviour. Thus, the participants selected in this study were the students from the universities of both countries. The University of Central Punjab and University of Engineering and Technology are selected from Lahore Pakistan and University of Malaya and MAHSA University are selected from Kuala Lumpur Malaysia. In each university five participants has selected through purposive sampling. The number of participants in qualitative research is low as compared to the number of participants in quantitative research. This is because the qualitative research is in-depth (Creswell, 2012). The number of participants may be from 1 or 2 to 30 or 40 (Creswell, 2012). Hence, the number of participants for this study are 10 from each country. The participants are first asked about their brand switching behaviour. Only those participants are considered as part of study who are involved in brand switching.

3.4.3 Data Preparation and Analysis

Data preparation and analysis represents a process of converting raw data into findings and conclusion (Lofland *et al.*, 2006).

3.4.4 Thematic Method of Coding

Thematic analysis is considered as fundamental method for qualitative analysis. It is widely used in social sciences to analyse the qualitative data (Roulston, 2001). However, this method has been lacking in terms of procedure to perform it (Boyatzis, 1998; Tuckett, 2005; Attride-Stirling, 2001). Generally, thematic analysis is based on the identification of themes, analysing them, and reporting patterns (themes) within data. Therefore, this

study is following the six steps of thematic analysis developed by Braun and Clarek (2006).

3.4.4.1 Familiarizing with Data

This is the first step of thematic analysis, interviews are transcribed into written form in order to further conduct a thematic analysis. After transcribing the interviews, there is a need to read and reread the data in order to come up with initial ideas about the responses of the participants in the interviews (Braun & Clarek, 2006).

3.4.4.2 Generating Initial Codes

After transcribing the interviews, the next step is to generate initial codes (Braun & Clarek, 2006). In order to generate initial codes in the present study, the researcher read and familiarized herself with the data, and generated an initial list of ideas about the data. Codes are helpful to identify the features of the data that appear interesting to the analyst, and give meanings to the raw data (Boyatzis, 1998).

3.4.4.3 Searching for Themes

After assigning the codes to the raw data, the next step is to assign themes to the initial codes. In this step, the long list of the different codes that have been identified across the data set, in the previous stage, were assigned potential themes by collating all the relevant codes within the identified themes (Braun & Clarek, 2006). Initially, the researcher started to analyse the codes and considered how different codes may combine to form an overarching theme from the very beginning of data annotation with coding.

3.4.4.4 Reviewing Themes

After assigning themes to the same but different codes, the next step was to review the themes. This step involves the refinement of the themes (Braun & Clarek, 2006). The purpose of this step is to scrutinize the themes on the basis of their nature. During this phase, it is found that some themes are not really themes because they did not have enough data to support themes. Some themes overlapped each other because two separate themes were having the same relevant codes. Other themes were needed to be broken down into separate themes (Patton, 1990).

3.4.4.5 Defining and Naming Themes

This step is about identifying the essence of what each theme is about (as well as the themes overall), and about determining what aspects of the data each theme captures (Braun & Clarek, 2006).

3.4.4.6 Producing the Report

This is the last step of thematic analysis in which the researcher has a set of fully worked-out themes that include the final analysis and write-up of the report.

3.4.4.7 ATLAS.ti for Organizing and Manging the Data

The use of software in qualitative data analysis is considered more functional. Literature showed that, software is helpful in coding and categorising the large amount of data collected through interviews (Yin, 2009). Software only facilitates the researcher in coding and making themes. Hence, in this study, ATLAS.ti v.7 was used to generate codes and themes. An example of coded interview is attached (Please see Appendix, C).

3.5 Validity and Reliability

Validity and reliability are required in both quantitative and qualitative methods to ensure the trustworthiness of the results (Creswell, 1998). In quantitative and qualitative researches, the trustworthiness of the study is ensured by checking the validity and reliability of the results (Creswell, 1998). Creswell (1998) and Yin (2009) propose four tests (criteria) to enhance the quality of qualitative research which are construct validity, internal validity, external validity, and reliability. Overall, the focus is on two things reliability and validity; therefore, here the researcher explains mainly how these two factors are ensured in this study. Different strategies are used throughout research process to ensure reliability and validity. Few are used and applied at the research design stage, while others are addressed during data collection, data analysis, and data interpretation (Krefting, 1991). To ensure reliability and validity of this study, the researcher employs the following methods: (a) Triangulation of methods; (b) Triangulation of data source; (c) content validity of questionnaire and initial codes; (e) Cronbach alpha.

3.5.1 Triangulation of Methods

This study employs both quantitative and qualitative methods. The use of both methods in research is to enhance the reliability and validity of the research. In mixed method research, data is collected through several sources which are questionnaires and in depth-interviews. Gathering data through one technique can be questionable, biased and weak. However, collecting information from a variety of sources and with a variety of techniques can confirm findings. Therefore, if we obtain the same results, we can be sure that the data is valid. Certainly, through triangulation, we can gain qualitative and quantitative data in order to corroborate our findings.

3.5.2 Triangulation of Data Source

Another type of triangulation is triangulating the data sources. According to Krefting, the triangulation of data sources involves the variety in space, time, and participants (Krefting, 1991). This study triangulates the data sources by collecting data from participants that are living in two different cultures (Pakistan and Malaysia). Triangulation of data source validates the data by getting it from multiple participants.

3.5.3 Content Validity of Questionnaires and Initial Codes

A panel of four marketing experts, two from Pakistan and two from Malaysia, were asked to judge the content validity; representativeness of questions to constructs, the structure and the wording of the questionnaire. The received comments were revised and the suitable corrections were made.

For qualitative research, the initial codes that are generated after transcribing the interviews, were sent to two experts. One was a marketing expert and other was a qualitative research expert. The codes were evaluated by both experts. The codes were revised according to the comments that were received by experts.

3.5.4 Cronbach Alpha

Internal consistency of items such as individual questions in a questionnaire can be measured using statistical procedures such as Cronbach's alpha coefficient (Cronbach 1951), randomly splitting all the responses to a question into two sets, totalling the scores on the two sets, and working out the correlation between the two sets. This is known as a 'split-half' test. A more sophisticated way of doing this is to create all possible split halves and determine the average correlation between all of them. Cronbach's alpha (1951) is an estimate of the average of all split-half estimates of reliability. Reliability is the proportion

of variability in a measured score that is due to variability in the true score (rather than some kind of error). A reliability of 0.9 means 90 per cent of the variability in the observed score is true and 10 per cent is due to error. A reliability of 80 to 90 per cent is recommended for most research purposes.

3.6 Chapter Summary

This section represents the summary of research methodology chapter. The research methodology chapters start with ethical consideration, research design, research philosophy, research instrument, and measurement of constructs and sampling. A mixed method approach has been utilized. In quantitative study, self-administered questionnaire has been employed to collect data for the constructs proposed in the conceptual model. In order to ensure the clarity, understanding and equivalence of the instrument, a pre-test was conducted before conducting the final survey. Pre-test is necessary to discover any issue related to instrument and to determine the face validity of the measure. After pre-test, the final survey was conducted. Two statistical techniques were adopted to analyse the quantitative data. The statistical package for social sciences (SPSS) was used to analyse the preliminary data and to provide descriptive analysis about study sample. Structural equation modelling (SEM) was used to test the proposed theoretical model in AMOS. In qualitative approach, interviews were conducted to collect data from respondents. Qualitative data was analysed through thematic analysis in ATLAS.ti.

CHAPTER 4: ANALYSIS AND RESULTS

4.1 Introduction

This chapter presents the analysis of the Muslim consumers brand switching behaviour in Lahore and Kuala Lumpur. This chapter is divided into two main sections. Section one presents quantitative analysis and section two presents qualitative analysis of the study. In quantitative research method, respondents are selected from two universities (one Public Sector University and one Private Sector University) from each country through multi stage cluster sampling. The analytical framework is employed on 706 questionnaire after screening the data. The second section presents the results of qualitative research. Ten interviewees are included from each city that is, Lahore and Kuala Lumpur. These are selected through purposive sampling (have background of brand switching) and snow ball sampling (One interviewee leading to the other). The interviewees were ensured that on ethical ground their views will be kept confidential. Therefore, interviewees are not mentioned by their names but by codes. Interviewees are denoted as P1, P2, P3, P4, P5, P6, P7, P8, P9, and P10.

4.2 Quantitative Analysis

This section presents the quantitative data analysis done in SPSS and Amos.

4.2.1 Data Screening

The first stage after data collection and before data analysis is data screening. Data screening can be ensured by: the accuracy of data input, treating the missing data, outliers, and fulfil the normality assumptions (Fidell, 2001). Data screening is an important step for further analysis but in case of SEM, it is crucial to get the appropriate results (Schumacker & Lomaz, 2004; Hair *et al.*, 2010).

4.2.1.1 Missing Data

There are various techniques to handle the missing data. If the missing data is more than 10 % and the sample size is above 250 questionnaires, it is suggested to eliminate it from the data analysis (Hair *et al.*, 2010). Out of the 425 questionnaires collected from Pakistan, only 400 were used; 25 were discarded and considered unusable due to the huge amount of missing data. Similarly, 325 questionnaires were distributed and collected from respondents in two Malaysian universities. Out of the 325 questionnaires collected from Malaysia, only 306 were used; 19 were discarded and considered unusable due to the huge amount of missing data.

4.2.1.2 Outlier

Outlier refers to the responses with extreme values on either dependent variables or independent variables and different from the rest of responses in the similar data set (Kline, 2011). Outliers directly affect the mean, standard deviation, and correlation coefficient values (Schmacker & Lomax 2004; Pallant, 2007).

4.2.1.3 Normality

After examining the missing data and outliers, the next step is to ensure the normality of the data (Byrne, 2010). Normality is defined as the shape of normal distribution of the metric variable and its correspondence (Hair *et al.*, 2010). Normality of a variable can be assessed graphically or statistically (Tabachnick & Fidell, 2007; Coakes *et al.*, 2009; Pallant, 2010). In case of large sample size, skewness and kurtosis are used to assess normality.

Skewness refers to the symmetry of distribution. Kurtosis refers to the peak of the distribution (Tabachnick & Fidell, 2007). However, the most commonly acceptable

critical value for z (kurtosis/skewness) distribution is ± 2.58 (Hair *et al.*, 2010). Table 4.1 represents the results of skewness and kurtosis. The switching barrier construct has leptokurtic with kurtosis value 2.03, but it still falls within the acceptable range at less than ± 2.58 .

Table 4.1: Skewness and Kurtosis at the Item Level

Variables	Mean	Std. Deviation	Skewness	Std. Error of Skewness	Kurtosis	Std. Error of Kurtosis
Awareness	3.63	.73	-.78	.09	1.27	.18
Perceived Quality	3.89	.69	-.93	.09	1.22	.18
Brand Image	3.60	.83	-.59	.09	-.44	.18
Religious commitment	4.30	.40	-.89	.09	1.99	.18
Switching Barrier	3.74	.77	-1.41	.09	2.03	.18
Affirmatory Factors	3.72	.76	-1.16	.09	1.56	.18
Switching Intention	3.89	.65	-.91	.09	1.14	.18
Switching Behaviour	3.80	.67	-.85	.09	.35	.18

N=706

4.2.1.4 Multicollinearity

Multicollinearity refers to the relationship among independent variables (Pallent, 2007). It exists when the relationships among variables in a model are highly correlated (Hair *et al.*, 2010). It is assessed by the variables tolerance and variance inflation factor (VIF) (Hair *et al.*, 2010). Tolerance refers to the amount of variability of independent variable that are not explained by the other independent variables and it is acceptable if it is equal to 0.1 (Tabachnick & Fidell, 2007; Hair *et al.*, 2010).

The second measure of multicollinearity is the variance inflation factor (VIF), which refers to the degree of standard error result from multicollinearity. It is measured by the inverse of tolerance ($1/\text{tolerance}$); thus, a value of 10 is acceptable means that the

tolerance equals 0.1. Accordingly, following the rule that tolerance value should be lower than 0.1 and VIF more than 10 to diagnose multicollinearity, the results shown in table below, outline the maximum VIF as 4.32 with tolerance value equal to 0.32. Therefore, there is no multicollinearity between the independent variables of the current study.

The customer equity construct comprises of four dimensions; awareness, perceived quality, and brand image, with each exhibiting a tolerance value of 0.70, 0.50, 0.23 respectively which is above the cut-off value of 0.1 as suggested by Hair *et al.* (2006). The VIF for customer equity is 1.423, 1.99, and 4.31, respectively. The tolerance value of religious commitment is 0.961 which is above cut-off value, and VIF of religious commitment is 1.04 which is not above cut-off value. Staying reasons have two dimensions; switching barrier and affirmatory factors. The tolerance value for switching barriers is 0.32 and for affirmatory factors is 0.31. The tolerance value for both dimensions is above cut-off value 0.1. Subsequently, VIF values for switching barrier (3.17) and affirmatory factors (3.25) have not exceeded 10. After assessing the multicollinearity, the data is now ready for further analysis. Table 4.2 represents the multicollinearity results.

Table 4.2: Multicollinearity Diagnostics

Variables	Tolerance	VIF
Customer Equity		
Awareness	.70	1.42
Perceived Quality	.50	1.99
Brand Image	.23	4.32
Religious Commitment	.96	1.04
Staying Reasons		
Switching Barriers	.32	3.17
Affirmatory Factors	.31	3.25

Dependent Variable: Brand Switching Behaviour

4.2.1.5 Demographics of Respondents

In this research, the respondents were of different ages. They were categorised into two groups: the first includes those who aged from 18 to 24; representing 79.9% of the sample. The second includes respondents aged from 25 to 30; representing 19.1% of the sample. The demographic details of the main survey sample showed that the majority of the respondents were females, forming 53.1% of the whole sample, while males represented only 46.9% of the sample. The mainstream level of the social status of respondents varied between single (91.1%) and married (8.9%). The occupational status shows that 90.7% of the respondents were students, 3.7% were employees, and 5.7% were both employees and students.

The respondents from Pakistan represent the 56.7% of the sample and Malaysians represent the 43.3% of the sample. The majority of respondents completed their degree, representing 81.3% of the total sample, 11.6% were master degree holder, and 7.1% respondents were at level of PhD. The level of income is divided into five groups. Level one is RM1000 to 2000, 26.8% of the respondents fall in level one. Level two includes RM2001 to 3000, 3.5% of the respondents fall in level two. Level three includes RM3001 to 4000, 1.4% of the respondents fall in level three, level four includes 20000 to 40000 PKR, .1% respondents have this income level, level five includes 40000 to 60000 PKR, 0.1% respondents have this level of income, respondents with no income fall in last category, representing the 68.0% of the sample. Respondents are affiliated with four different universities in Lahore and Kuala Lumpur; 29.7% respondents belong to UET, 27.2% belong to UCP, 28% belong to UM, and 15% belongs to MAHSA. Table 4.3 shows the demographic details of the respondents in the main survey sample.

Table 4.3: Demographic Details of Respondents

Characteristics	Category	Frequency	Percentage
Age	18-24	564	79.9
	25-30	152	20.1
Gender	Male	331	46.9
	Female	375	53.1
Marital Status	Single	643	91.1
	Married	63	8.9
Occupation	Student	640	90.7
	Employee	26	3.7
	Both	40	5.7
Country	Lahore	400	56.7
	Kuala Lumpur	306	43.3
Income	RM1000-2000	189	26.8
	RM2001-3000	25	3.5
	RM3001-4000	10	1.4
	PKR20000-40000	1	.1
	PKR40001-60000	1	.1
	0	480	68.0
Education Level	Degree	574	81.3
	Master	82	11.6
	PhD	50	7.1
University	UET	210	29.7
	UCP	192	27.2
	UM	198	28.0
	MAHSA	106	15.0

4.2.1.6 Exploratory Factor Analysis (EFA)

After data screening, missing data, outliers, multicollinearity, and descriptive statistics were done, the next step in this study is exploratory factor analysis. It is an important stage and refers to a technique which is used to determine the structure of the factors to be analysed, it identifies the variables and suggests dimensions (Churchill, 1979). It is

mainly used to establish dimensionality and convergent validity of the relationship between items and constructs. It identifies the inter-correlation among the measurement items and groups them together on the basis of the correlation (Hair *et al.*, 2010). The main aim of conducting exploratory factor analysis for this study is data summarisation and reduction. The exploratory factor is conducted in three steps (Pallant, 2010). The first step is about to check the suitability of data by the sample size and the inter-correlations among items. For sample size, the ratio between the number of cases and the number of items is greater than 5:1 (Hair *et al.*, 2010). Additionally, the sample size of the current study is regarded as meeting the threshold of Tabachnick and Fidell (2007, p.613), suggesting that “it is comforting to have at least 300 cases for factor analysis”. The measure of sampling adequacy (MSA) quantifies the inter-correlations among the variables with value ranges from 0-1. Variables with values of 0.5 or above are good variables predicted by other variables without error; while, those falling below 0.5 should be removed (Hair *et al.*, 2010). In the current study, all the MSA values of each item were above 0.5, indicating good inter-correlation between items. Additionally, two statistical tests were used to assess the factorability of the data: Bartlett’s test of sphericity and Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (Pallant, 2010). Bartlett’s test of sphericity is a test of significance of the correlation matrix, a significance level of < 0.05 indicates the existence of sufficient correlations among variables. KMO is the ratio between the sum squared of correlations and the summation of sum squared correlations and sum of squared partial correlations. The appropriateness of FA requires a minimum value of 0.6 (Tabachnick and Fidell, 2006). The results of KMO and Bartlett’s test are illustrated in Table 4.4, indicating the significance of Bartlett’s test ($p < 0.05$) and the exceeding of KMO index above the minimum value of 0.6; thereby, suggesting the factorability of data.

Table 4.4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.94
Bartlett's Test of Sphericity	Approx. Chi-Square	25630.33
	Df	1378
	Sig.	.000

The second step in exploratory factor analysis is to determine the factor extraction. The most common and most suitable approach which is used for factor extraction is principle component analysis (Hair *et al.*, 2010). The factors are extracted on the basis of Kaiser's criterion or eigenvalue; factors with eigenvalue of one or more should be retained. The factors included should explain at least 60% of the variance (Hair *et al.*, 2010). For the current study, total eight factors were extracted with eigenvalue of more than one explaining 65% of the total variance, as shown in Table 4.5.

Table 4.5: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	15.83	29.88	29.88	15.84	29.88	29.88	6.51	12.28	12.28
2	6.43	12.14	42.02	6.44	12.14	42.02	6.44	12.14	24.42
3	3.52	6.65	48.67	3.52	6.65	48.68	4.72	8.89	33.32
4	2.95	5.56	54.24	2.95	5.56	54.24	4.36	8.22	41.54
5	1.73	3.62	57.50	1.73	3.26	57.50	4.02	7.58	49.13
6	1.58	2.99	60.49	1.58	2.99	60.49	3.35	6.32	55.45
7	1.31	2.48	62.97	1.31	2.48	62.97	2.69	5.08	60.52
8	1.09	2.07	65.04	1.09	2.07	65.04	2.39	4.52	65.04

*Extraction Method: Principal Component Analysis.

The “scree test” confirms the retention of the same number of factors; the scree plot of variables is shown in Figure 4.1. Despite the techniques used to judge the number of factors to be retained, it depends mainly on the judgment of the researcher (Pallant, 2010). Screen test, a graphical presentation “plotting the latent roots against the number of factors in their order of extraction” (Hair *et al.*, 2010, p. 110), is also used to identify the number of factors to be extracted. Using scree plot variables above the inflection point should be included for further investigation.

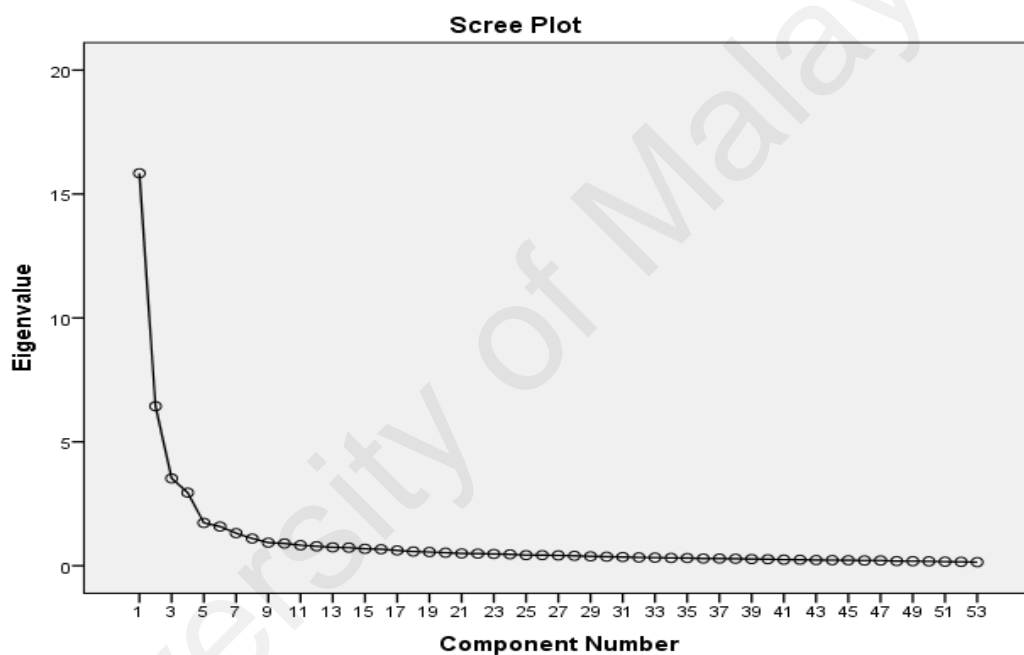


Figure 4.1: Scree Plot

The third step is factor rotation. It is usually determined after factor extraction (Tabachnick & Fidell, 2007). The factor rotation method used in this study is the orthogonal method which is the most commonly-used approach for data reduction (Hair *et al.*, 2010; Tabachnick & Fidell, 2007). The Varimax orthogonal technique is proven a successful analytic approach to obtain an orthogonal rotation of factors (Hair *et al.*, 2010). The communality should exceed the value of 0.5. A variable with communality lower

than 0.5 should be omitted as it has insufficient explanation (Hair *et al.*, 2010). Therefore, some items were eliminated due to a low value of communality of less than 0.5 and with cross loadings. After the deletion of those items, all the items of the current study were with acceptable communality values, ranging from 0.50 to 0.78. The number of factors extracted were eight as indicated in Table 4.8 and were sorted by size. The first factor consists of four items representing the brand awareness 1 to brand awareness 4 loaded on component 7. The second factor perceived quality 1 to perceived quality 5 loaded on component 6. The third factor consists of eight items representing the brand image loaded on component 4. The fourth factor consists of ten items representing religious commitment of millennial Muslim consumers loaded on component 2. The factor five consists of nine items representing switching barriers loaded on component 1. The factor six consists of seven items representing affirmatory factors loaded on component 3. The factor seven consists of four items representing switching intention loaded on component 8. The last factor consists of six items representing switching behaviour loaded on component 5. Table 4.6 represents the results of rotated component matrix.

Table 4.6: Rotated Component Matrix

	Component							
	1	2	3	4	5	6	7	8
Awareness 1							.82	
Awareness 2							.80	
Awareness3							.74	
Awareness4							.59	
Perceived Quality1						.61		
Perceived Quality2						.69		
Perceived Quality3						.78		
Perceived Quality4						.71		
Perceived Quality5						.65		
Brand Image 1				.51				
Brand Image 2				.69				
Brand Image 3				.69				

Table 4.6: Continued

	Component							
	1	2	3	4	5	6	7	8
Brand Image 4				.67				
Brand Image 5				.64				
Brand Image 6				.64				
Brand Image 7				.56				
Brand Image 8				.58				
Religious Commitment 1		.78						
Religious Commitment 2		.79						
Religious Commitment 3		.76						
Religious Commitment 4		.74						
Religious Commitment 5		.78						
Religious Commitment 6		.71						
Religious Commitment 7		.84						
Religious Commitment 8		.86						
Religious Commitment 9		.86						
Religious Commitment 10		.87						
Switching Barriers 1	.77							
Switching Barriers 2	.81							
Switching Barriers 3	.80							
Switching Barriers 4	.80							
Switching Barriers 5	.78							
Switching Barriers 6	.69							
Switching Barriers 9	.58							
Switching Barriers 10	.64							
Switching Barriers 11	.57							
Affirmatory Factors 1			.51					
Affirmatory Factors 2			.68					
Affirmatory Factors 3			.70					
Affirmatory Factors 4			.70					
Affirmatory Factors 5			.75					
Affirmatory Factors 6			.77					
Affirmatory Factors 7			.71					
Switching Intention 2								.65
Switching Intention 3								.74
Switching Intention 4								.77
Switching Intention 5								.62
Switching Behaviour 1					.68			
Switching Behaviour 2					.80			
Switching Behaviour 3					.81			
Switching Behaviour 4					.76			
Switching Behaviour 5					.74			
Switching Behaviour 6					.58			

After conducting the exploratory factor analysis, the reliability test was also conducted for internal consistency using Cronbach's Alpha coefficient. The value of Alpha above .70 is acceptable (Hair *et al.*, 2010). The table below illustrated the results of Cronbach Alpha in this study. All the values of Cronbach's Alpha are above cut-off point. The value for customer equity is .92, religious commitment is .94, staying reasons is .95, switching intention is .82, and brand switching behaviour is .86. Thus, these results confirm that all the factors have a good reliability and internal consistency of the items. Table 4.7 represents the reliability coefficient for constructs of this study.

Table 4.7: Reliability Coefficient for the Constructs

Constructs	No. of Items	Cronbach's Alpha
Customer Equity	17	.92
Religious Commitment	10	.94
Staying Reasons	16	.95
Switching Intention	4	.82
Brand Switching Behaviour	6	.86

4.2.2 T-Test in SPSS

A t-test assesses the statistical significance of the difference of American brands in Lahore and Kuala Lumpur respondents. The test of differences between two group means can be conceptualized as the difference between the means divided by the variability of random means. Hence, the t - statistic is a ratio of the difference between the two sample means to their standard error in the case of the means for two independent samples. According to the literature, customer equity has been identified by the awareness, perceived quality, brand image, and loyalty of customers towards brands.

4.2.2.1 Awareness of American brands in Lahore and Kuala Lumpur

Table 4.8 shows that there is a difference between the sample sizes of both cities. The number of respondents in Lahore is more as compared to Kuala Lumpur. Respondents in Lahore were 400 and respondents in Kuala Lumpur were 306. Subsequently, there is a

difference between the means of both cities as well. According to the group statistics table, the mean for Lahore is 3.84. The mean for Kuala Lumpur is 3.35. The standard deviation for Lahore is .551 and for Kuala Lumpur, 0.84. Table 4.8 represents the group statistics of awareness.

Table 4.8: Group Statistics of Awareness

	City	N	Mean	Std. Deviation	Std. Error Mean
Awareness	Lahore	400	3.84	.55	.03
	Kuala Lumpur	306	3.35	.84	.05

Table 4.9 shows that the Sig. (2-Tailed) value is 0.00. This value is less than .05. This means that the awareness of American brands is significantly different in both cities. The mean of Kuala Lumpur respondents is 3.35 while the mean of Lahore respondents is 3.83. Therefore, it can be concluded that in Kuala Lumpur respondents have low level of awareness as compared to respondents in Lahore.

Table 4.9: Independent Samples Test of Awareness

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Awareness	Equal variances assumed	41.96	.000	9.21	704	.000	.48	.053	.38	.59
	Equal variances not assumed			8.73	495.55	.000	.48	.055	.38	.59

4.2.2.2 Perceived Quality of American Brands in Lahore and Kuala Lumpur

Table 4.10 shows that there is a difference between the sample sizes of both cities. Respondents in Lahore were 400 and respondents in Kuala Lumpur were 306. Subsequently, there is a difference between the means of both cities as well. The mean of Lahore respondents is 4.19 and the mean of Kuala Lumpur respondents is 3.49. The standard deviation for Lahore is 0.45 and for Kuala Lumpur, 0.75.

Table 4.10: Group Statistics

	City	N	Mean	Std. Deviation	Std. Error Mean
Quality	Lahore	400	4.19	.45	.02
	Kuala Lumpur	306	3.49	.75	.04

Table 4.11 shows that the Sig. (2-Tailed) value is 0.00. This value is less than .05. It can be concluded that there is a statistically significant difference between the perceived qualities of American brands in both cities. Group Statistics reveals that the mean for Lahore is 4.19 and mean for Kuala Lumpur is 3.49. Therefore, respondents in Lahore perceive American brands as good quality brands as compared to respondents in Kuala Lumpur.

Table 4.11: Independent Samples Test of Perceived Quality

		Levene's Test for Equality of Variances		t-test for Equality of Means						
Quality		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Quality	Equal variances assumed	69.14	.000	15.27	704	.000	.70	.05	.61	.78
	Equal variances not assumed			14.36	472.82	.000	.70	.05	.60	.79

4.2.2.3 Image of American Brands in Lahore and Kuala Lumpur

Table 4.12 shows that there is a difference between the sample sizes of both cities. The number of respondents in Lahore were 400 and respondents in Kuala Lumpur were 306. Subsequently, there is a difference between the means of both cities as well. According to the group statistics table, the mean of Lahore respondents is 4.15 and the mean of Kuala Lumpur respondents is 2.88. The standard deviation for Lahore is 0.41 and for Kuala Lumpur, 0.68.

Table 4.12: Group Statistics of Brand Image

	City	N	Mean	Std. Deviation	Std. Error Mean
Brand Image	Lahore	400	4.15	.41	.02
	Kuala Lumpur	306	2.88	.68	.04

Table 4.13 shows that the Sig. (2-Tailed) value is 0.00. This value is less than .05. Thus, it can be concluded that there is a statistically significant difference between the image of American brands in both cities Lahore and Kuala Lumpur. The mean for Lahore is 4.15 and the mean for Kuala Lumpur is 2.88. Therefore, it can be concluded that, the image of American brands in Lahore is better as compared to Kuala Lumpur.

Table 4.13: Independent Samples Test of Brand Image

		Levene's Test for Equality of Variances			t-test for Equality of Means					
		F	Sig.	T	F	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Brand Image	Equal variances assumed	46.67	.000	30.77	704	.000	.26	.04	1.18	.35
	Equal variances not assumed			28.91	470.41	.000	.26	.04	1.18	.35

4.2.2.4 Religious Commitment of Millennial Muslim Consumers in Lahore and Kuala Lumpur

Table 4.14 shows that there is a difference between the sample sizes of both cities. The mean of Lahore respondents is 4.34 and the mean of Kuala Lumpur respondents is 4.25. The standard deviation for Lahore is 0.27 and for Kuala Lumpur, 0.52.

Table 4.14: Group Statistics of Religious Commitment

	City	N	Mean	Std. Deviation	Std. Error Mean
Religious Commitment	Lahore	400	4.34	.27	.013
	Kuala Lumpur	306	4.24	.52	.029

Table 4.15 shows that Sig. (2-Tailed) value is 0.01. This value is less than .05. Thus, there is a statistically significant difference between the religious commitment of respondents in both cities. The mean for Lahore is 4.35 and the mean for Kuala Lumpur is 4.25. Therefore, it can be concluded that, the level of religious commitment of respondents in Lahore has a little bit higher ratio than the respondents in Kuala Lumpur.

Table 4.15: Independent Samples Test of Religious Commitment

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Religious Commitment	Equal variances assumed	138.95	.000	3.27	704	.001	.09	.03	.04	.16
	Equal variances not assumed			3.02	427.94	.003	.09	.03	.04	.16

4.2.2.5 Staying Reasons of American Brands in Lahore and Kuala Lumpur

Table 4.16 shows that there is a difference between the sample sizes of both cities. Subsequently, there is a difference between the means of both cities as well. According to the group statistics table, the mean of Lahore respondents is 4.17 and the mean of Kuala Lumpur respondents is 3.19. The standard deviation for Lahore is 0.31 and for Kuala Lumpur is 0.83.

Table 4.16: Group Statistics of Switching barriers

	City	N	Mean	Std. Deviation	Std. Error Mean
Switching Barrier	Lahore	400	4.17	.32	.016
	Kuala Lumpur	306	3.19	.84	.048

Table 4.17 shows that the Sig. (2-Tailed) value is 0.00. This value is less than .05. Thus, there is a statistically significant difference between switching barriers of American brands in both cities Lahore and Kuala Lumpur. Group statistics box revealed that the mean for Lahore is 4.17 and the mean for Kuala Lumpur is 3.19. Therefore, it can be concluded that the switching barriers are bigger in Lahore as compared to Kuala Lumpur.

Table 4.17: Independent Samples Test of Switching Barriers

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Switching Barrier	Equal variances assumed	212.29	.000	21.31	704	.000	.97	.04	.88	1.06
	Equal variances not assumed			19.26	370.24	.000	.97	.05	.87	1.06

Table 4.18 shows that there is a difference between the sample sizes of both cities. The number of respondents in Lahore are higher as compared to Kuala Lumpur. Participants in Lahore were 400 and participant in Kuala Lumpur were 306. Subsequently, there is a difference between the means of both cities as well. According to the group Statistics table, the mean of Lahore respondents is 4.15 and the mean of Kuala Lumpur respondents is 3.16. The standard deviation for Lahore is .35 and for Kuala Lumpur, 0.78.

Table 4.18: Group Statistics of Affirmatory Factors

	City	N	Mean	Std. Deviation	Std. Error Mean
Switching Cost	Lahore	400	4.15	.35	.02
	Kuala Lumpur	306	3.16	.78	.04

Table 4.19 shows that the Sig. (2-Tailed) value is 0.00. This value is less than .05. Thus, there is a statistically significant difference between affirmatory factors of American brands in both cities Lahore and Kuala Lumpur. The mean of respondents in Lahore is 4.15 and the mean of respondents in Kuala Lumpur is 3.16. Therefore, it can be concluded that, the affirmatory factors of American brands in Lahore are higher as compared to Kuala Lumpur.

Table 4.19: Independent Samples Test of Affirmatory Factors

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Affirmatory Factors	Equal variances assumed	116.47	.000	22.51	704	.000	.99	.04	.90	1.07
	Equal variances not assumed			20.59	397.56	.000	.99	.05	.89	1.08

4.2.2.6 Switching Intention of American Brand in Lahore and Kuala Lumpur

Table 4.20 shows that there is a difference between the sample sizes of both cities. The number of respondents in Lahore are higher as compared to Kuala Lumpur. Participants in Lahore were 400 and participant in Kuala Lumpur were 306. Subsequently, there is a difference between the means of both cities as well. According to the group Statistics table, the mean of Lahore respondents is 4.14 and the mean of Kuala Lumpur respondents is 3.54. The standard deviation for Lahore is .02 and for Kuala Lumpur, .04.

Table 4.20: Group Statistics of Switching Intention

	City	N	Mean	Std. Deviation	Std. Error Mean
Switching Cost	Lahore	400	4.14	.46	.02
	Kuala Lumpur	306	3.54	.70	.04

Table 4.21 shows that the Sig. (2-Tailed) value is 0.00. This value is less than .05. Thus, there is a statistically significant difference between switching intention of respondents in both cities Lahore and Kuala Lumpur. The mean of respondents in Lahore is 4.15 and the mean of respondents in Kuala Lumpur is 3.16. Therefore, the switching intention of respondents in Lahore is higher as compared to Kuala Lumpur.

Table 4.21: Independent Samples Test of Switching Intention

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Switching Cost	Equal variances assumed	50.45	.000	14.00	704	.000	.61	.04	.52	.70
	Equal variances not assumed			13.29	500.54	.000	.61	.04	.52	.70

4.2.3 Structural Equation Modelling

Structural equation modelling is used in this study to test the hypotheses arising from conceptual framework. It includes two models which are measurement model and structural model. The measurement model assesses the construct-validity using CFA. In the second step, measurement model is then converted into the structural model to test the hypotheses (Hair *et al.*, 2010).

4.2.3.1 Measurement Model

The validity of the measurement model is assessed through goodness of fit and validity through confirmatory factor analysis. Confirmatory factor analysis is similar to the exploratory factor analysis in some respects, yet it is quite different too. EFA is used to determine the number factors and their loadings whereas CFA tells the researcher about how well the model specifications of the factors match with actual data. CFA is related to the acceptance or rejection of the predetermined theory (Hair, *et al.*, 2010). The good fit of measurement model will ease the good fit of structural model (Hair, *et al.*, 2010; Byrne, 2010). In this study, measurement model is applied with full sets of items collectively as suggested (Hair, *et al.*, 2010). The goodness of fit is measured through absolute fit indices, badness of indices, and incremental fit indices. The absolute fit indices is based on sample size that include chi-square and GFI (Kline, 2005). The badness of indices include RMSEA and SRMR. These are most widely used indices that represent the model fit relative to the population (Hair *et al.*, 2010). The incremental fit indices are widely used in SEM that include CFI and IFI. The CFI is the improved version of normed fit index (NFI) while IFI is the improved version of non-normed fit index (NNFI) (Tabachnick and Fidell, 2008). The rule indicates that if value of IFI is greater than 0.9, it indicates good fit (Bagozzi and Yi, 1988; Kline, 2005; Hair *et al.*, 2010; Lacobucci, 2010).

The first run of the measurement for both respondents (Lahore & Kuala Lumpur) is depicted in Figure 4.2, with initial results yielding acceptable standardized loading of all factors above the threshold of 0.5, as recommended by Bagozzi and Li (1988) and Hair *et al.* (2010). The values of chi-square ($\chi^2=4068.56$), degrees of freedom ($DF = 1297$), normed chi-square ($\chi^2/df = 3.13$), goodness of fit (GFI) = 0.81, adjusted goodness of fit (AGFI = 0.79), incremental fit index (IFI = 0.89), comparative fit index (CFI = 0.89), root mean square error of approximation (RMSEA = 0.05), and standardized root mean residual (SRMR = 0.04). The result of Model fit are summarized in Table 4.22.

Table 4.22: Fit indices

	χ^2	Df	χ^2/df	GFI	AGFI	CFI	IFI	RMS EA	SRMR
Criteria			3:1	≥ 0.9	≥ 0.9	≥ 0.9	≥ 0.9	≤ 0.05	≤ 0.05
Model	4068.	1297	3.13	0.88	0.79	0.89	0.89	0.05	.04
GOF	56								

* χ^2 : chi-square, df : degrees of freedom, χ^2/df : normed chi-square, GFI: goodness-of-fit, AGFI: adjust goodness-of-fit, CFI: comparative fit index, IFI: incremental fit index, RMSEA: root mean square error of approximation, SRMR: standardised root mean residual.

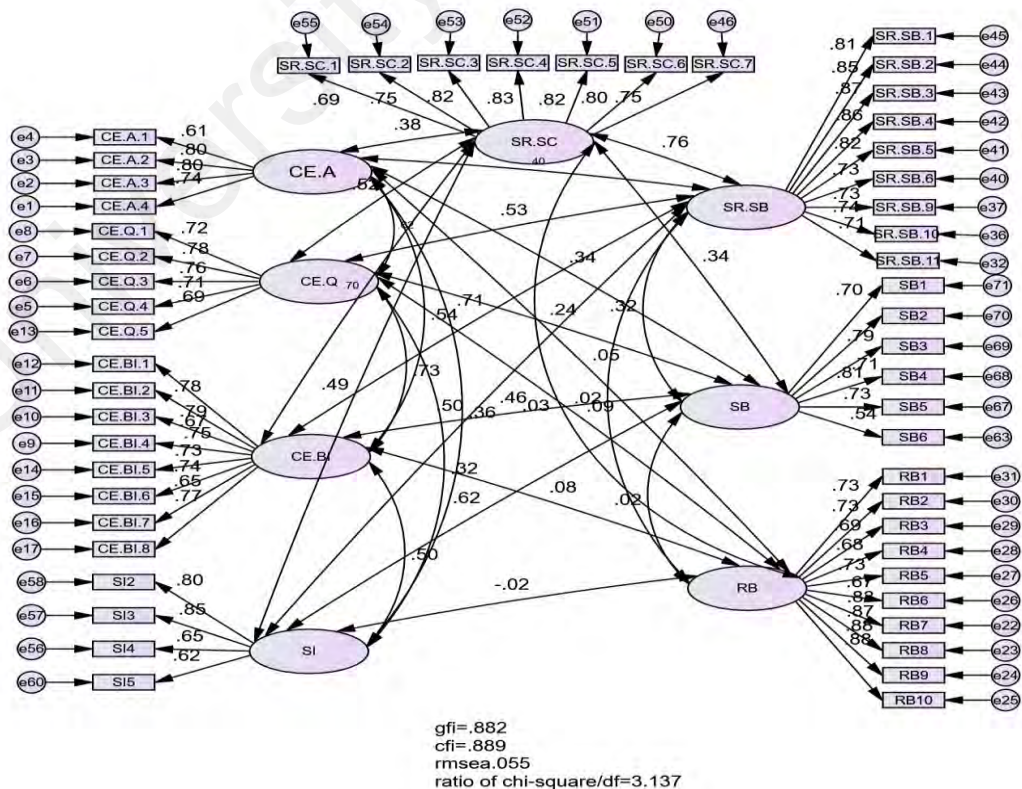


Figure 4.2: Measurement Model after Modification

According to Anderson and Gerbing:

“Sometimes, the first re-specification necessary is in response to non-convergence or an improper solution. Non-convergence can occur because of fundamentally incongruent pattern of sample covariance that is caused either by sampling error in conjunction with a properly specified model or by a misspecification. Relying on content, one can obtain convergence for the model by re-specifying one or more problematic indicators to different constructs on or more problematic indicators to different constructs or by excluding them from further analysis” (Anderson and Gerbing, 1988, p.416).

The standardized residuals, modification indices and specification searches are the alternatives to improve the model fit (Hair *et al.*, 2010). Anderson and Gerbing (1988) suggest four possible solutions to deal with items which are to relate the indicator to a different factor; delete the indicator from model; relate the indicator to multiple factors; or use correlated measurement errors. In order to improve the model fit, this study uses the correlations within the same constructs instead of deleting items. After correlating the items with high correlations, the second run of re-specified measurement model results in slight improvements of the model fit. Table 4.23 represents the results after modification.

Table 4.23: After modification

	χ^2	<i>Df</i>	χ^2/df	GFI	AGFI	CFI	IFI	RMSEA	SRMR
Criteria			3:1	≥ 0.9	≥ 0.9	≥ 0.9	≥ 0.9	≤ 0.05	≤ 0.05
Model GOF	3770.37	1294	2.9	0.89	0.809	0.90	0.90	0.05	.048

χ^2 : chi-square, *df*: degrees of freedom, χ^2/df : normed chi-square, GFI: goodness-of-fit, AGFI: adjust goodness-of-fit, CFI: comparative fit index, IFI: incremental fit index, RMSEA: root mean square error of approximation, SRMR: standardised root mean residual.

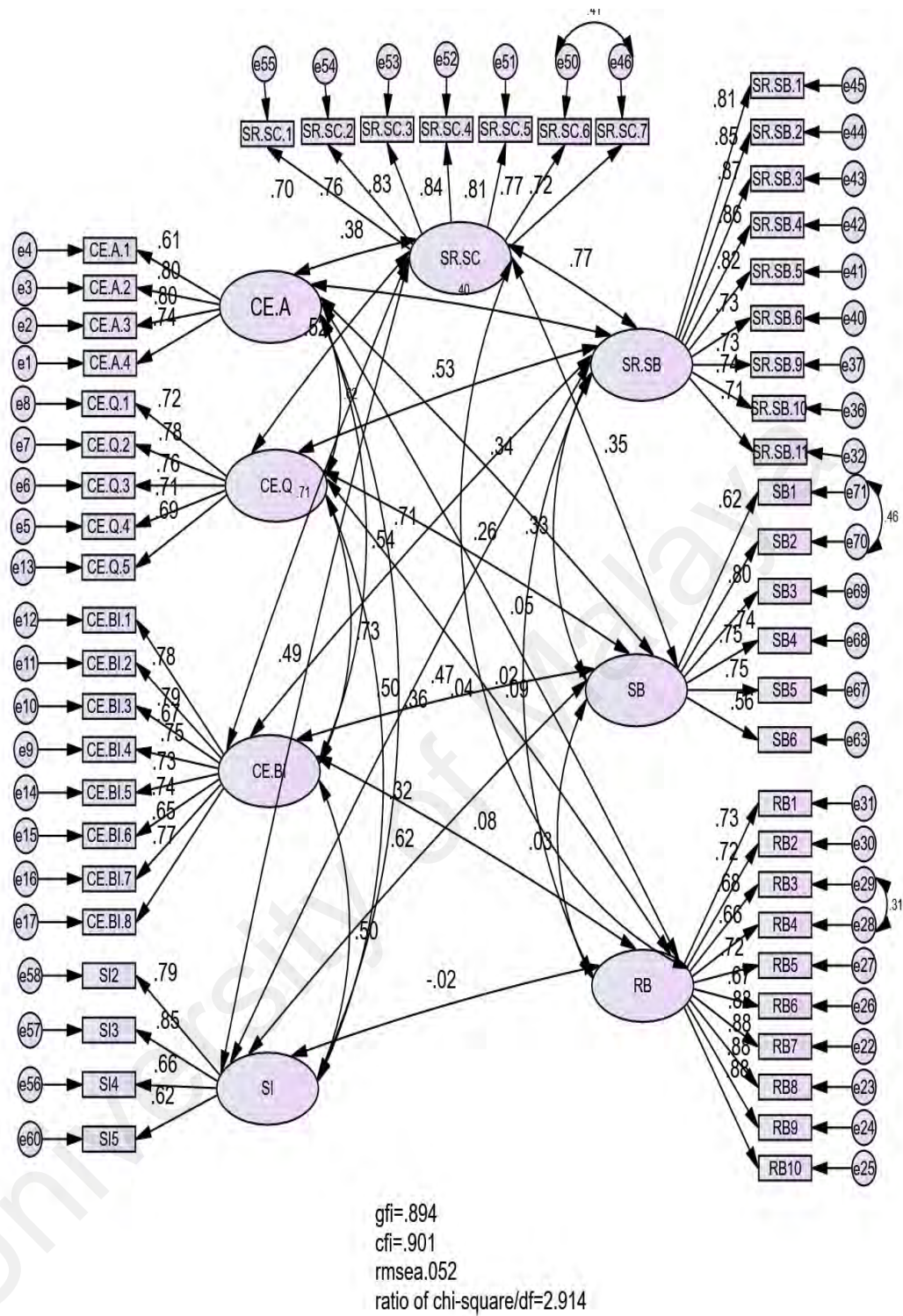


Figure 4.3: Measurement Model After Modification

4.2.3.2 Validity and Reliability Assessment of Overall Model

After achieving the model fit, the next step in measurement model is to establish the convergent and discriminant validity. Composite Reliability (CR), Average Variance

Extracted (AVE), Maximum Shared Variance (MSV), and Average Shared Variance (ASV) that are useful for establishing validity and reliability. CR represents the reliability, AVE represents the convergent validity, and MSV and ASV shows the discernment validity. The convergent validity means the indicators measuring certain construct share the high proportion of variance in common (Hair *et al.*, 2010). The convergent validity is assessed by factor loading, average variance extracted and composite reliability. Discriminant validity is defined as it is the extent that constructs are distinct and the measures of each construct are not correlated to other constructs measures (Hair *et al.*, 2003). Discriminant validity is measured by maximum shared variance and average shared variance. The thresholds for these values are as follows (Hair, *et al* 2010).

$CR > 0.7$, $AVE > 0.5$, $MSV < AVE$, $ASV < AVE$

The results presented in the table 4.24 validate the convergent validity of the constructs in the measurement model. The reliability of the constructs was above 0.7, ranging from 0.80 to 0.95, indicating good reliability. The average variance extracted was above 0.5 for all constructs, ranging from 0.51 to 0.79, suggesting good convergence. The values of MSV and ASV are below the value of AVE. Table 4.22 represents that the values of MSV and ASV are lesser than the value of AVE. Hence, the convergent and discernment validity of data is proved. The measurement model is ready for further analysis.

The value of R^2 of dependent variable is represented that how much the dependent variable is explained by the independent variables (Hair *et al.*, 2010). In this study, the value of R^2 is .42 for dependent variable that is brand switching behaviour. The values show that 42% of the brand switching behaviour occurred in Lahore and Kuala Lumpur as predicted by the customer equity, religious commitment, staying reasons, and switching intention.

Table 4.24: Validity and Reliability of Overall Model

	C R	AV E	MS V	AS V	SR.S C	CE. A	CE. Q	CE.B I	SI	SR.S B	S B	R B
SR.S C	.91	.60	.59	.27	.078							
CE.A	.83	.55	.38	.18	.38	.74						
CE.Q	.85	.54	.53	.24	.52	.62	.73					
CE.B I	.90	.54	.53	.33	.71	.54	.73	.74				
SI	.82	.54	.38	.19	.49	.37	.32	.50	.74			
SR.S B	.94	.63	.59	.27	.77	.40	.53	.71	.50	.79		
SB	.86	.50	.38	.14	.35	.34	.26	.47	.62	.33	.7	
RB	.94	0.60	.01	.00	.04	.05	.09	.08	.02	.02	.0	.77

*CR=Composite Reliability, AVE= Average Variance Extracted, MSV= Maximum Shared Variance, ASV= Average Shared Variance.

4.2.3.3 Structure Model

After achieving the model fit and establishing the reliability and validity of the measurement model, the next step is to convert the measurement model into structural model for testing the hypotheses that are proposed in the theory (Hair *et al.*, 2010). SEM is specified by the transformation of covariance between constructs and into path estimates; the hypothesised causal relationships. Exogenous constructs and independent predictors are identified and the relationship between them is fixed at zero; while, for endogenous constructs, outcomes are identified, and error terms are added to them since they are not fully explained. The specified SEM can now be used for hypotheses testing.

Table 4.25 represents the goodness of fit of structural model.

Table 4.25: Structural Equation Model Goodness-of-Fit of Overall Model

	X^2	<i>Df</i>	X^2/df	GFI	AGFI	CFI	IFI	RMSEA	SRMR
Criteria			3:1	≥ 0.9	≥ 0.9	≥ 0.9	≥ 0.9	≤ 0.05	≤ 0.05
Model	4571.	1893	2.4	0.83	0.81	0.92	0.92	0.04	.04
GOF	69								

χ^2 : chi-square, *df*: degrees of freedom, χ^2/df : normed chi-square, GFI: goodness-of-fit, AGFI: adjust goodness-of-fit, CFI: comparative fit index, IFI: incremental fit index, RMSEA: root mean square error of approximation, SRMR: standardized root mean residual.

Hypotheses are tested by diagnosing the path estimates using critical value t-value. The hypothesis is supported by critical values lower than the 0.05 level of significance at t-value = 1.96. The critical values lower than 1.96 are insignificant; therefore, the hypothesis is not supported (Hair *et al.*, 2010). The results of hypotheses testing reveal the support of 10 hypotheses out of 13 being tested. Table 4.26 represents the results of hypotheses testing.

Table 4.26: Results of Hypotheses Testing on Overall Model

Constructs	Path	S.E.	CR	Significance
Customer Equity	Customer Equity → brand switching behaviour	0.12	5.947	***
Religious Commitment	Religious commitment → brand switching behaviour	0.021	-0.389	0.697
Staying Reasons	Staying Reasons → brand switching behaviour	0.075	-1.046	0.01**
Switching Intention	Switching Intention → brand switching behaviour	0.06	8.771	***

The results reveal the significance of the path estimate (0.12, t-value = 5.947, and $p = 0.000$) between overall customer equity and brand switching behaviour. Therefore, hypothesis (H4) is supported; accepting the direct impact of customer equity on brand switching behaviour. The results reveal the insignificance of the path estimate (0.021, t-value = -0.389, and $p = 0.697$) between Religious commitment and brand switching behaviour. Therefore, hypothesis (H5) is not supported; rejecting the direct impact of religious commitment on brand switching behaviour.

The results demonstrate acceptance for the hypothesis (H6) for the direct relationship between staying reasons with the brand switching behaviour of Muslim consumers. Staying reasons exert a direct significant negative impact on brand switching behaviour with a path estimate of 0.075, t -value = -1.046 , and a significance level of $p = .01$. The results demonstrate support for the first hypothesis (H7) for the direct relationship between switching intention with the brand switching behaviour of Muslim consumers. Switching intention exerts a direct significant positive impact on brand switching behaviour with a path estimate of 0.06, t -value = 8.771 , and a significance level of $p = ***$.

4.2.3.4 Mediation Test

The proposed theoretical model has switching intention as a mediator. The impact of switching intention as mediator between customer equity, religious commitment, and staying reasons is analysed.

Table 4.27 represents the results of mediation model fit.

Table 4.27: Partial Mediation Model Fit

	X^2	Df	X^2/df	GFI	AGFI	CFI	IFI	RMSEA	SRMR
Criteria			3:1	≥ 0.9	≥ 0.9	≥ 0.9	≥ 0.9	≤ 0.05	≤ 0.05
Partial	3628.	125	2.8	0.89	0.81	0.90	0.90	0.05	.05
Mediation	47	5							

* χ^2 : chi-square, df : degrees of freedom, χ^2/df : normed chi-square, GFI: goodness-of-fit, AGFI: adjust goodness-of-fit, CFI: comparative fit index, IFI: incremental fit index, RMSEA: root mean square error of approximation, SRMR: standardized root mean residual.

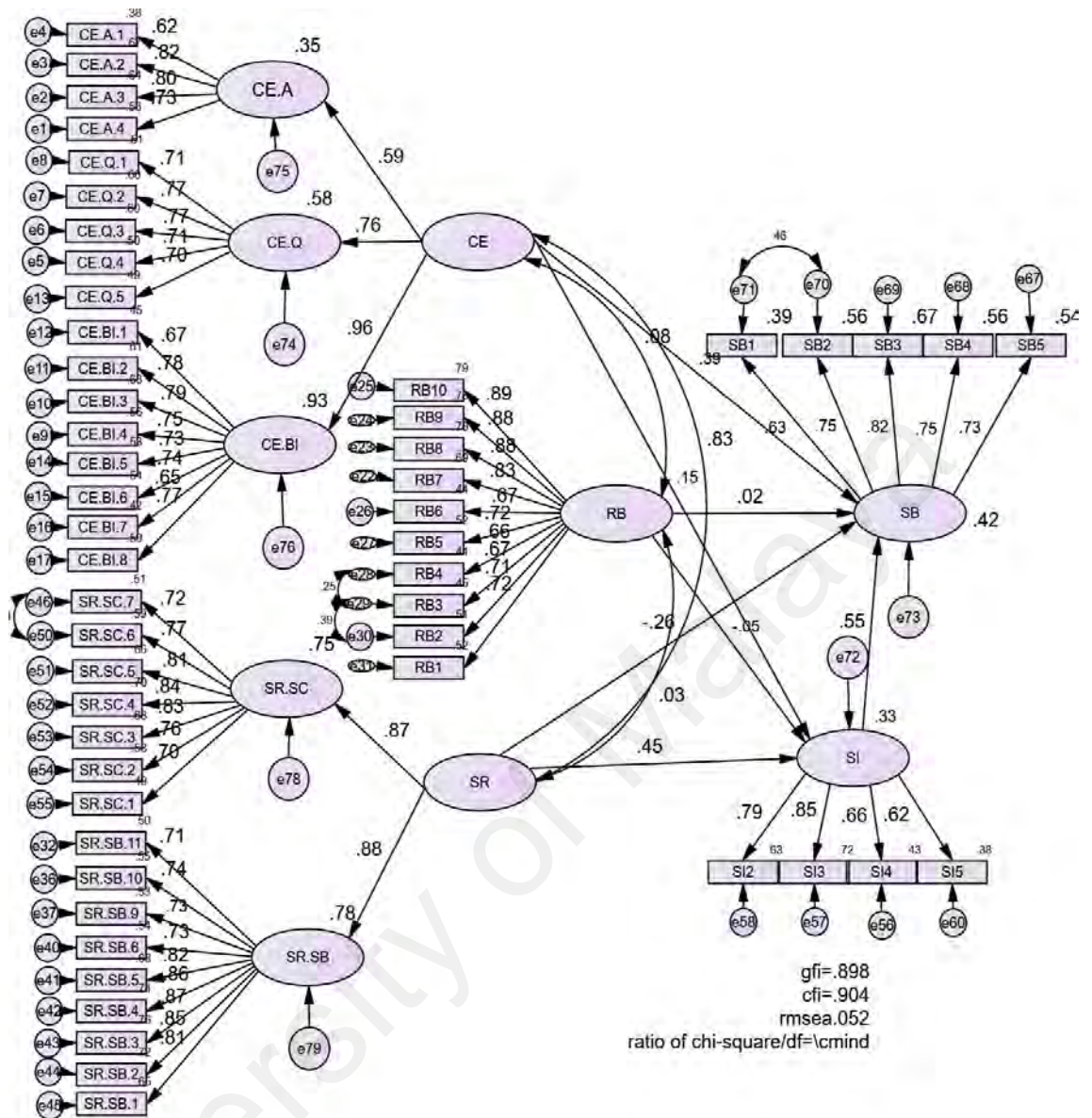


Figure 4.4: Partial Mediation Model

Table 4.28 represents the direct and indirect results of constructs. Customer equity has a positive significant association with brand switching at 0.001 significance level. The coefficient value is 0.39 which demonstrates that one percent change in customer equity leads 39.5% change in switching behaviour. Hence, H4 is supported. In contrast to customer equity, the religious commitment has no association with brand switching behaviour. Thus, H5 is not supported. Staying reasons have negative significant association with brand switching behaviour at 0.01 significance level. The coefficient

value is -.264 which demonstrates that one percent positive change in staying reasons reduce the brand switching behaviour of Muslim consumers. Hence, a partial mediation exists in the structural model.

Table 4.28: Role of Intention as Mediator

Path	Direct Effect	Indirect Effect	Total Effect	Results
C.E → S.B	.39***	.082***	.477***	Accepted
R.B → S.B	.016	-.029	-.012	Rejected
S.R → S.B	-.264**	.248***	-.015**	Accepted
C.E → S.I	.148		.148	
R.B → S.I	-.052		-.052	
S.R → S.I	.448		.448	
S.I → S.B	.555		.555	

***p< 0.001, **p<0.01, *p<0.05

4.2.3.5 Mediation Effect Using Bootstrap Approach

Bootstrapping method is also performed to check the mediation. The total number of resampling could be between 1000 to 5000 times (Hayes, 2009). In this study, the sample for bootstrapping is 5000 times with bias-corrected confidence interval at 95%. Table 4.29 summarized the results of mediation test.

Table 4.29: Mediation Using Bootstrapping

Hypotheses	Standardized Indirect Estimates	S.E	Biase Corrected 95% Confidence Interval		P
			Lower Bound	Upper Bound	
CE→ SI→ BSB	0.082	0.12	0.168	0.345	0.001
RB→ SI→ BSB	-0.029	0.021	0.132	0.377	0.697
SR→ SI→ BSB	0.248	0.075	0.090	0.222	0.001

4.2.3.6 Multi-Group Moderation

In this study, multi-group moderation is applied on the basis of country and gender. The purpose of this multi group moderation is to check whether the brand switching behaviour is the same across Lahore and Kuala Lumpur, and between male and female. In order to identify role of country and gender, multi group moderation was performed. In the first step, the researcher checked the significance level of country and gender on brand switching behaviour. The table 4.30 has shown the results of significance level. Country has a significance effect on brand switching behaviour, but gender has not a significant effect.

Table 4.30: Moderating effect of Country and Gender

			Estimate	S.E.	C.R.	P
SB	<---	Country	-.523	.046	-11.382	***
SB	<---	Gender	-.016	.037	-.441	.659

Gender is insignificant and country is a significant moderator, so, due to insignificant results of gender on brand switching behaviour of millennial Muslim consumers, no further analysis can be done on gender (Baron & Kenny, 1986; Hair *et al.*, 2010). Whereas, country is a significant moderator, so, the next step is to check how much the variations both countries have in brand switching behaviour of millennial Muslim consumers. Table 4.31 represents the results of relationship between dependent and independent variables in both Lahore and Kuala Lumpur. In both cities, religious commitment does not have significant relationship with switching intention and brand switching behaviour. Customer equity has a positive significant association with brand switching behaviour of Muslim consumers in Lahore at 0.001 significance level. The coefficient value is 0.35 which demonstrates that one percent change in customer equity leads to 3.5% change in switching behaviour. In contrast to customer equity, the religious commitment has no association with brand switching behaviour of Muslim consumers in Lahore. Staying

reasons have negative significant association with brand switching behaviour at 0.01 significance level. The coefficient value is -.039 which demonstrates that one percent positive change in staying reasons reduces the brand switching behaviour of Muslim consumers in Lahore. Customer equity has a negative significant association with brand switching behaviour of Muslim consumers in Kuala Lumpur at 0.001 significance level. The coefficient value is 0.045 which demonstrates that one percent change in customer equity leads to 4.5% change in switching behaviour. In contrast to customer equity, the religious commitment has no association with brand switching behaviour of Muslim consumers in Kuala Lumpur. Staying reasons have negative significant association with brand switching behaviour at 0.01 significance level. The coefficient value is -.159 which demonstrates that one percent positive change in staying reasons reduce the brand switching behaviour of Muslim consumers in Kuala Lumpur up to 15.9%. Table 4.31 represents the results of multi-group moderation.

Table 4.31: Variations Across Cities

	Path	Direct Effect	Indirect Effect	Total Effect
Lahore	C.E → S.B	.35***	.044***	.394***
	R.B → S.B	-.009	-.01	-.019
	S.R → S.B	-.039**	-.020***	-.059*
Kuala Lumpur	C.E → S.B	-.045***	-.038***	-.083***
	R.B → S.B	.009	-.094	-.010
	S.R → S.B	-.159**	-.019***	-.065**

***p< 0.001, **p<0.01, *p<0.05

4.2.4 Findings of Quantitative Analysis

This section outlines the quantitative findings. The research hypotheses are tested. Hypothesis one (H1) examines the difference of customer equity between Lahore and Kuala Lumpur millennial Muslim consumers. Hypothesis one is further divided into three hypotheses in order to find out the results. Based on the results obtained from the analysis, Hypotheses H1a, H1b and H1c were accepted. There is a significant difference

that exist between awareness, perceived quality, and brand image of American brands in Lahore and Kuala Lumpur millennial Muslim consumers. Hypothesis two was accepted as there was a significant positive relationship between customer equity of American brands and brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. The hypothesis three was accepted as intention mediated the relationship between customer equity and brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur.

Hypothesis four was also accepted as there was a difference between the religious commitment of millennial Muslim consumers in both cities. Hypothesis five was rejected, there was no relationship between religious commitment and brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. Hypothesis six was rejected because intention had no mediation role between religious commitment and brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur.

Hypothesis seven was divided into two hypotheses: H7a and H7b. These were also accepted as there was significant difference between switching barriers and affirmatory factors of American brands in both cities. Hypothesis eight was accepted because there was an inverse relationship between staying reasons and brand switching behaviour of millennial Muslim consumers. The hypothesis nine was accepted as switching intention mediated the relationship between staying reasons and brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. The hypothesis ten was accepted as there is a significant difference between switching intention of Muslim consumers in Lahore and Kuala Lumpur. Hypothesis eleven was also accepted as switching intention had a significant positive relationship with brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur.

Country moderates the brand switching behaviour of millennial Muslim consumers, thus; hypothesis twelve was accepted, but gender was not moderating the brand switching behaviour of millennial Muslim consumer, so, hypothesis thirteen was rejected. Table 4.32 represents the hypotheses and their results. Eighteen hypotheses had been developed; out of eighteen hypotheses, fifteen hypotheses were accepted and three hypotheses were rejected. It represents that 83.33% hypotheses of this study were accepted.

Table 4.32: Summary of Results

No.	Hypotheses	Results
H1	There is a significant difference between Customer equity of American brands in Lahore and Kuala Lumpur	Supported
H1a	There is a significant difference between Awareness of American brands in Lahore and Kuala Lumpur	Supported
H1b	There is a significant difference between perceived quality of American brand in Lahore and Kuala Lumpur	Supported
H1c	There is a significant difference between brand image of American brands in Lahore and Kuala Lumpur	Supported
H2	Customer equity positively influence the brand switching behaviour of Muslim Millennial consumers	Supported
H3	Switching intention mediates the relationship between customer equity and brand switching behaviour of Muslim Millennial consumers	Supported
H4	There is a significant difference between Religious commitment of millennial Muslim consumers in Lahore and Kuala Lumpur	Supported
H5	Religious commitment positively influence the brand switching behaviour of Muslim Millennial consumers	Not Supported
H6	Switching intention mediates the relationship between Religious commitment and brand switching behaviour of Muslim Millennial consumers	Not Supported
H7	There is a significant difference between staying reasons of American brands in Lahore and Kuala Lumpur	Supported
H7a	There is a significant difference between switching barrier of American brands in Lahore and Kuala Lumpur	Supported
H7b	There is a significant difference between affirmatory factors of American brands in Lahore and Kuala Lumpur	Supported
H8	Staying reasons negatively influence the brand switching behaviour of Muslim Millennial consumers	Supported

Table 4.32: Continue

No.	Hypotheses	Results
H9	Switching intention mediates the relationship between staying reasons and brand switching behaviour of Muslim Millennial consumers	Supported
H10	There is a significant difference between switching intention of millennial Muslim consumers in Lahore and Kuala Lumpur	Supported
H11	Switching intention positively influence the brand switching behaviour of Millennial Muslim consumers	Supported
H12	Country moderates the brand switching behaviour of Muslim Millennial consumers.	Supported
H13	Gender moderates the brand switching behaviour of Muslim Millennial Consumers.	Not Supported

4.3 Qualitative Analysis

The qualitative study investigates the brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. The analysis of the raw data was based on coding schemes deducted from the interviews. Based on the model, in this study, customer equity has three dimensions: awareness of American brands, perceived quality of American brands, and image of American brands. The religious commitment of millennial Muslim consumers in both countries. Staying reasons have two dimensions in this study; switching barriers and affirmatory factors. The purposes of thematic analysis is to find out the differences of customer equity, religious commitment, and staying reasons in both countries and the impact of customer equity, religious commitment, and staying reasons on brand switching behaviour. The table 4.33 represents the final themes of this study. Awareness represents the level of awareness of American brands in Lahore and Kuala Lumpur. Perceived quality represents the perception of millennial Muslim consumers about the quality of American brands. The brand image represents the image of American brands in the mind of participants in Lahore and Kuala Lumpur. Religious commitment represents the level of commitment of millennial Muslim consumers in Lahore and Kuala Lumpur. Switching barriers represent those factors that reduce the

brand switching. Affirmatory factors represent strong relationship between consumers and American brands that reduce the brand switching behaviour. Switching intention represents the thoughts of millennial Muslim consumers about switching American brands. Brand switching behaviour represents the actual brand switching behaviour performed by the millennial Muslims consumers in Lahore and Kuala Lumpur.

Table 4.33: Thematic Analysis

Codes	Themes	Final Themes
Recognition of American Brands	Recognize American Brands	Awareness
Likeness to Visit American Brands		
Exciting to see American Brands		
Aware of American Brands Characteristics	Differentiate American Brands from other Brands	
Aware of Symbols of American Brands		
Aware of Logos of American Brands		
High Quality	Quality	Perceived Quality
Low Quality		
Functionality of American Brands	Performance	
Reliability of American Brands		
Performance of American Brands		
Consistent Quality of American Brands	Consistency	
Better than Alternative Brands		
Concerned to the Target Market	Concerned to the Target Market	Brand Image
Benefits to Muslim Consumers		
Honesty		
Fulfil Promises		
Friendly		
Muslim Friendly	Country of Origin	
Country of Origin		
Anti-Muslim Country		
Image of America	Religious Beliefs	Religious Commitment
Importance of Religion in Life		
Religion is Personal		
Complete Code of Life	Practices Religion	
Listen Religious Lectures		
Consult Religion for Decision Making		
Practices Religion	Enhancing Understanding of Religion	
Spend Time in Religious Activities		
Connection with Religious Organizations	Time and Efforts	Switching Barriers
Searching for New Brands Takes Time		
Evaluation of Alternatives Takes Effort	Switching Cost	
Difficult to Change Brand		
Difficult to Learn New Brands		
Difficult to Develop Relationship with New Brands	Alternative Attractiveness	
Price of Alternatives		
Quality of Alternatives		
Afraid of New Brands		

Using Current Brand Since Long	History with Current Brand	
After Sale Services		
Complaints System is Good		
Family and Friends	Social Bonding	Affirmatory Factors
Friends Suggestion		
Familiar		
Hesitation to Change Brand	Confidence	
Satisfaction		
Loyalty		
Trust		
Affiliation with Current Brand		
Fulfil Needs		
Not Muslim Friendly Brand	Negative Word of Mouth	Switching Intention
Change Brand Near Future		
My Intentions are Based on Quality		
Will Change Brand If My Friends Do Not Like		
Bad Rumours About Brand		
Switch If anti-Islamic	Religion based Switching	Brand Switching Behaviour
Switching non-halal		
Americans are Anti Muslims		
Image of America		
Complain about Brands	Switching because of Brand	
Likeness to Try New Brands		
Switching Because of Low Quality		
Switching Because of High Price		

4.3.1 Differences of Customer Equity, Religious Commitment, and Staying Reasons between Lahore and Kuala Lumpur

The first research objective of the study is about the differences of customer equity, religious commitment, and staying reasons of American brands in Lahore and Kuala Lumpur.

4.3.2 Differences of Customer Equity in Lahore and Kuala Lumpur

Customer equity refers to three dimensions in relation to switching behaviour; awareness of a brand, perceived quality of a brand, and image of a brand. Customer equity of American brands in Lahore and Kuala Lumpur is determined by interviews. Data has shown that customer equity is composed of certain components. The first thing noted in the data is level of awareness of American brands in Lahore and Kuala Lumpur markets. The perceived quality of American brands in Lahore and Kuala Lumpur. Data reveals that

the image of brands is very important but the image of country is more important than the image of brand. In fact, both images; image of brand and image of country have their own importance.

4.3.2.1 Awareness of American Brands in Lahore and Kuala Lumpur

Awareness of American brands in Lahore and Kuala Lumpur has been identified through different concepts which are the level of consciousness towards American brands, how much American brands are known in Lahore and Kuala Lumpur, and excitement of consumers to see American brand. If a consumer is aware of American brands, he or she must feel something about them that shows the level of awareness among participants.

The table 4.34 shows the responses of interviewees about awareness of American brands. Participants in Lahore are aware of American brands. Only one participant mentions that he is not aware of American brand, and he is not a brand conscious person. Moreover, data reports that participants think that all brands are same. It is difficult to create a difference between American brands and other brands. However, mostly participants in Lahore were aware of cosmetics brands, whereas, participants in Kuala Lumpur were aware of clothing brands. Most of the participants in Kuala Lumpur report that they are not brand conscious. They can use any product that is good and they are comfortable with that product. But they have awareness of American brands. Awareness also belongs to specific types of product category like clothing food and technology. Moreover, promotions and sales are also reasons behind the awareness of American brands in Kuala Lumpur. Some participants do not like American brands in Kuala Lumpur that lead to low level of awareness of American brands in Kuala Lumpur. It has been noted that participants in both cities are fully aware of American brands regardless of consciousness liking and disliking of American brands. They mention about their favourite brands and describe their feelings towards them. The level of awareness is very high in both cities.

However, there are participants who are not brand conscious. Kuala Lumpur participants give importance to the brands that have promotions.

Table 4.34: Awareness Findings

	Lahore	Kuala Lumpur
Similar Responses	<ul style="list-style-type: none"> ○ “I’m brand conscious person and I love brands” (P5:1; 3:3). ○ “I know most of cosmetics brands. But before using American brands, I’m not aware of cosmetics brands” (P6:6; 18:18). ○ If any brand has a promotion, I will visit them (P9:7; 21:21) ○ “I’m not brand conscious, but I know many American brands like:” (P1:1; 6:6). 	<ul style="list-style-type: none"> ○ “If they have promotion, I will like them (P4:7; 22:22). ○ “I’m brand conscious and only aware of clothing brands” (P1:3; 7:7). ○ I do not feel any excitement while visiting these brands, unless it has some kind of promotions (P3:7; 21:21). ○ “I’m not brand conscious, but I know many American brands like:” (P5:1; 7:6).
Different Responses	<ul style="list-style-type: none"> ○ “Just a little bit conscious. Yes I know them [American Brands] very well” (P2:2; 6:6). ○ “I do visit American brands while shopping, but mostly, for window shopping (P3:12; 16:16). ○ “If I need a brand I will simply buy it. If I do not need it currently. I will not look at them” (P7:10; 21:21). ○ I’m not aware of any American brand (P9:2; 6:6). 	<ul style="list-style-type: none"> ○ “Sometimes, I’m very busy in my work and do not have time to prepare my own food so I like them only that time” (P3:3; 9:9). ○ “I’m aware of many other American brands” (P3:2; 6:6). ○ “...No American brand is favourite (P4:3; 9:9). ○ “I only use American brands” (P7:3; 9:9).

4.3.2.2 Perceived Quality of American Brands in Lahore and Kuala Lumpur

Perceived quality is the second component of customer equity. Table 4.35 reveal the findings of the interviews. Participants in Lahore rated the quality of American brands at two levels which were good quality and average quality. Participants also made comparisons of American brands with other international brands. Participants in Lahore mentioned that American brands are good quality brands. Moreover, it is also mentioned that quality is the reason to choose American brand. The competitors of American brands are not producing as good quality products as Americans. In Pakistan, if a product comes from America it is understood that this is the good quality product. The quality is first thing according to all participants and if quality is not good, all participants reported that

they would change the brand and select only those brands which were good in terms of quality.

The response about perceived quality of American brands from Kuala Lumpur participants is diverse. It is mentioned by participants that the quality of American brands is good and average. Kuala Lumpur participants have the same opinion like participants from Lahore. In contrast to this opinion, there are participants in Kuala Lumpur as well who rate American brands as average brands. But interestingly, participants in Kuala Lumpur rate local brands as good quality brands as they take local brands as alternatives to American brands. They consider local brands a good choice.

Table 4.35: Percived Quality Findings

	Lahore	Kuala Lumpur
Similar Responses	<ul style="list-style-type: none"> ○ Quality is the reason to choose American brand (P1:4; 12:12). ○ “Change the brand because of quality” (P2:24; 49:49). ○ “Along with quality, the price of American Brands is also reasonable” (P3:9; 10:10). ○ “The quality of UK cosmetics are better as compared to American brands. They give better results” (P4:8; 18:18). 	<ul style="list-style-type: none"> ○ ”He selected his current American brands because of quality, and it was the most important thing” (P1:4; 9:9). ○ “He changed brand [reason to switch brands] because of quality” (P3:6; 15:15). ○ “Prefers both quality and reasonable price” (P5:9; 27:27). ○ American brands are not good enough brands in terms of quality (P8:4; 12:12).
Different Responses	<ul style="list-style-type: none"> ○ American brands are good quality and average quality. ○ “The competitors of American brands are not producing as good quality products as Americans” (P2:18; 43:43). ○ “All branded products are considered as good in terms of quality” (P3:2; 3:3). ○ “They will change the brand and select only those brands which are good in terms of quality” (P5:23; 49:49). ○ “If a product comes from USA, it is also considered as good quality” (P5:11; 25:25). ○ “Pakistani customer gives priority to quality over price of a brand” (P6:26; 60:60). 	<ul style="list-style-type: none"> ○ American brands are average and bad quality. ○ “I’m not rigid to American brand. I also use local brands. As long as the quality is good I will use that brand” (P1:5; 11:11). ○ “If other products have the good quality, I will change” (P5:6; 18:18). ○ “Quality, reasonable price, safety, design and pattern are the reasons to select the current brand” (5:4; 12:12). ○ “The quality of American brands is high” (P7:4; 12:12). ○ “Quality, reasonable price, safety were the reason to select a brand” (P10:4; 12:12). ○ “Halal is the main concern” (P5:15; 51:51).

4.3.2.3 Brand Image of American Brands in Lahore and Kuala Lumpur

Image of a brand has different dimensions. It is composed of image of a brand itself, features, attributes and image of a country from where it originates. Brand image contributes a major part to developing customer equity of a brand. The participants from both the countries were asked about the image of American brands.

The findings are shown in the table 4.36. The data brings a significant point into light that is related to image of brand but it is more important in case of Muslim consumers. Image of America also has an impact on the customer equity of American brands. Participants perceive image of America differently. The participants in Lahore believe that quality of American brands is good but their image is not good. America is considered as anti-Islamic country. The country of origin has an important role in the selection of brands. The image of country shows the loyalty of country towards target consumers and their importance. Similarly, the brands that have origins in America, so, they are not considered as loyal towards Muslims. They also have mentioned that the country of origin has an important role in the image of the brand. The image of country matters a lot to participants in Lahore. In contrast to above, some participants mention that country of origin does not matter, only quality and price of a product matter. In addition, a participant gives an example of image of country. Like Japanese technology is considered very good. American products are considered expensive. It is nothing to do with anti-Islamic image of America or not. If a product comes from USA, it is considered as good quality.

Participants in Kuala Lumpur frequently mention about country of origin. Generally, American brands have average quality. They are not enough good, American are anti-Islamic, they do not like Muslims. Participants in Kuala Lumpur do not need to purchase their products. They have very good local brands they should use them. The participant reports that image of brand is not good. Local brands are good that are made in Malaysia.

They deliver good quality products as compared to American brands. They need to stop products from that country. American are anti-Islamic, they do not like Muslims. In return, they should boycott them. American brands have average quality product. They are not good enough.

Table 4.36: Brand Image Findings

	Lahore	Kuala Lumpur
Similar Responses	<ul style="list-style-type: none"> ○ “Country image affects brand image” (P1:10; 27:27). ○ “Country of origin does not matter, only quality and price of a product matter (P9:9; 27:27). ○ “As long as the product is Halal we can buy that product” (P2:21; 43:43). ○ “Against Muslims” (P1:9; 27:27). 	<ul style="list-style-type: none"> ○ “Yes, it matters [Country of origin] to me a lot” (P4:9; 28:28). ○ “Country of origin does not matter, I prefer quality and reasonable price” (P5:9; 27:27). ○ “If a product from non-Muslim country I must check whether it is Halal or not” (P3:9; 27:27). ○ Americans are anti-Islamic” (P3:15; 45:45).
Different Responses	<ul style="list-style-type: none"> ○ “The image of America in terms of Islam is more than the quality of products [American Brands]” (P2:11; 25:25). ○ “The image of country matters a lot to Pakistani customers (P5:9; 25:25). ○ “Americans are considered controversial” (1:11; 27:27). ○ “The brands of American origin are not loyal towards Muslims” (P8:9; 26:26). ○ We think that only international brands can deliver good quality” (P7:8; 15:15). ○ “America have image they are anti-Pakistani country but they did a lot of good things in Pakistan especially in education sector” (P7:22; 45:45). ○ “I am enjoying these American brands in Muslim states and it’s giving benefit to Muslim state only” (P1:18; 41:41). 	<ul style="list-style-type: none"> ○ “American are anti-Islamic, they do not like Muslims. In return, we should boycott them” (P8:15; 45:45). ○ “I’m not big fan of American brands” (P4:6; 19:19). ○ “Country of origin does not matter” (1:10; 19:19). ○ “I’m not big fan of American brands. So, I use Malaysian local brands” (P8:6; 18:18). ○ “American brands have average quality” (P8:4; 12:12).

4.3.3 Differences of Religious Commitment in Lahore and Kuala Lumpur

Data has reported that the religious commitment of participants in Lahore lie behind the ideology of how participants consider Islam in their lives, whether it is a complete code

of life for them or not. How religious lectures and organizations play an important role in their everyday life.

Table 4.37 shows that the religion is not a personal matter in Lahore and Kuala Lumpur. It is debatable issue in both the countries. Most of the participants believe that it is not a personal matter. We all affect each other. The actions and commitments of other persons also affect our lives. Islam gives a clear socio-economic perception of a human being. The data reflects that there are certain religious organizations in Lahore. It has been reported that listening to religious lectures plays an important role in the life of participants in Lahore. Most of the participants listen religious lectures. These organizations help the individuals to understand Islam. Religious lectures have impact on listeners. It refreshes the faith. It is like taking pain killer, like taking medicine for any pain. The same is for religious lecture. It motivates the listener towards good things. Data shows that a person's commitments lead him toward certain influences and he/she starts to follow the teachings of Islam. Participants in Lahore consult Islam in order to make their purchase decisions. Before taking a decision, the participants make sure that it is not against our Islamic commitments. If a thing is not halal, they will not buy that product. All participants mention during the interviews that they refer to their religion for their decision making.

Malaysian participants report that Islam is a complete code of life. It talks about every field of life and it is a universal religion. Islam has the guidance for all mankind regardless of time and place. It is equally applicable at a time in Malaysia, Europe, America, and Africa. All Muslims are one Ummah. How we can say that it is personal matter. Listening to religious lectures regularly, affects Muslims very much. It refines thoughts. Malaysians adhere to Islamic teaching in order to make decisions of their lives. In contrast to Lahore, Kuala Lumpur have so many races, religions, and cultures. So, additionally it affects all the decisions related to their identity as a Muslim in Kuala Lumpur. They consult Islam predominantly about food items. Thus, it is found that religious commitment of

participants in both countries varies as per different circumstances, yet they both have strong religious commitment.

Table 4.37: Religious Commitment Findings

	Lahore	Kuala Lumpur
Similar Responses	<ul style="list-style-type: none"> ○ “Islam is a complete code of life.” (P3:20; 25:25). ○ “It covers all aspect of life and society” (P1:13; 33:33). ○ “Listens to religious lectures on YouTube and tries to live his life according to Islam” (P2:15; 34:34). ○ “Islam as a source of reference for making decisions” (P2:17; 40:40). ○ “If we talk about brands and purchasing Islam prohibits taking Haram things, it also discourages the spending too much money showing off etc. [extravagant]” (P4:19; 34:34). ○ “When I feel I am overspending so I limit my purchase as overspending is not allowed in Islam” (P3:24; 33:33). 	<ul style="list-style-type: none"> ○ “Complete code of life” (P1:13; 23:23). ○ “It is [Islam] not a personal matter. It is a collective matter” (P1:12; 21:21). ○ “We need to learn something [teaching of Islam] about our religion. So that we can know our religion” (P1:14; 25:25). ○ Consult religion [Islam] in their all matters, mostly for Halal and Haram (P1:17; 30:30). ○ “Certification from JAKIM (P2:13; 42:42). ○ “Whenever I come back to Islamic teachings it gives me peace every time” (P3:11; 33:33). ○ Because every day we are trying to be better person, if not better, at least not worse” (P3:12; 36:36). ○ “Islam is perfect, but it is difficult to get a person that can portray a real Islam now a days (sorry to say it).” (P5:11; 36:36).

4.3.4 Staying Reasons

Staying reasons are those reasons that reduce the brand switching behaviour. There are two dimensions of staying reasons in this study. The first dimension is switching barriers and the second dimension is affirmatory factors. Through these dimensions, staying reasons cover all the reasons including positive and negative reasons that may reduce the brand switching behaviour.

4.3.4.1 Differences of Switching Barriers in Lahore and Kuala Lumpur

It has been found in the data, there some barriers that can cause a participant to stay with the same brands. Different participants respond to these barriers differently. It is found

that participants in Lahore and Kuala Lumpur have been affected by switching barriers like price, quality, looking for alternatives of good quality and low price products.

Table 4.38 shows that participants in both cities have been influenced by the switching barriers. Participants in Lahore reported that sometimes they want to switch brand due to many reasons like price, quality, and taste, but they do not have time to search for alternatives. They need to manage time for searching alternative brands. The participants consult family and friends for evaluation and google it to read the reviews about brands and check the responses of people about that brand. If they find it good, next time, they will buy that brand.

The participants in Kuala Lumpur describe their switching barriers as price, quality, colour and designs, and promotions. Moreover, participants asserts that if they have problem with current brand, they will complain about that problem. In case, if the problem is resolved they will not change the brand. Moreover, they state that if there is no other brand with same quality, they will consider the same brand. But if alternatives have some kind of promotions, it causes them to try the alternative brands. They also consult their family and friends for evaluation of alternatives. Switching barriers are the same in both the cities, But participant in Kuala Lumpur are more influenced by promotions on both current and alternative brands. Promotions can change their decisions. While participants in Lahore consider peers as switching barriers too. Switching cost is important in both cities and has a strong influence on the switching behaviour. Participants in both cities are influenced by the price and cost of time that will be incurred in case of changing brands. There is no big difference between the views of participants about switching barriers. Participants are influenced by cost of time, searching cost, and evaluating cost of the alternative brands.

Table 4.38: Switching Barriers Findings

	Lahore	Kuala Lumpur
Similar Responses	<ul style="list-style-type: none"> ○ “I will complain about that” (P5:26; 55:55). ○ “Silently change their brands” (P6:25; 57:57). ○ 	<ul style="list-style-type: none"> ○ “I would make a complaint” (P3:20:58:58). ○ “. I will silently change the brand I do not have any problem at all” (P5:25:52:52).
Different Responses	<ul style="list-style-type: none"> ○ If the problem is solved, I will stay at the same brand (P5:28; 55:55). ○ “If it’s about food and beverages I will silently change. But if it is related to my laptop and some kind of technology. I will complain” (P2:26; 55:55). ○ “If current brand is not available or is a very bad quality” (P1:25; 59:59). ○ If it is urgent, then, definitely change otherwise no” (P8:18; 50:50). ○ “Taste and quality are the main reasons to select my current brand” (P1:27; 12:12). ○ “I select it because of quality and Halal logo” (P8:4; 12:12). ○ “Variety seekers take it as switching barrier” (P6:5; 15:15). ○ “It is difficult to learn about new things especially in case of technology” (P10:4; 12:12). 	<ul style="list-style-type: none"> ○ “Men are not loyal” (P5:16; 57:57). ○ “Seeks recommendations from peers (P4:15; 49:49). ○ “Change the brand silently” (P4:18; 56:56). ○ “If other brands are expensive, I will not change my current brand” (P8:20; 57:57). ○ Price is important” (P1:20; 36:36). ○ “No, might not change [Because of Price]” (P2:21; 63:63). ○ “As long as quality is good, I do not mind to pay high price” (P3:21; 61:61). ○ “No time to search new brand” (P3:16; 49:49). ○ “I will change my brand regardless of good quality. At least I will try new brand once” (P4:16; 52:52). ○ “I prefer quality and reasonable price” (P10:9; 27:27). ○ “It depends also with the design, colour and trend and also the price... if it is reasonable I will go for it...” (P5:7; 21:21). ○ “Unless it has some kind of promotions (3:7; 21:21). ○ Quality of alternative brands, (P7:17; 51:51).

4.3.4.2 Differences of Affirmatory Factors in Lahore and Kuala Lumpur

Affirmatory factors are reasons to stay on the same brand. In contrast to switching barriers, these are the positive reasons to stay on the brands. In Lahore and Kuala Lumpur participants are asked about the affirmatory factors through different questions.

Table 4.39 shows that participants in both cities are influenced by affirmatory factors. They feel hesitation while changing their brands. Usually, they had childhood memories with their current brand. But participants’ affirmatory factors only work as staying reason

until the performance of the brand is good. If there is any lack of performance, participants in both cities change their brands. The role of affirmatory factors in both cities is similar.

Table 4.39: Affirmatory Factors Findings

	Lahore	Kuala Lumpur
Similar Responses	<ul style="list-style-type: none"> ○ “If I’m satisfied with current brand, I will not change the brands” (P6:27; 63:63). ○ “I usually google it. And check the responses of people about that brand” (P6:9; 21:21). 	<ul style="list-style-type: none"> ○ “If I’m satisfied with the current brand, I will not change that brand” (P6:17; 61:61). ○ “Yes, I do feel affiliation. I will do some research and read reviews from others in order to change the brand (P2:16; 51:51).
Different Responses	<ul style="list-style-type: none"> ○ “Yes, I do feel affiliation. But these are non-living things, products we can change” (P2:25; 52:52). ○ “I can easily change my brand. I do not have any problem at all” (P5:25; 52:52). ○ “Yes, I have affiliation with my brands. But when I’m deciding to change my brand. I think in my mind that the new brand may have more good results than this brand” (P6:24; 54:54). ○ “I do feel affiliation with the current brand but it cannot stop me to change brands (P3:11; 14:14). 	<ul style="list-style-type: none"> ○ “I’m eating McDonald since my childhood” (P1:28; 18:18). ○ “I’m using American brands since long” (P2:6; 18:18). ○ If I do not have time, I will consider the same brand (P2:17; 54:54). ○ If they resolve the problem, means that they appreciate their customers (P2:19; 60:60). ○ “Anything that is comfortable” (P6:1; 3:3).

4.3.5 Difference of Switching Intention in Lahore and Kuala Lumpur

Switching intention is the predictor of actual behaviour. Behind every behaviour, there is an intention to perform that behaviour. In this study, the participants were asked about their switching intention to American brands in Lahore and Kuala Lumpur.

Table 4.40 reveals that the switching intention of participants in both cities Lahore and Kuala Lumpur is influenced by the performance of the current brand. Participants in both cities have an intention to change brand, in case, if current brand is not working. But in Kuala Lumpur participants mention that if any brand is offering good quality products, they will consider those alternative brands. Whereas, participants in Lahore did not

mention about this. Thus, in Lahore participants switching intention only depends on the performance of current brand but participants in Kuala Lumpur switching intention depends on both the performance of the current brand and the performance of the alternative brands as well.

Table 4.40: Findings on Switching Intention

	Lahore	Kuala Lumpur
Similar Responses	<ul style="list-style-type: none"> ○ “At this moment, I do not have any intention to change my brand in near future” (P10:23; 63:63). ○ “If current brand will not give results, he will change the brand” (P7:31; 66:66). ○ “If any problem in the product, I will look for alternatives” (P5:31; 61:61). 	<ul style="list-style-type: none"> ○ “If there is a problem with current brand, I would definitely switch brand” (P7:21; 63:63). ○ “If I got any problem, I will change my brand” (P1:25; 51:51).
Different Responses	<ul style="list-style-type: none"> ○ “At this moment, I do not have any intention to change brand [Current brand]” (P1:26; 62:62). ○ “It all depends upon the need until I do not have any plan” (P8:22; 61:61). ○ “No I do not have any intention switch my current brand” (P9:21; 63:63). 	<ul style="list-style-type: none"> ○ “If any new brand offers good quality with same price as my current brand has, he will think about changing the brand (P2:22; 66:66). ○ “If current brand is not delivering good quality I will change” (P4:20; 60:60). ○ “Yes, if there is better product with better price and quality” (P5:19; 66:66). ○ “I do not have any intention to change brand in near future because I’m satisfied with my current brand” (P6:17; 61:61). ○ “Yes, if there is better product with better price and quality” (P10:21; 62:62).

4.3.6 Effects of Customer Equity, Religious Commitment, Staying Reasons, and Switching Intention on Brand Switching Behaviour of Muslim Consumers in Lahore and Kuala Lumpur

The second research objective is about the effect of customer equity, religious commitment, staying reasons, and switching intention on brand switching behaviour of Muslim consumers in Lahore and Kuala Lumpur. They have been asked questions about reason behind brand switching (due to customer equity of American brands or religious commitment). They are asked about the role of staying reasons in brand switching behaviour. Moreover, they are asked about what is the reason that makes their intention towards brand switching.

Table 4.41 shows that the brand switching behaviour is carried out due to different reasons in both cities. These reasons include quality, price, image of brand, image of origin of country, and strong religious commitment in both cities. Above all, customer equity and staying reasons have more effect on brand switching behaviour as compared to religious commitment. Participants mention that they want to switch American brands because of their anti-Islamic behaviour. All are agree that if a country is involved in any anti-Islamic or anti-Muslim activity, the customer should change the brand to another brand from different country, but they did not have good alternatives. But in case of low quality, they change the brands. Participants in Lahore switch because of customer equity. Staying reasons also have very strong influence. Participants in Lahore have strong and practicing religious commitment. But it cannot influence their brand switching behaviour, whereas customer equity and staying reasons have influence on their brand switching behaviour.

Participants in Kuala Lumpur also switch brands because of customer equity and staying reasons. They rate local products as better in comparisons to the American brands. They

consider local brands as good competitors to American brands. Staying reasons also strongly influence the Kuala Lumpur participants. But they have mixed opinion about anti-Islamic image of America. They mention that this is political. But some have a very strong opinion about America as an anti-Islamic. Participants in Kuala Lumpur have strong and practicing religious commitment, but it does not influence their switching behaviour; whereas, customer equity and staying reasons influence their switching behaviour.

Table 4.41: Findings of Brand Switching Behaviour

	Lahore	Kuala Lumpur
Customer Equity	<ul style="list-style-type: none"> ○ “Switching if a brand delivers low quality products” (P2:6; 18:18). ○ “As long as the product is halal the Pakistani customer can buy” (P2:21; 43:43). ○ “We are influenced by country of origin and think that America is anti-Muslim country. This is the main reason why a participant stopped buying Americans brands (P4:26; 43:43). ○ “Country of origin matters a lot. Once, I was using a brand after that I came to know it is Jewish brand. So, I stopped buying that brand and switch back to previous brand” (P7:12; 27:27). 	<ul style="list-style-type: none"> ○ “Depends on the brand [Customer Equity], you cannot expect to 100% switch” (P3:19; 55:55). ○ “My opinion honestly is that, it is political but if we go by what media is showing to us. Yes, they are anti-Islamic” (P3:15; 45:45). ○ “Muslims should stop buying products from anti-Islamic country” (P2:20; 48:48). ○ “Quality is also a factor to change that brand” (P3:6; 15:15).
Religious Commitment		<ul style="list-style-type: none"> ○ “Yes, we need to change [American Brands]. But we cannot do this easily” (P1:18; 33:33). ○ “We switched brands mainly because of halal concerns” (P10:16; 47:47). ○ “It should be boycotted by all Muslims [Due to religious commitment]” (P10:15; 44:44).

Table 4.41: Continued

	Lahore	Kuala Lumpur
Staying Reasons	<ul style="list-style-type: none"> ○ “Quality and price are main factors for switching” (P3:17; 20:20). ○ “No switching because lack of good quality alternatives in Pakistani markets” (P2:19; 43:43). ○ “Pakistani people think that only international brands can deliver good quality. So, if he finds any other international good quality brand, he will switch from American brands to other international brands, otherwise no” (P7:7; 15:15). “Sometimes, it happens at local level. People and competitors spread news that these brands are anti Muslim or anti society. So, do not buy this brand. In this case, he will not switch Unless it is a true (P5:19; 43:43).I like buying stuff from different places” (P3:11; 14:14). “We should make themselves economically strong instead of boycotting those [American Brands]” (P1:19; 44:44). 	<ul style="list-style-type: none"> ○ He also argues that he will change his brands regardless [No Staying Reasons] of quality (P4:16; 52:52). ○ “In most Islamic countries (like Malaysia) the branded issues are considered failed. Because it is also related with local condition and issues...for example, you want to ban McDonald...although it’s a Jewish company. It is halal in Malaysia. And a lot of Malaysian Muslim works with this company” (P5:14; 48:48).
Switching Intention	<ul style="list-style-type: none"> ○ “I do not have any intention to change my brand in near future” (P10:23; 63:63). ○ “If any problem in the product, I will look for alternatives” (P5:31; 61:61). ○ “No I do not have any intention switch my current brand” (P9:21; 63:63). 	<ul style="list-style-type: none"> ○ “If there is a problem with current brand, I would definitely switch brand” (P7:21; 63:63). ○ If any new brand offers good quality with same price as my current brand has, he will think about changing the brand (P2:22; 66:66). ○ “If current brand is not delivering good quality I will change” (P4:20; 60:60). ○ “Yes, if there is better product with better price and quality” (P10:21; 62:62).

4.4 Comparison of Quantitative and Qualitative Findings

The table 4.42 give an overview and comparisons of both findings quantitative and qualitative for objective one and two of this study.

Table 4.42: Quantitative vs Qualitative Findings

	Quantitative	Qualitative
Awareness	○ The level of awareness of American brands is significantly different in both cities	○ In Kuala Lumpur awareness of a brand is related to the need of participant. It is also related with consciousness of participants with certain categories (e.g. Clothing, Skin care products)
Perceived Quality	○ The perceived quality of American brands is significantly different in both cities	○ Participants in Lahore perceive the quality of American brands is good, whereas, participants in Kuala Lumpur perceive quality of American brand is not good as compared to Malaysian local brands.
Brand Image	○ The image of American brands in both cities is significantly different	○ The image of American brands in both cities is related to the image of America. They also see the image of American brands through the lens of Islam. Participants in Kuala Lumpur also consider the halal certification.
Religious Commitment	○ Religious commitment are significantly different in both cities.	○ Participants in both cities have a high level of religious commitment.
Switching Barriers	○ Switching barriers of American brands are significantly different in Lahore and Kuala Lumpur.	○ Alternatives attractiveness, Price, and quality of brands are the considerable switching barriers in both cities. But in Lahore alternatives attractiveness is most important switching barrier.
Affirmatory Factors	○ Affirmatory of American brands are significantly different in Lahore and Kuala Lumpur	○ Satisfaction, Comfort with current brand, long history with current brand are considerable affirmatory factors in Lahore and Kuala Lumpur.
Switching Intention	○ Switching intention is significantly different in both cities.	○ The switching intention of participants in Lahore is depending on the performance of current brand, whereas the switching intention of participants in Kuala Lumpur depends on the performance of current brand as well as on the alternative attractiveness.
Brand Switching Behaviour	○ Customer equity and staying reasons have a significant effect on brand switching behaviour, whereas, religious commitment has insignificant effect on brand switching behaviour.	○ Customer equity and staying reason are playing the role in brand switching behaviour. In case of religious commitment, participants in both cities have high religious commitment but at the time of brand switching behaviour they give preference to the quality, price, and alternative attractiveness.

4.5 Chapter Summary

This chapter provides findings of the quantitative and qualitative data analysis. The first stage is quantitative data analysis. In the first stage, the pre-test of the survey instrument refined the items by assessing their reliability using Cronbach's alpha and item-to-total correlation. The primary data of the main survey is collected using a self-administrated questionnaire. Several statistical tests are used to analyse the data through four phases. The first phase refers to the data screening and testing of multivariate. The second phase refers to the reliability and validity of the data collected through self-administered questionnaire. The third phase refers to the analysis of the model developed in SPSS. Fourth phase has been completed by testing the conceptual model developed in Amos. The second stage provides findings of qualitative analysis. The conceptual model has been analysed through the interviews of respondents in both countries.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter presents the discussion on findings of brand switching behaviour of millennial consumers in Lahore and Kuala Lumpur. Then, it draws attention to possible knowledge contributions in terms of theoretical, methodological, and managerial contributions. Following these contributions, the research limitations and future recommendations are discussed. The chapter concludes with a critical evaluation of the phenomena of brand switching behaviour.

5.2 Summary of Results

This study investigates the effect of customer equity, religious commitment, staying reasons, and switching intention on brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. In order to achieve the objectives of the study, a theoretical model was developed and empirically tested. It leads towards better understanding of brand switching behaviour of millennial Muslim consumers in two different cultures with same religion. A mixed method approach (quantitative and qualitative) was utilized to achieve research objectives of this study. The quantitative data was collected from 706 millennial Muslim consumers in Lahore and Kuala Lumpur. SPSS and AMOS software were utilized for data analysis. Initially, SPSS was utilized for data screening and exploratory factors. The SPSS was used to answer the first research objective: to examine the significant differences of customer equity, religious commitment, and staying reasons in Lahore and Kuala Lumpur. Both quantitative and qualitative results revealed that the customer equity, religious commitment, and staying reasons were different in both countries.

The research objectives two, three, and four were answered by employing AMOS. Before answering the research objectives, CFA was done to establish the discriminant and convergent validity of the model. The next step was to check the direct results of customer equity,

religious commitment, staying reasons, and switching intention on brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. The findings of both quantitative and qualitative methods revealed that customer equity, staying reasons, and switching intention were playing a significant role behind on switching behaviour. But the religious commitment was not affecting the brand switching behaviour of millennial Muslim consumers. After analysing the second objective in AMOS, the third research objective was the mediation analysis of switching intention between customer equity, religious commitment, staying reasons, and brand switching behaviour. The results showed that switching intention was mediating the relationship between customer equity and brand switching behaviour, and between staying reasons and brand switching behaviour. Whereas, it was not mediating the relationship between religious commitment and brand switching behaviour. The last objective was to analyse the multi group moderation. The results showed that gender was not affecting the brand switching behaviour but the country affiliation was responsible.

5.3 Discussion of Results

This section is about the discussion of results of this study and the discussion pattern is based on research objectives.

5.3.1 Differences of Customer Equity, Religious Commitment, and Staying Reasons in Lahore and Kuala Lumpur

The first research objective seeks the difference between customer equity, religious commitment, and staying reasons in both cities Lahore and Kuala Lumpur. This research objective was addressed both qualitatively and quantitatively. It acts as a preliminary step to operationalize the constructs in the model and test their impact on millennial Muslim consumers' brand switching behaviour. In the proposed model, this study hypothesized that there was a significant difference of customer equity, religious commitment, and staying

reasons of Muslim consumers in Lahore and Kuala Lumpur. Therefore, three hypotheses (H1, H4, and H7) were proposed, representing the level of difference in both countries. The first hypothesis H1 is further divided into three hypotheses H1a, H1b, and H1c.

This study found that the first hypothesis H1a which is awareness of American brands is significantly different in both cities. The Muslim consumers in Lahore are more aware of American brands as compared to Muslim consumers in Kuala Lumpur. However, the qualitative results show that there is no big difference between the awareness of American brands in Lahore and Kuala Lumpur. Interviewees in both countries were fully aware of American brands regardless of liking and disliking of a brand, but their awareness was limited to their interest, such as only clothing brands and cosmetics brands. Moreover, if a person is conscious about clothing, most probably his or her awareness of brand is limited to favourite category as mentioned by participants in qualitative interviews. Participants in Kuala Lumpur pay more attention to the brands that are having promotions. The level of awareness of American brands in Lahore and Kuala Lumpur is different. This differences might be due the nature of markets of both cities. Malaysian local industry is very strong and have a strong competition to the international brands. But the local industry of Pakistan is not much stronger like Malaysia. Pakistani consumers are more inclined towards the international brands. Awareness is ability to recall and recognize under different conditions (Keller, 2003) but it is more related to top-of-mind, brand dominance, brand knowledge and brand opinion (Aaker 1991). Consumers' awareness of American brands in Kuala Lumpur is influenced by the local brands. The results of level of awareness is consistent with a previous research of Aakar (1996). The level of awareness differs from the one product and brand category to another product category and from one market to another market (Aakar, 1996). Thus, this study suggests that American brands develop their awareness strategies keeping in mind the expected competition from local brands. American brands should establish awareness in the

minds of consumers in the presence of the strong competition from other local or international brands.

The results of hypothesis H1b showed that the perceived quality of American brands is significantly different in both cities. The millennial Muslim consumers in Lahore perceive quality of American brands higher as compared to millennial Muslim consumers in Kuala Lumpur. In qualitative analysis, the results also show that there is a difference between the perceived quality of American brands in Lahore and Kuala Lumpur. The quality may mean something different for consumers in Lahore and for consumers in Kuala Lumpur. Qualitative findings show that participants in Lahore consider American brands as having good quality and average quality brands, but consumers in Kuala Lumpur rate American brands as having good, average, and bad quality. Malaysian consumers in Kuala Lumpur make comparisons between local and American brands, and consider that there is no big difference between local and American brands. Some Malaysian participants in Kuala Lumpur rate the quality of American brands below the quality of local brands. Since it is impossible for consumers to make complete and correct judgments of the quality, consumers use quality attributes that they associate with quality (Olson & Jacoby 1972; Zeithaml 1988; Richardson *et al.*, 1994; Ophuis & Van Trijp 1995; Acebro'n & Dopico 2000). Consumers from both cities perceive quality according to their perception of quality. Perception of consumers is developed by both intrinsic and extrinsic factors. The intrinsic attributes are related to the physical aspects of a product (e.g. colour, flavour, form and appearance); on the other hand, extrinsic attributes are related to the product, but not in the physical part of this one (e.g. brand name, stamp of quality, price, store, packaging and production information (Bernue's *et al.*, 2003). It is difficult to generalize attributes (Olson & Jacoby 1972, Anselmsson *et al.* 2007). The findings of perceived quality are consistent with previous study that perceived quality is a core construct of customer equity, and it may differ from one consumer to other consumers (Aakar, 1996). It is the judgement of consumers about specific brands (Zeithmal, 1988). Thus, in case of millennial Muslim

consumers, the perceived quality is different across Lahore and Kuala Lumpur. American brands should consider millennial Muslim consumers in Lahore and Kuala Lumpur as two different segments according to their context.

The results of hypothesis H1c present that the image of American brands is significantly different in both cities. The Muslim consumers in Lahore have the image of American brands good as compared to Muslim consumers in Kuala Lumpur. The qualitative results also show that there is a difference between the image of American brands in Lahore and Kuala Lumpur. Data brings an important point to light that is related to image of brand but it is more important in case of Muslim consumers. Image of America also has an impact on the customer equity of American brands. Participants perceive image of America differently. The Pakistani participants in Lahore judge American brands through two dimensions. The first dimension is to judge American brands as they are originated from anti-Islamic country. The other dimension is to judge American brands on the basis of their quality. Whereas, Malaysian participants in Kuala Lumpur judge American brands on three dimensions which are origin of brands is America and they are from anti-Islamic country. The second dimension is to check American brands in terms of halal certification. The third dimension is to check American brands in terms of quality. The image of brands is consistent in all countries only if the brands meet the universal needs of the consumer. The image of American brands is different in both cities. This difference is due to the difference of market situation. In Lahore, the consumers of American brands are mostly Muslim. But in contrast to Lahore, Kuala Lumpur market consists of consumers from other religions and races too. The image of American brands in Kuala Lumpur is also affected by what other consumers think about the image of American brand. The brand image is used as a tool to differentiate in the markets (Van Heerden & Puth, 1995) and a powerful brand is a proper alternative to reduce perceived risk-taking (De Chernatony & Cottam, 2006; O'Loughlin & Szmigin, 2005), and obtain a sustainable competitive advantage (Yavas & Shemwell, 1996; Gylling & Lindberg-Repo, 2006). This strategy is useful

in Kuala Lumpur where local brands are having tough competition with American brands. Thus, American brands build multi country brand development strategies within the same segment of Muslim consumers. The segmentation on the basis of religion is broad but the thing is to make sub-divisions within same segment of consumers. American brands should avoid to develop the image that is not universally accepted.

With reference to H4, it was found that the level of religious commitment is significantly different in both cities. The level of religious commitment is higher in Muslim consumers of Lahore as compared to Muslim consumers in Kuala Lumpur. It is also validated from the qualitative findings that there is a difference between the religious commitment of consumers in Lahore and Kuala Lumpur. Religious commitment may vary because of cultural pressure. The 97% population of Pakistan is Muslim. They feel free to practice Islam. Whereas, Malaysian consumers live in multi-religious culture. The population of Muslims in Malaysia is 60.4% which is lower than Pakistan, and they are living with consumers of other religions as well. Religious commitment is socially constructed. The social construction is influenced by several factors, which include the general religious conditions or climate at the global and societal levels, social and political conditions in the country, and social structure. Since its origin, Islam has been a universal religion (Hassan, 2007). Thus, the religious commitment may vary among Muslims because of differences in cultural settings. Moreover, Lahore and Kuala Lumpur both are Muslim cities, they are not only culturally different but Pakistan and Malaysia, these countries are also following different school of thought of Islam. There are four major school of thought in Islam that are known as four Imams namely; Imam Malik, Imam Shafi, Imam Ahmad, and Imam Abu Hanifa (Goolam, 2006). Malaysian Muslims follow Imam Shafi (Sulong, 2013), whereas Pakistani Muslims mostly follow Imam Abu Hanfa (Sewag, 2016). Thus, the religious commitment may vary because of difference in practising school of thought and the culture of the country.

The hypothesis H7 is developed to check the difference in staying reasons of consumers in both cities. The hypothesis H7 is further divided into two hypotheses H7a, and H7b, where switching barriers of American brands are significantly different in both countries. The switching barriers of American brands are higher in Lahore as compared to Kuala Lumpur. In qualitative findings, it was noticed that there is a difference between the switching barrier of American brands in Lahore and Kuala Lumpur. Switching barriers may vary from one consumer to another consumer. Switching barriers are composed of alternative evaluation, price, and quality of competitive brands. Every consumer has his or her own priorities regarding alternative options about price and quality of competitive brands. Switching barriers of American brands are higher in Lahore as compared to Kuala Lumpur. Pakistani consumers in Lahore are having a weak local industry as compared to Kuala Lumpur. It is difficult for Pakistani millennial consumers in Lahore to switch brands because they are not having alternative options as compared to Malaysian millennial consumers in Kuala Lumpur. In contrast to Pakistani consumers in Lahore, millennial Malaysian consumers in Kuala Lumpur have lower switching barriers of American brands because they have alternative options with good quality and price. These results are consistent with previous research of Colgate *et al.* (2007). They found that the switching barriers are different in New Zealand and China. The reasons behind this are the differences of culture in both countries and their response towards American brands. Pakistani consumers do not have alternative options, so, they stick to American brands. Whereas, Malaysian consumers are ethnocentric (Othman *et al.*, 2008; Bojei *et al.*, 2010; Tabassi *et al.*, 2012). They prefer to use local brands as compared to American brands. Thus, American brands need to develop their strategies according to the culture of the target markets especially in Kuala Lumpur as they are ethnocentric due to the image of America as an anti-Muslim country. American brands need to change their image of being carrying the name of an anti-Muslim country.

The hypothesis H7b presents that affirmatory factors of American brands are significantly different in both cities. The millennial Muslim consumers in Lahore have strong affirmatory factors as compared to millennial Muslim consumers in Kuala Lumpur. Qualitative findings shows that satisfaction, comfort with current brand, long history with current brand are considerable affirmatory factors in Lahore and Kuala Lumpur. The affirmatory factors refer to those factors that minimize the switching behaviour because of satisfaction, loyalty, trust, and emotional attachment. The results of this study are consistent with Colgate *et al.* (2007). According to that staying reasons vary from country to country. Pakistani millennial consumers in Lahore have strong affirmatory factor with American brands as compared to Malaysian millennial consumers in Kuala Lumpur. American brands have created more emotional attachment with Pakistani millennial consumers in Lahore as compared to Malaysian millennial consumers in Kuala Lumpur. In other words, may be it is easy for American brands in Lahore to attach consumers emotionally with them because of low level of competition as compared to Kuala Lumpur because Malaysian consumers are ethnocentric (Othman *et al.*, 2008; Bojei *et al.*, 2010; Tabassi *et al.*, 2012). Thus, in order to make strong affirmatory factors, it is necessary to consider existing competitors in the market, and develop strategies by keeping in mind the competitor's strategies and local brands as well.

The hypothesis H10 presents that switching intention of millennial Muslim consumers in Lahore and Kuala Lumpur is significantly different. The millennial Muslim consumers in Lahore have strong switching intention as compared to millennial Muslim consumers in Kuala Lumpur. The difference is found in qualitative findings which shows that the switching intention of participants in Lahore is depending on the performance of current brand, whereas the switching intention of participants in Kuala Lumpur depends on the performance of current brand as well as on the alternative attractiveness. Switching intention is a construct that has roots in the theory of planned behaviour. Switching intention is different in Lahore and Kuala Lumpur towards American brands. Intention of a consumer towards actual behaviour can be

different in different in locations. People in different countries think, feel, and act differently (Hofstede *et al.*, 2010). Such patterns of thinking, feeling and acting are learnt during an individual's lifetime (Hofstede *et al.*, 2010). Thus, the switching intention can be different in Lahore and Kuala Lumpur.

5.3.2 Role of Customer Equity, Religious Commitment, Staying Reasons, and Switching Intention on Brand Switching Behaviour

The second objective is about the direct impact of independent variables which are customer equity, religious commitment, staying reasons, switching intention on brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. The response to this objective is provided by testing the direct impact of customer equity, religious commitment, staying reasons, and switching intention on brand switching behaviour. In order to address this research question, four hypotheses H2, H5, H8, and H10 were developed.

The results revealed the significance of the path estimate (0.12, t-value = 5.947, and $p = 0.000$) between overall customer equity and brand switching behaviour. Therefore, hypothesis (H4) is supported; accepting the direct impact of customer equity on brand switching behaviour. The qualitative findings also shows that the customer equity plays an important role in brand switching behaviour of millennial consumers in Lahore and Kuala Lumpur. The customer equity was measured through awareness, perceived quality, and brand image of American brands. The qualitative finding also show that millennial Muslim consumers in both cities are influenced by perceived quality of American brands and image of American brands while making brand switching decision. This study concludes that customer equity drivers predict about the future sales of the firm. These findings are consistent with the previous study (Akar, 1991; Akar, 1996; Vogel *et al.*, 2008). Thus, the brands switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur can be predicted by the customer equity of American brands.

The results reveal the insignificance of the path estimate (0.021, t-value = -0.39, and $p = 0.697$) between religious commitment and brand switching behaviour. Therefore, hypothesis (H5) is not supported; hence rejecting the direct impact of religious commitment on brand switching behaviour. The qualitative study concludes that religious commitment has not been affecting the brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. The consumers in Lahore make purchase decisions at owners' credibility. If the owner is credible and consumer has belief in the owner, they ignore the brands and make purchase decision at owner's credibility. This is also the reason behind the lack of halal certification in Lahore as well. All products are considered halal (that are available in the markets). Thus, in case of brand switching behaviour the consumers also consider credibility of owner instead of the brand itself and religious commitment. Religious commitment is also insignificant in Kuala Lumpur. Consumers have strong bonding with domestic products and prefer to buy local products as compared to foreign products and Malaysian consumers' in Kuala Lumpur scores are comparatively high in ethnocentrism and patriotism (Othman, *et al.*, 2008; Ghani & Mat, 2017). Therefore, Malaysians consider ethnocentrism instead of religious commitment towards American brands. However, the result of insignificance of religious commitment with consumer behaviour is inconsistent with the previous study of Mokhlis (2006). Mokhlis concludes that religious commitment of the consumer has an influence on retail patronage behaviour. Thus, the result of this study initiates a new stream of research by concluding that religious commitment of Muslim consumers has not been affecting their brand switching behaviour in Lahore and Kuala Lumpur.

The results demonstrate the acceptance for the hypothesis (H8) for the direct relationship between staying reasons with the brand switching behaviour of Muslim consumers. Staying reasons exert a direct significant negative impact on brand switching behaviour with a path estimate of 0.075, t-value = 1.046, and a significance level of $p = 0.01$. This result is consistent with previous literature. The qualitative findings shows that millennial Muslim consumers in

both cities are influenced by staying reasons of American brands. American brands maintain their brands in terms of quality, price, and develop emotional attachment with their consumers that provide strong staying reasons to millennial Muslim consumers in Lahore and Kuala Lumpur. The study of Zahan (2009) concluded that switching barriers have the strongest influence on the brand switching behaviour of consumers in the banking industry. The study of Ranaweera and Parbhu (2003) indicates that switching barriers are useful tool in customer retention. The study of Qiu, et al., (2015) found out that switching barriers have a significant relationship with customer loyalty. Therefore, this study is consistent with previous literature that staying reasons have an effect on brand switching behaviour of Muslim consumers in Lahore and Kuala Lumpur. Thus, American brands have to focus on the staying reasons in order to stop the brand switching behaviour in Lahore and Kuala Lumpur.

The results supported the hypothesis (H10) for the direct relationship between switching intention with the brand switching behaviour of Muslim consumers. Switching intention exerts a direct significant positive impact on brand switching behaviour with a path estimate of 0.06, t -value = 8.771, and a significance level of $p = ***$. Switching intention is directly influenced by the brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. Qualitative findings reveal that the switching intention of participants in Lahore depends on the performance of current brand, whereas the switching intention of participants in Kuala Lumpur depends on the performance of current brand as well as on the alternative attractiveness. Participants in Lahore have a quick switching intention as compared to participants in Kuala Lumpur. The result of this study is consistent with previous research of Morgan and Dev (1994) and Bansal et al., (2005). Switching intention is a strong predictor of brand switching behaviour.

5.3.3 Role of Switching Intention as Mediator

The third objective is about the mediation of switching intention. The response to this objective was provided by testing the direct and indirect impact of customer equity, religious commitment, and staying reasons on brand switching intention and brand switching behaviour. In order to address this research objective, three hypotheses have been developed. H3: switching intention positively mediates the relationship between customer equity and brand switching behaviour of Muslim consumers. H6: switching intention positively mediates the relationship between religious commitment and brand switching behaviour of millennial Muslim consumers. H9: switching intention negatively mediates the relationship between staying reasons and brand switching behaviour of millennial Muslim consumers.

These hypotheses were tested by structural equation modelling. The results indicate that switching intention positively mediates the relationship between customer equity and brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. It is found that, the more the customer equity of American brands, the higher the chances of brand switching behaviour among millennial Muslim consumers in Lahore and Kuala Lumpur. The result of this study is consistent with the previous research of Vogel et al., (2008). They identified the mediation role of intention between customer equity and future sale of the brand. They found that there was strong relationship of intention between customer equity and future sales. In the current competitive market environment, customer equity is the strong determinant of future sales (Vogel et al., 2008). In other words, it is the strong determinant of brand switching behaviour also. Brand switching behaviour and future sales are denoting the same thing. By providing the statistical and implementation details necessary to implement the customer equity framework in practice, this study demonstrates that the customer equity dimensions can significantly predict brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. Thus, this study identifies drivers of brand switching behaviour of millennial Muslim consumers.

The H6 is rejected as the switching intention was not mediating the relationship between religious commitment and brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. Consumers in Lahore live in a society where all are Muslims and every brand is considered halal and in compliance of Islamic beliefs, and they do not think to switch brands because of religious commitment. Whereas, Kuala Lumpur is a multi-religious city where the switching intention should mediate the relationship between religious commitment and brand switching behaviour towards American brands, because in a multi-religious city they are trying to maintain their identity as Muslims. But surprisingly, switching intention does not mediate the relationship between religious commitment and brand switching behaviour. This may be because of strong local brands. Malaysian consumers in Kuala Lumpur do not consider American brands above their local brands. They rate the American brands at the same level of local brands or below the local brands. It is found in the literature that the religious commitment has an influence on the loyalty and voice complaint intentions (Swimberghe, et al., 2009). This research is inconsistent with Swimberghe, et al., (2009). Thus, the brand switching behaviour is predicted by customer equity of American brands.

The hypothesis H9 is accepted; results indicate that switching intention mediates the relationship between staying reasons and brand switching behaviour of millennial Muslim consumers. The higher staying reasons, it leads to lower the brand switching behaviour. The results indicate that switching barriers and affirmatory factors are the strong predictors of brand switching behaviour. The results of this study are consistent with the Bansal et al., (2005). They explored the mediation role of intention between pull factors and brand switching behaviour. Where, switching intention successfully mediates the relation between pull factors (staying reasons) and brand switching behaviour. Thus, this study identifies the staying reasons that affect the brand switching behaviour of millennial Muslim consumers. Staying reasons play significant role towards reducing the brand switching for American brands.

5.3.4 Role of Country and Gender on Brand Switching Behaviour

The fourth research objective is about the comparison of brand switching behaviour of millennial Muslim consumers between two cities who practice the same religion but live in two different locations. Hypothesis twelve was that country can moderate the brand switching behaviour of millennial Muslim consumers. In order to meet this objective, multi group moderation was employed. The findings show that country moderates the brand switching behaviour of Muslim consumers. The cities of both countries have differences in brand switching behaviour although they share same religion but due to contextual change their brand switching behaviour is different. In both cities, religious commitment does not predict the brand switching behaviour but customer equity predicts the brand switching behaviour. In similar to customer equity, staying reasons also play their role in minimizing the brand switching behaviour of millennial Muslim consumers in Lahore and Kuala Lumpur. The phenomenon of brand switching behaviour varies across countries. The brand switching literature lacks in the comparative studies in developing countries and most research is done on service industry (Morgan & Dev, 1994; Keaveney, 1995; Roos, 1999; Colgate & Hedge, 2001; Bansal *et al.*, 2004; Bansal *et al.*, 2005; Njite *et al.*, 2008; Aish *et al.*, 2008; Marshall *et al.*, 2011). Thus, marketing strategies developed by firms are not universally applicable but they need to be developed according to the marketing environment and cultural values of the country.

Gender does not moderate the brand switching behaviour of millennial Muslim consumers. In contrast to the results of this study, literature suggests that men and women have differences in behaviours (Bakan, 1966; Bem, 1974; Wheeler and Berger, 2007; Winterich *et al.*, 2009; Zhang *et al.*, 2014). Though, most of the studies indicate that significant differences in consumer behaviour might be found on the basis of consumer's gender. However, this study did not find any significant difference in consumer brand switching behaviour on the basis of gender. In this regard, brand switching behaviour is an extreme form of behaviour which is

based on consumer's emotional arousal and could be similar across gender. Moreover, this study is focusing on young consumers which might be more actively involved in switching behaviour irrespective of their gender. Gender based variation in behaviour might be more visibly seen in household surveys where generally, females are involved in making house purchase.

5.4 Research Contributions

This study contributes in the existing literature by providing theoretical, empirical and practical implications.

5.4.1 Theoretical Implications

The customer switching models, like the models developed by Morgan and Dev (1994), Keaveney (1995), Roos (1999), Bansal and Taylor (1999), Colgate and Hedge (2001), Bansal *et al.* (2004), Bansal *et al.* (2005), Njite *et al.* (2008), Aish *et al.* (2008), and Marshall *et al.* (2011) were mostly tested on service industries and were applied in developed countries. These traditional customer switching models were developed in the context of developed countries (Nimako, 2012). But it has been found that developed and developing countries are significantly different in many aspects (Kuada, 2010) and (Kuada, 2009). It becomes critically important to examine brand switching behaviour in the context of the developing countries to better conceptualize the consumer switching behaviour (Nimako, 2012).

Keaveney (1995) introduced her model on switching behaviour in the service industry and this issue had been under intense investigation to validate the model and assure that it could be adopted in different service industries, different market segments, and different cultures (Colgate *et al.*, 1996; Nielson 1996; Ghosh & Taylor 1999; Gerrad & Cunningham 2000, Keaveney & Parthasarathy 2001, Lee *et al.* 2001; Grace & Cass 2001, Colgate & Hedge 2001; Colgate & Lang 2001).

Unlike previous models, this research investigates the brand switching behaviour in developing countries. Subsequently, this model is tested on two different cultures in Lahore and Kuala Lumpur. This study mainly contributes to the current literature by developing and testing a model to address the brand switching behaviour of millennial Muslim consumers towards American brands in two Muslim cities Lahore and Kuala Lumpur. The importance of this research can be exemplified in five points:

Firstly, the research contributes to the existing marketing literature. It provides an understanding of brand switching behaviour towards American brands. This study highlights the importance of religious commitment of Muslim consumers along with other factors such as customer equity and staying reasons.

Second: The research goes further to the notion of brand switching behaviour in service industry. In prior studies, customer switching behaviour was examined in service industries: hospitality industry (Morgan & Dev, 1994; Njite *et al.* 2008), service industry in developed countries (Keaveney, 1995), telecom industry (Roos, 1999), banking industry (Colgate & Hedge, 2001), auto repair and hair styling services (Bansal *et al.*, 2004; Bansal *et al.*, 2005), advertising services (Aish *et al.*, 2008), and financial markets (Marshall *et al.*, 2011). These studies focused on the brand switching behaviour in different service industries. This research investigates the brand switching behaviour by focusing on a country rather than an industry.

Third: The model developed in this research is tested in two different developing countries. Prior research has been limited to developed countries. Thus, this research establishes a new domain of customer switching behaviour in developing countries.

Fourth: This research investigates the applicability of proposed model in two markets. Lahore and Kuala Lumpur have entirely different cultures. Both cities are from Islamic developing countries with different cultures. Pakistan is a single religious country with majority of Muslims. Malaysia is predominantly Muslim country but a multi ethnic and multi religious

nation as well. Thus, this study develops a model on two types of Muslim consumers. One who live in a society that has predominantly a Muslim majority. The other type is Malay Muslims who practice Islam in the presence of other religions and races.

Fifth: This study only investigates the switching behaviour of Muslim consumers. Prior research is not based on religion. This study establishes a new domain of research that is based on religion.

5.4.2 Methodological Implications

There are two methodological implications of this study:

Firstly, the research uses both quantitative and qualitative methods to uncover the brand switching behaviour. The study adopts the mixed-method approach which helps to reduce the limitations of each method.

Second. The context of the research is established in developing countries. Previously, brand switching behaviour is analysed in the service industries of developed countries. Most of the studies were related to technological products and conducted in America, European countries, and New Zealand.

5.4.3 Knowledge Contribution

Customer equity in current study contributes to the existing body of knowledge of three areas: customer equity, brand switching behaviour, and Muslim consumer behaviour. Firstly, this study is a step forward from the Yoo & Donthu's (2001), Nam et al.'s (2011), and Çifci et al. (2016) by investigating customer equity across different cultural settings: Pakistan and Malaysia. Secondly, the study assesses the influence of customer equity on brand switching behaviour. Brand switching literature is limited to features that strengthen the relationship between consumer and firm (Bendapudi and Berry, 1997; Colgate and Lang, 2001; Lam et al

2004; White and Yanamandram 2007) and switching motives (Kelley *et al.*, 1993; Keaveney 1995; Levesque and McDougall, 1996). Lastly, an important contribution of this study is in the area of Muslim consumer behaviour.

Religious commitment in current study contributes to the existing body of knowledge of brand switching behaviour, religion, and consumer behaviour specifically Muslim consumer behaviour. Firstly, the relationship between brand switching behaviour and religion is not explored yet and this study provides a deeper understanding of brand switching behaviour of millennial Muslim consumers. Although, there could be other constructs than religious commitment that was incorporated in this study. This study has examined the Muslim consumers' brand switching behaviour within the context of two different cultures of Pakistan and Malaysia. The finding of this study support the following conclusions: first, consumers in both countries exhibit different level of religious commitments. Although, both countries are sharing same religion. The decrease in sale of American brands after nine eleven is due to the image of American brands that leads to religion based brand switching. In case of millennial Muslim consumers religious commitment appeared as construct that can influence the brand switching behavior but brand switching behaviour has no significance difference in Pakistan and Malaysia.

Staying reasons in current study contributes to the existing body of knowledge in three areas: staying reasons, brand switching behaviour, and millennial Muslim stayers. Firstly, this study is a step forward from the Ganesh *et al.* (2000) and Colgate *et al.* (2007) by investigating millennial Muslim stayers across different cultural settings: Pakistan and Malaysia. Secondly, the study assesses the influence of staying reasons on brand switching behaviour. Brand switching literature is limited to features that strengthen the relationship between consumer and firm and discourage the brand switching behaviour (Bendapudi & Berry, 1997; Colgate & Lang, 2001; Lam *et al.*, 2004; White & Yanamandram, 2007).

5.4.4 Practical Implications

Strong customer equity of brands and understanding of target consumers' religious commitment are not only able to gain consumer loyalty but to stimulate the future purchase and minimize the brand switching. Therefore, some practical implications are extracted from this study which are as follows:

First, this study finds the importance of customer equity in influencing brand switching intention that leads to brand switching behaviour. It is important that organizations develop and sustain customer equity in accordance to the millennial Muslim consumers.

This study examine three levels of developing a strong customer equity; the first represents awareness of the brands at a grand level as it is only made for millennial Muslims. Second, it should be high quality product. Third, the image of brand that must be in the favour of Muslims. In this sense, marketing managers must have a deep understanding of millennial Muslim consumers. If the brand is of high quality and consumers are aware of it, then businesses can differentiate its brands from competitors by associating to the Muslim consumers (Ward *et al.*, 1999).

Religious commitment is critical; it is important in terms of developing consumer loyalty and discouraging brand switching for American brands. To understand religious mind set of Muslim consumers is one of the organizations' important core responsibility. The rapid globalization and innovation make the product life short and volatile and reachable; therefore, companies place great emphasis on understanding the voice of Muslims. This study considers consumer religious commitment as an intrinsic cue that is related to the brand image and leads the favourable (loyalty) and unfavourable behaviour (brand switching behaviour). The findings reveal that religious commitment has an impact on switching intention. This shows that Muslim consumers are sensitive in relation to their religious commitment. Accordingly,

managers need to develop strategies that stimulate Muslim consumers' emotional attachment with Islam by reflecting the brand image.

Staying reasons cannot directly affect consumer decision to switch brands. This suggests that practitioners need to define the appeal of brands, which is distinct from the general recognition of brand in Muslim countries. In defining brand, the favourability of brand type and novelty attributes that differentiate the brand from others should be apparent and should focus on the salient traits. This suggests an important implication for practitioners in targeting consumers in different cultures. Positioning strategy for consumer segment in two different cultures with same religion is critical. It highlights the importance of consumers' self-expression impact on their decision to switch brand and stay on that brand. This implies that marketers need to define the consumers in the target market and transfer explicitly this definition of consumers to the brand. Accordingly, market research is required to uncover the target consumer self-concept based on their religion and matched brand-image.

Through this study, managers can develop a branding strategy for millennial Muslim consumers. This strategy will allow the company to build the brand meaning in Muslim consumers' minds, and position the brand and specify its image target in the marketing segment.

5.5 Research Limitations

Every research has limitations as no study is perfect. The study has some theoretical and methodological limitations. First, the theoretical model proposed and validated in the current research relies on the relationship between the millennial Muslim consumer and the brands originated from America. It only included the awareness of American brands, their perceived quality, image of brand in the mind of customers, religious commitment of consumers in both countries, switching barriers, affirmatory factors, and switching intention; these were the

inputs of switching behaviour. Other factors representing the brand switching behaviour such as variety seeking, and level of satisfaction are not considered.

Religious commitment is also taken as limitation of this study. In case of religious questions, consumers are biased. They give answers according to the ideals of religious teaching instead of their actual behaviour. This study is mixed method research which means the religious commitment is studied by both methods quantitative and qualitative. The mixed method approach has reduced the biasness of the consumers' response from both countries but it is still considered as the limitation of this study.

Second, the study adopts the mixed-method approach. This methodology helps to reduce the constraints of each method. The quantitative study was conducted using a self-administrated survey with the advantage of obtaining higher response rates than in other methods. However, the limitations relate to the sampling technique and the study's dependence on one city in each country. This is justified but has not prevented its limitations. The main constraint lies in the limited ability to assure the legitimacy of generalising the research results to the population. The demographic representation of the sample allows to a certain extent the assessment of external validity. Additionally, owing to time constraints, the study depended on cross-sectional design; and collecting data at specific time horizon. Theoretically, brand switching behaviour is increasingly persistent with the switching intentions of millennial Muslim consumers, which in turn are likely to be translated into actual behaviour. The current study demonstrated the positive direct impact of religious commitment on intention to switch brand. The religious commitment can create loyal consumers in the long run. It is argued that in studying consumer brand switching behaviour, the positive image and Muslim friendly image of American brands gives consumer support and confidence in their decision. Accordingly, it can be suggested the use of longitudinal design in future research in order to assure the enduring value of Muslim consumers emotional attachment with Islam overtime and can uncover the reasons that might lie behind reducing the switching behaviour.

Third, the results are narrowed to a single segment of consumers that is only Muslims from two geographical locations. Therefore, it is recommended that future studies may benefit from researching a wider geographical scope in comparison to other religions. Even if, with rapid globalisation and technological advancement, consumer brand switching behaviour seems to look convergent, the motivations behind the choice of products are different across cultures (Malhotra & Agarwal, 1996).

Lastly, the study considers all product and service brands that are originated from America. It is considered a limitation for not specifying product and service category.

5.6 Recommendations for Future Research

First, this study is done in two cities of developing countries (Lahore and Kuala Lumpur). Other studies can address consumers in different cultures. The testing of the model in a different context can add valuable insights. Additionally, the model of this study can be applied to the service industry and products separately.

Second, the use of longitudinal study, tracing consumer brand switching behaviour, will gauge the stability of these constructs. It is also important to consider the impact of situational factors that might affect the brand switching behaviour. It is important to test the model by examining the impact of religious commitment on loyalty. Thus, it will investigate the ability of consumer to switch brand and to minimize the switching behaviour over time. This will provide important insights into the enduring value of Muslim consumers and evaluate the level of loyalty towards American brands.

Third, this research investigates the effect of religious commitment on brand switching behaviour the findings show that the relationship was insignificant. This finding urges the need to study religious commitment construct as a multi-dimensional construct. The model will measure the impact of each dimension of religious commitment at the aggregate level and

individual level; the multi-dimensions are considered as latent constructs in the structural equation modelling. The difference between the impacts of religious commitment dimensions on brand switching behaviour can provide several useful insights. It will explore how consumers engage in each dimension.

5.7 Summary

Brand switching literature is built on the assumption that maintaining a good relationship with consumer results in consumer loyalty. However, making a good relationship with customer is difficult. In this context, this study makes a significant contribution to the brand switching literature by proposing a model that empirically investigates the brand switching behaviour of millennial Muslim consumers towards American brands in two different cultures. This model provides a deeper understanding of brand switching behaviour of millennial Muslim consumers. Although, there could be other constructs than those that were incorporated in this model, but this study has reinforced the understanding of Muslim consumers' brand switching behaviour within the context of two different cultures of Lahore and Kuala Lumpur

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APPENDIX A: QUESTIONNAIRE

Munazza Saeed
University of Malaya
50603, Kuala Lumpur
Malaysia

Dear Sir/Madam

I am a doctoral student at the University of Malaya, Kuala Lumpur, Malaysia. I am conducting a survey to determine the influence of customer equity, religious commitment, and staying reasons on brand switching intention and brand switching behaviour of Muslim consumers towards American brands.

It is my pleasure to inform that you have been chosen to participate in this study. The interview will take about 10 minutes. I would appreciate if you could give me your cooperation by devoting your precious time to the interview. It must be stressed here that the data obtained from this survey is solely for academic purposes (not for commercial) and all the information will be strictly confidential.

The results of this research are expected to contribute to the understanding of Muslim consumer brand switching behaviour (Malaysia and Pakistan) and enable academics and practitioners in the field of marketing to better understand the Muslim consumers. Your participation will therefore be greatly appreciated.

Thank you for your assistance.
Signature:

Respondent

Yours sincerely,
Munazza Saeed

Email: munaza.sa@gmail.com

Section 1: Select Your Favourite Brand, You can select more than one brand

Microsoft <input type="checkbox"/>	AVON <input type="checkbox"/>	Kellogg's <input type="checkbox"/>
HP <input type="checkbox"/>	Calvin Klein <input type="checkbox"/>	LEVI'S <input type="checkbox"/>
Dell <input type="checkbox"/>	Head & Shoulders <input type="checkbox"/>	PepsiCo <input type="checkbox"/>
Apple <input type="checkbox"/>	Pampers <input type="checkbox"/>	Coca-Cola <input type="checkbox"/>
Nike <input type="checkbox"/>	McDonalds <input type="checkbox"/>	Johnson and Johnson <input type="checkbox"/>

Section 2: Please indicate your reactions to the following statements of customer equity by using the scale below:

1 – Strongly disagree, 2 – disagree, 3 – neither disagree nor agree, 4 – agree, 5 – strongly agree

No.	Statements	1	2	3	4	5
1	I am aware of many American brands					
2	I can recognize American brands among other competing brands					
3	Some characteristics of American brands come to my mind quickly					
4	I can quickly recall the symbol and logo of American brands					
5	The quality of American brands is high					
6	The functionality of American brands is high					
7	The reliability of American brands is high					
8	American brands provide consistent quality products					
9	American brands perform better than other competing brands					
10	American brands are highly concerned for the surrounding environment.					
11	American brands make effort to benefit the Muslim society					
12	American brands are honest					
13	American brands always fulfil their promises					
14	American brands are friendly to the consumers					
15	American brands make good impression on Muslims					
16	The country of origin of brand is important to me					
17	I consider myself loyal to American brands					
18	American brands would be my first choice					
19	I will not buy any other brands if American brands are available					
20	I will pay higher price to purchase my favourite American brand.					
21	I would advise other people to purchase American products					

Section 3: Please indicate your reactions to the following statements of Religious Commitment by using the scale below:

1 – Strongly disagree, 2 – disagree, 3 – neither disagree nor agree, 4 – agree, 5 – strongly agree

No	Statements	1	2	3	4	5
22	Islam is especially important to me because it answers many questions about the meaning of life					
23	I often read books and magazines about Islam					
24	I spend time in order to develop my understanding towards Islam					
25	My religious commitment of Islam lie behind my whole approach to life					
26	I make financial contributions to religious organization					
27	I enjoy spending time with people of my religious affiliation					
28	Islamic commitments influence all my dealings in life					
29	It is important to me to spend periods of time in developing my own relationship with Allah SWT					
30	I enjoy taking part in activities of my religious organisation					
31	I keep well informed about my local religious group and have some influence in its decisions					

Section 4: Please indicate your reactions to the following statements of staying reasons by using the scale below by keeping in my mind your current American Brand:

1 – Strongly disagree, 2 – disagree, 3 – neither disagree nor agree, 4 – agree, 5 – strongly agree.

I will stay with my current American brand because:

No.	Statements	1	2	3	4	5
32	Searching for a new brand takes too much time and effort.					
33	Evaluation of new brand takes too much time and effort					
34	Moving from one brand to another takes too much time and effort.					
35	Learning about the new brand takes too much time and effort.					
36	Establishing a relationship with new brand takes too much time and effort.					
37	I am afraid that a new brand may be worse.					
38	I move to alternative brand only if the new brand is better than my current brand.					
39	It may benefit me in future.					

40	I have a history with my current brand.					
41	I am concerned about the possible problems caused by moving to another brand.					
42	It handles my complaints very well.					
43	My problems with current brand are resolved effectively.					
44	I do not switch due to small incident.					
45	They improve their offerings.					
46	My family members and friends are also using the same brand					
47	I am familiar with my current brand					
48	I am satisfied with my current brand.					
49	I feel a sense of loyalty to my current brand.					
50	I trust my current brand.					
51	My current brand is friendly and caring.					
52	I will stay with the current brand because it fulfils my needs.					
53	My current brand staff recognizes me.					
54	It would upset me to terminate the relationship.					
55	I am afraid if I switch, it would hurt my brand staff's feelings.					

Section 5: Please indicate your reactions to the following statements of Intention to switch brand by using the scale below:

1 – Strongly disagree, 2 – disagree, 3 – neither disagree nor agree, 4 – agree, 5 – strongly agree

No.	Statements	1	2	3	4	5
56	I will think about ending the business relationship with my current brand if I experience any problem.					
57	I will probably switch from American brand in near future.					
58	I am looking at alternatives to American brands.					
59	I will switch my current American brand as most probably American brands are involved in anti-Muslim activities.					
60	I will switch my current American brands as most probably American brands delivered low quality products					
61	I will probably switch my current American brand in the near future due to bad image of America regarding Islam.					
62	I have the intention of switching to use a Muslim friendly brand in future					

Section 6: Please indicate your reactions to the following statements of brand switching behaviour by using the scale below:

1 – Strongly disagree, 2 – disagree, 3 – neither disagree nor agree, 4 – agree, 5 – strongly agree

No.	Statements	1	2	3	4	5
63	I like new brands.					
64	I try new brands very often.					
65	I never came back to switched brands.					
66	Whenever I change a brand, it is for long time.					
67	I have changed from American brands to other brands in last 12 months					
68	I stopped using American brands to using local brands in my country.					
69	I have boycotted the use of American manufactured products/service recently					
70	I have replaced the use of American brands to other international brands in the last two years					
71	In all, I have switched from American brands to other brands					

Section 7: Demographics of Respondents

Please Tick the appropriate box

- 1: Age
- i. Between 18 to 25
 - ii. Between 26 to 30
 - iii. Between 31 to 35
 - iv. Between 36 to 40
 - v. Between 41 to 45
- 2: Gender
- i. Male
 - ii. Female
- 3: Marital Status
- i. Single
 - ii. Married
- 4: Occupation
- i. Student
 - ii. Employee
 - iii. Both
- 5: Nationality
- i. Malaysian
 - ii. Other
- 6: Income
- i. 2000-4000 RM
 - ii. 4000-6000 RM
 - iii. 6000-8000 RM
- 7: Education Level
- i. Degree
 - ii. Master
 - iii. PHD
- 8: University
- I. University of Malaya
 - II. MAHSA University
- 9: Faculty
- i. Academy of Islamic Studies
 - ii. Academy of Malay Studies
 - iii. Institute of Graduate Studies
 - iv. Faculty of Arts and Social Science
 - v. Faculty Business and Accountancy
 - vi. Faculty of Computer Science and IT
 - vii. Faculty of Dentistry
 - viii. Faculty of Economics and Administration
 - ix. Faculty of Education
 - x. Faculty of Engineering
 - xi. Faculty of Science
 - xii. Faculty of Language and Linguistics
 - xiii. Faculty of Law
 - xiv. Faculty of Medicine
 - xv. Faculty of Built Environment

APPENDIX B: INTERVIEW QUESTIONS

Munazza Saeed

University of Malaya

50603, Kuala Lumpur

Malaysia

Dear Sir/Madam

I am a doctoral student at the University of Malaya Kuala Lumpur Malaysia and I am conducting a survey to determine the influence of customer equity, religious commitment, and staying reasons on brand switching intention and brand switching behaviour of Muslim consumers towards American brands.

It is my pleasure to inform that you have been chosen to participate in this study. The interview will take about 40 minutes. I would appreciate if you could give your cooperation by devoting your precious time to the interview. It must be stressed here that the data obtained from this survey is solely for academic purposes (not for commercial) and all the information will be strictly confidential.

The results of this research are expected to contribute to the understanding of Muslim consumer brand switching behaviour (Malaysia and Pakistan) and enable academics and practitioners in the field of marketing to better understand the Muslim consumers. Your participation will therefore be greatly appreciated.

Thank you for your assistance.

Yours sincerely,

Munazza Saeed

Email: munaza.sa@gmail.com

INTERVIEW QUESTIONS

- 1) Are you brand conscious? If yes, Why?
- 2) Do you know American brands?
- 3) What is your favourite brand?
- 4) Can you explain why you selected this brand? (Because of quality, association, and loyalty)
- 5) If you found another brand better than American brand, will you replace it with your previous brand?
- 6) Before using Americans brands, which brands do you used? If yes, why you changed that brand?
- 7) When you see your favourite brands in the shopping malls, what do you feel at that time? (You want to visit them?)
- 8) Will you recommend your favourite American brand to others? If yes or not, Why?
- 9) Country of origin of a Brand matters to you? Why?
- 10) Is Religion a personal matter of every individual? What do you think?
- 11) What do you think about Islam is a complete code of life? Please explain
- 12) Do you ever be a part of any Islamic organization or listen religious lectures? If yes, please tell you experience and effect of that experience on you commitments?
- 13) Do you use Islamic resources as reference in order to make purchase decisions?
- 14) Does Islam affect your purchase decision? If yes how? What type of decisions?
- 15) What do you think if a country involved in anti-Islamic activities, Muslims needs to stop buying brands from that country?
- 16) If you want to change to change your brand, but you do not have time to search for a new brand, will you change switch brand or not?
- 17) If you want to switch brand but no other brand with same quality is available, will you switch or not?
- 18) If you are going to change you brand, do you feel any hesitation? Because you are using since long time?
- 19) If you want to change your brand because of you have a problem with the current brand. You complain about that problem, and they resolve the problem, will you still change the brand?
- 20) If you want to change your brand but other brands are expensive, will you still change the brand?

APPENDIX C: CODDED INTERVIEW

PHD_2016_Munazza - ATLAS.ti

File Edit Documents Quotations Codes Memos Networks Views Tools Extras A-Docs Windows Help

P-Docs P3: P3_Pakistan.rtf (33) Quotes 1:1 es I know many Ame Codes alternates (8-0) Memos ME - 05/30/16 (0-Me-F) - Super

01 Interview Questions

02 Me: Are you brand conscious? If yes, Why?

03 Interviewee: No, I am not brand conscious. Though I believe most brands offer better products in terms of quality. However, they are expensive. If I get same product, cheaper than what a brand offers, and a more or less of same quality, I'll prefer non-branded product. Having said this, it doesn't mean I don't use brands. There certain products e.g clothes that I like to use branded. But I'm not brand conscious.

04 Me: Do you know any American brand?

05 Interviewee: Yes I am well aware of many American brands e.g Microsoft, apple, forever 21, etc.

06 Me: What is your favorite brand?

07 Interviewee: My favorite brand is forever 21. It's because it's reasonable in terms of price of products. I don't have to over spend buying from this brand.

08 Me: Can you explain why did you select this brand? (Because of quality, association, and loyalty)

09 Interviewee: The quality is good and price is reasonable

10 Me: If you found another brand better than American brand, will you replace it with your previous brand?

11 Interviewee: Yes, why not.

12 Me: Before using Americans brands, which brands do you use? If yes, why did you changed that brand?

13 Interviewee: I have never been stuck to a particular brand. I like buying stuff from different places. Be it branded or non-branded. If a find something good out of a particular brand I'll go for it. E.g I had been using Iphone. Lately I found Samsung better in terms of price, so I switched to Samsung.

14 Me: When you see your favorite brands in the shopping malls, what do you feel at that time? (You want to visit them?)

15 Interviewee: Yes. I do visit. But mostly for window shopping.

Brand Conscious
Loyalty
Reasons to select a brand
Quality
Price
Awareness
Favorite Brand
Price
Reasons to select a brand
Price
Quality
Brand switching
Loyalty
Switching Barrier
alternates
Brand Conscious
Brand switching
Loyalty
Price
Reasons to select a brand
Exciting to see the brand

P3: P3_Pakistan.rtf -> redirected: <HUPATH>\P3_Pakistan.rtf Size: 100% ANSI CP: 0

Me: When you see your favorite brands in the shopping malls, what do you feel at that time? (You want to visit them?)

Interviewee: Yes, but depend also with the design, color and trend and also the price... if reasonable I will get for it...

Me: Will you recommend your favorite American brand to others? If yes or not, Why?

Interviewee: Yes, if it satisfied me I will recommend but if not I will not recommend it

Me: Does country of origin of a brand matters to you? Why?

Interviewee: Yes country of origins matter but generally I prefer quality and reasonable price

Me: Is religion a personal matter of every individual? What do you think?

Interviewee: It is collective matter of a society. All muslims are connected to each other. Whether we accept it or not.

Me: What do you think about Islam is a complete code of life? Please explain

Interviewee: Yes no doubt. but difficult to get a person that can portray a real Islam now days (sorry to say it).

Me: Do you ever be a part of any Islamic organization or listen religious lectures? If yes, please tell me your experience and effect of that experience on your beliefs?

Interviewee: Yes, always. It good to increase my knowledge about Islam in theory and practices

Me: Do you use Islamic resources as reference in order to make purchase decisions?

Exciting to see the brand

Recommend others

Country of Origin
Price
Quality

Religion is a personal matter

Complete code of life

Listen Religious lectures

loaded: P3_Pakistan.rtf Size: 100 % ANSI CP: 0

The screenshot displays the ATLAS.ti software interface. The main window shows a transcript with several lines of text, each followed by a code in a yellow box. The transcript is as follows:

- 38 Interviewee: Yes, especially food or thing related to halal and haram food
- 39
- 40 Me: Does Islam affect your purchase decision? If yes how? What type of decisions?
- 41 Interviewee: Yes it affects my all kind of decisions.
- 42
- 43 Me: What do you think if a country involved in anti-Islamic activities, Muslims need to stop buying brands from that country?
- 44 Interviewee: It should be boycotted by all Muslims.
- 45
- 46 Me: If you want to change your brand, but you do not have time to search for a new brand, will you switch brand or not?
- 47 Interviewee: Depend on situation. But still the halal will be the main concern
- 48
- 49 Me: If you want to switch brand but there is no other brand with same quality is available, will you switch or not?
- 50 Interviewee: I will not switch.
- 51
- 52 Me: If you are going to change you brand, do you feel any hesitation? Is it because you are using since long time?
- 53 Interviewee: No ...men are not loyal
- 54
- 55 Me: If you want to change your brand because of you have a problem with the current brand. You complain about that problem, and they resolve the problem, will you still change the brand?

On the right side of the transcript, there is a list of codes with yellow diamond icons and brackets indicating their application to specific lines of text:

- Religion is a consultant (applied to lines 38 and 41)
- switch if anti Islamic (applied to line 44)
- Switching because non Halal (applied to line 47)
- Switching Barrier (applied to line 49)
- Hesitation to change brand (applied to line 53)

The bottom status bar shows "loaded: P3_Pakistan.rtf" and "Size: 232".

The screenshot displays the ATLAS.ti software interface. The top menu bar includes 'File', 'Edit', 'Documents', 'Quotations', 'Codes', 'Memos', 'Networks', 'Views', 'Tools', 'Extras', 'A-Docs', 'Windows', and 'Help'. Below the menu is a toolbar with various icons for document manipulation. The main workspace shows a transcript with the following text:

45 Me: If you want to change your brand, but you do not have time to search for a new brand, will you switch brand or not?
47 Interviewee: Depend on situation. But still the halal will be the main concern
48
49 Me: If you want to switch brand but there is no other brand with same quality is available, will you switch or not?
50 Interviewee: I will not switch.
51
52 Me: If you are going to change you brand, do you feel any hesitation? Is it because you are using since long time?
53 Interviewee: No ...men are not loyal
54
55 Me: If you want to change your brand because of you have a problem with the current brand. You complain about that problem, and they resolve the problem, will you still change the brand?
56 Interviewee: No I will not complain. I will silently change the brands
57
58 Me: If you want to change your brand but other brands are expensive, will you still change the brand?
59 Interviewee: No, I depend on the price margin and the added quality and services.
60
61 Me: Do you have an intention to change your current brand in near future?
62 Interviewee: Yes, if there is better product with better price and quality
63

On the right side of the transcript, several codes are applied to specific interviewee responses:

- 'Switching because non Halal' is applied to the response at line 47.
- 'Switching Barrier' is applied to the response at line 50.
- 'Hesitation to change brand' is applied to the response at line 53.
- 'complain about brands' is applied to the response at line 56.
- 'Switching Cost' is applied to the response at line 59.
- 'Switching Intention' is applied to the response at line 62.

The interface also shows a vertical toolbar on the left with various icons for search, zoom, and other functions. A large watermark 'University of Malaysia' is visible across the center of the screen.

APPENDIX D: LIST OF PAPERS PRESENTED IN CONFERENCES AND PUBLICATIONS

CONFERENCES

1. Munazza Saeed, Ilhaamie Binti Abdul Ghani Azmi, Brand Switching Behaviour of Muslim Consumers: A Road not Taken, 3rd International Conference on Marketing, 3IBAICM, 19-20 December, 2016, Kuala Lumpur, Malaysia.
2. Munazza Saeed, Ilhaamie Binti Abdul Ghani Azmi, Brand Image and Intention: Influence of Brand Switching Behaviour of Muslim Consumers on Brand Equity. 2nd International Convention on Islamic Management (2ICIM 2015), 4-5 November, 2015, Kuala Lumpur, Malaysia.
3. Munazza Saeed, Ilhaamie Binti Abdul Ghani Azmi, Effect of Religion on brand Switching Behaviour, International Convention on Islamic Management (ICIM 2013), 27-28 November, 2013, Kuala Lumpur, Malaysia.
4. Munazza Saeed, Ilhaamie Binti Abdul Ghani Azmi, Brand Switching Behaviour of Muslim consumers; Development of a Conceptual Model, Poster Exhibition (Research) in Conjunction with MiTA, 24 April, 2015, Kuala Lumpur, Malaysia

PUBLICATIONS

1. Munazza Saeed, Ilhaamie Binti Abdul Ghani Azmi, (2014). Religion and Brand Switching Behaviour of Muslim Consumers, Middle East Journal of Scientific Research, 21(9), 1611-1617.
2. Munazza Saeed, Ilhaamie Binti Abdul Ghani Azmi, (2016), Brand Switching Behaviour of Muslim Consumers; Development of a Conceptual Model. International Journal of Research in Business and Social Science, 5(4), 31-39